


3.2.1 Number of papers published per teacher in the Journals notified on UGC website during the year

| Title of paper | Name of the author/s | Department of the teacher | Name of Journal | Year of publication | ISSN number | Link to the recognition in UGC enlistment of the Journal |
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| India's action plan on climate change | Dr. Mohite B. M. | Geography | VRJFGG | Jun-23 | 2278-9820 | |
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| Research Output on digital Marketing as Reflected in Scopus Data Base | Dr. Chandre A. M. | Commerce | A Blind Annual Journal | Dec-23 | 0975-7775 | |


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India's action plan on Climate change

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Patoda, Dist. Beed

Research Paper - Geography

ABSTRACT

The percolation of climate policy into India's development planning framework has been motivated by and given considerable thrust with the Government of India's announcement of the National Action Plan. Climate change is one of the most critical global challenges of our times. This has brought the focus on to a sectorial discussion to address climate adaptation and concerns in the backdrop of the country's development opportunities and challenges. The roadmap for this has been provided in the form of eight National Missions, which identify sector-specific measures to be implemented either in conjunction with or in addition to ongoing government initiatives in public provisioning and regulation. Climate change impacts will range from affecting agriculture further endangering food security to sea-level rise and the accelerated erosion of coastal zones, increasing intensity of natural disasters, species extinction, and the spread of vector-borne diseases. India released its much-awaited National Action Plan on Climate Change (NAPCC) to mitigate and adapt to climate change on June 30, 2008, almost a year after it was announced. This article briefly reviews the plan and opinion about it from different experts and organizations.

Keywords: Climate change, National Action Plan on Climate Change, National Missions



Introduction :

Climate change is one of the most critical global challenges of our times. Recent events have emphatically demonstrated our growing vulnerability to climate change. Climate change impacts will range from affecting agriculture to further endangering food security to sea-level rise and the accelerated erosion of coastal zones, increasing intensity of natural disasters, species extinction, and the spread of vector-borne diseases. The National Action Plan on Climate Change was formally launched on June 30th, 2008. Prime Minister Man Mohan Singh released India's first National Action Plan on Climate Change (NAPCC) outlining existing and future policies and a program addressing climate mitigation and adaptation. The NAPCC identifies measures that promote development objectives while also yielding co-benefits for addressing climate change effectively. There are eight "National Missions" which form the core of the National action plan. They focus on promoting understanding of climate change, adaptation and mitigation, energy efficiency and natural resource conservation. India launched its National Action Plan on Climate Change (NAPCC) in June 2008. When this was announced, India was one of the 10 odd countries in the world to have a combined policy for tackling climate change.

The government wanted a policy on climate change before the G8 Summit at Tokyo in 2008, and the Conference of Parties at Copenhagen in 2009. Since the NAPCC was formulated in haste, the policy broadly covered objectives and did not address strategy to achieve the objectives. The ministries concerned took 6 more years to approve the mission. In that time frame, there was a change of guard, and a new government was formed. The new Government announced a slew of measures to tackle climate change, however, it did not align with NAPCC.

Principles :

Maintaining a high growth rate is essential for increasing living standards of the vast majority of our people and reducing their vulnerability to the impacts of climate change. In order to achieve a sustainable development path that simultaneously advances economic and environmental objectives, the National Action Plan for Climate Change (NAPCC) will be guided by the following principles:



Protecting the poor and vulnerable sections of society through an inclusive and sustainable development strategy, sensitive to climate change.

Achieving national growth objectives through a qualitative change in direction that enhances ecological sustainability, leading to further mitigation of greenhouse gas emissions.

Devising efficient and cost-effective strategies for end use Demand Side Management.

Deploying appropriate technologies for both adaptation and mitigation of greenhouse gases emissions extensively as well as at an accelerated pace.

Engineering new and innovative forms of market, regulatory and voluntary mechanisms to promote sustainable development.

Objective:-

- 1) To gain a better understanding of climate change, impacts, and challenges
- 2) To improve awareness and understanding of climate change amongst citizens
- 3) understanding of missions under India's National Action Plan on Climate Change

Eight National Missions

- 1) The National Action Plan on Climate Change (NAPCC) was launched in 2008 by the Prime Minister's Council on Climate Change. It aims at creating awareness among the representatives of the public, different agencies of the government, scientists, industry and the communities on the threat posed by climate change and the steps to counter it.
- 2) There are 8 national missions forming the core of the NAPCC which represent multi-pronged, long term and integrated strategies for achieving key goals in climate change.
 - a) National Solar Mission
 - b) National Mission for Enhanced Energy Efficiency
 - c) National Mission on Sustainable Habitat
 - d) National Water Mission
 - e) National Mission for Sustaining the Himalayan Ecosystem
 - f) National Mission for A Green India



- g) National Mission for Sustainable Agriculture
- h) National Mission on Strategic Knowledge for Climate Change

The Jawaharlal Nehru National Solar Mission

- 1) Governed by Ministry of New and Renewable Energy.
- 2) It was launched in 2010 with the primary aim of achieving grid parity by 2022 and with coal-based thermal power by 2030.
- 3) Aims to increase the share of solar energy in India's energy mix.
- 4) It takes the measures of increasing R&D efforts, promoting decentralized distribution of energy by creating cheaper and more convenient solar power systems.
- 5) Emphasis on manufacturing solar panels at the local level and to tie up local research with international efforts.
- 6) Seeks to reduce the absolute cost of solar energy to bring it down and make it affordable.

Functions and Goals

- 1) Making solar water heaters mandatory in buildings to promote the already proven and commercially viable solar heating systems.
- 2) By the remote village electrification programme, using solar power as an off-grid solution to provide power to the power deprived poor.
- 3) Creating conditions for research and application in the field of solar technology and support & facilitate the already on-going R&D projects.
- 4) The ultimate objective is to develop a solar industry in India, capable of delivering solar energy competitively again the fossil fuel options.
- 5) It is hoped that by the end of the third phase, 2022, India should have installed 20,000 MW of solar power.

National Mission for Enhanced Energy Efficiency

- 1) Governed by the Ministry of Power.
- 2) Based on the Energy Conservation Act, 2001.
- 3) It creates a market based mechanism to enhance cost effectiveness of improvements on energy efficiency. Switching to cleaner fuels, commercially viable



technology transfers, capacity building needs etc. are the way forward for this mission.

4) **Development with energy efficiency as a key criterion.**

Functions and Goals

- 1) Spread awareness about the efficacy and efficiency of energy efficient products and create demand.
- 2) Ensure adequate supply of energy efficient products, goods, and services by forming a cadre of energy professionals.
- 3) Create financing platforms which can make risk guarantee funds, financial derivatives of performance contracts.
- 4) Formulate well thought out evaluation and monitoring mechanisms to capture energy savings in a transparent manner.
- 5) Overcome market failures through regulatory and policy measures.
- 6) Key areas to work upon are Energy, Efficiency, Equity and Environment.

National Mission on Sustainable Habitat

- 1) Governed by the Ministry of Urban Development.
- 2) Manifold agenda mission because it looks at energy efficiency within buildings, waste disposal from these buildings and betters the public transport system.
- 3) Plans to make urban areas more climate friendly and less susceptible to climate change by a multi-pronged approach to mitigate and adapt to it.

Functions and Goals-

- 1) To create and adopt a more holistic approach for solid and liquid waste management, ensuring their full potential for energy generation (conversion of solid waste into energy), recycling, reusing and composting.
- 2) To encourage alternative transport systems and establish fuel efficiency standards and reduce fuel consumed per passenger travel by the provision of pedestrian pathways.
- 3) To provide for adoption and creation of alternative technologies mitigating climate change and to encourage community involvement for it.
- 4) Creation of one building code for the entire nation.



- 5) A system to enforce law and order.
- 6) Establish financial incentives based on green rating.
- 7) Reduce need for pumping of water, proper treatment of waste water and use of better designed toilets.
- 8) Promote use of natural gas and alternative & renewable fuels.
- 9) Comprehensive urban renewal master plan proposals with sustainable designs.
- 10) Better enforcement of Urban Development Plan Formulation and Implementation (UDPF) guidelines.

National Water Mission

- 1) Governed by the Ministry of Water Resources, River Development and Ganga Rejuvenation.
- 2) Ensures better integrated water resource management leading to water conservation, less wastage, equitable distribution forming better policies.
- 3) Looks into the issues of groundwater and surface water management, domestic and industrial water management, improvement of water storage capacities and protection of wetlands.

Functions and Goals

- 1) Review and data collection on the network of hydrological, automatic weather and automated rain gauge stations.
- 2) Expeditiously implement water projects in climate sensitive regions.
- 3) Promotion of water purification and desalination techniques.
- 4) Enactment of a bill for the regulation and management of groundwater sources.
- 5) Research in water use efficiency in industry, agriculture and domestic sectors.
- 6) Providing incentives for water neutral & positive technologies.
- 7) Review National Water Policy to include integrated water resources management, evaporation management and basin level management.
- 8) Water data base in the public domain and the assessment of impact of climate change on water resource
- 9) Promotion of citizen and state action for water conservation, augmentation and preservation.



More focused attention to over-exploited areas.

- 10) Improving water use efficiency by 20% through regulatory and pricing mechanisms.

National Mission for Sustaining the Himalayan Ecosystem

- 1) Governed by the Department of Science and Technology.
- 2) Created to protect the Himalayan ecosystem. The mandate is to evolve measures to sustain and safeguard the Himalayan glaciers, mountain ecosystems, biodiversity and wildlife conservation & protection.

Functions and Goals

- 1) Human and knowledge capacities- appointing trained personnel who can capture, store and apply knowledge relating to vulnerability and changes in the region.
- 2) Institutional capacities- creating capability to conduct long term observations, studies to understand and warn of changes in the Himalayan ecosystem
- 3) Evidence based policy building and governance- creating a platform for Himalayan states and the Centre to interact with various bodies.
- 4) Continuous self-learning for balancing forces of Nature and actions of mankind by creating strong linkages with community based organizations.
- 5) Establishing of a modern center of Glaciology, standardization of data collection to ensure interoperability and mapping of natural resources in the area.
- 6) Identification and training of experts and specialists in the area relevant to sustaining the Himalayan ecosystem.

QNational Mission for Green India

- 1) Governed by the Ministry of Environment, Forest and Climate Change.
- 2) It has the mandate of reviving degraded forest land with a focus on increasing forest cover & density and conserving biodiversity.
- 3) Works towards reducing fragmentation of forests, enhancing private public partnerships for plantations, improving schemes based on joint forestry management etc.
- 4) Makes plans to tackle the challenges posed by climate change.

Functions and Goals

- 1) Enhancing carbon sinks in sustainably managed forests.



- 2) Enhancing the resilience of vulnerable species and ecosystems to adapt to climate change.
 - 3) Enabling forest dependent communities to adapt to climate variability.
 - 4) Double the area to be taken up for afforestation.
 - 5) Increase greenhouse gas removals by Indian forests.
 - 6) Enhance resilience of forests and ecosystems falling under the mission.
- National Mission for Sustainable Agriculture**
- 1) Governed by the Ministry of Agriculture. It works towards devising strategies to make Indian agriculture less susceptible to climate change.
 - 2) It would identify and develop new crop varieties, use traditional and modern agricultural techniques.
 - 3) This mission sees dry land agriculture, risk management, access to information and use of biotechnology as areas of intervention.

Functions and Goals

- 1) Strengthening agricultural insurance, develop a system based on Geographic Information System (GIS) and remote sensing to map soil resource and land use.
 - 2) Providing information and collation of off-season crops and preparation of state-level agro-climatic atlases.
 - 3) Strategies to evolve low input agriculture with enhanced water and nitrogen efficient crops.
 - 4) Nutritional strategies to manage heat stress in dairy animals.
 - 5) Using of micro irrigation systems.
 - 6) Promotion of agricultural techniques like minimum tillage, organic farming and rain water conservation.
 - 7) Capacity building of farmers and other stakeholders.
 - 8) Production of bio-fertilizer, compost along with subsidies for chemical fertilizers.
 - 9) Strengthening of National Agricultural Insurance Scheme.
- National Mission on Strategic Knowledge for Climate Change**
- 1) Governed by the Department of Science and Technology.



- 2) It identifies challenges and requisite responses to climate change. This will be done through open international collaboration and would ensure sufficient funding for this research.

3) There is a need for strong strategic knowledge system on climate change.

Functions and Goals

- 1) Develop regional climate science.
- 2) Leverage international cooperation.
- 3) The efforts undertaken here would feed into the Indian National Network for Climate Change Assessment (INCCA) which is a stock taking exercise conducted every two years as part of the national obligations under UNFCCC.
- 4) Creation of a data generation and sharing system by mapping resources on knowledge relevant to climate change.
- 5) Identifying knowledge gaps and inspiring from global technological trends to select and test technologies.
- 6) Creating new centers dedicated to climate research within existing institutional framework.

Challenges and Suggestions

- 1) India has the potential to do things differently because it is in an early stage of development and it contributes very little to the changing climatic conditions. It can leapfrog to a low carbon economy by using high-end and emerging technologies.
- 2) The plan report makes no commitment to cut the country's carbon emission which should have been an integral part of it.
- 3) The focal point of NAPCC seems to be solar power mission only and the government's efforts to maximize the solar energy seemingly approve it. Equal emphasis on all missions with equal inputs would have enabled the country to yield fast and visible results.
- 4) Missions related to sustainable habitat, water, and agriculture and forestry are multispectral, overlapping, multi-departmental, advisory and very slow moving in nature. Several ongoing activities are in principle aligned with the



objectives of these missions which should either be integrated with the missions or scrapped to save the time and cost.

- 5) Another challenge is the monitoring systems, which are either ineffective or absent. Progress reports for NSM, NMEEF, and NWM are currently available but mapping of progress for other missions has been difficult due to their cross-cutting nature.
- 6) Ministries are required to report progress and have regular meetings with the PM's Council on Climate Change.
- 7) Finally, it can be said that institutional, systemic and process barriers—including financial constraints, inter-ministerial coordination, lack of technical expertise and project clearance delays—stand as major challenges in the efficient implementation of the missions.
- 8) The cross-cutting subjects of the missions have not yielded any positive results on grounds yet so a new approach is needed to solve this and bring the agenda of climate change to the mainstream.
- 9) While these challenges have drawn criticisms, they also provide us with the opportunity for discussion on the approaches to deal with climate change in India and understand the best way ahead to mainstream climate change.

Some of the major initiatives included in the publication are:

- India's National Action Plan on Climate Change (NAPCC) which covers eight major missions on Solar, Enhanced Energy Efficiency, Sustainable Habitat, Water, Sustaining the Himalayan Ecosystem, Green India, Sustainable Agriculture and Strategic Knowledge on Climate Change
- International Solar Alliances (ISA)
- State Action Plan on Climate Change (SAPCC)
- FAME Scheme – for E-mobility
- Aral Mission for Rejuvenation & Urban Transformation (AMRUT) – for Smart Cities
- PradhanMantriUjjwala Yojana – for access to clean cooking fuel
- UJALA scheme - for embracing energy efficient LED bulbs
- Swachh Bharat Mission



Issues related to the awareness regarding global warming and climate change among the general population and the issue related to agriculture and health hazards due to climate change must be addressed strongly and effectively.

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असाधारण गरज असून ग्राहकांचे समाधान हेच उद्दिष्ट नजरेसमोर ठेवण्याची गरज आहे. तसेच महावितरणला वीज पुरवठ्याचा दर्जा चांगला ठेवणे बंधनकारक आहे. धरगुती ग्राहकांना मिळणारा वित्तदाब २४० कोट अथवा त्याहून ६ टक्के अधिक किंवा कमी असणे आवश्यक आहे. महावितरणच्या अंतर्गत गज्जने निवारण कक्षाचा उपयोग तक्रारीची नोंद घेऊन वेळीच निवारण करू शकतो ग्राहकांचे तक्रार निवारण कक्षाकडून समाधान न झाल्यास ग्राहक आपले म्हणणे मांडण्यासाठी ग्राहक मंचाकडे धाव घेऊ शकतो.

निष्कर्ष :-

वरील चर्चेवरून असा निष्कर्ष काढण्यात येतो की, ग्राहक हा महावितरणच्या केंद्र स्थानी असून ग्राहकांच्या अडचणीची सोडवणूक करणे, योग्य दाबाने खंडीत वीजपुरवठा, योग्य दर आकारणी यांमधून ग्राहकांचा विश्वास संपादन करण्याची गरज आहे. तसेच महाराष्ट्र राज्य विद्युत मंडळाच्या पूर्नरचनेनंतर व्यापारी, शेतकरी, उद्योजक, यांना उच्चदाब वाहीन्यामधुन पुरवठा करण्याचा कार्यक्रम हाती घेतल्यास धरगुती ग्राहकांना होणारा लघुदाब विजयपुरवठा नियमित व सुळीत ठेवण्यास मदत होईल. आणि महाराष्ट्र राज्यात वीज वापराणज्या ग्राहकांमध्ये औद्योगिक विजेचा वापर अत्यंत असून कृषी मधील विजेच्या वापराची कामगिरी समाधान कारक नाही. म्हणूनच विजेचा काटकसरीने वापर म्हणजेच विज निर्मिती यांचा ग्राहकांनी विचार करण्याची गरज आहे.

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ग्रामीण अर्थव्यवस्थेत सूक्ष्म, लघु व मध्यम उपक्रमाचे महत्त्व.

प्रा.डॉ चव्हाण एम. एच.

सहयोगी प्राध्यापक, अर्थशास्त्र विभाग,

कला व वाणिज्य महाविद्यालय

परळी वैजनाथ जिल्हा बीड.

१. प्रस्तावना:-

खरा भारत खेड्यांमध्ये राहतो हे राष्ट्रपिता महात्मा गांधीजींचे वाक्य आजही सामाजिक,आर्थिक आणि राजकीय दृष्टिकोनातून सत्य आहे. शहराचा सातत्याने विकास होत असताना ग्रामीण भागात राहणाऱ्या लोकांचे प्रमाण आजही जास्त आहे. २०११ च्या जनगणनेनुसार भारताची ६८.५९ टक्के लोकसंख्या ग्रामीण भागात राहते. म्हणून ग्रामीण भागाच्या विकासाकडे अधिक लक्ष देणे गरजेचे आहे.

ग्रामीण विकासाचे प्रमुख ध्येय हे ग्रामीण भागातील लोकांच्या जीवन मानाचा स्तर उंचावणे, त्यांना उत्तम दर्जा प्राप्त करून देणे हा आहे. ग्रामीण भागात बेरोजगारी, दरिद्री, उपरमार या समस्यांची तीव्रता वाढत आहे. या समस्यांची तीव्रता कमी करण्यासाठी व ग्रामीण विकासाला चालना देण्यासाठी सरकारने अनेक योजना व कार्यक्रम सुरू केले आहेत. परंतु या सर्व योजना व कार्यक्रमांचे यश मर्यादित असल्यामुळे सूक्ष्म लघु व मध्यम उपक्रमांना अधिक प्रोत्साहन देण्याची गरज आहे.

२. शोधानिबंधाची उद्दिष्टे:-

१. सूक्ष्म, लघु व मध्यम उपक्रमांच्या योगदानाचा अभ्यास करणे व ग्रामीण अर्थव्यवस्थेतील महत्त्व जाणून घेणे.
२. सूक्ष्म, लघु व मध्यम उपक्रमांच्या समस्यांचा अभ्यास करणे.

३. सूक्ष्म, लघू व मध्यम उपक्रमांच्या समस्या पास करण्यात आला.
सोडविण्यासाठी उपाय सुचविणे.

३. संशोधन पद्धतीय-

प्रस्तुत शोधनिबंध हा दुय्यम साधन सामग्री वर आधारित असून यासाठी विविध संदर्भ ग्रंथ, मासिके, त्रैमासिके, शासकीय अहवाल, संकेतस्थळे इत्यादी चा आधार घेण्यात आला आहे.

४. सूक्ष्म, लघू व मध्यम उपक्रमाचे महत्त्व :-

भारतासारख्या विकसनशील देशात भांडवलालाची टंचाई नेहमीच भासते.

लोकसंख्यावाढीमुळे बेरोजगारीची समस्या नेहमीच भेडसावत असते. या प्रश्नाला सूक्ष्म, लघू आणि मध्यम उपक्रम हे प्रभावी उत्तर आहे. हे उपक्रम अल्प भांडवलालात सुरू करता येतात. या उपक्रमाला विदेशी भांडवलाची आवश्यकता नसते अशा उद्योगात श्रमप्रधान तंत्राचा वापर केला जातो. त्यामुळे भारतीय श्रमशाक्तीला रोजगार उपलब्ध होतो. ग्रामीण भागात या उद्योगाची चांगली वाढ झाल्यास शेतीक्षेत्रातील अतिरिक्त श्रमिकांची संख्या कमी होऊन ग्रामीण विकासाला चालना मिळते. सूक्ष्म लघू व मध्यम उपक्रमांचा ग्रामीण भागात चांगला विकास झाला तर त्यामुळे स्थानिक साधन सामग्रीचा कार्यक्षम वापर, प्रादेशिक संतुलन, आर्थिक विषमता, दारिद्र्य ही विकासाची आर्थिक व सामाजिक उद्दिष्टे पूर्ण करता येतात.

स्वातंत्र्यपूर्व काळात सूक्ष्म लघू व मध्यम उपक्रम क्षेत्र सर्वोच्च स्थानी होते. या क्षेत्रातील दर्जेदार उत्पादनाला जगभरातून मागणी येत असे. या उपक्रमातून कुशल श्रमिकांना उत्पादन प्रक्रियेत सामावून घेतले जाऊ होते. लोकांना उपजीविकेचे साधन या उपक्रमातून प्राप्त होत असे. स्थानिक साधन सामग्रीचा पर्याप्त वापर होत असल्यामुळे खेडी स्वयंपूर्ण होती. स्वातंत्र्य प्राप्तीनंतर या क्षेत्राचे महत्त्व ओळखून शासनाने या क्षेत्राच्या विकासासाठी अनेक उपाय योजना केल्या आहे. लघू उद्योग क्षेत्राचा विकास सुलभ व्हावा तसेच त्यांची स्पर्धात्मकता वाढावी यासाठी 'सूक्ष्म, लघू आणि मध्यम उपक्रम विकास कायदा २००६'

या कायद्यामुळे या क्षेत्राच्या विकासाला गती प्राप्त झाली. या कायद्यामुळे या उपक्रमाची दोन गटात विभागणी करण्यात आली. वस्तु निर्माण करणारे उपक्रम आणि सेवा पुरवणारे उपक्रम अशी दोन गटात विभागणी करण्यात आली. प्रत्येक गटात गुंतवणुकीच्या निकषानुसार तीन उपगट तयार करण्यात आले.

अ) सूक्ष्म उपक्रम:-

वस्तु निर्माण करणाऱ्या या उपक्रमात २५ लाख रुपये पर्यंत गुंतवणूक तर सेवा पुरविणाऱ्या उपक्रमात १० लाख रुपये गुंतवणूक असणाऱ्या या उपक्रमास सूक्ष्म उपक्रम असे म्हणतात.

ब) लघू उपक्रम:-

वस्तु निर्माण उपक्रमात २५ लाख रुपये पेक्षा जास्त व ५ कोटी रुपये पर्यंत गुंतवणूक असणारे व सेवा पुरविणाऱ्या उपक्रमात १० लाख रुपये पेक्षा जास्त व २ कोटी रुपये पर्यंत गुंतवणूक असणाऱ्या उपक्रमास लघू उपक्रम म्हणतात.

मध्यम उपक्रमय-

वस्तु निर्माण करणाऱ्या या उपक्रमात ५ कोटी रुपये पेक्षा जास्त व १० कोटी रुपये पर्यंत गुंतवणूक आणि सेवा पुरविणाऱ्या उपक्रमात २ कोटी रुपये पेक्षा जास्त व ५ कोटी रुपये पर्यंत गुंतवणूक असणाऱ्या उपक्रमास मध्यम उपक्रम असे म्हणतात.

स्वातंत्र्यपूर्व काळात सूक्ष्म लघू व मध्यम उपक्रम क्षेत्र सर्वोच्च स्थानी होते. या क्षेत्रातील दर्जेदार उत्पादनाला जगभरातून मागणी येत असे. या उपक्रमातून कुशल श्रमिकांना उत्पादन प्रक्रियेत सामावून घेतले जाऊ होते. लोकांना उपजीविकेचे साधन या उपक्रमातून प्राप्त होत असे. स्थानिक साधन सामग्रीचा पर्याप्त वापर होत असल्यामुळे खेडी स्वयंपूर्ण होती. स्वातंत्र्य प्राप्तीनंतर या क्षेत्राचे महत्त्व ओळखून शासनाने या क्षेत्राच्या विकासासाठी अनेक उपाय योजना केल्या आहे. लघू उद्योग क्षेत्राचा विकास सुलभ व्हावा तसेच त्यांची स्पर्धात्मकता वाढावी यासाठी 'सूक्ष्म, लघू आणि मध्यम उपक्रम विकास कायदा २००६'

२००६ मध्ये एमएसएमई विकास कायदा अस्तित्वात आल्यापासून १४ वर्षांनंतर आत्मनिर्भर भारत पॅकेजमध्ये १३ मे २०२०. रोजी एमएसएमई व्याख्येत सुधारणा करण्यात आली.

सूक्ष्म उत्पादन आणि सेवा उपक्रमात १ कोटी रुपये गुंतवणूक आणि उलाढाल ५ कोटी रुपये पर्यंत करण्यात आली आहे.

लघू उपक्रमाची मर्यादा १० कोटी रुपये गुंतवणूक आणि उलाढाल ५० कोटी रुपयाची करण्यात आली आहे.

मध्यम उद्योगांची कमाल मर्यादा २० कोटीची गुंतवणूक आणि १०० कोटी रुपये उलाढाल

करण्यात आली. केंद्र सरकारने ०१.०६.२०२० रोजी एमएसएमई व्याख्येत अधिक उन्नत सुधारणा करणाऱ्या निर्णय घेतला. मध्यम उपक्रमांसाठी आता ही मर्यादा ५० कोटी रुपये गुंतवणूक आणि २५० कोटी रुपये उलाढाल अशी असेल.

५. सुक्ष्म, लघु व मध्यम उपक्रमांची सद्यस्थिती:—

सुक्ष्म, लघु व मध्यम नोंदणीकृत उपक्रमांची भारतातील ग्रामीण व शहरी सद्यस्थिती पुढील तक्त्यात दर्शविली आहे.

| उपक्रम | सूक्ष्म लघु व मध्यम नोंदणीकृत उपक्रम | एवूण उपक्रम | शहरी | ग्रामीण | ग्रामीण क्षेत्रात प्रमाण |
|--------|--------------------------------------|-------------|-----------|-----------|--------------------------|
| 1. | एवूण उपक्रम | 15.64 | 8.57 | 7.07 | (45.23) |
| | संख्या(लाखा) | | | | |
| | सूक्ष्म उपक्रम | | | | |
| अ) | (लाख) | 14.85 | 7.98 | 6.87 | (46.26) |
| ब) | (लाख) | 0.76 | 0.57 | 0.19 | (25.00) |
| क) | उपक्रम (लाख) | 0.03 | 0.02 | 0.01 | (33.35) |
| 2 | रोजगार (लाख व्यक्ती) | 93.09 | 56.27 | 36.82 | (39.55) |
| 3 | रपूय उत्पादन (कोटी रुपये) | 707510.27 | 464975.74 | 242334.80 | (34.28) |
| 3 | गुंतवणूक (कोटी रुपये) | 105024.31 | 75302.78 | 29726.51 | (28.30) |
| 4 | निर्गत (कोटी रुपये) | 67913.85 | 46357.99 | 21555.41 | (31.74) |

कंसातील आकडे ग्रामीण भागातील शेकडा प्रमाण दर्शविताने.

स्रोत—

- भारत सरकार विकास आयुक्त सुक्ष्म, लघु व मध्यम उपक्रम २०११
- चौथी राष्ट्रीय गणना अहवाल
- MSMEs Annual Report २०१२-१३

तक्त्यातील आकडेवारीवरून असे स्पष्ट सुक्ष्म, लघु व मध्यम क्षेत्रातील उपक्रमांची संख्या, गुंतवणूक, रोजगार, उत्पादन, निर्यात यामध्ये ग्रामीण भागातील उपक्रमांचे प्रमाण लक्षणीय दिसून येते. सुक्ष्म, लघु व मध्यम उपक्रम ग्रामीण विकासाच्या दृष्टीने महत्त्वाचे आहे. ४५.२३ टक्के सुक्ष्म, लघु व मध्यम

Printing Area : Interdisciplinary Multilingual Refereed Journal

उपक्रम हे ग्रामीण भागात कार्यरत असून ३१.५५ टक्के रोजगार या उपक्रमातून ग्रामीण निर्माण झाला असल्याचे दिसून येते तर या उपक्रमाचा एकूण निर्यात मध्ये ३१.७४ टक्के वाटा यालेला आहे.

भारतात प्रती उपक्रम ५.१५ तर ग्रामीण भागात प्रती उपक्रम ५.२० व्यक्ती सरासरी रोजगार मिळाला आहे. भारतातील या उपक्रमांची गुंतवणूक १०५०२४.८१ कोटी रुपये होती तर ग्रामीण भागातील उपक्रमात ही गुंतवणूक २९७२६.५१ कोटी रुपयांची झाल्याची दिसून येते. ग्रामीण भागातील गुंतवणुकीचे शेकडा प्रमाण २८.३० टक्के एवढे दिसून येते. या उपक्रमांची भारतातील उत्पादन आणि निर्यात अनुक्रमे ७०७५१०.२७ आणि ६७११३.८५ कोटी रुपये एवढी होती यामध्ये ग्रामीण भागाचे योगदान २४२५३४.८० (३४.२८) व २१५५७.४१ (३१.७४) इतकी होती. यामध्ये १२.७७ टक्के सुक्ष्म, लघु व मध्यम उपक्रम हे स्वयंअर्थसहाय्य, ५.१८ टक्के संस्थात्मक तर २.०५ टक्के बिगर संस्थात्मक स्वरूपाचे आहेत.

महिला संचालित उपक्रमांचे प्रमाण भारतात १३.७२ टक्के तर ग्रामीण भागात १५.२७ टक्के एवढे होते. भारतात ग्रामीण भागात सुक्ष्म लघु मध्यम उपक्रमांच्या विकासामध्ये असंतुलन दिसून येते. ग्रामीण भागातील कार्यरत असणाऱ्या उपक्रमा पैकी गुजरात, मध्यप्रदेश, उत्तर प्रदेश, तामिळनाडू, केरळ, कर्नाटक या सहा राज्यात ६४.६८ टक्के तर उर्वरित राज्यात ३५.३२ टक्के उपक्रम केंद्रित झालेले आहेत. एकंदरीत भारताच्या ग्रामीण अर्थकारणात महत्त्वाची भूमिका सुक्ष्म, लघु व मध्यम उपक्रमांची दिसून येते. भारतात २०२२-२३ मध्ये नोंदणीकृत सुक्ष्म, लघु व मध्यम उपक्रमांची संख्या १६८४६११९ इतकी होती. यामध्ये १६२४१८३५ सुक्ष्म उपक्रम, ५५२७५० लघु उपक्रम तर ५२५९४ मध्यम उपक्रमांची संख्या होती.

६. सुक्ष्म, लघु व मध्यम उपक्रमांच्या समस्या:— ग्रामीण विकासाच्या दृष्टिकोनातून हे क्षेत्र महत्त्वाची भूमिका बजावत आहे. उत्पादन, रोजगार निर्मिती, भांडवल समस्या, इत्यादी बाबतीत या

क्षेत्राचे योगदान महत्त्वपूर्ण असले तरी या उपक्रमाला अनेक समस्यांना सामोरे जावे लागत आहे. त्या पृढील प्रमाणे आहेत.

- पायाभूत सुविधांचा अभाव.
- मोठ्या उद्योगाशी करावी लागणारी स्पर्धा.
- बाजारपेठेची समस्या.
- भांडवलालाची कमतरता.
- कच्च्या मालाची समस्या.
- वीज टंचाई व विजेचे वाढते दर.
- कुशल मनुष्यबळाचा अभाव.
- कराचा बोजा.
- व्याजाचे वाढते दर.

७. सुक्ष्म, लघु व मध्यम उपक्रमांच्या विकासासाठी उपाय :-

- ग्रामीण उपक्रमांना वेळेवर वित्त पुरवठा होण्यासाठी स्वतंत्र निधीची तरतूद करण्यात यावी.
- सर्व सुविधांनी परिपूर्ण औद्योगिक वसाहतीची स्थापना करण्यात यावी.
- या उपक्रमाला वीज पुरवठा, कच्चा माल सवलतीच्या दराने उपलब्ध करून देण्यात यावा.
- सुक्ष्म, लघु व मध्यम उपक्रमातील कर्मचाऱ्यांसाठी प्रशिक्षण शिबिरे आयोजित करण्यात यावी.
- नवीन तंत्रज्ञानाचा अवलंब करणार्या उपक्रमांना प्रोत्साहन दिले जावे.
- ग्रामीण भागातील उपक्रमांना शासकीय खरेदीत सवलत असावी.
- शासनाच्या विविध योजनांचा प्रचार व प्रसार करण्यासाठी चर्चासत्रे, कार्यशाळा आयोजित करणे.

८. सारांश:-

भारताच्या ग्रामीण अर्थकारणात महत्त्वाची भूमिका सुक्ष्म, लघु व मध्यम उपक्रमाची दिसून येते.

ग्रामीण भागातील सुप्त वेकरी कमी करण्यास तसेच ग्रामीण भागातील संसाधनाचा पर्याप्त वापर करण्यास हे उपक्रम साहाय्य ठरत आहे. या उपक्रमांच्या समस्या सोडविण्यासाठी शासनाने अनेक उपाय योजना केलेल्या आहेत. परंतु त्याचे लाभ

ग्रामीण भागातील उपक्रमा पर्यंत पोहचत नाही. जागतिकीकरणामुळे या उपक्रमा साठी राबून ठेवण्यात आलेले वस्तू उत्पादन बहुराष्ट्रीय कंपन्या सहित सर्व कंपन्यांना हे सर्व उत्पादन खुले झाले आहे. त्यामुळे या उपक्रमांना आता मोठ्या कंपन्यांशी स्पर्धा करावी लागणार आहे. त्यामुळे ग्रामीण भागातील लोकांचा आधार असलेले हे क्षेत्र नामशेष होईल की आपले अस्तित्व टिकवून ठेवील हे काळ ठरवेल.

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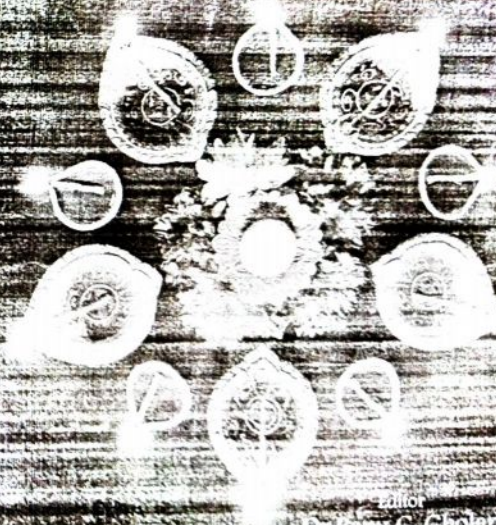
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हिंदी सिनेमा और साहित्य

प्रो. परशुराम प्रभु रावोड

सहायक प्राध्यापक,

नवगण कला एवं वाणिज्य महाविद्यालय
तह. परली-बैद्यनाथ, जि. बीड, महाराष्ट्र

प्रस्तावना:

साहित्य शब्दों के माध्यम से रेखांकित करता है। तो हिंदी सिनेमा दृश्य के साथ-साथ भावनाओं को भी व्यक्त करता है।

सन १९१३ भारतीय सिनेमा और भारतीय साहित्य के लिए एक उल्लेखनीय वर्ष है। इस वर्ष जहाँ एक तरफ गुरुदेव यश्वन्त्र नाथ टैगोर को उनकी महान कृति 'गीताञ्जलि' के लिए साहित्य का नोबल पुरस्कार प्राप्त हुआ था, तो वहीं दूसरी तरफ दादा साह्य फाल्के द्वारा अपनी फिलम 'यज्ञ हरिश्चन्द्र' के जरिये भारतीय सिनेमा की नींव रखी गई थी। यानी जब भारतीय साहित्य विश्व पटल पर प्रतिष्ठा प्राप्त कर रहा था, तब सिनेमा देश में अपने लिए जमीन तलशाने की तैयारी में लगा था। लेकिन आज उक्त दोनों घटनाओं को सौ वर्षों से अधिक का समय बीत जाने के बाद यह स्थिति बनी है कि भारतीय सिनेमा, विशेषकर हिंदी सिनेमा, जहाँ अपना वैश्विक विस्तार कर चुका है, वहीं हिंदी साहित्य बहुधा पुरस्कारों की गजनीति में उलझा, पाठकों से विपन्न होकर, अपने द्वारा ही बनाए गए एक संकुचित तायरे में सिक्कुकर रह गया है। हिंदी साहित्य ने प्रतिष्ठा और पाठक दोनों गंवाए हैं। इस स्थिति के कारणों में उतरने पर विषयान्तर हो जाएगा, अतः सार नक्षेप में इतना ही कहना ठीक होगा कि दोनों सौ वर्षों में सिनेमा ने जहाँ दर्शकों की अभिरूचि का पकड़ने हुए, समय के साथ खुद को गिरावस्त में लेकर प्रयुक्ति-विधान तक निरंतर अद्यतिता

(अपडेट) किया, वहीं साहित्य अपनी कथित महानता के रूप में पुरानी लक़ीर ही पीटता रह गया। परिणामतः सिनेमा के दर्शकों में निरंतर विश्वास हुआ, तो वहीं साहित्य के पाठक सिमटते गए।

शब्द संकेत: सिनेमा, साहित्य और संबंध।

हिंदी साहित्य और सिनेमा के संबंधों पर आए तो स्थिति बड़ी जटिल नजर आती है। शुद्धता ही नहीं सिनेमा ने सफल साहित्यिक कृतियों के फिल्लामन पर ध्यान लगाया था, लेकिन जब एंगो फिल्लमें बड़े परदे पर असर छोड़ने में कामयाब नहीं हुई तो थॉरे-थॉरे साहित्य से सिनेमा जगत का लगाव कम होता गया। इस लगाव के कम होने का संभवतः एक कारण यह भी है कि हिंदी के बहुधा साहित्यकार एक तरफ तो यह इच्छा रखते हैं कि उनकी रचना पर फिल्लम बने और दूसरी तरफ सिनेमा को दोषम दर्जे का माध्यम भी मानते आए हैं। प्रेमचंद से होकर उनके उत्तरवर्ती तमाम साहित्यकारों में यह समस्या बनी रही और एक हद तक आज भी है।

प्रेमचंद की कहानी पर मोहन भावन्तनी ने 'मिल मजदूर' नामक फिल्लम बनाई थी। लेकिन प्रेमचंद को कहानी में बदलाव के साथ फिल्लम बनाना पसंद नहीं आया। एक पत्र में इस फिल्लम का जिक्र करते हुए उन्होंने लिखा कि, 'मजदूर में मैं इतना जरा सा आया हूँ कि नहीं के बराबर। फिल्लम में डायरेक्टर ही सबकुछ है'। आगे भी विभिन्न फिल्लम कर्णियों और निर्माता-निर्देशकों द्वारा प्रेमचंद की रचनाएँ, संगीम आदि कृतियों पर फिल्लम निर्माण हुआ। लेकिन ये फिल्लमें सुनहरे परदे पर तो रां जमाने में नाकाम ही रही, प्रेमचंद भी अपनी रचनाओं के फिल्लमी प्रस्तुतीकरण से प्रायः नाबुशा ही रहे। फिल्लम नगरी को लेकर उन्होंने अपने एक पत्र में लिखा है, 'यह एक विल्लुल नई दुनिया है। साहित्य से इसका बहुत कम सरोकार है। उन्हें तो रोमांच कथाएँ, सनसनीखेज तस्वीरें चाहिए। अपनी रख्याति को खतरे में डाले बगैर मैं जिनगी दूर तक डायरेक्टरों की इच्छा पूर्ण कर सकूँगा, उतनी दूर तक करूँगा... जिंदगी में समझौता करना ही पड़ता है। आदर्शवाद महँगी चीज है, बाज दरमा उसको दबाना पड़ता है।'

बराबरा और बाद में से समाप्त हो सिनेमा का रूप
हूँ और बर्बाद लोकप्रिय सिनेमा साहित्य से दूर
होता सिद्ध हो जा, साहित्यिक प्रेरणा को समाप्तान्तर
सिनेमा से दूर हो जाती। भीषण साहसी के अपन्यास पर
अप्राप्तित "तमस" ने उन परिस्थितियों की कक्षा की
बनाई। सिनेमा और उसके बाद हुई हिंसा।

जबकि इसी नाम के क्लासिक पर आधारित
पुस्तक अस्सी की "अपना जन्म" और यश चोपड़ा
की "बर्बाद हुए" जैसी प्रतिभाशाली कृतियाँ थीं, जिन्होंने
एक देश के आते आते लोकप्रिय व्यावसायिक
हिंसा में पुनर्जागरण साहित्य के स्थान को दोहराया।
जो साहित्य लोकप्रिय सिनेमा में अपना पैर खो रहा
था और "सिनेमा के घर" जैसे कुछ को छोड़कर
समाप्त हो सिनेमा के माध्यम हिंस्र तक ही सीमित था,
जो उस दशक की शुरुआत में दर्शकों का ध्यान
आकर्षित करने में कामयाब रहा था। नब्बे के दशक
में जन्मान्त में उत्पन्न "नटवर्ग" के उपाचार पर
आधारित शैल्यश आगरत जैसी फिल्मों थीं, जिन्हें बड़े
मैदान पर आदर्शकों की प्रशंसा पाने के लिए स्क्रिन
में क्लबमैन से रूपांतरित किया गया था, लेकिन
समाप्त में उनका के बीच जागह बनाने में असफल
था, जो पूरी तरह से बह गई। सिनेमा का व्यावसायिक
रूप में न्यायिकत मरणाका श्राव।

फिल्म माध्यम से निर्देशक जीवन की विभिन्न
विधाओं, व्यक्तियों, दृश्यों के बीच जाकर दर्शक तक
आना पसंद बनाने का प्रयास करता है। उसकी पूरी
केंद्रणा होती है के जो फिल्म के जरिये उस समाज
को एक नए प्रकाश को कि दर्शाक उस फिल्म से खुद
का जुड़ महसूस करे और अपने जीवन के यथार्थ को
फिल्म के जरिये महसूस भी कर सके। इसलिए इस
में एक नए निर्देशक साहित्य आधारीत फिल्मों का अध्ययन
किया जायेगा। साहित्यिक कृतियों और उस पर
आधारित सिनेमा ने जिन मुद्दों को उठाया है उनको
आज के माध्यम में भी देखने का प्रयास होगा। कुछ
वर्षों में भीषण न आत्म निमित्त भाषाओं के साहित्य
में भी देखने का प्रयास रहेगा जिस पर सिनेमा भी

में हुई। इन फिल्मों ने समाप्त प्रकाशन का कार्य किया।
उसके बाद हम देखते हैं कि निर्देशकों ने बर्बाद
विषयों को छोड़कर तककालीन भारतीयता पर फिल्लों
पर अपना ध्यान केंद्रित किया। देशवादी पर फिल्लों
भी बनने लगी इन फिल्लों ने अर्थों के फिल्लों
वातावरण तैयार किया और जनता में अराजकी की
तलक जगाई। साथ ही कुछ फिल्मों ने सामाजिक
बुराईयों के प्रति देशवादीयों को जागरूक किया। अराजकी
की लड़ाई में साहित्यिक कृतियों ने भी प्रकाशपूर्ण
भूमिका का निर्वाह किया। आजादी के बाद सिनेमा में
गणतंत्र का पुट दिखाई देने लगा। साथ ही मर्णोउत्तरक
फिल्लों भी बनने लगी। साठ का दशक नए भारत के
निर्माण का दौर था। इस समय सिनेमा ने देशीय चित्र
छोड़कर नए परिवेश को अपनाया शुरू किया था।
सातवें दशक में हिन्दी सिनेमा को भागों में विभाजित
हुआ। समाप्तान्तर हिन्दी सिनेमा और मुख्यधारा का
हिन्दी सिनेमा। समाप्तान्तर फिल्लों में जीवन की गर्भर
सच्चाई थी। इसी समय मुख्यधारा की हिन्दी फिल्लों
समाज में वैचारिक तथा व्यवहारिक खुलापन लेकर
आ रही थी। नौवें दशक में हिन्दी सिनेमा अंतराष्ट्रीय
स्तर पर दर्शक देने लगा था। इक्कीसवीं सदी तक
आते-आते हिन्दी सिनेमा हिंसा और अराजकीता के
धँवर में इस कदर फँस गया है कि आज भी वह इन्की
के इर्द-गिर्द चक्कर काट रहा है।

फिल्म निर्देशकों ने हिन्दी सिनेमा के उत्थान से
लेकर अब तक विविध विषयों पर फिल्लों का निर्माण
किया। यह विषय निरन्तर रूप से समाज से जुड़े हुए
थे। इसमें भारतीय समाज की विविध समस्याओं को
उजागर किया गया। हिन्दी सिनेमा के विभिन्न विषय
समाज से गहरा संबंध रखते हैं। भारतीय समाज जाति
व्यवस्था भ्रष्टाचार, वेश्यावृत्ति, तालाक्यार, विवाहेतर
संबंध, साम्प्रदायिकता, किसान आत्म हत्या, बन्धा
शिशु हत्या, समलैंगिकता आदि कई समस्याओं से
धिया हुआ है। फिल्म निर्देशकों ने इन समस्याओं को
फिल्लों के माध्यम से समाज के समाने रखा। अपने दृ
ष्टिकोण से समस्या का समाधान, देने का प्रयास भी
किया। स्पष्टतः सिनेमा के विविध विषयों में भारतीय

संयोग। और अंतर्गत में समाजान्तर सिनेमा का स्वरूप
होगा और बर्तमान लोकप्रिय सिनेमा साहित्य से दूर
होगा सिद्ध रहा था, साहित्यिक प्रेरणा को समाजान्तर
सिनेमा से उजाग मिलने। भीषण साहसी के उपन्यास पर
आधारित "तमस" में उस परिस्थितियों की कलाभी
बनी। विशाजन और अरुके बाद हुई हिसा।

जबकि इसी नाम के बल्ससिक पर आधारित
पुनरावर अखी की "उमराव जान" और यश चोपड़ा
ने "खता पुन" जैसी प्रतिभाशाली कृतियाँ थीं, जिन्होंने
20 को दशक के आते-आते लोकप्रिय व्यावसायिक
सिनेमा में गुणवत्तापूर्ण साहित्य के स्थान को दोहराया।
जो साहित्य लोकप्रिय सिनेमा में अपना पैर खो रहा
व "और" "वर्तमान के पार" जैसे कुछ को छोड़कर
सामान्य सिनेमा के माध्यम हिस्से तक ही सीमित था,
जो उस दशक की शुरुआत में दर्शकों का ध्यान
आकर्षित करने में कामयाब रहा था। नब्बे के दशक
में भारतीय में उभरने लु नटवर्क के उपन्यास पर
आधारित इन्दिरा आरस्त जैसी फिल्मों थीं, जिन्हें बड़े
पैमाने पर आलोचकों का प्रशंसा पाने के लिए स्क्रीन
में उभरने से रक्षा मिलत किया गया था, लेकिन
दशक में वे जनता के बीच जागृत बनाने में असफल
रही, जो पूरी तरह से बहन गई। सिनेमा का व्यावसायिक
रूप में न्यचलित मंगलका ब्रांड।

किया माध्यम से निर्देशक जीवन की विभिन्न
किसमें, कृतियों, दूरियों के बीच जाकर दर्शक तक
उजाले पदम बनाने का प्रयास करता है। उसकी पूरी
उत्पत्ता इसी है के को फिल्म के जरिये उस समाज
का एक को प्रस्तुत करे कि दर्शक उस फिल्म से खुद
का कुछ प्रभाव करे और अपने जीवन के यथार्थ को
किया के उचित पहचान भी कर सके। इसलिए इस
संख्या में विश्व साहित्य आधारित फिल्मों का अध्ययन
किया जायेगा। साहित्यिक कृतियों और उस पर
आधारित सिनेमा ने जिन मुद्दों को उठाया है उनको
आज के संदर्भ में भी देखने का प्रयास होगा। कुछ
शर्तों के आधार पर आत्म विभिन्न भाषाओं के साहित्य
का भी अध्ययन का प्रयास रहेगा जिस पर सिनेमा भी

में हुई। इन फिल्मों ने समाज प्रभाव का कार्य किया।
उसके बाद हम देखते हैं कि निर्देशकों ने धार्मिक
विषयों को छोड़कर सत्कारशील मार्गात्मक समाजशास्त्रों
पर अपना ध्यान केंद्रित किया। देशवासी पर फिल्मों
भी बनने लगी इन फिल्मों ने अर्थकों के प्रिटराफ
वातावरण तैयार किया और अरवा में आतंकी की
लोकक जागाई। साथ ही कुछ फिल्मों ने मार्गात्मक
बुराईयों के प्रति देशवासीयों को जागरूक किया। भारतीय
की लड़ाई में साहित्यिक कृतियों ने भी प्रभावशाली
भूमिका का निर्वाह किया। आजादी के बाद सिनेमा में
शब्दवाद का पुट दिखाई देने लगा। मध्य ही मर्गोउन्नायक
फिल्में भी बनने लगी। सट का दशक नए भारत के
निर्माण का दौर था। इस समय सिनेमा ने देशवर्ती चाला
छोड़कर नए परिवेष्टन को अपनाया शुरू किया था।
सातवें दशक में हिन्दी सिनेमा दो भागों में विभाजित
हुआ। समाजान्तर हिन्दी सिनेमा और मुख्यधारा का
हिन्दी सिनेमा। समाजान्तर फिल्मों में जीवन की गर्भर
सच्चाई थी। इसी समय मुख्यधारा की हिन्दी फिल्मों
समाज में वैचारिक तथा व्यावहारिक सुलक्षण लेकर
आ रही थी। नौवें दशक में हिन्दी सिनेमा अंतरराष्ट्रीय
स्तर पर दर्शनक देने लगा था। इसकी सर्की यदी तक
आते-आते हिन्दी सिनेमा हिसा और अंतरराष्ट्रियता के
भाव में इस कदर फँस गया है कि आज भी वह उसी
के इर्द-गिर्द घबकर काट रहा है।

फिल्म निर्देशकों ने हिन्दी सिनेमा के उन्मुख से
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किया। यह विषय निरन्तर रूप से समाज से जुड़े हुए
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व्यवस्था भ्रष्टाचार, बंशवादी, तालाक़ार, विवाहेतर
संबंध, साम्प्रदायिकता, किसान आत्म हत्या, कन्या
शिशु हत्या, समलैंगिकता आदि कई समस्याओं से
जिया हुआ है। फिल्म निर्देशकों ने इन समस्याओं को
फिल्मों के माध्यम से समाज के सामने रखा। अपने दृ
ष्टिकोण से समस्या का समाधान, देने का प्रयास भी
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कामगारों को बचाने के लिए लेबर कैम्प के जरिये

मिशन के तहत जागरूकता अभियान चलाए जा रहे हैं। यहाँ काम करने वाले भारतीयों को लंबी और अत्यधिक कार्यावधि, स्वास्थ्य सुविधाओं का अभाव, सामाजिक सुरक्षा का अभाव जैसी चुनौतियों का सामना करना पड़ रहा है। इसके अतिरिक्त पश्चिमी देशों में भारतीय प्रवासियों के विरुद्ध हिंसा की घटनाएं बढ़ी हैं। इसके साथ ही कोविड-१९ से प्रभावित प्रवासियों के पुनर्वास हेतु आवश्यक कदम उठाए जाने की आवश्यकता है। भारत सरकार को इन सभी संदर्भों को ध्यान में रखकर विकसित देश में रहने वाले डायस्पोरा के साथ-साथ विकासशील देशों में रहने वाले डायस्पोरा को अग्रणी महत्व देना होगा।

अतः एक सम्पदा के रूप में डायस्पोरा के महत्व को स्वीकार करना होगा ताकि भारत सॉफ्ट पॉवर के माध्यम से अपने विश्वगुरु बनने के सपने को साकार कर सके।

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वैश्विकरण और हिंदूस्तानी संगीत :
इसके संबंध प्रभाव और संभावनाएं
'भारतीय संगीत के चित्रपट संगीत
शाखा में नवाचार'

सहायक प्रा. राहुल बापूराव सोनवणे
नवागण कला व वाणिज्य महाविद्यालय,
परळी - वैजनाथ, जि. बीड

सारांश:

वैश्विकरण कि प्रक्रिया में किसी भी व्यापार तकनीक और अन्य सेवाओं को पूरी दुनिया के विश्व बाजार में विस्तार करना है। किसी भी एक देश के दूसरे देशों के साथ किसी वस्तु, पुंजी, विचार, वैश्विक संपदा का अप्रतिबंधित लेनदेन ही वैश्विकरण कहलाता है।

वैश्विकरण का शुभारंभ :-

सब यूरोपीय देशों में लगभग १६ वीं शताब्दी में साम्राज्यवाद की शुरुआत हुई, ठिक उसी समय 'वैश्विककरण' की शुरुआत भी हुई थी। इतिहास में इसे अपमाने की बात की जाए तो लगभग सभी देशों ने इसकी १९५० से ६० के दशक से शुरुआत की थी।

वैश्विकरण का आरंभ होते ही इसका प्रभाव सभी क्षेत्र में दिखाई देने लगा और संगीत क्षेत्र में भी इसका प्रभाव निश्चित रूप में हुआ संगीत क्षेत्र के बारे में यदी बात कि जाए तो फिल्ट्रम संगीतकारों के लिए 'संगीत रचनाएं' स्वरबद्ध करना और उच्च रचनाओं को गायक/गायिका से गवा लेना बहोत आसान होते गया और यह आसानी उसका तरिका इस विषय पर प्रस्तुत शोध निबंध में संशोधन करनेवाली ने ध्यान केंद्रित किया है।

प्रस्तावना:

संगीत का मनुष्य के जीवन में बहुत महत्वपूर्ण

शैशवकरण का फिल्म संगीत पर प्रभाव:

शैशवकरण का आरंभ होने से सकारात्मक

और नकारात्मक रूप में प्रभाव देखने मिलते हैं।

प्रभाव: सकारात्मक, प्रभाव पर बात की जाए तो प्रभाव: ध्वनीमुद्रण में शैशवकरणका बहोत जादा लाभ होते हुये दिखायी दिया। नयी तकनीक के कारण माउंड ट्रैक तैयार होते ही गाना गवा लेना आसान हो गया है, जहाँ एक गाना तैयार करने में हफतो गुजर जाते थे आज वो काम एक दिन में पूरा होना संभव हुआ है। और तकनीकी इस्तेमाल के उपयोगितासे कही गाने में या वादन में बेसुरिलिपन हो तो वह भी सुभाषा जाना संभव हुआ है।

नकारात्मक प्रभावों के बारे में यदि बात करें तो लाइव ऑर्केस्ट्रा का उपयोग बहुतांश मात्रा में कम होने की वजह से गाने तकनीकी तौर पर सुनाई देने लगे, जो गाने सभी संगीतकारोंके साथ करनेमें आनंद आता था, उसकी मात्रा अब दिनबदिन कम होते जा रही है।

तकनीकी चीजों के बदलावोंके अलावा इंटरनेट के माध्यम से आज कोई भी वित्रपट गीत हम कही पर भी सुन सकते हैं। यहाँ फिल्म प्रदर्शित नहीं हुई के इंटरनेट पर सभी गाने उपलब्ध होते हैं, जिसके बतौर गायक और संगीतकार अधिकतम लोकप्रिय होने में भी सहायता होने लगी।

शैशवकरण के कारण उत्पन्न हुई संभावनाएँ:

फिल्म संगीत शैशवकरणसे जुडनेके बाद बहोत जगलब्धीया इस क्षेत्र में निर्माण हुई, इस वजहसे तकनीकी शिक्षा विद्यार्थी प्राप्त करके संगीत क्षेत्र में अपना उज्वल भवितव्य निर्माण होने की आशा में हैं। शैशवकरण के होनेसे फिल्मी संगीत मनोरंजन के कार्य में अधिकतम मात्रा में कार्यरत हो गया है। युटुब, इंटरनेट के माध्यम से फिल्मी संगीत बहोत जल्द श्रोताओंके समीप होता है।

एक कलाकारको अर्थात संगीतकार, गायकको इन क्षेत्रोंमें अधिकतम लोकप्रियता प्राप्त करवानेमें इंटरनेट और प्रसारमाध्यम प्रमुख भूमिका निभाते हुए दिखायी देते हैं।

वित्रपट संगीत में नवाचार: ❖

शैशवकरण कारण फिल्म संगीत में नवाचार का पदार्पण होनेसे फिल्म संगीत जो हाल फिलहाल सुनाई देता है उसमें तकनीकी स्वरूप में बहोत बदलाव

दिखायी देते हैं, तकनीकीकरण की वजह से जब लाइव परफॉर्मन्स होता है तभीभी वाद्यवृत्त की आवश्यकता नहीं होती उसके बजाए माउंड ट्रैक का इस्तेमाल किया जाता है।

फिल्मी संगीत में नवाचार आते ही विदेशी संगीत का प्रभावभी अधिक मात्रा में दिखायी देता है। जहाँ की आरंभ में फिल्म संगीत शास्त्रीय गणोंका आधार लेकर बनाए जाते थे, तो वहाँ आज उसकी जगह आज फ्यूजन संगीत ने ली है।

नवाचार के बतौर सांस्कृतिक प्रतियोगिताओंका आयोजन टिक्की पर बड़ी मात्रा में हुआ और आज भी दिखायी देता है इन टिक्कीपर चलनेवाली प्रतियोगिताओंमें उमदा प्रती के गायक/गायिका चित्रपट सृष्टी को प्राप्त होने में सहायता होते हुए दिखायी देती है। और इसही वजह से इस क्षेत्रको अधिकतम लोकप्रियता और ग्लॅमरस स्वरूप प्राप्त हो रहा।

आज सौ में से पचास प्रतिशत लोगोंको गायक/गायिका बननेकी इच्छा दिखाये देती है, इसका कारण सिर्फ शैशवकरण है।

अंत में यही कहा जा सकता है शैशवकरण की वजह से नये अवसर प्राप्त हो रहे हैं। इन अवसरोंको किस तरह हासिल किया जाय यह हर व्यक्तिपर निर्भर है।

निष्कर्ष:

1. शैशवकरण के सकारात्मक परिणामोंसे फिल्मी संगीत सफलता के मकाम पर अग्रेसर।
2. शैशवकरण की वजह से फिल्मी संगीत में अनेक नयी उपलब्धीयाँ।
3. शैशवकरण के प्रभाव से होनेवाले बदलावों के कारण आज फिल्मी संगीत मनोरंजन करने में अधिक सक्षम।

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Globalization and Indian Music

Asst Prof. Rahul Bapurao Sonwane
Navgan Arts and Commerce College,
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summary -

Indian music has become very rich with the music like, classical music, Semi Classical music, Light Music and folk music, which has developed more than 200 years of Indian classical music, melodious music, or classical music and developed later on. Melody is the basic speciality of Indian music. In spite of the fact that millions of melodious Music compositions are still ready, their freshness is unnatural This is the fact that Indian specialties of Indian music will come to mind. Just like the sea shore or pearl is taken out of the sea, there is no way out of the sea as well as Indian music. These unique features have enabled Indian music to be a global audience, music seeker, music expert and attractant of experts. Is there.

There have been many transitions in Indian elite music. It has moved on to advance the Indian music so far, putting all those transitions in it, keeping them attractive and keeping them aside. Indian classical music, Raga music or classical music, is capable of appealing Indian music culture. Raga music or khayal sangeeta has become very popular amongst all over the world's music lovers. People from abroad are coming to India to learn Indian music. Some musicians, like Ravi Shankar, Going abroad, running their music schools successfully. Then developed today's technology Under the Internet, foreign country musicians are educating Indian music through internet.

From this it is clear that to spread the

equality and piece, the Indian music in the level of globe is the best. Because, in the Indian music, the diversity of the musical compositions is not seen anywhere else in any music.

For example, in raga music - Sargam, Lakshangeet, Chhota Khayal, Bada Khayal, Tarana, Dhrupad, Dhamar, Trivat, Chatarang etc., in Semi classical music - Natya Sangit, Thumri, Dadara, Kajree, Chaiti, Hori etc., in Light music - Film music, Bhajan, Ghazal, Qawwali, Bhavageet etc. and in folk music - Lavani, Powade, Gaulani, Bharude etc. Includes variety of composition.

It is evident from the design styles mentioned above that all the types of music in Indian music have their own independent power, extension and value. Despite all these differences, there is only one element in all the music genre, which is the same thing and that is the melody. The melody itself is the life of Indian music. As a strength of melody globe has taken cognizance of the speciality of Indian music.

Keywords - Music, Globalization, Elite, Best, Melody

Method of Research - Collection of facts based on secondary facts

Introduction -

Speciality is in Indian music for being softly lured by the sensual feeling of the human mind. The more diverse the Indian music has, the more it is that the benefits of its human heart and the health benefits are being discussed in the recent past. Similarly, in the medical field, Indian art music is used as a therapy for the treatment of different types of mental illnesses. This matter is considered to be very basic in the world. Various Raagas today in health care It is used for the treatment of various mental disorders. Although the experiment is experimental at present, its findings are satisfactory. It has been reported by the researchers that the cultural field is being promoted through the exchange of Indian music, hence the world music

A Comparative Study Of Moral Values Of Students In Institutions Of Higher Learning

Dr. Vivek Dutt
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ABSTRACT

In today's world modernization, globalization, modern culture, urbanization, and multinationals have greatly influenced the current values system of society. A study is conducted to compare the moral values of students. The data was collected from the students of different streams Science, Law, B.Ed. and Management Graduate students of Jabalpur city by random method. Moral Value Test designed has been used for this study. A sample consisted of 200 female students from various types of institutions of Jabalpur city. The result shows that there exists no significant difference of Moral Values Science/Arts Graduate, B.Ed., Law and Management Graduates from different institutions. The Mean, SD was ranked in order of their mean score.

1. INTRODUCTION

"I know a great India but not a great Indian". Pt. Nehru. The statement sends a signal about the erosion of values among individual. Before independence the people of India had very high value system which does not exist now. In those days the modern technology was not available, the Indian economy was unsound, industrial growth was deplorable and there was low literacy rate, but the value system was dignified, values of the countrymen were high and the crime rate was low. But today the technological advancement is seen, literacy rate has

of Indian music has created a world domination. Today's Way it is in keeping with the association of Western instruments except some Indian instruments that thereby help in spreading message of unity. On the occasion of the music of "Slumdog Millionaire", Film, Western artists have recognized the greatness of Indian music by selecting A.R. Rahman from India as music Director. A.R. Rahman proved the power of Indian music in this film and awarded by "Oscar". Prominent singers like sonu Nigam worked with Western artists like "Britney Spears". Many Indian artists and musicians have always been demanding around the world. Today, artists are always on the foreign side for the musical concerts. This has resulted in a large number of quality jobs being created. Many artists in the field of music has raised the level of Indian music.

Today, fusion is also very popular within artists. To present the original Indian musical composition with Western rhythm called fusion. This is very important in the eyes of world harmony. Because, with the help of musical accompaniment, the principle of equality will move on a large scale through it.

Conclusion

Indian music is valuable to its place due to its various features, and Indian music is inspired by world-class music expert and researchers around the globe. Indian music is entertaining and enlightened. Being superior on the fronts, it is clear that the world class of Indian music is of very high quality.

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“CHANGING PATTERN OF DEMAND FOR- BANKING SERVICES”

Dr. Anurath Chandre

— Vajinath, Dist. — Beed

ABSTRACT:

The international economy and e-banking services are changing and developing as a result of the international globalisation. This has an impact on how the needs, desires, and expectations of the world change for various e-banking services. These elements include a high degree of responsiveness, reputable services, a high level of security, etc. In addition, the different advantages a customer receives from using e-banking services impacts their degree of satisfaction, which in turn causes changes to the pattern of e-banking services to achieve the highest levels of satisfaction. The client is more likely to adopt and follow a pattern associated to a specific e-banking service the higher the level of satisfaction. All of this illustrates how the e-banking landscape is evolving.

INTRODUCTION:

The primary necessity for all business components has always been an effective and efficient banking transaction. Poor banking services prevent a firm from expanding and succeeding, which is why e-banking services and other modern banking methods are being adopted. But during the past few years, the pattern of e-banking services has also changed as a result of varied client requests. New services including mobile banking, mobile commerce, and internet banking are in use. Let's now look at some of the main causes behind the shifting patterns of demand for e-banking services. The introduction of many service delivery channels that can reach customers is the current trend. As a result, in addition to traditional branch banking, consumers now have access to ATMs, telephone, internet, and wireless channels for their banking needs. Banks cannot go back by limiting the number of channels since customers have grown accustomed to and are really using a wide variety of possibilities. The quick transformation of financial institutions is being driven by developments in the financial markets: data innovation, budgetary item innovations, and relaxation of intercessional budgetary regulations. E-impact Recent discussions have focused heavily on the budgetary services sector and banking on client-banker relationships. There are now 24/7 access to e-banking services such clever banking: contact banking, 360-degree banking, creative banking, virtual banking, and web banking. Since newly established private division banks and outside banks are pioneers in the appropriation of e-banking services, the problem has been particularly severe for open area banks. The advancement of electronic trade on a global scale is made possible by the quickly developing global data structure.

OBJECTIVES OF THE STUDY:

- 1) To comprehend India's E-banking system.
- 2) To evaluate the current electronic banking system.
- 3) To assess how the Indian financial sector will develop in the future.
- 4) To ascertain the level of client satisfaction with present E-banking services.

WHAT IS E-BANKING

E-Banking is the result of the internet and e-commerce. e-Banking is a service provided by the banks in which a customer is allowed to conduct transactions using the internet. It is an

electronic payment system that allows users(customers) of any financial institutions/banks/ insurance companies, brokerage firms, etc.) to perform financial transactions using the internet. Online Banking includes the facilities such as Account Statements, Fund transfers, Account Opening, Financial Product Information, etc. There is no need for any human operator to respond to the customers. The banks have a centralized database and everything is automated. It lowers the banking cost and strengthens the banking relationship by adding value to the service. It provides banking services via the internet and it is end-to-end encrypted, which means it is completely safe and secure. It also promotes paperless/cashless financial transactions.

1. **NEFT:**

A payment system that makes it easier to transfer money between bank accounts is called NEFT. Both visiting a bank branch and using Internet banking are options for gaining access to this service. (Not every bank branch has access to this service.) Within hours of your transfer being started, the funds are in the beneficiary account. There is no minimum or maximum amount that can be transferred, although different banks may have limits on the amount that can be transferred in a single transaction.

2. **Real Time Gross Settlement (RTGS):**

High value money transfers are handled in this facility. The smallest sum that can be sent through RTGS is Rs 2 lakh. Only business days, from Monday through Saturday, are available for RTGS transfers via internet banking or bank branches.

3. **Immediate Payment Service (IMPS):**

With the help of this facility, customers can transfer money 365 days a year, around the clock. However, a transfer can only be made up to Rs 2 lakh. This feature is only accessible through internet banking.

4. **Credit cards/Debit cards:**

There are typically two types of charges on a debit card. One is the annual fee that a bank levies on the consumer in exchange for issuing the card. The second is the convenience fee that is assessed at merchant locations when a card is swiped at a point-of-sale terminal.

A customer is allowed eight free withdrawals per month from an ATM in a major city (five for financial transactions and Rs 8.5 for non-financial transactions for each transaction).

5. **Mobile wallets:**

Mobile wallets let you pay using an app on your smartphone. The Reserve Bank of India (RBI) recently issued operational guidelines for facilitating money transfers between different e-wallets, but mobile wallet companies haven't yet informed customers of how these transfers will function.

REASONS FOR CHANGING E- BANKING SERVICES PATTERN:

2. **Quick Response:**

Users want banking services and transaction systems to react fast so they don't have to wait around for things to happen. Therefore, dated, incredibly quick e-banking solutions are replacing slow servers.

2. **Solid Reputations:**

Consumers are more inclined to employ different forms of e-banking services if the financial transaction system has a reputable brand name and a positive public perception. Customers therefore care more about the service provider's name and reputation than the actual service standards.

When e-banking trends shift, high security becomes an extra demand. Because even slight risks can result in substantial losses in the banking sector, it is crucial that the security parameter be controlled properly. As technology develops, the risk of hacking rises, necessitating stronger security measures. As a result, more and more consumers are using more secure e-banking services.

All of these new e-banking solutions will mostly be used by the general population. They will be the ones using and reviewing these banking services. Customers' views and perspectives towards various services have changed over time, and this change has compelled suppliers of e-banking services to reconsider their offerings. As a result, opinions and experiences of various clients with e-banking services are constantly changing.

FACTORS INFLUENCING E-BANKING:

The banking sector of today has transformed into a data processing industry. Only a few of the novel ideas resulting from the information technology sector's quick development include electronic money, automated teller machines, domestic banking, telephone banking, distance banking, internet banking, and virtual banking. E-banking has grown in popularity in recent years among the banking and IT sectors, but widespread adoption is still hindered by security and trust concerns. Just as the development of technology in any society involves infrastructures for the acceptance of customers, current technologies like e-banking entail the creation and public approval of security infrastructures.

3. HIGH QUALITY INTERNET:

The new wave of electronic commerce will be everywhere in the next few years, based on internet application rates and the rising trend of its development and speed.

2. CONVENIENCE:

The usage of e-banking makes carrying out various financial transactions relatively simple. People can check their bank accounts at any time while seated in their houses; they are not required to go to the bank. In order to monitor account balances, interest rates, successful money transfers, and other updates, it may be difficult to find time in a busy schedule to visit the bank. Banking systems have developed virtual banking systems that may be accessed from any location and at any time for the convenience of their consumers. A banking holiday makes it impossible to transfer money for a number of reasons. Online banking systems have made life simpler by providing services 24/7. 365 days per year.

3. TIME SAVING:

E-Banking transactions can be completed 24 hours a day, seven days a week, without the need for a physical visit to the bank. The Discounts- Another significant benefit of using online banking services is that it allows users to take advantage of numerous discounts.

4. TRANSPARENCY:

E-banking greatly improve the customer experience and allow customers to self-serve. The features identified as being most valuable for helping providing transaction clarity includes like - a picture of the printed receipt, the date and location of delivery for online purchases, a full list of orders purchased, a link to refund and return details for purchases etc.

SECURITY AND PRIVACY:

Intrusion detection system and firewalls to protect servers and information systems. Password protection features such as no reusing of previous three passwords, ATM authentication, OTP verification, pre-enrollment with ATM or signature authentication, E-mail confirmation or alert.

6. QUICK ACCESS AND SERVICES:

Usually, this service is offered by banks which gives their customers the facilities of online banking through which they can have access to their accounts within a few seconds and click Online Banking includes the facilities such as Account Statements, Fund transfers, Account Opening, Financial Product Information, etc. There is no need for any human operator to respond to the customers. The banks have a centralized database and everything is automated. It lowers the banking cost and strengthens the banking relationship by adding value to the service

1. ANY TIME SERVICES:

Customer service has improved because to internet banking. Making payments with internet banking is simple, quick, and safe. Customers can monitor all account-related transactions by using e-banking apps. Customers enjoy 24/7, seven days a week, around-the-clock access to e-banking services. Customers can use any time, from any place, to access banking services and products.

2. REASONABLE SERVICE CHARGES:

As per Cashlessindia.gov.in, a website managed by the government to educate people about digital transactions, there is no charge for making payments using the UPI facility. However, if a payment is made from UPI to say a bank account using IMPS, NEFT or RTGS, then a bank may charge you for it.

CONCLUSION

For the client to properly execute financial chores, a trip to the bank was necessary. Customers are saving money and time with the presentation of e-banking because they are not required to physically visit the bank branch. Each bank is aware that in order to survive, it must offer electronic banking to its customers. Banks can maintain their relationship with customers more easily with e-banking because it allows customers to interact more with services. In the majority of developing economies, such as India, consumers are now rating banks based more on their "high-contact" qualities than on their "cutting edge" factors as internet banking becomes more widespread. In the banking industry, it is somewhat unclear how to operationalize customer loyalty. yet this statistic should be operationalized alongside others that define administration quality. In light of this, the financial business will undoubtedly increase customer loyalty to its E-banking services if it implements the expert's above recommendations.

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Research Output on Digital Marketing as Reflected in Scopus Data Base

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Keywords:
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SCOPUS Data base.

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ABSTRACT

A Study aims to examine the publications related to the digital marketing published in 1985-2021 with the social network analysis method and to reveal the research trend in the digital marketing field. For this aim, Publication with "Digital Marketing" in the title was scanned in the SCOPUS data base. In the study SCOPUS data base 807 published articles. Digital marketing has joined our lives in such a way that it is almost impossible to do anything without it. Examining studies focused on digital marketing in the database in this way, trends in digital studies can be revealed and suggestions for future research can be made. Within the scope of digital marketing, research analysis carried out for top ten year wise published article, language wise published article, document wise published article, country wise published article, author wise published article, and affiliation record wise published article.

1. INTRODUCTION

Digital marketing is a set of strategies aimed at promoting a brand on the internet. It differs from marketing in the past in that it involves the use of various online channels and methods that allow analysis of result in real time. Scopus is a premier research platform, helping to find, analyze, and share information in the sciences, social sciences, arts, and humanities. Scopus launched in November 2004. It is the largest abstract and citation database of peer-reviewed literature, featuring smart tools to track, analyze and visualize research. With over 21,500 titles from more than 5,000 international publishers, Scopus delivers the most comprehensive overview of the world's research output in the fields of science, technology, medicine, social science and arts and humanities. Now a days internet is an important part of our society. How many articles on digital marketing have been published on SCOPUS data base over the internet? As the author of the article on digital marketing, it has been tried to illustrate the classification of the top ten countries in percentage

wise. Digital marketing has joined our lives in such a way that it is almost impossible to do anything without it. Examining studies focused on digital marketing in the database in this way, trends in digital studies can be revealed and suggestions for future research can be made. Within the scope of digital marketing, the study aims to answer the following questions: What is the current state of research in the literature on digital marketing? And in the scope of this study, what are the topic trends in studies on digital marketing? Data from 807 publications with the word Digital marketing in their titles were downloaded from the SCOPUS database. The data were analyzed in this article. In the study, the past of digital marketing in the field of marketing is shown and suggestions are made for future research topics.

2. REVIEW OF LITERATURE:-

Kotler and Keller (2013) describe marketing as the process of profitably solving demands. As a result of this definition, marketing is defined as the process of identifying and satisfying human and social needs. The term "online marketing" refers to

the practice of using the internet to accomplish marketing goals. The phrase e-marketing is often used with internet marketing, but it also includes mobile marketing. In a broad sense, digital marketing is the process of using the internet and other information and communication technologies to accomplish marketing objectives (Seclacek, 2006). Digital marketing can be defined as the use of digital technology to achieve corporate goals and provide channels for marketing by meeting and exceeding customer expectations.

(Chaifley, (2013) Digital marketing is the use of technologies to help marketing activities in order to improve customer knowledge by matching their needs.

(Lecet al, 2019a; Ricci et al, 2020). The organization resources, capabilities, and outcome have been well investigated in the new era of digital marketing context over the past year. Initial efforts in academia have been devoted to studying such digital platform adoption with a potentially powerful conceptual framework that expands business owners knowledge frontier. At the same time, the research conducted and highlighted by practitioners is usually associated with practical tasks, as the starting point of most digital capacity-building

3. **OBJECTIVES:-**
 - 1) To find out the year-wise distribution of articles.
 - 2) To find out the language wise distribution of articles

- 3) To find out the Document wise distribution of articles.
- 4) To find out the author wise publication of articles.
- 5) To find out the top ten country wise published articles.
4. **HYPOTHESIS:-**
 - 1) Most preferred language is English
 - 2) Most highest number of publication is country of USA
5. **SCOPUS Database**

SCOPUS provides facilities for displaying literature and articles. SCOPUS is the largest abstract and citation database of research literature and quality web resources. It is designed to find the information scientists need. Fast easy and comprehensive. SCOPUS provides excellent support for the literature research process, with data updated regularly. This database aids research and finds innovative tools that provide an at a glance overview of search results.

6. METHODOLOGY:-

The data presented in this paper have been accessed from SCOPUS. The basic data collected during the year 2011-2015. All the searched results were saved in text files and then imported into Microsoft excel to organize, analyze and generate the tables, graphs and charts for final study.

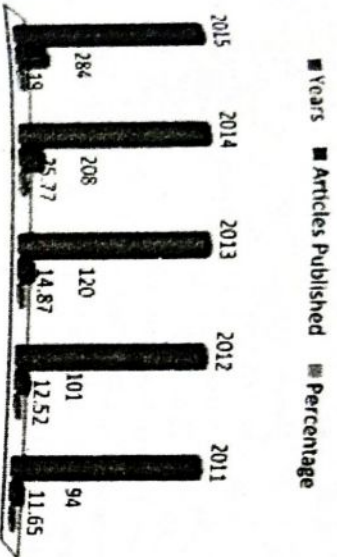
Data analysis and interpretation:

| Table no. 1 year wise publication of articles | | | |
|---|-------|--------------------|---------------|
| Sr. No. | Years | Articles Published | Percentage |
| 1 | 2015 | 284 | 35.19 |
| 2 | 2014 | 208 | 25.77 |
| 3 | 2013 | 120 | 14.87 |
| 4 | 2012 | 101 | 12.52 |
| 5 | 2011 | 94 | 11.65 |
| Total | | 807 | 100.00 |

The table No. 1 and graph no.1 reveals that the number of articles published from 2011 to 2015 is fluctuated. According to the publication output the

year wise published articles, 2015 has the highest number of published Articles 284 (35.19%). The year 2014 has 208 (25.76%) published Articles it

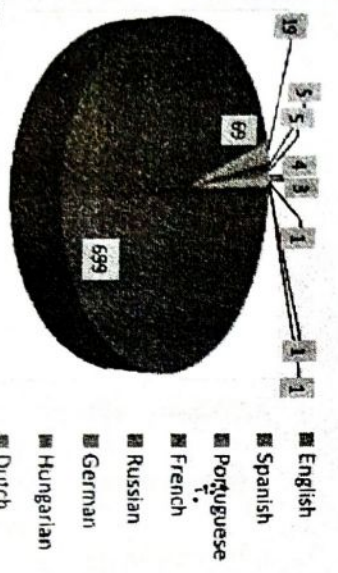
stood in second position. In 2011 the lower number of Articles 94 (11.65%) were published.



Graph No.1 Year wise Articles published

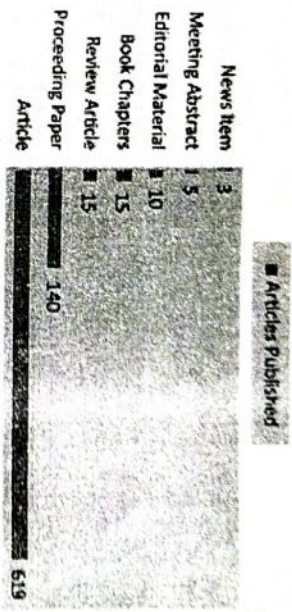
| Sr. No. | Languages | Articles Published | Percentage |
|--------------|------------|--------------------|---------------|
| 1 | English | 699 | 86.62 |
| 2 | Spanish | 69 | 8.55 |
| 3 | Portuguese | 19 | 2.35 |
| 4 | French | 5 | 0.62 |
| 5 | Russian | 5 | 0.62 |
| 6 | German | 4 | 0.50 |
| 7 | Hungarian | 3 | 0.37 |
| 8 | Dutch | 1 | 0.12 |
| 9 | Italian | 1 | 0.12 |
| 10 | Korean | 1 | 0.12 |
| Total | | 807 | 100.00 |

Table no. 2 Display the Ranking of languages which indicates that English language more articles publish 699 (86.62%) Spanish 69 (8.55%) Portuguese 19 (2.35%) French 5 (0.62%) Russian 5 (0.62%) German 4 (0.50%) Hungarian 3 (0.37%) Dutch 1 (0.12%) Italian 1 (0.12%) Korean 1 (0.12%)



Graph No.2 Language wise Published Articles

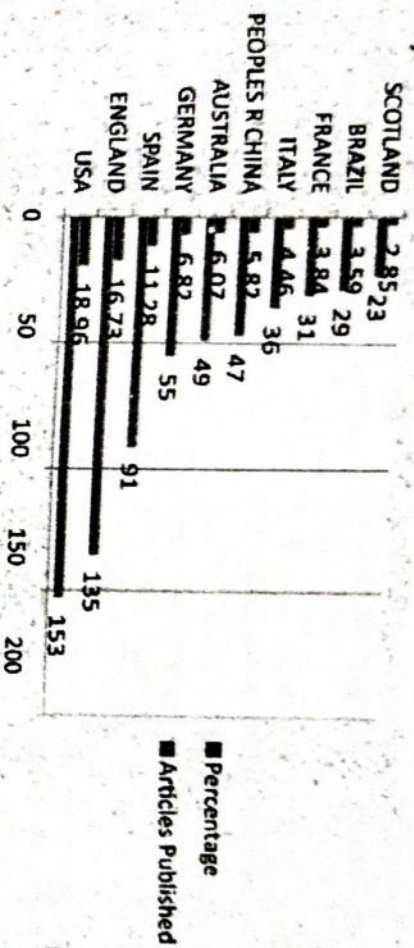
| Table no 3 Document wise Publication of Articles | | | |
|--|--------------------|--------------------|---------------|
| Sr. No. | Document Types | Articles Published | Percentage |
| 1 | Article | 619 | 76.70 |
| 2 | Proceeding Paper | 140 | 17.35 |
| 3 | Review Article | 15 | 1.86 |
| 4 | Book Chapters | 15 | 1.86 |
| 5 | Editorial Material | 10 | 1.24 |
| 6 | Meeting Abstract | 5 | 0.62 |
| 7 | News Item | 3 | 0.37 |
| Total | | 807 | 100.00 |



Graph No.3 Document wise publication Articles

Table No 3 Display the document wise Publication of Articles first of all one article documents 619 (76.7%) Proceeding Paper 140 (17.35%) Review Article 15 (1.86%) Book Chapters 15 (1.86%) Editorial Material 10 (1.24%) Meeting Abstract 5 (0.62%) News Item 3 (0.37%) sees the figure above.

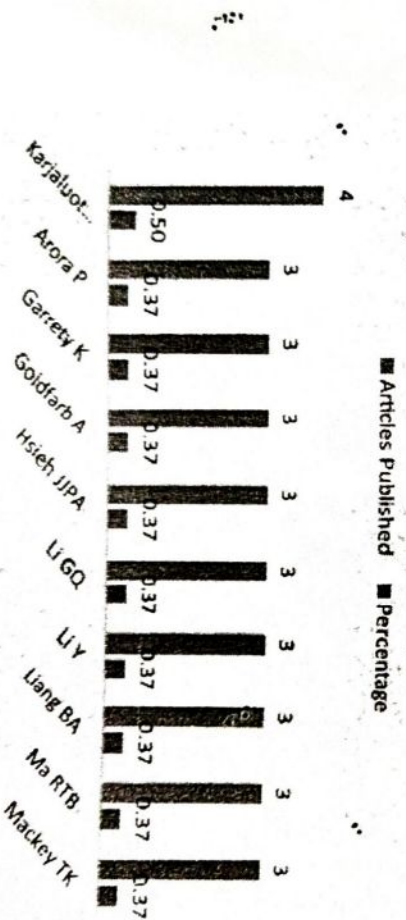
| Table no 4 Top Ten Country wise Publication Article | | | |
|---|-----------------|--------------------|------------|
| Sr. No | Countries | Articles Published | Percentage |
| 1 | USA | 153 | 18.96 |
| 2 | England | 135 | 16.73 |
| 3 | Spain | 91 | 11.28 |
| 4 | Germany | 55 | 6.82 |
| 5 | Australia | 49 | 6.07 |
| 6 | Peoples r china | 47 | 5.82 |
| 7 | Italy | 36 | 4.46 |
| 8 | France | 31 | 3.84 |
| 9 | Brazil | 29 | 3.59 |
| 10 | Scotland | 23 | 2.85 |



Graph No. 4 Top Ten Country wise Publication Articles

Table No.4 shows the geographical Top ten country (16.73%) Spain 91 (11.28%) Germany 55 (6.82%) wise Publication Articles. Indicates first top ten Australia 49 (6.07%) China 47 (5.82%) Italy 36 country name USA published Articles in digital (4.46%) France 31 (3.84%) Brazil 29 (3.59%) marketing. USA 153 (18.96%) England 135 Scotland 23 (2.85%)

| Table no 5 Top Ten Author wise Publication Article | | | |
|--|-------------|--------------------|------------|
| Sr. No. | Authors | Articles Published | Percentage |
| 1 | KarjaluotoH | 4 | 0.50 |
| 2 | Arora P | 3 | 0.37 |
| 3 | Garrely K | 3 | 0.37 |
| 4 | Goldfarb A | 3 | 0.37 |
| 5 | Hsieh JPA | 3 | 0.37 |
| 6 | LI GO | 3 | 0.37 |
| 7 | LI Y | 3 | 0.37 |
| 8 | Liang BA | 3 | 0.37 |
| 9 | Ma RTB | 3 | 0.37 |
| 10 | Mackey TK | 3 | 0.37 |



Graph No. 5 Top ten Author wise Publication Articles

Table no. 5 indicates the above tables and figure Top ten Author wise published Articles First Author top ten Karjaluoto H Article published 4 (0.50%) Arora P 3 (0.37%) Garrey K 3 (0.37%) Goldfarb A 3 (0.37%) Hsieh JJPA.3 (0.37%) Li GQ 3 (0.37%) Li Y 3 (0.37%) Liang BA 3 (0.37%) Ma RTB 3 (0.37%) Mackey TK 3 (0.37%)

CONCLUSION:-

It is age of information technology during 1980's number of writings was produced on the term digital library itself. Therefore present study reveals while observed chronologically analysis only 92 documents were observed on digital library. Now digital library is a common application in the field of library information science. Hence ample of literature were published on digital library. Year (2015) has maximum articles published. English language more than language Articles 699 (86.62%) published. Document type most of document Article Paper published 619 (76.70%). Top ten first countries USA Contribution of Articles.

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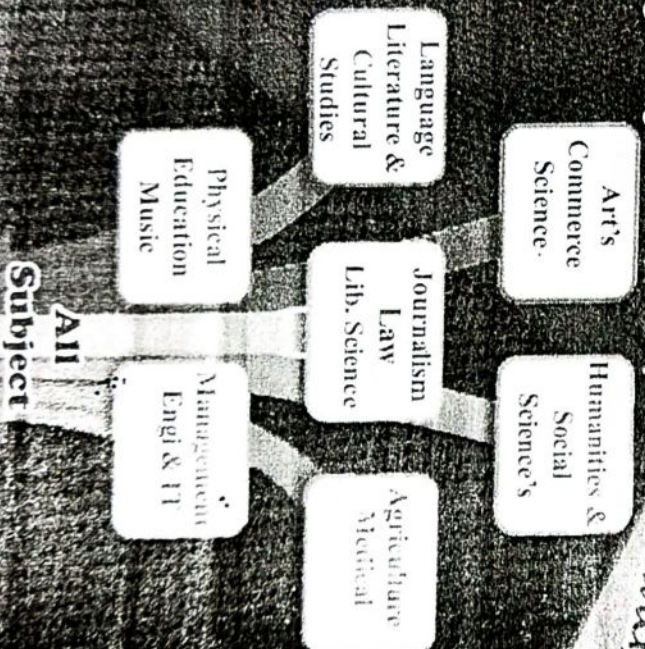
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A STUDY ON ENVIRONMENTAL POLLUTION CAUSES AND CONSEQUENCES

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Abstract: *Man is harming the environment on a global scale, including the ecosystem itself including the atmosphere, water, land, and other environmental components. Environmental deterioration and man-made pollution are at such a level that we may all feel uneasy about what lies ahead. Several patterns may be seen when taking a synoptic picture of the overall situation. There is a lot of pollution in our atmosphere, both globally and locally. In the densely populated regions of the northern hemisphere, the ozone barrier that protects us is decreasing twice as quickly as scientists had previously predicted. Global warming will soon result from the accumulation of greenhouse gases, which will also cause substantial changes in weather patterns. The loss of the ozone layer and the continued warming of the earth's surface pose a threat of catastrophic consequences, including the outbreak of tropical and cancerous diseases; the disruption of the food chain in the oceans, the rise in sea levels, the submergence of many islands, the melting of small land-based glaciers, flooding in many low-lying coastal areas, loss of harvest, etc.*

Keywords- *Environment, Pollution, Global Warming.*

INTRODUCTION:-

The Introduction of man on the planet and his subsequent procreation have had a significant negative impact on the environment that nourishes life and a variety of human activities. The habitat of the organisms living in the forest has changed as a result of unregulated human actions, such as widespread deforestation and agricultural land uses. Man's use of hunting has resulted in the extinction of some animal species. To meet his own requirements, man has also created new breeds of domesticated animals and plants. The rapid economic growth in the manufacturing sector's production activities in the 20th century led to environmental pollution, which hurt other sectors' productivity, particularly the agricultural sector. The term "environmental pollution" refers to any unfavourable change to our surrounds that has a direct or indirect impact that affects our environment's energy patterns, radiation levels, chemical and physical makeup, and creature abundance. Humans may be directly impacted by these changes or indirectly through their access to water, food, and other biological resources. Motorways, skyscrapers, nuclear power plants, various refining sectors, power plants, and smoke-producing industrial facilities dominate the majority of the world's nations today. Many careless people also wreck the natural ecology in order to benefit themselves.

Numerous natural hazards, such as cyclones and the yearly monsoon floods, as well as population growth, rising individual consumption, industrialization, the development of

infrastructure, subpar agricultural practices, and resource misdistribution have all contributed to significant human transformation of India's natural environment. Like the idea of nature itself, the idea of the environment is ancient. It is a collective name for the circumstances in which organisms, including those made up of air, water, food, sunlight, etc., flourish and turn into living sources of life for all living and non-living things, including plants. The phrase also refers to the wind's direction, speed, and air temperature.

FACTORS OF ENVIRONMENTAL PROBLEMS:-

Since the "economic and technological man" of the twenty-first century has been evolving, there have been environmental and ecological changes that have contributed to the "environmental crisis." On the one hand, the twenty-first century is characterized by socioeconomic, scientific, and technical advancement; on the other, it is marred by grave environmental issues. The environmental crisis resulting from the degradation of the environment brought on by various types of pollution, the rapid exploitation of natural resources, the growing reliance on energy-intensive and environmentally harmful technologies, the loss of habitats brought on by the expansion of industry, cities, and agriculture, the reduction and loss of ecological populations brought on by the excessive use of toxic pesticides and herbicides, and the extinction of many species. There has been a noticeable increase in interest in the last ten years in the quality of the environment, the disturbance of the earth's natural ecosystems, and the depletion of resources due to how quickly environmental deterioration brought on by man is adversely affecting the lives of the average person. The most striking cause of environmental degradation and the ensuing worldwide environmental catastrophe is the fact that human-environment interaction is worsening as a result of the fast exploitation of natural resources, technological advancement, and industrial growth. Environmental change and subsequent environmental deterioration brought on by human activity have occurred at such a rapid and extensive rate. Because changing or altering the natural process and condition causes a succession of changes in the biotic and abiotic components of the environment, man's economic activities have a wide range of complicated effects on the environment. There are two types of effects that humans have on the environment: (i) direct or purposeful impacts and (ii) indirect or unintended impacts. Because man is aware of the results both good and bad of every programme initiated to change or modify the natural environment for the economic growth of the region in question, direct or deliberate impacts of human actions are replanted and premeditated. Anthropogenic alterations to the environment have immediate and reversible impacts. On the other hand, human activities that are intended to hasten the rate of economic growth, particularly industrial development, have indirect effects on the environment that are not premeditated or planned. After a lengthy period of time, when they have accumulated, the indirect effects are felt. The total natural environmental system may alter as a result of these indirect human economic activity impacts, and the subsequent chain reactions occasionally deteriorate the environment to the point that it becomes life-threatening for people.

KINDS OF POLLUTION:

Environmental pollution can be divided into two types:

Natural Pollution:

It generally occurs due to natural causes like earthquakes, floods, cyclones, droughts, etc.

Man-Made Pollution:

Man-made pollution occurs due to human activities

Environmental pollution can again be classified into various types like Air Pollution, Water Pollution, Soil Pollution, Noise pollution, radioactive pollution, etc.

MAIN CAUSES OF ENVIRONMENTAL POLLUTION:-

There are obviously a lot of different and opposing opinions about what could be the primary causes of the environmental problem. Environmental damage cannot be attributed to any one specific source. The main underlying reasons, however, might be identified as the following ones, even if they may all be at play at the same time and in different proportions depending on the location and the passage of time.

1. Increased General Affluence and Economic Growth:

A key element in the interaction between people, resources, and the environment is affluence or the material elements of per capita consumption of commodities and resources. The growth in output of goods and services in both developed and developing nations is being absorbed by the rising per capita demand of the wealthy, who are also overusing and polluting resources because their wealth is out of proportion to what is required for human needs. This leads to a tendency to waste materials and energy. Although it has a significant influence on the environment, the wealth factor is surprisingly little discussed. The degradation of the environment, on the other hand, is frequently attributed to the poor and poverty.

2. Population growth:

Numerous human issues are in the opinion of contemporary scholars, have their roots in population expansion. This fact likewise holds for harm to the environment. A rise in population will have a multiplier effect that will necessitate a commensurate increase in all necessities for human survival. Natural resources are going to be used abnormally to meet population growth's needs for daily necessities. It causes population movement and urban area expansion, which opens the door to new health, ecological, and food security issues.

3. Deforestation:

A country's forests are a priceless asset since they offer resources for contemporary businesses, lumber for construction, and homes for a wide variety of animals and microorganisms. Good soils that are fertile, nutrient-rich, and abundant in organic matter protect soils by holding the soils together through the network of their roots and shielding the soils from the direct contact of raindrops. They promote and boost rainfall infiltration, which maximises groundwater recharge, reduces surface runoff, which lessens flood frequency, severity, and size, and increases the infiltration of rainwater. As natural carbon dioxide sinks,

because they utilise carbon dioxide to create their food during the process of photosynthesis, they contribute to increased precipitation.

Millions of people throughout the world receive firewood from them, and countless numbers of people and animals also receive food and shelter. In actuality, a country's woods serve as its "lifeline" since they directly contribute to the wealth and well-being of the people. The stability of the environment and ecological harmony in a given area heavily depend on the condition of the region's forests, which constitute the primary biotic component of the natural environmental system.

4. Nature of Modern Technology:

The present environmental catastrophe is intimately tied to the type of productive technology that has emerged. Commoner argues that after World War II, significant changes in productive technology have replaced less harmful ones with more environmentally damaging ones. This element has been significantly responsible for the production of synthetic and non-biodegradable materials including plastics, chemical nitrogen fertilisers, synthetic detergents, synthetic textiles, giant automobiles, petrochemical and other ecologically harmful businesses, as well as "disposable culture." As a result of an anti-ecological structure of productive expansion, environmental crises are unavoidable. Environmentally friendly technologies were and still exist, but they are not used because they are seen as being incompatible with the short-term goals of maximising individual wealth.

5. Agricultural Development:

Development in agriculture entails, increasing net agricultural production and productivity while also expanding the amount of arable land. It is caused by the advancement of contemporary scientific methodologies, cutting-edge technology, a rise in the manufacture and application of chemical fertilisers, an increase in irrigation system capacity, the creation of high-yielding seed types, etc. On one side, this has resolved the issue of the rising food demand caused by the continuously growing global population; nevertheless, on the other hand, it has generated or is now developing harmful environmental issues that are of grave concern. As a result, the modern, economically advanced man is at a crossroads where hazards might come from all sides.

6. Industrial Development:

"Rapid industrial development has made human civilization more prosperous economically. The inhabitants of industrialised nations now enjoy greater material comfort, but it has also brought about a variety of environmental issues. It has also given socioeconomic structure a new dimension. In reality, the sparkling impacts of industrialization have changed people's perceptions to the point that they now view industrialization as a vital component of socio-economic growth and as a measure of modernity.

In addition to useful outputs, factories also produce a variety of undesirable products, such as industrial wastes, contaminated water, poisonous gases, chemical precipitates, aerosol

ashes and smoke, etc., which harm the environment by contaminating the air, water, land, soils, and other resources. The industrialised nations have raised the number of pollutants released from industries into the air, water, and land to such a high concentration that they have deteriorated the environment to a critical point and put human civilisation in danger of extinction.

7. Urbanization:

The migration of people from rural to urban areas, as well as the emergence and growth of new urban centers as a result of industrial development, are to blame for both developed and developing nations' rapid exploitation of natural resources and various forms of environmental degradation and pollution. The world's wealthy nations have already surpassed their peak levels of urbanisation. The concentration of people in crowded metropolitan regions and the availability of greater economic and employment opportunities in urban centers have led to the emergence and expansion of large slum areas.

8. Unplanned Urbanization:

The ecology has been significantly and worsened by the imbalanced urban development in both urban and rural regions. Squatter colonies, poor sanitation, inadequate water supply, overcrowding, traffic congestion, and pollution are among the problems that the urban regions face. Environmental issues in Indian cities include poor sanitation, a persistent lack of resources, and traffic congestion, among others. The disposal of home and industrial garbage in metropolitan areas is also a major problem. Sewer systems are missing in the majority of cities. For instance, research conducted by the Central Board for the Prevention and Control of Water Contamination has revealed that the main source of water contamination is the discharge of industrial and municipal waste.

9. Coal burnt Thermal Power Plants:

Coal is the primary fuel used in public and private sector power plants to produce energy. Approximately 62% of the coal mined in our nation is used to generate electricity, which makes up 65% of all power production. Numerous by-products, including bottom ash, boiler slag, and fly ash, build up as a result of this process. More than 70% of the entire amount comes from fly ash. It's challenging and delicate to dispose of this much ash. Even though this material may be used to make cement, and bricks, and to improve soil, these activities have not acquired much appeal owing to societal and economic factors.

10. Poverty:

It is true that the impoverished harm the environment. To fulfill their fundamental requirements (food, fuel, housing, employment, and fodder for their livestock), the inhabitants of the country unduly use its natural resources. The late Prime Minister Mrs. Indira Gandhi stated that poverty and need are the worst pollutants. Therefore, the required actions should be taken to lift the impoverished people out of poverty.

CONCLUSION:-

Environmental issues have a wide range of root causes. Because there are so many contributing factors, it is challenging to draw a direct connection between the causes and effects of environmental deterioration. The origins and consequences are frequently entangled in intricate webs of political, environmental, technical, and social elements. However, some of the highly prevalent drivers of environmental degradation that can be unmistakably identified are population expansion, economic growth linked to the affluence factor, and technological advancement. Although population growth is a valuable resource for development, when it reaches the threshold levels for the support systems, it contributes significantly to environmental deterioration. The ultimate victims of negative population pressure are our resources and ecosystems. When poverty and underdevelopment are present in addition to one another, it leads to a scenario where the populace is compelled to live in filth and further degrades their surroundings. If improperly managed, the process of development itself can harm the environment.

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A STUDY ON IMPACT OF GST ON HOTEL INDUSTRY

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ABSTRACT:

For growth and economic development of any country, it is very necessary to provide maximum opportunities for the growth and development of different industries in the country. According to KPMG, it now contributes 8.2 percent of the country's GDP. According to a ministry of Tourism data, Hotel industry also receives the largest FDI, which shows a 32% growth year on year. The hotel industry in India is expected to reach a value of INR 1,210.87 billion by the end of 2023, expanding at a compound annual growth rate (CAGR) of 13% during the 2018- 2023 period, owing to the high arrival rate of foreign tourists and business delegates.

Key Word:

GST, Multiplicity of taxes, Hotel industry

I. INTRODUCTION:

GST is a type of indirect taxes on Goods and Services. It is the replacement of Multiple indirect taxes like VAT, Service tax etc. The main aim of GST was to reduce tax evasion, bring transparency and make a centralized system of taxation. It reduced the duplication of taxes and brought more transparency.

Act related to GST was passed on 29th March, 2017 in the Parliament. The Act came into effect on 1st July, 2017. In India Goods and service tax act is a multi-stage, comprehensive, destination-based tax that is levied on every value addition. In simple words, Goods and service tax is an indirect tax on the supply of goods and services. This law has replaced many indirect taxes which was previously regulating in India. Goods and Service Tax (GST) implemented in India with the vision of 'One Nation One Tax' system, but its result on varies industry to industry. The first level of differentiation will come in depending on whether the industry deals with manufacturing, distributing and retailing or providing a service.

1.1 Types of GST

In India GST has four different kind of taxes namely CGST, SGST, IGST and UGST.

1.1.1 CGST: CGST means Central Goods and Service Tax. CGST is one part of goods and service tax. It is covered under Central Goods and Service Tax Act 2016. CGST is levied based on interstate supply of goods and services. Taxes collected under Central Goods and Service Tax will be the revenue for central Government. After the introduction of CGST taxes like Excise duty, Central Sales Tax, Service Tax etc. merged under Central Goods and Service Tax. In case of local sales, under GST 50% tax is transferred to SGST.

1.1.2 SGST: SGST means State Goods and Service Tax. It is covered under State Goods and Service Tax Act 2016. In SGST, taxes are exacted by with in one state where transaction of goods and services take place. The revenue generated from SGST is revenue for the State Government. After the introduction of SGST all the state taxes like Value Added Tax, Entertainment Tax, Luxury Tax, and Entry Tax etc. merged under SGST. For example, if goods are sold or services are provided with in the state then SGST will be levied on such transaction.

1.1.3 IGST: IGST means Integrated Goods and Service Tax. IGST falls under Integrated Goods and Service Act 2016. This tax is applicable when transactions take place on interstate or when two states involved in purchases of goods and services. This tax is collected by central government. One part of tax is transferred to central government and rest is transferred to the state government.

1.1.4 UTGST or UGST : UTGST stands for Union Territory Goods and Services Tax. The main purpose of UGST is to levied tax on every purchase of goods and services which take place within intrastate. UGST is applicable only to union territories of India i.e. Andaman and Nicobar Island, Chandigarh, Daman, Diu, Lakshadweep, Dadra & Nagar Haveli.

India's economic growth is only expected to surge over the next decade and travel agencies, tourism, restaurants and other prominent sub-sectors are expected to create at least 13.45 million jobs in the near future. Steadily rising disposable incomes and more collaboration with global corporations have ensured that the Indian population has spare time for leisure. This has directly impacted the Indian tourism and hospitality industry, which in recent years has emerged as one of the key drivers of growth and contributors to the gross domestic product.

1.2 Objectives of the Study:

1. To identify the problems faced by the hotels due to GST.
2. To study the impact of GST on hotel Industry in India.
3. To examine the benefits and opportunities of GST due to implementation of Act.
4. To identify the threats to the hotel industry.

1.3 Limitations of the Study:

- Limited Time for research and collection of data.
- Lack of relevant information related to the research topic.

1.4 Scope of Study:

1. The real challenges are faced by the hotel industry in the present GST system will be sourced through this study and suggested for better integration of state economics and boost overall growth.
2. The study is more applicable to know that the GST system is more likely to boost up India's economic progress by deploying uniform tax rate which erupt all tax barriers between states.
3. The study will be helpful in describing how GST is leviable on all supply of goods and provision of services as well combination thereof.

2. Research Methodology:

This research paper is exploratory paper and totally based on Secondary data. The data have been organised from different sources i.e. Journals, Books and Website of Government and others.

3. Impact of GST on Hotel Industry:

When GST was rolled out, the hotel industry experienced some positive changes. While the obvious one was subsuming multiple levies and simplifying complexities, there are other impacts – both positive and negative. Some of these key impacts are listed below:

- i. **Easy to Calculate** – Tax processing and calculation have been made simpler and quicker for the hotel industry.
- ii. **Clarity to Consumers** – GST removes multiple taxes and the cascading effect on taxation, taxation can be reduced and simplified.
- iii. **Good Quality of Service** – A lot of calculation and computation reduced as only one tax has to collect from the customers for providing the services. Many times have you had to wait in the hotel lobby wondering if you would miss your flight back home because your bill was still being prepared?
Customers aware about the tax regime on various services charged by the hotel, accordingly they expect the quality of services provided to them.
- iv. **Tax input availability**–the tourism and hospitality industry will find it easier to claim and avail input tax credit and will get input tax credit on their inputs. Before GST, the tax paid on inputs (raw edibles for food, clothing, cleaning supplies etc.) could not be adjusted against the output without any complications. However, this will become easier in the GST system.
- v. **Key growth drivers of the market** – An increase in the number of foreign tourists and international corporate travellers looking for business opportunities in the country is driving the growth of the hotel industry in India. The government has allowed 100% foreign direct investment (FDI) in tourism construction projects, development of hotels, and recreational facilities. This will act as a driving force for the development of new hotels across the country.

Negative impact of GST on Hotel Industry –

- i. The sheer complexity of the GST compliance / implementation process, as well as filings necessary at many steps, will result in additional technical constraints, greater compliance expenses, and a lot of time and effort poured in, making the journey appear and more demanding.
- ii. With more money invested in becoming GST compliant, hotel and restaurant businesses may end up recovering the same from their customers, resulting in higher tariffs, which will, in a sense, defeat the purpose of GST as consumers come full circle and continue to pay more than they need to while also availing cross services.
- iii. Though small and medium enterprises (SMEs) stand to benefit greatly from the GST regime, they may now be required to acquire goods from registered dealers exclusively, falling which they would be required to pay full tax on shipments as would have been necessary under the previous tax plan.

Conclusion:

A basic comparison of the positives and negatives of GST reveals a mixed bag of presents and unexpected twists tossed in together. If State Governments and Union Territories follow suit and support the hotels in the same manner as the sectors of other industries like Agriculture, a rapid growth and development of the hospitality towards electricity tariffs, property tax, refinancing of existing debts, approval of hotel projects and operations to hotels which help them to minimise the cost. At best, the impact of GST on the hotel industry can be viewed as a two-edged sword, since a hotel or restaurant business simply cannot take advantage of the leniency without feeling the pressure of the GST compliances.

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साहित्य आणि संस्कृती

डॉ.धुमरे लालासाहेब बाळनाथराव

नवगण कला व वाणिज्य महाविद्यालय,

परळी - वैजनाथ, जि.बीड

इतिहासाकडे वळतो. देशाची एकात्मता ही या एका शक्तीवरच अवलंबून होती, अधिष्ठित आहे आणि यापूढेही अधिष्ठित राहिल. संस्कृती ही मानवी जीवनातील संजीवन शक्ती आहे. मानवाला लाहानपणामुन संस्कृतीचे जतन, संवर्धन करण्याचे धडे शिक्षणातून दिले जातात. संस्कृतीची जोपासना करण्याचे प्रत्येकाचे कर्तव्यच आहे. आपल्या संविधानाने देखील स्वातंत्र्य, समता, बंधूता या तत्वांच्या आधारे संस्कृतीची ओळख करून देण्याचे महान कार्य केले आहे.

संस्कृती हा शब्द सप्त+कृ या संस्कृत धातूपासून तयार झाला असून त्याचा अर्थ परिष्कृत/संस्कारित असा होतो. संस्कृतीसाठी Culture असा शब्द इंग्रजीत वापरला जातो. वैचारिक सृजनानून संस्कृती निर्माण होते संस्कृती ही नैसर्गिक शक्तींना संस्कारित करते.

मनुष्याच्या अतीत, वर्तमान व भविष्यातील जीवनाचे विकसित रूप म्हणजे संस्कृती होय. सामाजिक जीवनाच्या संपूर्ण पध्दतीला अर्थात सामाजिक जीवनेशैलीला संस्कृती म्हटले जाते.

Culture हा शब्द Cultra ह्या शब्दातून झालेला आहे याचा अर्थ संवर्धन, शिक्षणाद्वारे सुधारणा, संस्कृती, शिष्टाचार असा सांगितला आहे.

संस्कृती सर्व नैसर्गिक वस्तूंचे आणि देण्याचे गुणांचे सारतत्त्व आहे, जे मनुष्याशी संबंध राखू नही त्वंच्या आवश्यकतांच्या तात्कालिन क्षेत्राच्या पलिकडे जाते. -जोसेफ पीपर

संस्कृती एक प्रतिकाल्मक, निरंतर, संचयी आणि प्रगतीशील प्रक्रिया आहे. -व्हॉर्ड

नीतीमत्तेची आंतरस्थिती म्हणजे संस्कृती होय. -

कांट

एका पिढीकडून दुसऱ्या पिढीकडे संप्रेषित करण्यास शक्य असणाऱ्या सर्व गोष्टींचा संस्कृतीमध्ये समावेश हातो. -

सदरलॅंड बुडवर्ड

साहित्य ही संस्कृतीरूप असते. म्हणजेच मानवी संस्कृती ही साहित्य कला यांच्या माध्यमाने साकार होते. व त्यांच्या रचनेच ती टिकून राहते. त्यापुढे कोणत्याही देशाचा विचार करतांना त्या देशातील वाङ्मय कला यांचाच आधार घेतला जातो. साहित्याचे म्हणजे ग्रंथचे संपादन करतांना तो केवळ अप्रकाशित म्हणून संपादन करण्यापेक्षा त्यातील गुणविशेष काय आहेत हे शोधणे महत्त्वाचे असते. त्यासाठी वाङ्मयीन

जे जे अनुभव आले ज्या घडामोडींना सामोरे जावे लागते. त्या सर्व घटना शब्द रूप होऊ लागल्या पुर्वी मौखिक परंपरा होती. मुद्रण कलेच्या विकासानंतर लिहून ठेवण्याची सुविधा निर्माण झाली. या सर्व लिखित स्वरूपाला साहित्य हे नाव देण्यात आले. पण सर्वच शब्दरूप असे साहित्य म्हणता येत नाही. कारण साहित्य हे लिखित आणि मौखिक अशा दोन्ही स्वरूपाचे असते. साहित्यात लालित्याला म्हणजे. सौंदर्याला महत्त्व असते. म्हणून त्याला ललित वाङ्मय ही संज्ञा हि वापरली जाते.

साहित्य ही एक कला आहे. व कोणत्याही साहित्याचा हेतू सौंदर्याला अविष्कार करणे हाच असतो. आणि तो हेतू साहित्याचाही असतो. सौंदर्य हे साहित्याचे आत्मतत्त्व होय. आणि ते साहित्यात विविध रूपे घेऊन प्रतीत होत असते. सामाजिक, राजकीय, धार्मिक, सांस्कृतिक, ऐतिहासिक, अदभूतता अशा अनेक रूपांचा परिचय साहित्यातून होत असतो. जीवनानुभवातील सौंदर्याचा मागोवा साहित्य घेते.

साहित्यातील अनुभवाची निर्माती साहित्यिकाच्या मनोविश्रवाशी संबंधित असते. साहित्यकृतीच्या निर्मितीसाठी लेखक आपल्या प्रतिभा शक्तीच्या साहाय्याने काही मोजक्याच अनुभवाची निवड करत असतात. हे सर्व अनुभव पंचेद्रियांच्या जाणवलेल्या संवेदनांच्या आधारे वाचकांपर्यंत पोहोचविण्याचा प्रयत्न केलेला असतो. रूप, गंध, नाद, रस, स्पर्श या पाच ज्ञानेन्द्रियांच्या अनुभवातील संवेदना साहित्यकृतीमधून केवळ शब्दांच्या योग्य अचूक निवडीमधून, शब्दांच्या विशिष्ट मांडणीतून व शब्दानुभवीत अंगभूत लयी मधून साहित्यिक संस्कारित करत असतो.

संस्कृती हा शब्द उच्चारला की आपण लगेच

गरीबीच्या गतीत सापडलेली आहेत. त्यांच्या कुटुंबावर या सनातन संस्कृतीचा, भारतीय संस्कृतीचा वारसा जोपासून तो संवर्धित करण्याचा प्रयत्न करातात.

उदय ज्यावेळेस एकांत जीवन कटू लागतो, स्वामीच्या रूपाने उपदेश करायचे काम करतो त्यावेळेस त्याने कौटुंबिक संस्कृतीचा उत्तम नमुना आपल्या भाषणातून सादर केला. माणूस अनेक सुखदुःखे जीवनात उपभोगतो. दुःखाच्या वेळेस मरण शान्तानुन मरण कवटाळणे पसंत करता. पण का म्हणून मरायचे? ही सुंदर सृष्टी निर्माण झाली आहे. शेकडो हजारो स्थित्यंतारातून मनुष्याचा जन्म होता. मनुष्य प्रथम पशूसारखा होता आणि पुढे सुधारणा करून शेतीभाती करू लागला धरदार करून राहू लागला आणि यातून कुटुंबपद्धती उदयास आली. आई-बाप, बहिण-भाऊ, पति-पत्नी सुंदर नाती निर्माण केली. नीती निर्माण केली. शास्त्रे शोधली, रस्ते बांधली या नात्यामुळे माणूस अगदी समीप येऊ लागला. ही सर्व कौटुंबिक संस्कृतीची उदाहरणे आहेत. कुटुंब हा मानवी जडणघडणीस एक जबाबदार घटक या कादंबरीत दाखविला आहे. x

२) उच्च शिक्षणाकडे कल असणारी संस्कृती

शिक्षणाचा प्रसार जसजसा झपाट्याने होऊ लागला तसतशी संस्कृतीही रूप बदलत असते शहरात जस उच्च शिक्षणाकडे कल असतो तसा ग्रामिण भागातही उच्च शिक्षणाकडे कल असतो. स्वतः अज्ञानी असले तरी पोटाला चिमटा घेऊन मुलांना शिकवून एखाद्या छोट्यामोठ्या नोकरीवर मुलगा रूजू करून स्वतःचे पोटासाठी दोन पैसे कमवू लागला तर आई वडीलांना समाधान होत असत. झरामाचा शैला ह्या कादंबरीतही उदय व सरला या दोघांचा उच्च शिक्षणाकडे कल दिसून येतो. आई सोडून गेली वडीलांनी दुसरे लग्न केले सावत्र आई प्रेम लावत असे पण सावत्रभावानेच मृत्यु नंतर तीही त्रास देऊ लागली. आई वडील तिला मअभागीनीफ म्हणत. तरीही सरला मॅट्रिक पास झाली. पुढे शिकायची इच्छा असूनही वडीलांनी न शिकवता तिचे लग्न लावून दिले. पण नवऱ्याचीही सोबत फक्त पंधरा वीस दिवस. वैधव्य घेऊन परत वडीलांकडे आली. सावत्र आई नको ते बोली. तरीही सरलेची शिकायची इच्छा होती वडीलांनी कर्त्याच्या कॉलेजला प्रवेशाची धमकी दिली. तीही सरला स्विकारण्यास तयार झाली. प्रवेशानंतर ती पुस्तकापेढे रासली. अशा स्वरूपात सरला या पात्राच्या अनुषंगाने उच्च शिक्षणाकडे कल असणारी संस्कृती वर्णन केली आहे. y

जन्मानंतर डोक्यावरून प्रेमळ हात फिरवून, मुके घेऊन,

बाळाला हट्टयाला धरून वडीलांनी रवास सोडला. काही एक वडीलाची आठवण नराहता वडीलांपासून परका झालेल्या उदयला धीर दिला आईने. परिस्थिती गरीबीची पण धूणीभांडी करून त्याच्यावर योग्य संस्कार करून स्वालंबी बनविण्याचा प्रयत्न केला. मुलगा मोठा होईल मामलेदार - मुत्सफ, होईल व आईला सुखी करील असे म्हणून आई उदयला पोटासी धरे. तसेच त्याचे मामाही त्याला म्हणायचे उदय, इंद्रजी चांगले बोलायला शीक, अक्षर चांगले कर, मग तुला देईन मोठी नोकरी पोलिसवाल्यात. तुला मोठा हुदा मिळेल समजलास ना? उद्यही मॅट्रिक पास झाला. आणि पुढील शिक्षणासाठी पूणे शहरात आला. एक छोटीसी खोली घेऊन राहू लागला. अभ्यासात लक्ष केंद्रीत करू लागला. अभ्यास करून परीक्षाही दिली. अशा स्वरूपात उच्च शिक्षणाकडे कल असणारी संस्कृती उदयच्या रूपानेही मांडली आहे.

३) आर्थिक स्वरूपाची संस्कृती

पतीनिधनानंतर खचून न जाता आपल्यासाठी व मुलासाठी उदरनिर्वाह व्हेईल म्हणून दुसरीकडे चार काम करणारी आर्थिक विवंचनेतही हालअपेष्टा सहन करणारी उदयची आई यांच्यास्वरूपात आर्थिक संस्कृती निर्देशही दिला आहे. पैसा हा सर्वस्व नाही पण आपला एकूलता एक मुलगा शिकेल त्याच्या वर चांगले संस्कार होतील तो शिकून मोठा ऑफिसर होईल आणि चांगले दिवस येतील अशी अपेक्षा त्या आईला होती. तर आपली गरीबीची परिस्थिती म्हणून चैन न करणारा. नाटक सिनेमा न पाहणारा, भिन्न जवळ न करणारा, सिगारेट न ओढणारा, चहा न पिणारा उदय याच्या अनुषंगाने आर्थिक संस्कृतीचेही दर्शन पडते.

४) उच्च प्रतीची संस्कृती.

संस्कृती संवर्धन करताना उच्च गीच भेद पाळला जात होता. श्रेष्ठ कनिष्ठच्या गतीत आर्थिक संपन्नतेला अधिक महत्त्व दिले जात. श्रीमंत व्यक्ती पाण्यासारखा पैसा ओतून हवी ती वस्तू किंवा हवे ते पण आत्मसात करण्याचा प्रयत्न करतात. असेच या कादंबरीत गब्बुशेठ नावाची व्यक्ती पैशाबरोबर धर्माचीही पूजा करण्याचा प्रयत्न करतो. दरेवेळेस नाशिकला येऊन नवमनीन अलंकार प्रभु रामचंद्राच्या अंगावर घालतो. हजारोच्या देणग्याही देतात. स्वतःचा प्राणही देतील. ते प्रसिद्धि पराडू मूख आहेत. परंतु गब्बुशेठ झकले माणिक आहेत. अस्पृश्य सत्त्याग्रह करणार आहेत. हे एकून त्यांच्या हातापायाची आग मस्तकाला जाते. या गोष्टीला आळा

मूल्यांबरोबरच त्याची सामाजिकता आणि एकूणच सांस्कृतिक मूल्ये पाहणे आवश्यक ठरते. आणि संशोधन करतांनाही साहित्याचे महत्त्व, साहित्याची आवश्यकता याबरोबरच वाड्मयीन, सांस्कृतिक मूल्ये तपासणे गरजेचे असते. २

धार्मिक संस्कृतीचे दर्शन घडते. मनीस असा दर्शन घडते. आणि अशा दर्शन घडते.

संस्काराच्या अस्तित्वातून संस्कृती निर्माण होते. आणि संस्कारामुळे संस्कारित मनुष्य निर्माण होत असते. संस्कार हा संस्कृतीचा आधार घेतो. संस्कारामध्ये विश्वासाचा आधार सांस्कृतिक मूल्ये, भावनांचे सामाधान, आंतरिक जीवन, धार्मिक वृत्ती या सर्व गोष्टींचा समावेश होतो. संस्काराच्या निर्मितीतून निर्माण झालेली. संस्कृती व्यापक स्वरूपाची असते. मानवाच्या बौद्धिक, नैतिक, अध्यात्मिक अंगाचा संस्कृतीत विचार केला जातो. मानवी मूल्ये जाणून घेतली जातात. काल परिस्थितीनुसार समाजसंरचनेत होत जाणाऱ्या परिवर्तनानुसार प्रचलित होत जाणाऱ्या रूढी परंपरासंबंधी माहिती असते.

संस्कृती म्हणजे तत्वज्ञान, कला, विज्ञान, साहित्य, जीवन मूल्ये तसेच उदात्त आदर्श या सर्वांचे संकलित रूप होय. प्राचीन काळापासून आलेले अनुभव, प्राप्त झालेले ज्ञान, विकसित झालेली कला, निर्माण झालेले साहित्य ह्या सर्वांची मिळून संस्कृती हा एक समुच्चय तयार झालेला असतो.

संस्कृती ही दोन प्रकारची असते. एक भौतिक संस्कृती यात घर, वस्त्रांप्रावरण इ. चा अर्थात मनुष्यानिर्मित वस्तूंचा, मूर्त वस्तूंचा, समावेश होतो. तर दुसरा अर्थोत्तिक संस्कृती यात मनुष्य विकासासाठी व्यक्तिमत्व विकासासाठी कारणीभूत चैतन्याचा समावेश होतो. उदा. धर्म, भाषा, कला, संगीत, रूढी, परंपरा, प्रथा, संस्कार इ. सर्व अमूर्त घटकांचा समावेश होतो. ३

साहित्य देखील संस्कृतीच्या विविध घटकांच्या विचारातून निर्माण केले जाते. साहित्यात एखाद्या समाजातील विवाह पध्दती, प्रथा, अभिरूची, वेशभूषा इ. च्या अनुषंगाने कौटुंबिक पार्वभूमीवरून संस्कृतीचे दर्शन घडते. उच्च शिक्षणाकडे असणारा कल व त्यातून परागावी, परदेश पाठविण्याची वृत्ती यातून समृद्ध संस्कृतीचे दर्शन घडते.

समाजातील लोकांची राहणीमान आणि निवासस्थानांचा दर्जा ह्यासंबंधी आर्थिक स्वरूपाची संस्कृती दिसून येते. सामाजिक परिपक्वता, जीवनातील उदात्त ध्येय यातून उच्च प्रतीच्या संस्कृतीचे दर्शन होते.

मानवी जीवनात येणारे संघर्ष आणि संघर्षातून येणारे विविध अनुभव यातून संघर्षात्मक संस्कृतीचे दर्शन घडते. सीतारिवाज धार्मिक विश्वास यातून धार्मिक विश्वास यातून

समाजाची छोटेवर्गीय प्रतिक्रिया मूल्ये रुजविण्याचे काम केले जाते म्हणून साहित्य संस्कृतीचा अभ्यास करतांना कुटुंब या घटकाने काय करून चालणार नाही. आणि साहित्याचा विचार करताना कुटुंब दुर्लक्षित येणार नाही. कारण साहित्यातून समाज असेल, आशय असेल ते कुटुंबाच्या अवलंबूनच अनुभवातून गुंफण्याचा प्रयत्न, मांडण्याचा प्रयत्न करणे झरामाचा शोलाह या पुस्तकातही कुटुंब हा घटक म्हणून ठरतो. कुटुंबाचा स्वतःच्या व्यक्तिमत्त्वावर कसा परिणाम होतो याचे सुरेख उदाहरण या कादंबरीत दिले आहे. जेव्हा सरला हे दोन्ही उच्चशु कुटुंबातील पण परिसितीतून आणून आणून परिणाम त्यांच्या दोघांच्या व्यक्तिमत्त्वात घडतो. सरलेची आई वारली तर उग्रय्या वडीलचे निधन झाले. कुटुंबाच्या प्रेमापासून दूर असलेले उग्रय्या आई पुढील करायचे काम करते. व त्याचे पालनपोषण करते. दोन्ही

साने गुरुजी यांच्या झरामाचा शोलाह हा संस्कृती दर्शन

१) कौटुंबिक पार्वभूमीची संस्कृती. २) उच्च शिक्षण असणारी संस्कृती ३) आर्थिक स्वरूपाची संस्कृती ४) संघर्षात्मक संस्कृती. ५) परोपकारी संस्कृती ६) धार्मिक संस्कृती

१) कौटुंबिक संस्कृती

कुटुंब ही समाजाची छोटेवर्गीय प्रतिक्रिया मूल्ये रुजविण्याचे काम केले जाते म्हणून साहित्य संस्कृतीचा अभ्यास करतांना कुटुंब या घटकाने काय करून चालणार नाही. आणि साहित्याचा विचार करताना कुटुंब दुर्लक्षित येणार नाही. कारण साहित्यातून समाज असेल, आशय असेल ते कुटुंबाच्या अवलंबूनच अनुभवातून गुंफण्याचा प्रयत्न, मांडण्याचा प्रयत्न करणे झरामाचा शोलाह या पुस्तकातही कुटुंब हा घटक म्हणून ठरतो. कुटुंबाचा स्वतःच्या व्यक्तिमत्त्वावर कसा परिणाम होतो याचे सुरेख उदाहरण या कादंबरीत दिले आहे. जेव्हा सरला हे दोन्ही उच्चशु कुटुंबातील पण परिसितीतून आणून आणून परिणाम त्यांच्या दोघांच्या व्यक्तिमत्त्वात घडतो. सरलेची आई वारली तर उग्रय्या वडीलचे निधन झाले. कुटुंबाच्या प्रेमापासून दूर असलेले उग्रय्या आई पुढील करायचे काम करते. व त्याचे पालनपोषण करते. दोन्ही

घालण्यासाठी चळवळ केली पाहिजे. आणि या चळवळीस ते भरपूर मदत देण्यास तयार होतात. कारण चळवळ म्हटली म्हणजे पैसा हवाच. पैशाशिवाय काही चालत नाही. ६

५) संघर्षमय संस्कृती.

आई वडीलांचे पहिले अपत्य पण तरीही पाठीवर झालेले एकही मुल जगले नाही. आई देखील वागली. वडीलांनी काही कालावधीनंतर लग्न केले सावत्र आईला मुलगा झाला पण तोही वाचला नाही. म्हणून सरलेला झअभिगिनीद्व म्हटले जाते अभिगिनी ठपका पडल्यानंतर सरलेचा स्वभाव घुमा झाला होता. शाळा शिक्षणाची इच्छा असून शिक्षण मनाप्रमाणे शिक्षण घेऊ दिले जात नाही. लग्न केले तरी तिच्या माणचा संघर्ष जात नाही. लग्नांतर फक्त १५-२० दिवसात पती निधनमुळे वैधव्य प्राप्त होते. परत माहेरी आल्यावर शिक्षण घेताना एका मुलावर प्रेम जळते. प्रेमाच्या अनुषंगाने जवळीक निर्माण होऊन गर्भधारण होते.

गर्भधारणेनंतरही प्रियकर गावाकडे आला. पण परतलाच नाही म्हणून वडीलांनी धातून हकदून दिल्यानंतर पंढरपूरला जाऊन परितकत्या अभिगिनी स्त्रियांना आधार देणाऱ्या संस्थेत बाळाला जन्म देते व तेथेच टाकून देते. नंतर पतीचा शोध घेण्यासाठीही संघर्ष करावा लागतो. मध्येच एका अनोळखी माणसाच्या संपकाने कुंटण खान्यात आणले जाते. तेथेही सुटकेसाठी संघर्ष करावे लागतो. अशा स्वरूपात समाजात आचार विचाराच्या स्वरूपात संघर्षमय संस्कृतीचे दर्शन घडून येते.

६) अभिवृत्तीत्मक संस्कृती

पत्नी निधनानंतर संसारातून लक्ष विचलित झाल्यावर लवकर प्रकृतीच अस्वस्थ्याचे कारण दाखवून पेन्शन घेणारे विलासराव आपल्या मुलीसह पुण्याला येतात व काही दिवसानंतर पुनर्विवाह करतात. पण मुलीच्या लग्नानंतर फक्त १५ दिवसातच पती निधनानंतर मुलगी विधवा होते. तिचा पुनर्विवाह करत नाही. तर तिच्यावर अभिगिनीचा ठपका ठेवतात. विषवल्ली म्हणून हिणवतात. स्वतः उतारवयात लग्न केले आणि विधवा मुलीचे उतारवयाचे नसताना लग्न का केले नाही? त्या मुलीनी आयुष्य कसे कंटावे? ती का मरुष्य नाही? तिला का म्हणून नाव ठेवावे? तिच्या सुखदुःखाचा कधी विचार का केला नाही? अशा स्वरूपात संस्कृतीतील अभिवृत्तीवर विलासरावांच्या रूपाने प्रकाश टाकण्याचा प्रयत्न केला आहे. ७

एका बाजूला विलासरावांची ही अभिवृत्ती तर दुसऱ्या बाजूला रामरायाला शेता भेट देऊन संभोगाची, विषयसुखाची

आतूता असलेल्या गब्बूशेटचे मनपरिवर्तन होऊन सरलेला आपली धर्मकन्या मानणाऱ्या वृत्तीचे दर्शनही या कादंबरीत दाखविले आहे.

७) परोपकारी संस्कृती

संस्कृतीच्या नावाखाली रूढी, परंपरा जतन करताना समाजात विधवा परितकत्या महीलांना आश्रय देऊन अनाथ मातांची सुश्रुता करणारी, त्यांना आधार देणारी एक संस्था होती. ती संस्था म्हणजेच खरे प्रभूमंदीर होते. कुठल्याही प्रकारचा संबंध नसताना शक्य तेवढी काळजी करणाऱ्या संस्थांच्या माध्यमातून परोपकारी संस्कृतीचे दर्शन घडते. बहिणीचा आजारी असण्याच्या विचार करता हवालदार म्हणून असलेला भाऊ कशाचाही विचार न करता प्रेमाने सारे करण्यासाठी येतो. एकुलता एक मुलगा जवळ नाही म्हणून बहिणीच्या सेवेतच परोपकारी वृत्तीचे दर्शन देणारा भाऊ या कादंबरीत दाखविला आहे.

८) धार्मिक संस्कृती

संस्कृतीमध्ये धर्माला अनन्य साधारण महत्त्व दिले जाते. माणूसकीच्या धर्माला बाजूला सारून रूढी परंपरेवर चालणाऱ्या धर्माला जवळ केले जाते. परंतु आपलीच मुलगी तरुण पणी विधवा झाल्यावर तिचा पुनर्विवाह न करता तिला घरातून हाकलून देणाऱ्या वडीलांचा समाचार घेताना उदय धर्माची ओळख करून देतो. तुम्हाला धर्म विवेक नाही. हिंदूस्थानात पाप वाढत आहे. म्हणून गुलामगिरी आली. गुलामगिरी तुमच्या या दृष्ट धर्मांमुळे आली. रूढींचा मुर्दाड धर्म तुमचा साहस धर्मच गुलामगिरी पोसणारा झाला आहे. धर्माचा आत्मा कधीच मेला. पुरुषांची स्त्रियांवर गुलामगिरी, स्त्रियांची अस्पृश्यांवर गुलामगिरी, श्रीमंतांची गरीबांवर गुलामगिरी। या मुळे गरीब हिंदू मुसलमान होतात. परिक्रियांची सत्ता येथे राहते. आपापसात मतभेद मानतात व पारतंत्र्य कायम राहते. धर्म! कोठे आहे धर्म? माणूसकीला ओळखणारा, भावनांना ओळखणारा, दुसऱ्याच्या हृदयाची जाणीव ठेवणारा, अशुंची कदर करणारा, दुःखितास सुख पाहणारा धर्म कोठे आहे? तुमच्या रूढ धर्मासच आज विवेक नाही. तुमच्याजवळ धर्म असता तर अशा निष्पाप बालविधवांना तुम्ही रडत ठेवले नसते. त्यांची हृदये ओळखली असतीत. असला हृदयहीन धर्म नष्ट होईल, तेव्हा समाज स्वातंत्र्य होईल. सुखी होईल. यासाठी शतमुखी क्रांती व्हावी. त्याच्या शिवाय तरणोपाय नाही. ८

९) सनातन संस्कृती.

पूर्वी वर्णपेट केला जात होता. चार वर्णांना समाजात महत्त्वाचे स्थान होते ब्राह्मण, क्षत्रीय, वैश्य, क्षुद्र असे ते वर्ण होते. फक्त वेदपठण, पुजा अर्चा करणे हे फक्त ब्राह्मणांनीच करावे. क्षत्रियांनी रक्षण करावे, वैश्याने व्यापार करावा व क्षुद्रांनी वरिल तीन्ही लोकांची सेवा करावी. त्यांना कुठेही प्रवेश दिला जात नव्हता. त्यांना माणूस म्हणून जगू दिले जात नव्हते. त्यासाठी संघटित होऊन संघर्ष सुरू होता. समाजात एक विशिष्ट वर्ग स्वतःला उच्च समजत होता व आपला धर्म तो समान धर्म मानत होते. त्या समातन धर्माचा उल्लेख यादिकाणी केला आहे. समातन म्हणजे नेमके कोण? तर स्वतःला पवित्र म्हणणारे, जरीचा रूमाल असणारे, श्रीमंत साट्टी पोशाखात वावरणारे होते. काही पेन्शनर बेताची पागोटी घालून फिक्त असत, काहींच्या सुंदर पाड्याही होत्या, काळ्या टाट्या घातलेले धर्मवीर होते, कोणाचे बंदाचे लांब अंगारखे होते. कोणाची अंगावर उधरणी होती. कोणाच्या अंगावर शालजाड्या होत्या गंधे झळकत होती कानातील रत्नाक्ष कोठे कोठे शोभत होते, तणकीच्या डब्या कनवटीत होत्या, कोणी विडे खाल्ले होते, कोणाच्या हातात चंचा होत्या, कानातून भोक्याळ्या, बोटतुन सोन्याची पवित्रके, सल्लेजोड्या होत्या असे अनेकगंगी समतनी गळुशेट महाराजाना घेण्यासाठी आले होते. त्यावरून समातनी संस्कृतीचेही दर्शन या कांदबरीत घडते.

रामाचा शेला या कांदबरीत अशा विविधांगी संस्कृतीचे दर्शन मानेगुरुजी यांनी करून दिले आहे.
निष्कर्ष. -

१) सर्व काही घटना घडामांडी आपल्या कर्तृत्वानुसार घडतात. जन्माप्रमाणे माणही येते. परंतू समाजात कोणीही अभ्यागिनी किंवा विषवल्ली नाही तर ती एक माणूसच असते असा मोठा संदेश कांदबरीतून दिला आहे.

२) माणसाच्या मनात वाईट विचार असले तरी जर का आपण सद्भावनेने अध्यात्मशाी, प्रभूच्या विचाराशी जोडले गेलो तर आपल्या दृष्ट्यापेवजी सत्कृत्य होते. असे निदर्शनास येते.
३) प्रत्येक व्यक्तीकडे आर्थिक संतती असतेच असे नाही पण ज्याकडे आर्थिक सोन्या चांदीची माणिक मोन्याची संपत्ती नसती ती कोमल भावनाची दौलत दिलेली असते.
४) प्रेम म्हणजे दोन जीवांचे मिलन असते प्रेम करण्यासाठी कोणतीही वस्तु काराणीभूत ठरते. नंतर माा ती वस्तु सौंदर्यसिंधू होते. गोड होते, हट्टयंगम होते. आणि त्या वस्तुला अधिकार्थिक जवळ ठेवण्याचा प्रयत्न केला जातो.

५) ज्याप्रमाणे आपण झाडांना, फुलझाडांना प्रेमने पाणी दिले तर ते टक्कटीत होतात फुलतात. तसेच जर आपण आपल्या मुलांना नेहमी समजून घेतले. त्यांना प्रेमने जवळ केले तर त्यांचाही भावनिक, व्यक्तिमत्त्वाचा विकास होतो.

६) एका अभ्यागिनी विषवल्ली स्त्रीचे तिच्या अश्रूंचे रक्षण प्रभू रामचंद्राला अपूर्ण केलेला शेला करतो. यावरून द्रामाचा शेलाइ हे शीर्षक समर्पक व योग्य वाटते.

७) प्रत्येकाच्या जीवनात क्रांती घडवून आणणारा परमेश्वर हा एक क्रांतिकारक आहे तो कशी, केव्हा, कोठे क्रांती करेल याचा नेम नाही. कधी एखादे फुल दाखवून, निष्याप बालक दाखवून, असे हजारो साधने मार्ग क्रांतीचे असतात. हे निदर्शनास आणून दिले आहे.

८) मुली वयात नसताना, त्यांच्या भावनांचा विचार न करता त्याचे लन लावून दिले जाते त्यांना कमी वयात वैधव्य प्राप्त होऊन बालविधवा हे संबोधन दिले जाते. पुनर्विवाह केला जात नाही. या तत्कालीन समाजविघातक समस्येवर बोट ठेवण्याचा प्रयत्न साने गुरुजींनी सद्दर कांदबरीतून केला आहे.

९) आपण केलेल्या वाईट कृत्यांचा जेव्हा आपणास पश्चाताप होतो तेव्हा वेळ निघून गेलेली असते. म्हणून पश्चातापाची वेळ येणारी नाही. असे विधायक कृत्य करण्याचा एक मोठा संदेश या कांदबरीतून देण्यात आला.

१०) अन्याय करणारा करतो पण जेव्हा अन्याय होत आहे याची जणूच शास्त्री तर माणसापथ्ये कशी संघटन शक्ती विकसित होते याचाही प्रत्यय या कांदबरीतून येतो.

संदर्भ सूची. -

१) डॉ. सौ. प्रतिभा सुधीर पेंडके, शिक्षणाची तात्विक आणि समाजशास्त्रीय भूमिका, विद्या प्रकाशन रईकर रोड, महारा, नागपूर, ४४०००२

२) डॉ. बी. एम. क-हाडे, शास्त्रीय संघशोधन पध्दती, पिंपळपुरे अण्ड कंपनी पब्लिशर्स हिंदू मुलीचे शाळेजवळ महारा, नागपूर, ४४००३२, पुष्ट क्र. ६४४

३) डॉ. सौ. प्रतिभा सुधीर पेंडके, शिक्षणाची तात्विक आणि समाजशास्त्रीय भूमिका, विद्या प्रकाशन रईकर रोड, महारा, नागपूर, ४४०००२, पुष्ट क्र. ४४६६६ ४२२४

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A STUDY OF HISTORY & GROWTH OF CEMENT INDUSTRY IN INDIAN CONTEXT.

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Abstract:

The evolution of India's cement industry is examined in this research. Cement is necessary for a country's infrastructure and economic development. For 150 years, it has been utilised to construct everything from small structures to massive multifunctional projects. Argillaceous cement was first produced in 1889 by a company based in Kolkata. The industry was organised in the early 1900s. India Cements Company Ltd¹, based in Porbandar, Gujarat, was established in 1914 with a 10,000-ton capacity. The cement industry has existed since 1914, but it only began to grow after partial deregulation in 1982, complete deregulation in 1989, and delicensing in 1991. Since the government introduced liberalisation policies in 1991 and emphasised infrastructure development, the cement sector has risen at an unprecedented rate. In terms of quality and technology, India is the world's second-largest cement production, after only China. Whether it's kiln size, technology, energy consumption, or environmental friendliness, Indian cement mills are the most energy-efficient and environmentally friendly in the world, thanks to significant modernization and adoption of cutting-edge technology. Every country's economic development necessitates huge construction. Cement manufacturing has increased globally. India has the world's second-largest cement industry. In the years 2012-2013, 347 million tonnes of cement were manufactured. The helps India's economy grow. Housing accounts for 67 percent of total cement consumption. The cement industry provides a significant amount of revenue to Rajasthan's government. The cement business grew by 8% last decade as the housing sector expanded. In recent years, slow economic growth has impeded growth. Cement's per capita usage is low as a bulk product, thus the industry might expand. To boost India's cement production, Lafarge, Ultratech, and Wonder cement have built high-capacity plants.

Keywords: *Cement, Manufacturers, Trend.*

INTRODUCTION:

India's cement supply has been restricted since 1947. The government set the price and distribution of cement. Prices were not attractive enough to reinvest in the cement business, modernise plant and equipment, and establish new capabilities during the controlled era, resulting in a demand-supply mismatch and cement shortages. Consumers and the cement industry both suffered. Cement that complies with Bureau of Indian Standards was developed (BIS).² The application-based selection of cement (and concrete) was unknown, and the situation did not encourage cement manufacturers to increase efficiency or quality. India launched progressive "decontrol" of cement in 1977 as part of its liberalisation strategy, offering a 12 percent post-tax return on new capacity creation. It benefited the cement industry, with partial decontrol following in 1982 and full decontrol following in 1989. These policy changes improved the quality and economics of the industry. Cement shortages have become surpluses as a result of this. Cement is accessible off the shelf. The cement industry has benefited from increased volume, technology, and product enhancements. It features modern, high-capacity plants. Indian cement is among the best in the



world. With an installed capacity of 160.24 x 106 t/a, India is the world's second-largest cement manufacturer. Improvements in cement plant productivity and modernization resulted in low thermal and electrical energy consumption per unit of mass output. The strength and durability of cement were also improved. Due to rising quality awareness and costly structural maintenance costs, consumer demand has switched from "high strength" to "high performance" or "durable concrete. More mineral admixtures, particularly fly ash and blast furnace slag, were used in cement and concrete to achieve this improvement in concrete quality. Improved national standards and rules of practise aided the move. The cement and construction industries in India have adopted environmentally friendly practises by employing more industrial waste as mineral admixtures. Over the previous two decades, the Indian cement industry has experienced cyclical growth. After years of excess and massive capacity expansions, the industry is consolidating. Economic growth and infrastructure development are driving up cement demand. Cement capacity will be added to meet increased demand. China's second-largest cement producer is India. 160 metric tonnes in 2007, 142 metric tonnes in 2006. India uses 125 kg of cement per capita, which is a third of the global average. It denotes industry expansion. The demand for cement is determined by economic growth and development. Cement production increased from 23.5 million tonnes in 1983 to 44.1 million tonnes in 1989 and 142 million tonnes in 2006. Deepak(2007). In March 2007, the cement industry's installed capacity was 160 mt, however it was only 83 percent utilised. Cement capacity increased by 6% over the last five years, while consumption increased by 8%. Leaders in the industry are operating at 90 to 100 percent capacity. Many have indicated their desire to expand in Major capacity additions are expected in 2008-09. Due to increased demand, global cement giants have set up shop in India. In 2005-06, four of the top five cement companies in the world entered India through mergers, acquisitions, joint ventures, or greenfield projects. Examples include Lafarge, Holcim, Italcementi, and Heidelberg. Domestic players have been merging and acquiring each other, putting smaller players under the umbrella of larger businesses such as ACC, Gujarat Ambuja, Grasim Industries, Ultratech, and India Cements, which are led by global players such as Lafarge, Holcim, Italcements, and Heidelberg. Due to industry consolidation, India's top five enterprises have increased market share in each of the last three years. The top five players control 58% of the market. Srinivasan(2008) The cement industry has long recognised the need to keep up with demand, and between 2007 and 2012, new capacities of 100 mt will be commissioned. There will be a \$10 billion investment. Deepak(2007). Profits for cement makers increased during the construction boom of 2006-07. Despite government objections about high costs, their net profit soared. Last year, net sales for cement companies increased by 50.5 percent, while profitability increased by 183.4 percent. In 2006-07, the net profit margin for cement and cement products increased from 9.2 percent to 17.3 percent. (Deepak2007).^{iv}

OBJECTIVE:

This paper intends to explore and analyze the progress of Indian cements industry since inception, in terms of its growth in installed capacity, production, exports, and value additions

TYPE OF RESEARCH:

The present research paper is purely based on Descriptive Research.

PERIOD OF RESEARCH:

The base for the present research papers is based 8 years.

TYPES OF DATA:

- ❖ Primary data: In the present research paper primary data is not used
- ❖ Secondary data: the present research paper based on secondary data which is taken from websites, newspaper.

DISCOVERY OF CEMENT:

John Smeaton, dubbed the "Father of Civil Engineering" for designing several bridges, canals, and harbours, was the first recognised civil engineer and pioneered the use of "hydraulic lime," which led to the discovery of modern cement. Joseph Aspdin invented and patented the common cement, often known as Portland cement, in 1824. Many countries began producing cement in the late nineteenth century; many decades after Aspdin obtained the first patent in England.

FIRST CEMENT FACTORY OF INDIA

The Indian Cement Company Ltd. began producing cement in the city of Porbandar in the state of Gujarat in 1914, marking the start of the Cement Era in India. However, in 1904, a company called South India Industrial Ltd. built a small cement mill in Madras. The Indian Cement Company Ltd. only made one type of cement, dubbed "Artificial Portland Cement" by a British standard committee. This company was able to make a profit by selling its products in cities all over India, including Mumbai, Karachi, and Madras. India had to buy cement from England during that time period. Imported cement was more expensive than domestic cement. Other factors, including an increase in domestic demand, a reduction in supply from abroad (due to war), the availability of Indian capital, an ample supply of raw materials, low-cost labour, and government support, among others, contributed to its rapid rise to the position of India's leading industry in a short period of time.

(A cement plant was established in Katni, Madhya Pradesh, in January 1915.)
(Another unit was established in Lakheri, Rajasthan, in December 1916.)

During WWI, the government regulated cement production at three major facilities, but this was eventually lifted. India launched six more units after WWII. In 1924, India manufactured 267,000 tonnes of cement. This increased production was initially unable to reduce imports, resulting in a rate war. Many indigenous units were decommissioned. Indian businesses located distant from ports or commercial centres suffered. Industry stakeholders sought government protection in the following situations. v To protect the domestic cement industry from dumping, the British government established a Tariff Board. It proposed raising the customs charge to 41%, up from 15% at the time, but the government refused.

Other Significant Events in Cement History

- The first association of cement makers, which would later be known as the "Cement Manufacturers Association," was established in 1925.
- In 1927, the "Concrete Association of India" took its place as its successor.
- The "Cement Marketing Company of India" was established in 1930, and soon after that, a quota system based on the installed capacity of the various companies was put into place.^{vi}



- > Associated Cement Businesses Ltd. was established in 1936 after all of the cement companies, with the exception of Some valley Portland Cement Company, came to an agreement and formed the company (ACC).
- > This was the most significant event to ever take place in India's cement industry's long and illustrious history. In the years that followed, a great number of further businesses were started.
- > Before the partition, India had 24 factories, and after the partition, India kept 19 of those factories, which have a combined yearly production of 2.1 million tonnes. Pakistan encountered difficulties on the supply side as a result of issues with the disposal of the cement that was produced, while India encountered difficulties on the demand side as a result of a decline in production from 2.7 million tonnes to 2.1 million tonnes.
- > After the nation gained its independence, the country was divided, which was detrimental to the cement business.

CEMENT EXPANSION SCHEME:

The government approved the Cement Expansion Scheme in 1948, which envisioned the development of new factories to increase cement production. Bagalkot, Jaipur, Orissa, and Travancore, for example, each received their own new factory. Between 1950 and 1951, a total of 22 operating units with a capacity of 3.3 million tonnes were installed. The cement sector received major attention in each of the first five-year programmes.^{vii} The initial five-year plan set a goal of increasing installed capacity to 5.4 million tonnes, which was achieved. Since then, the industry as a whole has grown tremendously.

CEMENT INDUSTRY: GROWTH FROM CONTROL TO FREE REGIME:

In 1912-13, India Cement Company Ltd. began production in Porbunder, Gujarat. The annual production capacity was 0.01 x 106 t. Cement production peaked at 4.6 x 106 t/a during India's first five-year plan (1951-1956). A control order issued under section 18 (G) of the Industries Act 19512 controlled the price and distribution of cement starting on July 1, 1956. STC was founded in order to purchase and distribute cement. The main purpose was to equalise the cost of indigenous and imported cement. The STC looked upon cement mobility. Cement producers were given ex-works pricing for bare cement. STC's unified 'free-on-road (F.O.R) pricing was established after factoring in the seller's fee, average freight, packing fees, excise duty, and other charges. Cement prices were adjusted in collaboration with numerous government departments, based on excise duty, freight, and packing expenses. Cement prices and distribution were regulated until 1977, when the Indian government began gradual deregulation by offering a 12 percent post-tax return on new capacity, followed by partial deregulation in 1982. The limited pricing was not cost-effective. Low controlled pricing deters productivity, resulting in cement shortages. The cement industry was put on a "free regime" in March 1989, with price and distribution deregulated. The cement industry flourished rapidly after deregulation. Cement output and capacity growth over the last 50 years are shown in Table 11,2,3,4. Cement plant capacity increased from 5.99 x 106 t/a in 1956 to 42.35 x 106 t/a in 1986, as seen in the table. In the previous two decades, the free market has resulted in remarkable growth in installed capacity. Between 1986 and 2006, annual installed capacity was increased by 118 x 106 t.



The Indian cement industry uses sophisticated unit operating technologies. Modern Indian cement features include:

- ❖ Computerised mine planning
- ❖ Efficient blending systems
- ❖ Energy efficient comminution (size reduction) processes namely vertical roller mills and roller press
- ❖ High efficiency air separators
- ❖ Improved dust collection systems employing fabric filters and electrostatic precipitators
- ❖ Suspension pre-heaters and pre-calciners
- ❖ High capacity kilns with improved heat transfer and low energy requirement
- ❖ High efficiency clinker coolers.
- ❖ Energy efficient and less polluting materials handling systems
- ❖ Modern high capacity, electronically controlled bag/bulk packing and dispatch systems
- ❖ Moisture and seepage resistant cement packaging.

The use of industrial wastes such as FA or BFS in concrete is becoming more common. In India, several places appear to be promising: In March 2002, India's roadways reached 2.5 x 106 km. 58 percent have been discovered. Cement concrete roads account for less than 2% of all roadways. Despite their greater initial cost, concrete roads had a lower life-cycle cost than bituminous roads, according to a study conducted by India's Ministries of Rural Development and Commerce. The development of concrete roads is increasing. Plate 1 depicts a 95-kilometer concrete freeway between Mumbai and Pune. Because rural roads are frequently neglected, concrete is essential. A concrete rural road is depicted in Plate 2. In contrast, Asian statistics are worth emphasising. Roads and bridges account for 10.5 percent of cement production in Japan, whereas infrastructure, which includes roadways, accounts for 40% in China. As a result, cement has a lot of promise in road construction in India, as long as the long-term superiority of concrete roads over bitumen roads is recognised at all levels².

CONCLUSION:

INDIA In 1904, South India Industry Limited opened the first cement mill in Tamil Nadu, and additional enterprises soon followed. Our country is currently the fifth largest cement manufacturer in the world, but by the end of the century, we will have surpassed China to become the second largest. Cement manufacture is essential for infrastructure. The government stopped controlling price and distribution on March 1, 1989, and the drug's last licence was revoked in 1991. Nationwide. The efficiency of the sector as well as cement pricing are routinely examined. Behind China, India's cement industry can manufacture more than 200 million tonnes each year. In the coming years, the government's support for infrastructure projects, road networks, and housing facilities is expected to boost cement consumption. To satisfy rising demand, cement producers are expanding their operations. By the end of 2009-2010, the cement industry expects to add 111 million tonnes of annual capacity. Ninety-five percent of the products are consumed in the United States. Demand is increasing at a rate of over 10% per year. Large corporations produce nearly all of the cement. The Indian cement sector includes over 365 minor cement production facilities with an estimated capacity of 11.10 million tonnes per year and 132 major cement plants with an installed capacity of 148.28 million tonnes.



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^v Covert Geopolitics | Beyond the Smoke & Mirrors | Page 115

^{vi} Cement Is A Fine and Gray Powder | PDF | Cement | Capacity Utilization (scribd.com)

^{vii} Indian Cement Industry, Top Cement Companies in India- IBEF

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A Study of Empowerment of Women through Microfinance in India

Dr. Aghav M.P

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Abstract:

The paper has emphasized the transformative potential of microfinance in empowering women in India. By addressing the economic, social, and political dimensions of empowerment, microfinance has shown promising results in improving the lives of women and fostering inclusive development. The findings of this study will underscore the importance of continued support and innovation in microfinance programs to advance the empowerment of women and create a more equitable and prosperous society in India. The paper also highlights its potential to create positive changes in women's lives. Access to microfinance services has been associated with economic empowerment, improved financial inclusion, enhanced decision-making power, and positive social outcomes for women. Moreover, microfinance has the potential to challenge gender norms and stereotypes, contributing to the broader goal of gender equality and sustainable development in India. However, there is still a need for ongoing research and innovative strategies to address the challenges and maximize the impact of microfinance in empowering women effectively.

Keywords: Women Empowerment, Microfinance and Financial Inclusion

Introduction

The empowerment of women has been recognized as a critical driver for societal development and economic growth. In India, where gender disparities persist, microfinance has emerged as a potent tool in promoting women's empowerment. This paper aims to explore the role of microfinance in empowering women in India. Microfinance refers to the provision of financial services, such as small loans, savings, and insurance, to low-income individuals who lack access to traditional banking services. Over the years, microfinance institutions (MFIs) in India have increasingly focused on providing financial assistance exclusively to women. This is based on the recognition that empowering women economically can have a transformative effect on their lives and communities.

Through an extensive literature review and analysis of case studies, this paper will examine

the ways in which microfinance initiatives have facilitated women's empowerment, including economic, political and social aspects. Economically, microfinance has enabled women to start or expand businesses, improving their income and financial security. This financial independence not only elevated their status within their households but also increased their decision-making power in matters concerning family finances. Socially, microfinance has played a role in enhancing women's self-esteem and confidence, challenging traditional gender roles and fostering gender equality within households and communities. It has provided a platform for women to participate in community activities, voice their opinions, and act as agents of change.

Moreover, the paper will explore how microfinance has acted as a catalyst for political empowerment. By encouraging women to form self-help groups and participate in community governance, microfinance has contributed to increased political awareness and representation of women in local decision-making processes. However, the study will acknowledge the challenges and limitations of microfinance in achieving women's empowerment. It will discuss issues related to over-indebtedness, loan repayment difficulties, and the need for comprehensive financial literacy programs to ensure the sustainability and effectiveness of microfinance initiatives.

Literature Review

The empowerment of women through microfinance has been a subject of extensive research in India due to the recognition of its potential in promoting gender equality and socio-economic development. This literature review aims to synthesize and analyze existing studies and research articles that explore the impact of microfinance on women's empowerment in India.

Numerous studies highlight the positive impact of microfinance on women's economic empowerment in India. A study by Kabber (2001) found that women who participated in microfinance programs experienced increased income levels, improved financial decision-making power, and greater control over household resources. Similarly, Pitt and Khandekar (1998) demonstrated that women's participation in microcredit schemes positively influenced household welfare indicators, such as children's nutrition and education. Research by Narayan (2017) emphasized that microfinance institutions (MFIs) have played a pivotal role in providing financial services to women in remote and underserved areas, where traditional banking services are limited. Access to microfinance services has allowed women to save money, access credit for entrepreneurial activities, and build assets, leading to greater financial inclusion and reduced vulnerability. Studies have shown that microfinance initiatives promote women's social empowerment in India. Agarwalla and Banerjee (2015) observed that women involved in microfinance groups reported increased self-confidence, assertiveness, and better social standing within their communities. These groups serve as platforms for social interaction, knowledge exchange, and collective decision-making, fostering a sense of solidarity among women. The impact of microfinance on women's decision-making power has been a subject of interest in various studies. Rao and Srinivasulu (2019) found that women who received microloans were more likely to participate in household decisions related to education, health, and family planning. Similarly, Karim and Tarannum (2016)

reported an increase in women's participation in community-level decision-making processes and their involvement in microfinance programs. Several studies have explored the influence of microfinance on challenging prevailing gender norms and stereotypes. A study by Mayoux (2000) highlighted how women's economic contributions through microfinance participation led to changes in gender roles within households, encouraging a more equitable distribution of responsibilities. Microfinance has also been associated with positive outcomes for women's and children's education and health. A study by Mahajan (2013) revealed that women's access to microloans positively impacted their children's education, as they could afford better educational opportunities. Additionally, MFIs with integrated healthcare programs have improved women's access to healthcare services.

Objectives of the study:

1. To know relationship between women empowerment and microfinance in India
2. To know the financial contribution of microfinance in woman empowerment
3. To study how micro finance eradicating poverty in the society and how it promoting women entrepreneurship

Research Methodology

This study has used secondary sources of data for all its analyses. Secondary data has been collected from various source such as research journals, bulletin, books, editing articles from *Magazines* etc. Available secondary data will be extensively used for the study.

Empowerment of Women through Microfinance

Empowerment of women through microfinance refers to the process of using small-scale financial services, such as microloans, savings accounts, and insurance, to enhance the socio-economic status and agency of women. Microfinance programs target women because they are often disproportionately affected by poverty and have limited access to traditional banking services and credit. Followings are some ways in which microfinance can empower women:

- **Economic Empowerment:** Microfinance provides women with access to capital, allowing them to start or expand their small businesses. This financial support enables them to generate income and improve their economic standing. As women become financially independent, they gain greater control over household finances, leading to improved decision-making power and increased say in family matters. Access to microfinance enables women to engage in income-generating activities and start or expand small businesses. With access to capital, women can invest in their ventures, acquire assets, and generate a steady income. Economic empowerment not only improves their financial stability but also allows them to contribute to their families' well-being.
- **Poverty Alleviation:** By supporting women's entrepreneurial ventures, microfinance can help lift households out of poverty. As women's income increases, they can invest in education, healthcare, and better living conditions for their families, thus breaking the cycle of poverty.
- **Financial Inclusion:** Microfinance brings women into the formal financial system, enabling them to build credit histories and access other financial services. This

inclusion not only provides a safety net during times of emergencies but also opens doors to a range of economic opportunities. Microfinance helps women gain access to formal financial services that were previously unavailable to them. By being part of the formal banking system, women can save money, build assets, and protect themselves against unforeseen expenses or emergencies.

- **Social Empowerment:** Microfinance often involves the formation of women's self-help groups or community-based organizations. These platforms promote solidarity, mutual support, and the exchange of ideas, fostering a sense of empowerment among women. As they interact and collaborate with others, their self-esteem and confidence increase. Microfinance initiatives often encourage the formation of women's self-help groups or community-based organizations. Being part of such groups provides women with a support system, fosters social cohesion, and enhances their social status within their communities.

- **Gender Norms and Women's Rights:** Microfinance can challenge traditional gender norms by encouraging women's participation in economic activities outside of their homes. This can lead to a shift in perceptions and attitudes towards women's roles and rights in society. Microfinance can challenge traditional gender norms and expectations by demonstrating women's capability to manage financial matters successfully. As women participate in economic activities and contribute to their families' livelihoods, societal perceptions about women's roles can change, promoting gender equality.

- **Education and Health:** Increased financial resources can enable women to invest in education and healthcare for themselves and their families. As women become more educated, they are better equipped to make informed decisions, and their families' overall well-being improves. With improved financial resources, women can invest in their children's education and access better healthcare services. This, in turn, positively impacts the well-being and future opportunities of the entire family.
- **Political Empowerment:** In some cases, microfinance initiatives may lead to greater political engagement among women. As women participate in group activities and community governance, they may develop leadership skills and demand more representation in local decision-making processes. As women become financially independent through microfinance, they gain more control over household finances. This newfound decision-making power extends to various aspects of their lives, such as education, healthcare, and family planning. Microfinance programs that encourage women's participation in decision-making processes, such as community governance or local politics, can lead to increased political awareness and representation of women's voices.

The microfinance has shown great potential in advancing the empowerment of women, offering them the means to lead fulfilling and self-determined lives, contribute to their communities, and play a more active role in societal development.

Conclusion

With the above discussion it was concluded that However, it is essential to recognize that microfinance is not a panacea, and there are challenges associated with its implementation.

Over-indebtedness, high interest rates, and inadequate financial literacy can hinder the effectiveness of microfinance initiatives. Moreover, addressing gender-based discrimination and societal norms requires a comprehensive approach involving education, awareness, and policy support. Despite these positive impacts, it is essential to acknowledge that microfinance is not a panacea, and its effectiveness in empowering women can vary depending on various factors, such as the design of the programs, cultural contexts, and support mechanisms in place. To ensure sustainable empowerment, a holistic approach that includes financial literacy training, social support networks, and policies promoting gender equality is crucial.

It was also concluded that empowering women through microfinance has the potential to create a significant positive impact on their lives and the communities they belong to. By providing access to financial resources and promoting financial inclusion, microfinance can contribute to breaking the cycle of poverty, advancing gender equality, and fostering sustainable development. Nevertheless, a holistic approach that addresses the root causes of gender inequality is crucial for maximizing the benefits of microfinance and achieving lasting empowerment for women.

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STUDY OF RURAL DEVELOPMENT THROUGH WATERSHED DEVELOPMENT AND
ITS IMPACT ON FARMERS IN BEED DISTRICT

Associate Professor, Dept of Commerce, N. S. S. R, Arts and Commerce College, Parli
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Abstract: The main aim of present paper to know watershed development and its impact on farmers in district. Farmers are vulnerable to the uncontrollable conditions of external factors and circumstances beyond their control. To minimize the impact on their livelihoods and provide them with some future, effective and resource-friendly interventions are needed. Simple watershed management techniques can stabilize and increase their future income. Watershed management can increase water availability for smallholder farmers which will further improve the growth rate of cultivated area, productivity and production of major crops, crop diversification, crop yield, livestock breeding, poverty reduction, food security, employment opportunities and socio-economic factors such as reduced migration, and more equitable development. This study uses primary and secondary data for all its analyses. Primary data has collected from watershed development project in 15 villages of Beed district. A new sample dimension associated with 150 farmers had been selected for the survey. 10 farmers had been selected from each villages.

Keywords: *Watershed Development, Rural Development, Irrigation*

Introduction

Governments around the world are paying more and more attention to rural development. In the Indian context, rural development is of particular importance for two important reasons. First, about two-thirds of the population still lives in villages, and as long as the countryside remains backward, no progress can be made. Secondly, the backwardness of the rural areas will be a major hindrance to the overall progress of the economy. Rural development means the economic upliftment of people as well as social transformation. Rural development programmes require greater public participation, decentralisation of planning, better implementation of land reforms, and greater availability of credit to provide better opportunities for economic development for the rural population. This section provides a comprehensive overview of the initiatives taken by the government to bridge the urban-rural gap by uplifting the living standards of the people in rural areas. Programmes, schemes, employment opportunities, panchayati raj institutions, development authorities, drinking water, sanitation, road construction, village electrification, food supply, etc. are given information.

Maharashtra's irrigated area is the largest in the country, both in terms of the number of large dams and live storage capacity. However, the irrigation sector in Maharashtra is facing various problems. While the availability of water for future irrigation use is rapidly decreasing, the demand for water for irrigation is increasing alarmingly due to agricultural expansion and intensification. According to estimates of the Maharashtra Water and Irrigation Commission (GoM, 1999), about 60 percent of the cultivated land can be irrigated due to the availability of surface and ground water. Actual utilisation of irrigation potential generated by major and medium irrigated (MMI) areas was only 1.73 million hectares (60.05 percent) as against 2.88 million hectares at the end of the Ninth Plan period (GoI, 2003). This is very low compared to the country's average consumption percentage (CWC, 2000). Apart from this, the financial recovery rate of the state's irrigation sector is also very low. Despite revising the water rates at regular intervals, the revenue of the irrigation sector is not even sufficient to maintain the operation and field maintenance costs.

formations in ancient Sri Lanka. Narayanamoorthy A. (2013), who analysed some evidence from cultivation survey data, " said that Indian agriculture has achieved tremendous growth in productivity of crops after independence. But Indian farmers face some difficulties in production, indebtedness, crop failures, an unremunerative price for crops, poor returns over the cost of production etc. *Folliott et al. (2002)* noticed that resource management uses the catchment area as an organising unit. Watershed management involves several activities, including an integrated approach to land conservation and appropriate land use. *ACC Cement's (2017)* completed check dams and harvesting tanks have solved the drinking water problem of six villages in Ashiti block of Beed district. Even the district administration is praising the efforts of Dilasa and the support from ACC Cement in the severe drought situation of the last 3–4 years.

Objectives of the Study

1. To study contribution watershed development in rural development in Beed district.
2. To study the impact of watershed development on farmers socio-economic growth.

Research Methodology

This study uses primary and secondary data for all its analyses. Secondary data collected from various source such as Department of Agriculture, District Statistical Office, Government Departments, journals, bulletin, books, editing articles from Magazines etc. Any secondary data will be extensively used for the study.

Sample Design

Stratified random sampling is a method of sampling that involves the division of a population into smaller sub-groups known as strata. Government NGOs as well as multinational company executed watershed development project in 15 villages of Beed district. So the sample size is 15 villages where a watershed project has been done.

Table-1 Stratified random sampling of farmers

| District | Tauka | Villages | Farmers |
|----------|---------------------|----------|------------|
| Beed | Ashiti | 4 | 40 |
| | Parali | 3 | 30 |
| | Georai | 2 | 20 |
| | Patoda | 3 | 30 |
| | Ambajogai | 3 | 30 |
| | Total sample | | 150 |

The actual sample population is usually a subset of the overall population, along with inference state are usually to generalize in the sample towards the population. A new sample dimension associated with 150 farmers had been selected for the survey. 10 farmers had selected from each villages.

Limitation of the study:

The study was confined from only 5 talukas (Blocks) in Beed district of Maharashtra state. The study was based on primary and secondary data from 2018-19 to 2022-23

Result and Discussion

Land holding status of the farmers

Operational holding of land is the basic unit of decision making in agriculture and therefore formulation of any meaningful and effective strategy for agriculture development, detailed data on

| Group | Land holding | No. of farmers (f) | Percentage |
|--------|----------------|--------------------|------------|
| First | below 2.5 Acre | 37 | 24.67 |
| Second | 2.5 to 5 Acre | 68 | 45.33 |
| Third | 5 to 7.5Acre | 26 | 17.33 |
| Fourth | 7.5 to 10 Acre | 13 | 8.67 |
| Fifth | above 10 Acre | 6 | 4.00 |
| Total | | 150 | 100.00 |

(Source: Field Survey - 2022-23)

It is indicated table-2 that the selected farmers represented are farmers and agricultural workers categorized into six groups according to size of holdings. The first group consists of farmers with less than 2.5 acre, second group consist of farmers 2.5 to 5 acre, third group consists of farmers with less than 5 to 7.5 acre and fifth groups with 7.5 to 10 acres and above 10 acres are respectively land holding of farmers. It was found that majority of farmer's shares marginal land holding status whereas very few farmers above marginal land holding status.

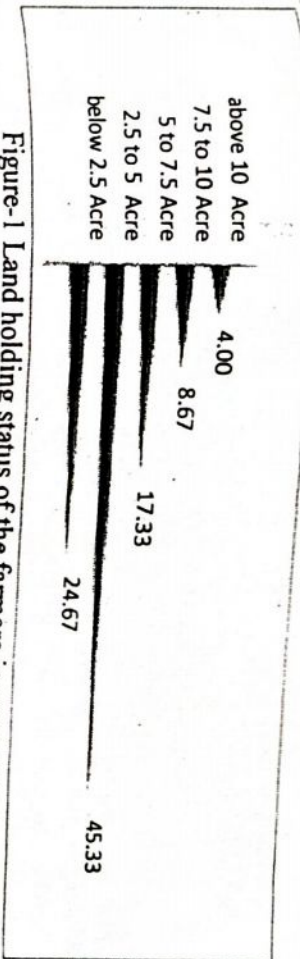


Figure-1 Land holding status of the farmers in percentage

Overall, the highest numbers of farmers are in group second (68) 45.33 per cent followed by (37) 24.67 per cent farmers in group first; (26) 17.33 per cent of farmers in group third whose hold land between 5 to 7.5Acre; (13) 8.67 per cent of farmers had holding fourth group of land; (6) 4.00 per cent farmers in fifth group of land whose holding more than 10 acre of land. It is observed that the largest number of farmers is found in group second in Beed district

Water Status

The study noticed changes in ground water level, surface water, irrigation facility, water generation capacity, land use pattern, cropping pattern, livestock production, employment generation, generation and debt reduction, etc. These changes are observed in all watershed development schemes with certain variations. But the changes like land use pattern, cropping pattern, crop diversification, etc

Table -3 Watershed development impact on irrigation status

| Irrigation status before watershed development | | |
|--|--------------------|------------|
| Irrigation status | No. of farmers (f) | Percentage |
| Irrigated | 18 | 12.00 |
| Seasonal irrigated | 59 | 39.33 |
| Non- Irrigated | 73 | 48.67 |

| Irrigation status after watershed development | | |
|---|--------------------|------------|
| Irrigation status | No. of farmers (f) | Percentage |
| Irrigated | 34 | 22.67 |
| Seasonal irrigated | 76 | 50.67 |
| Non- Irrigated | 40 | 26.67 |
| n = 150 (100.00) | | |

(Source: Field Survey - 2021-22)

It is shown table-3 that the irrigation status of farmers before and after watershed development in farmers village, from out 150 farmers. 73 (48.67%) of farmers had holding non-irrigated land (39.33%) of farmers had holding seasonal irrigated land and only 18 (12.00%) of farmers had holding irrigated land before watershed development in farmers village.

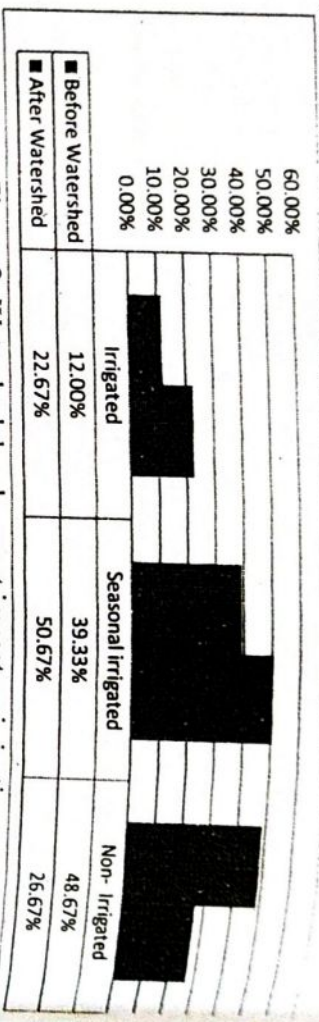


Figure-2 Watershed development impact on irrigation status

It can be found that 76 (50.67%) of farmers had holding seasonal irrigated land, 40 (26.67%) of farmers had holding non-irrigated land and 34 (22.67%) of farmers had hold irrigated land after watershed development in farmers village. It was conclude that irrigation status of farmers had increased due to watershed development positive impact of watershed development on irrigation status of farmers (Figure-2)

Experience of Watershed Development

Watershed development activities have made significant positive impacts on various biophysical aspects such as soil and water conservation, soil fertility, changes in cropping pattern, cropping intensity, production and productivity of crops, water table and availability of water in wells

Table -4 Farming Activities Changed Due to Watershed Development

| Changes | Number of Farmers | Percentage |
|-------------------|-------------------|------------|
| To a great extent | 126 | 84.00 |
| To some extent | 11 | 7.33 |
| Nothing changes | 13 | 8.67 |
| Total | 150 | 100.00 |

Source: Field Survey - 2021-22

The data indicated in table-4 farmers experienced of watershed development has there been any change in agricultural activity due to development in the catchment area? When the farmers are asked it is found that 84 percent of the farmers feel that there has been a lot of change, 7.33% of the farmers feel that there is a little change and 8.67% of the farmers feel that there is no change. Due to the watershed development, it can be seen that the agricultural sector of the area has undergone a major change.



Figure-3 Farming Activities Changed Due to Watershed Development

Impact of watershed Development on Farmers
 Watershed development has a range of positive impacts on the community when implemented effectively. It leads to sustainable rural development through conserved natural resources, rises in agricultural productivity, increased employment generation and household income, and empowerment of residents in the watershed (Kerr, 2002; Palanisamia & Kumar, 2009). It is also a vehicle to enhance livelihood security of rural households in the watershed because it improves the livelihood asset base. Here are the primary benefits of watershed development: Conservation, up-gradation and utilization of natural endowments (land, water, vegetation, humans) Integrated, low-cost and simple to adopt technology. Reduce inequalities between rain-fed and irrigated areas.

Watershed development and crop productivity
 Watershed management is an attempt to halt land degradation and a holistic process for getting maximum production out of land. Watershed management implies rational utilisation of land and water resources for optimum and sustained production, with the minimum of hazard to natural resources.

Table-5 Crop productivity increased due to watershed area

| Crop productivity increased? | No. of farmers | Percentage |
|------------------------------|----------------|------------|
| Yes | 142 | 94.67 |
| No | 8 | 5.33 |
| Total | 150 | 100.00 |

(Source: Field Survey - 2021-22)

It was shown in table-5 to know relationship between watershed development and productivity of crop. Out of 150 farmers 142 (94.67%) of farmers opinions were yes watershed development is main reason of increase in productivity of crop and 8 (5.33%) of farmers opinions watershed development is not main reason of increase in productivity of crop. It was conclude that majority of farmer's opinions that watershed development can increase in productivity of crop (Figure-4)

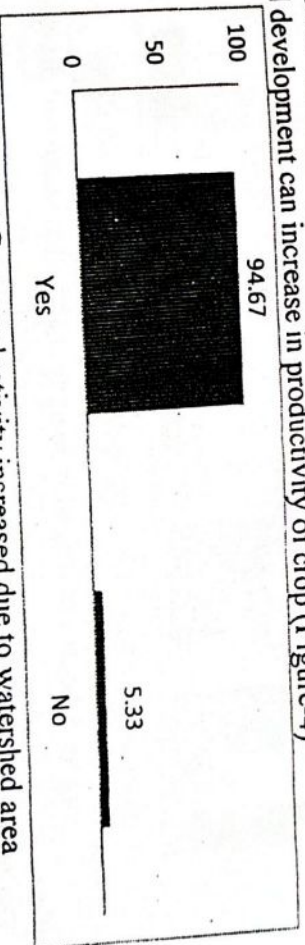


Figure-4 Crop productivity increased due to watershed area

Watershed development impact on sources of irrigation

Watershed is thus the land and water area, which contributes runoff to a common point. watershed is an area of land and water bounded by a drainage divide within which the surface runoff collects and flows out of the watershed through a single outlet into a larger river or lake. Hydrological, direct, effects of doing this include reduction in downstream river flow, increased evaporation in t

Table -6 Watershed impact on sources of irrigation

| S r. No | Source of irrigation | Before | | | After | | |
|---------|----------------------|------------|--------------|--------|------------|--------------|--------|
| | | Sufficient | Insufficient | Total | Sufficient | Insufficient | Total |
| 1 | Dug well | 21 | 129 | 150 | 82 | 68 | 150 |
| 2 | Bore well | 14.00 | 86.00 | 100.00 | 54.67 | 45.33 | 100.00 |
| 3 | River | 19 | 131 | 150 | 68 | 82 | 150 |
| 4 | Lake/Pond | 12.67 | 87.33 | 100.00 | 45.33 | 54.67 | 100.00 |
| 5 | Canal | 5 | 145 | 150 | 12 | 138 | 150 |
| | | 3.33 | 96.67 | 100.00 | 8.00 | 92.00 | 100.00 |
| | | 3 | 147 | 150 | 19 | 131 | 150 |
| | | 2.00 | 98.00 | 100.00 | 12.67 | 87.33 | 100.00 |
| | | 21 | 129 | 150 | 21 | 129 | 150 |
| | | 14.00 | 86.00 | 100.00 | 14.00 | 86.00 | 100.00 |

Source: Field Survey - 2021-22

It was noticed from table-6 that, in a before watershed development, 14.00% of the farmers dug wells for irrigation while 86.00% of the farmers had dug well insufficient. In comparison, in a watershed development 54.67% of farmers said that wells were sufficient for irrigation while 45.33% farmers said that wells were insufficient. In a before watershed development 26.67% of the farmers sufficient source of bore well and 87.33% of the farmers had insufficient source of bore well. In comparison, after watershed, bore well was sufficient for 45.33% of the farmers and bore well insufficient for 54.67% of the farmers; before watershed development, 3.33% of the farmers sufficient source of river for irrigation while after watershed development it increased upto 8.00% before watershed development, 2.00% of the farmers had sufficient source of pond for irrigation while after watershed development it increased upto 12.67%; it was noted that no changes sources of canal before or after watershed development. It was found that due to watershed development, sufficient water for agriculture is available from irrigation sources. However, the water level of wells, bore wells, has increased and the area under irrigation has also increased. (Figure-5)

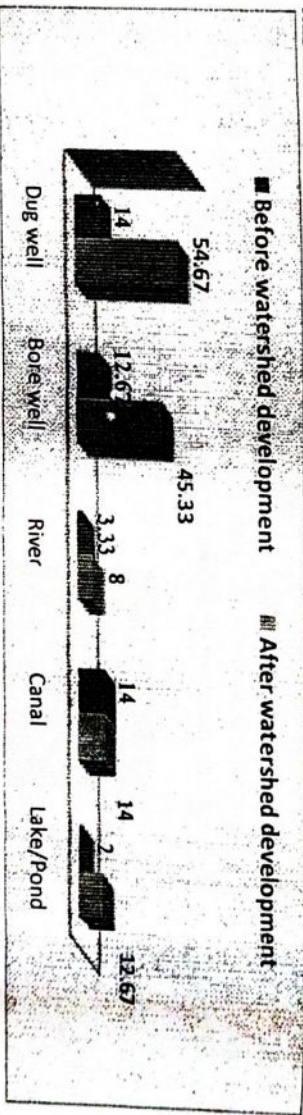


Figure-5 Source of irrigation in normal and after watershed development

Conclusion

The above discussion concluded that the present study showed significant changes in cropping patterns and cropping intensity in the beneficiary villages compared to before or after the watershed development programme. Similarly, the change in crop intensity was found to be higher in the case of beneficiary than non-beneficiary respondents. This is due to the availability of water for irrigation which

encourages farmers to change their cropping practices, thereby intensifying cropping. Further, the watershed development program has provided various avenues of employment to the beneficiary family members in the form of watershed development and land development activities.

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२०



भारत 2023 INDIA



संस्था : १ सितंबर १९९०

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इतिहासाचार्य वि. का. राजवाडे संशोधन मंडळ, धुळे
या संस्थेचे त्रैमासिक

॥ संशोधक ॥

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G-20 PRESIDENCY: AN OPPORTUNITY OF ECONOMIC DEVELOPMENT

संशोधन

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Abstract :

The G20 summit is being held under the chairmanship of India. This meeting has a distinct feature. G20 Presidency as an occasion for profitable development. Means this position calls for India to represent the interest of the developing world, especially the husbandry in its indigenous bloc. G20 especially gives India a unique occasion to strengthen its part in the world profitable order and come a global soft power. The Indian administration of G20 is really creating a path towards getting a major global soft power. India's G20 Presidency as an Opportunity of Economic Development.

Key Words : India's G20 Presidency, G20 Presidency as an Opportunity of Economic Development.

Introduction :

India's G20 Presidency is a special occasion for India to contribute to the global docket on critical issues of global significance. The main purpose of the G20 is making Policy collaboration between its members in order to achieve global profitable stability, sustainable growth. Secondly to promote fiscal regulations that reduces pitfalls and prevents unborn fiscal heads.

India assumed the administration of the G20 grouping from Indonesia, and will hold the post for a time. This offers a unique occasion for India to contribute to the global docket on pressing issues of transnational significance. Lately G20 summits started fastening not only on macro frugality and trade; but also on a wide range of global issues which have an immense impact on the global frugality since globalization started progressing and colorful issues came more intricately intertwined.

The participation G20 is particularly important for a celebratory country like India. During its administration of the G20, India will have the occasion to shape the global program and promote

its priority. In this period of India has occasion for focus on profitable development and sustainable growth, perfecting digital structure and access to technology, and strengthening the global trading system. The Group of Twenty is a premier international forum that brings together leaders from the world's largest husbandry to bat and coordinate on issues related to global profitable growth and stability. As one of the nippy- growing major husbandry, India has a significant part to play in this forum.

India considers its G20 administration a medium of change and world metamorphosis in this period of multi-dimensional heads like food and energy security. With the world caught up in conflicts, risking the lives of ordinary people, India will harness its G-20 administration to reach formative results to colorful challenges, like reviving global growth, further decisive climate conduct and robust global health armature. Championing food and nutrition security will be essential as the epidemic has strapped millions of people into poverty. Accelerating Sustainable Development Goals and leading the world to borrow ahnico-friendly sustainable life through Life will be other significant precedence in the coming many months.

Objectives of research :

- 1) To overview on economic Issues and challenges in India.
- 2) To explain the economic advantages of G20 in India.
- 3) To study of G20 Presidency as an Opportunity of Economic Development.

Research methodology :

The main purpose of the study which is titled G-20 and its role in economic development in India For this paper researcher is used descriptive research methodology and scientific analysis. The researcher is used secondary data form reference books

संगोष्ठाक

research articles newspapers, journals, published and unpublished materials and also taken intimate facilities.

Significance of India's G20 Presidency :

G-20 is the premier forum for transnational profitable cooperation representing around 85 of the global GDP, over 75 of the global trade, and about two-thirds of the world population. During the course of its G-20 Presidency, India will host about 200 meetings in 32 different sectors in multiple locales across India. The G-20 Leaders' Summit at the position of Heads of State/ Government is listed to be held on September 9 and 10, 2023 in New Delhi. According to India, this term can be an occasion for India to partake its moxie with the world in areas of women commission, republic and digital technologies. As a country with core popular values, India can show the world that the compass of conflict can come to an end when republic becomes a culture. This gains significance amidst the ongoing Russia-Ukraine conflict.

To cooperation on profitable and fiscal issues:

The G-20 was cooperating for set up achieving transnational cooperation on profitable and fiscal issues. Through matters of global concern, similar as climate change, food security, and gender issues the group aims for policy collaboration to achieve profitable growth and contemporize current fiscal institutions, to forestall the threat of another fiscal extremity in the near future. In moment's world, the Indian Ocean constitutes 84 world fugality and 79 of world trade; hence the G-20 Presidency would be looked upon with numerous prospects. It has a more significant part to play in the environment of the current geopolitical script. India can play the part of an 'interceder' on behalf of the Global South. India due to its policy has always maintained a balanced and objective view, in this multipolar world. The G-20 Presidency therefore allows India to assert itself in the world and take lead as a responsible power.

Opportunity for economic development :

G-20 Presidency as an occasion for profitable development. Means this position calls for India to

represent the interest of the developing world especially the husbandry in its indigenous like, the Russia-Ukraine war affected the developing husbandry and made them more vulnerable. The restrictions on significances of food and energy from Russia created affliction, which further destabilized numerous developing countries, hence India can demand depoliticisation in its favor by using its capabilities and arising as an essential link in the global force chain.

G-20 and profitable development and global businesses :

The G-20 administration gives India the occasion to partake success stories with the world and at the same time to bring global business to India at a time when they are looking to diversify investment destinations. The IMF's bottom-up projections illuminate that arising requirements for developing husbandry are anticipated to come around 80 per cent of global growth, with India counting for further than 15 per cent. Having come the world's fifth-largest economy, India is also the only large economy predicted to grow over 6 per cent in coming times. Therefore, it presents a huge responsibility for it to be a voice for the Global South in its program and impact the G-20 platform as a catalyst for global and domestic change.

Programs for provident growth and development :

These reforms have led to an increase in foreign investment and bettered profitable growth. For illustration, the government has launched the "Make in India " action to promote manufacturing and produce jobs, and the " Digital India " campaign to meliorate digital structure and access to technology. By sharing its exploits with other G20 countries, India can help other husbandry adopt similar programs that can goad growth and development.

Global profitable growth and sustainability :

India can also work with other G-20 countries to promote the performance of global financial regulations, analogous as the Basel III frame for



pain. Yoga cures many diseases.

Yoga is a scripture :

Yoga is not just a physical exercise it is about how efficiently we relate to others and how we express ourselves in a situation. So here yoga can be defined as the skill of the mind. In the Bhagavad Gita Lord Krishna says, 'Samatvam Yoga Uchhyate' - Equality of mind is the hallmark of Yoga. Yoga is the ability to remain concentrated even in adverse circumstances. Whatever brings us back to our original nature, which is inner harmony, happiness, is yoga. Asanas make the body healthy, while pranayam and meditation deepen the mind. Yoga is the integration of all these aspects of life, our existence. According to the authority category of Vedic knowledge, there are four major Vedas - Rigveda, Samaveda, Yajurveda and Atharvaveda. After this there are four sub-Vedas - Ayurveda, Arthveda, Dhanurveda and Gandharva Veda. After this there are six appendages or components, - Shiksha, Kalpa, Vyakarana, Nirukta, Chhanda and Jyotisha. They are again classified into six sub-components, - Nyaya, Vaisheshika, Sankhya, Mimamsa, Vedanta and Yoga. Yoga gives rhythm to life. Yoga is about understanding and harmonizing the different aspects within you. These beneficial life skills enhance the standard of living of a person and the environment around him. It helps us in improving our inner powers and our outer emotions. Yoga brings complete balance in the personality of the practitioner. Your external behavior and tendencies start improving. According to today's practice, all that is to be satisfied is sure to come through yoga those who hope for the ultimate truth in which the latent consciousness is fully awakened through the path of yoga. To achieve the highest goal of unity with that infinite principle through yoga Maharshi Patanjali has quoted a beautiful sutra regarding this, 'Prayatna-Shililya-Anant-Sanapatibhyam' When one learns the art of giving up striving through yoga, one begins to experience perfection with infinity.

Five types of yoga are mentioned in Indian

Yoga Shastra :

- * Gyan Yoga - Enlightenment
 - * Hatha Yoga - Asanas and Kundalini Awakening
 - * Karma Yoga - Yoga: Karmasu Kaushalam
 - * Bhakti Yoga - Bhajanam Kuryam
 - * Raja Yoga - Yogah Chitta Nirodhak: (Yoga is to control the dominant tendencies of the mind)
- Ashtangayoga :
- * ? Yam

Yama refers to the ethical and social guidelines for a yoga practitioner. There are five Yamas. Non-violence, truth, non-violence, celibacy and non-religion.

* ? Niyam

Rules are a powerful component of transformational tools, a mirror within us to become more aware of ourselves through self-observation. There are five branches of Niyama - toilet, satisfaction, penance, self-study and devotion to God.

* ? Asana

There are asana that help in keeping your body flexible, fit and strong. These are methods of understanding and practicing the adjustment and balance of body and mind. These statuses help the seeker to maintain a positive attitude during the testing times of life and look at life in a positive manner.

* ? Pranayama

The word Pranayam is made up of two words. Life and dimension. It is the practice of connecting the breath to a steady pace or simply controlling the breath. This is the fourth part of the eight limbs of yoga. The study of Pranayam is based on scientific research. Pranayam is effective in relaxing the body and activating the nervous system, which stimulates response to stress, anxiety and other pain. Learning to control the breath also helps control the mind and helps you understand yourself and the practice better.

* ? Pratyahara

Pratyahara is the practice of distancing one's

senses from all that is unnecessary or hinders positive growth and development. It is useful in strengthening the immunity of the brain. This organ is important in the process of meditation. It helps a person to access his inner being.

*** Dharana**

Dharana means uninterrupted concentration. Dharana means that the person focuses his attention on one point without any obstruction. This helps a person gain control over the present moment and be more active towards it. It requires a lot of practice but once mastered it helps a lot in directing the mind towards a certain goal.

*** ? Meditation**

Meditation means to contemplate. Attention and perception are often confused, but this is not so. Let us understand the major differences between them. Dharana is the intermittent concentration of attention on a particular thing at a time. Something is happening in this. Meditation means to concentrate completely on the mind without thinking about any process.

*** ? Samadhi**

There is a state of Samadhi. This is the last stage of yoga practice. It does not mean a permanent state of euphoria. In fact it is a state of perfection. In this the person is free from the bonds of any material thing and belief, is free from thoughts and has control over his thoughts and actions.

Effect of Yogashastra :

* 1) The person's tendency to worry is reduced
Comparative studies of yogis and non-yogis and psychoanalytic studies found that yoga practitioners experienced a very rapid reduction in anxiety. It was found that the anxiety levels of people whose anxiety levels were high before practicing yoga became lower and lower after practicing yoga.

*** 2) Increase in mental health**

A lot of difference was seen in the mental process of the patient due to the practice of yoga. People who meditated for longer periods of time had significantly reduced levels of irritability and

mental illness.

* 3) Balance the increasing weight
Overweight yoga practitioners were found to be losing weight. The weight of a yoga practitioner whose weight is balanced i.e. neither too high nor too little, remains stable.

*** 4) Asthma can be eliminated**

Research has shown that yoga has positive effects on asthma. Yoga practice helps to improve the airways of 94% of asthmatics. For this, research was done using the following procedure: Measurement of Airway Resistance. In these, 94 percent were practicing yoga for 6 months, also taking medical advice due to asthma. According to this medical advice, 64 percent of people were certified by their doctors that they had improved them. These Yoga practitioners had accepted this testimony. This 94 percent improvement in airway patency shows the effectiveness of clinically proven yoga to cure asthma without medicine.

*** 5) Blood pressure can be controlled**

Experiments were conducted on hypertensive patients in this regard. 119 experiments were conducted on hypertensive patients before and after practicing yoga. It was found that the patient's blood pressure disorder reduced after yoga. A sample graph is as follows: Pre-medication blood pressure was 150 and diastolic blood pressure was 80; But after 3 months of meditation, blood pressure dropped to a systolic blood pressure of 120 and diastolic blood pressure of 40.

*** 6) Yoga Dharana is a panacea for insomnia**

Studies have shown that yoga is a good treatment for insomnia, which is simple and gives immediate benefits, is stable and has no side effects. In this research, when people suffering from insomnia were monitored for 30 days before practicing yoga, it was found that initially they had to wait for 20 minutes to sleep; But after thirty days of meditation, this time of falling asleep came to 15 minutes.

*** 7) Yoga practice for fresh mind**

Regarding the effects of yoga on high school

participants, a year-long experiment with yoga on high school students in Holland showed that students who meditated regularly had a significant increase in intelligence compared to students who did not do yoga.

* 8) Gains strength to face the situation
A person has to go through various situations in life. One's house should be near a major road or railway. The rumble of trains and the noise of trucks continue. At first it hurts; but then you get used to it. Habit is the nervous system's protection against such disturbances. So did an experiment. The deliberate voice continued. Then it came to light that people who practiced yoga soon got used to it.

Conclusion :

Industrialization has had some good effects as well as some bad effects on human life. This means that there has been a huge amount of pollution in the environment, the amount of adulteration in food has increased and it has become rare to find anything in its pure form. Along with this, the desire to accumulate wealth also developed in humans. For that, he is doing his work continuously by using all his strength and adopting good and bad methods. For this reason his life has become mechanical. He is running at full speed after the temptation. He is running so fast that he is not paying any attention to his body. He completely forgot 'Jaan hai to jahaan hai'. They are not at all concerned about their health nor do they care that we should devote

time to our good health. As a result human life is becoming miserable day by day. He doesn't have a good appetite, has to take sleeping pills, and laxatives to keep his stomach clean. To reduce mental stress, one has to resort to many types of addictions. As a result of all this, human life is becoming shorter day by day. The importance of Yogashastra seems to be increasing for all these modern ways of life.

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3.3.2 Number of awards and recognitions received for extension activities from government / government recognized bodies during the year

| Name of the activity | Name of the Award/ recognition | Name of the Awarding government/ government recognised bodies | Year of award |
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| Educational Dr. Wankhede U. D. | International Idol Awarda | Bhavpriya Nratyalayakalyar Sanstha Goa Antaruj Kala Academy Goa Samrudhhi Prakashan Sindhudurga | 2024 |
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PRINCIPAL

N.S.S.R's Arts, Comm. & Sci.
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दिल्ली, भारत २०२०



राष्ट्रीय कला, साहित्य, समाजिक
अध्ययन, विचार संस्थान

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इतिहासिक दस्तावेज़

। है एक महत्वपूर्ण दस्तावेज़ जो हमारे इतिहास को
। है। यह एक महत्वपूर्ण दस्तावेज़ है जो हमारे इतिहास को
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इतिहासिक दस्तावेज़ अक्टूबर २०२४

डा. डॉ. राजेश कुमार शर्मा, लि. वी.डी.



२००८ - भारत, दिल्ली

राष्ट्रीय कला, साहित्य, समाजिक

अध्ययन, विचार संस्थान

दिल्ली

(फोन नं. 481/0047/2018)

राष्ट्रीय कला, साहित्य, समाजिक

अध्ययन, विचार संस्थान

दिल्ली, भारत २०२०

राष्ट्रीय कला, साहित्य, समाजिक

अध्ययन, विचार संस्थान





PARLIAMENT OF INDIA

NATIONAL CONFERENCE 2023

on the Subject of, "SOCIAL EQUALITY IN INDIA" in the memory of LORD GAUTAM BUDDHA'S 2567th BIRTHDAY ANNIVERSARY & BHARAT RATNA DR B.R.AMBEDKER'S 132th BIRTHDAY ANNIVERSARY CELEBRATION 2023 and 4th National Award Ceremony Program 2023

BHARAT RATNA DR.A.P.J. ABDUL KALAM NATIONAL EXCELLENCE EDUCATION AWARD 2023
BHARATIYA KARMACHARI MAZDOOR UNION CENTRAL COMMITTEE, NEW DELHI NATIONAL SECRETARY IS CONFERED

TO
ASSOC. PROF. DR. ACHARYA RAJA DHONDIBA
DEPT. OF SOCIOLOGY PARLI, BEED

for recognition of the Commendable Literary, Social, Cultural Education Service Rendered by him/her.

The committee by Honouring him/her also Hope that he/she will Work through out his Life for Eradication of Prevailing in Equality, Conservativeness, casteism & , Varn system for the Upliftment of Dalits, Exploited Ignored Sections and Downtrodden of the Country for a New Horizon.

Chief Guest

Hon. Ramdas Athawale
Union Minister of State & Social
Justice & Empowerment, Govt of India

Hon. Kashiram G. Pathane
Senior Leader Ambedharkar Movement
Maharashtra, India

Hon. Prof. Laxmanrao Dhole
Ex Minister Maharashtra Founder
President Bahujan Bayat Parishad,
Maharashtra

Hon. Babanna Gholap
National President Bahitriya Charkmakar
Mahasangh New Delhi Ex Minister Maharashtra

Dr. S.N Pathan
Former Vice Chancellor Rashtrasant
'Tukdoji Maharaj' Nagpur University
Nagpur)

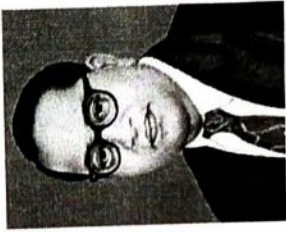
Prof Govalki sathé
Chief Organiser
National Secretary Bhartiya
Karmachari Mazdoor Union
New Delhi Central Committee



Supported by:

Venue: New Maharashtra Sadan Press
Hall, K.G. Marg, New Delhi

Saturday 15th July 2023
Time: 3:00pm to 6:30 pm



PARLIAMENT OF INDIA

NATIONAL CONFERENCE 2023

on the Subject of, "SOCIAL EQUALITY IN INDIA" in the memory of LORD GAUTAM BUDDHA'S 2567th BIRTHDAY ANNIVERSARY & BHARAT RATNA DR B.R.AMBEDKER'S 132th BIRTHDAY ANNIVERSARY CELEBRATION 2023 and 4th National Award Ceremony Program 2023

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TO

HON. ASSOC. PROF. DR. CHAVAN MANIK HARIBHAU


(DEPT. OF ECONOMICS) PARLI, BEED

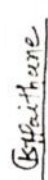
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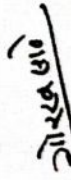

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Maharashtra, India


Hon. Prof. Laxmanrao Dhole
Ex Minister Maharashtra Founder
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Maharashtra


Hon. Babarao Ghole
National President Rashtriya Charkar
Mahasangh, New Delhi Ex Minister Maharashtra


Dr. S.N Pathan
(Former Vice Chancellor Rashtrasant
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दिनांक दि. ३ सप्टेंबर, २०२३

अध्यक्ष-निवड समिती

अध्यक्ष-गोवा हिंदी अकादमी

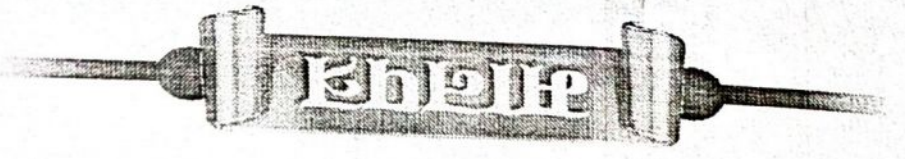
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संघाने जीवित समर्पित करीत आहेत, म्हणून आपणास मातृवरील त्या हस्त पुस्तकाचे टंक
समाख्यान समाजात काढून घ्यावे. महत्त्वात, सचोटी आणि चांगलेपणा हेच आपल्या जीवनातील तत्त्व
गुणकरील वस्तू आहेत. आपल्या जीवनात आनंद आणून देण्याचे हेच आपले कर्तव्य आहे. कर्तव्याचा दृष्टी
आपण मोठी होताना ही स्वतःच्या काढून घ्यावे. आपण आपल्या जीवनात जीवित समर्पित करून घ्यावे हे

श्री. मा. डॉ. उभाकांत डोणोबा वांगड, बीड
लोकवदना जीवतगौरव सभाना २०२३



शिक्षक दिन व डॉ. राधाकृष्णन जन्मदिन समिती
याच्या संयुक्त विद्यमाने

विद्याश्री विकास अकादमी, महाराष्ट्र

गोवा हिंदी अकादमी, गोवा





गोवा हिंदी अकादमी, गोवा

(पत्रिकांक सं. 106/ गोंय/ 2023)



विद्यार्थी विकास अकादमी, महाराष्ट्र

(एच. ई. 388/ महाराष्ट्र)

यांच्या संयुक्त विद्यमाने

शिक्षक दिन व डॉ. राधाकृष्णन जन्मदिन निमित्त



मा. प्रा. राहुल बापूराव सोनवणे, बीड

गुरुवंदना राष्ट्रभूषण सन्मान २०२३

माणसं मोठी होतात ती स्वतःच्या कार्य कर्तृत्वामुळेच पण माणसाचे मोठेपण जाणवते ते त्याच्या स्वभावातूनच. तुमच्या बाबतीत आम्हाला आवर्जून म्हणावं लागेल की, कर्तृत्वाचा बडेजाव तुम्ही कधीच दाखविला नाही. मेहनत, सचोटी आणि चांगूलपणा हीच तुमच्या जीवनातील तत्वं सांभाळून समाजात कार्य करीत आहात तसेच राष्ट्र उभारणीसाठी उत्कृष्ट गुरु म्हणून आपले जीवन समर्पित करीत आहात, म्हणून आपणास मान्यवरांच्या हस्ते पुरस्कार देऊन सन्मानित करण्यात आम्हास आनंद वाटतो. आपल्या भावी वाटचालीसाठी शुभकामना !!



वसुधैवकुटुम्बकम्.

श्री...

अध्यक्ष-गोवा हिंदी अकादमी

अध्यक्ष-निवड समिती

रविवार दि. 3 सप्टेंबर, 2023

स्थळ - छत्रपती शाहू महाराज स्मारक, दसरा चौक, कोल्हापूर, महाराष्ट्र



गोवा हिंदी अकादमी, गोवा
(पंजीकरण क्र. 106/गोवा/ 2020)

विद्यार्थी विकास अकादमी, महाराष्ट्र

(रजि. क्र. 388/महाराष्ट्र)

यांच्या संयुक्त विद्यमाने

शिक्षक दिन व डॉ. राधाकृष्णन जन्मदिन निमित्त

गुरुवंदना
राष्ट्रभूषण संमेलन
कोल्हापूर-महाराष्ट्र-2023



मा. डॉ. लालासाहेब बाळनाथराव घुमरे, बीड
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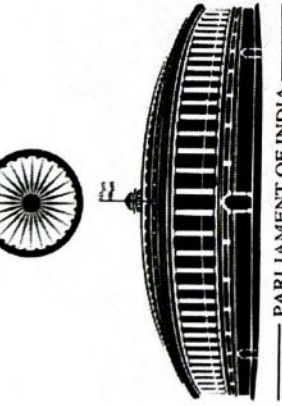
सुभाषराव

अध्यक्ष-गोवा हिंदी अकादमी

अध्यक्ष-निवड समिती

रविवार दि. ३ सप्टेंबर, २०२३

स्थळ - छत्रपती शाहू महाराज स्मारक, दसरा चौक, कोल्हापूर, महाराष्ट्र



PARLIAMENT OF INDIA

NATIONAL CONFERENCE 2023

on the Subject of, "SOCIAL EQUALITY IN INDIA" in the memory of LORD GAUTAM BUDDHA'S 2567th BIRTHDAY ANNIVERSARY & BHARAT RATNA DR B.R.AMBEDKER'S 132th BIRTHDAY ANNIVERSARY CELEBRATION 2023 and 4th National Award Ceremony Program 2023

BHARAT RATNA DR.A.P.J. ABDUL KALAM NATIONAL EXCELLENCE EDUCATION AWARD 2023

BHARATIYA KARMACHARI MAZDOOR UNION CENTRAL COMMITTEE, NEW DELHI NATIONAL SECRETARY IS CONFERED

TO

HON. ASSISTANT PROF. DR. WANKHEDE UMAKANT DNYANOBA

DEPART OF POLITICAL SCIENCE) PARLI, BEED

for recognition of the Commendable Literary, Social, Cultural Education Service Rendered by him/her.

The committee by Honouring him/her also Hope that he/she will Work through out his Life for Eradication of Prevailing in Equality, Conservativeness, casteism & , Varn system for the Upliftment of Dalits, Exploited Ignored Sections and Downtrodden of the Country for a New Horizon.

Chief Guest

Sy.
Hon. Ramdas Athawale
Union Minister of State & Social
Justice & Empowerment, Govt of India

Bhatnagar
Hon. Kashiram G. Pathare
Senior Leader Ambedkar Movement
Maharashtra, India

Chitambar
Hon. Prof. Laxmanrao Dhole
Ex Minister Maharashtra
President Bahujan Rayat Parishad,
Maharashtra

Pring
Hon. Babanrao Ghole
National President Rashtriya Charamakar
Mahasangh New Delhi Ex Minister Maharashtra

Wankhe
Dr S.N Pathan
Former Vice Chancellor Bashtirasant
Tukdoji Maharaj Nagpur University
Nagpur

Wankhe
Prof Gorakh sathie
Chief Organiser
National Secretary Bhavana
Karmachari Mazdoor Union
New Delhi Central Committee

Venue: New Maharashtra Sadan Press
Hall, K.C. Marg, New Delhi

Supported by:



Saturday 15th July 2023

Time: 3:00pm to 6:30 pm