

ECONOMIC REFORMS AND SOCIAL DEVELOPMENT

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ABSTRACT

The purpose of this paper is to study the progress of economic reforms and how much these reforms are able to cater to the need of Aam admi in Indian context. Trend analysis has been done with the help of descriptive statistics and line and bar charts on ten economic growth indicators and to analyze the impact of economic reforms on social, economical development four indicators are used. For comparison of progress of economic reforms entire economic reform period is divided into two categories 1990-91 to 2000-01 and 2001-02 to 2012-13. Findings of study indicates that we have made a lots of progress in macro economic growth indicators but the reforms have not been able to reach the target population after a long period of twenty three years. socio-economic status of aam admi slightly improve after 2000 -01 than 1990s but still it cannot be claim that economic reforms leads social development in India.

INTRODUCTION

Since independence several attempts have been made by policy makers to bring the Indian economy on path of growth and development along with social, economical security of its people. All this require proper planning and effective implementation of resources so the history of economic reforms in India can be traced back to three phases started with economic planning's in 1951 and initiated its first five year plan in 1951. The first phase of economic reforms includes the period between 1951 to 1980's. In this phase five 5 year plans and several annual plan were completed although the

stress areas are different in different plans. In first the first phase Indian economy was highly controlled economy public sector was given due importance private sector was working in very strict licensing regime, agriculture was ignored in initial phases but after green revolution we got self reliance on food grains. The growth rate between 1950s to 1980s was between 3 to 4 percent. In efficiency of public sector to met the expectations of people leads the policy makers to rethink about the policy framework and several reforms were initiated in 1980's. The second phase of economic reforms was initiated by young prime minister Mr. Rajiv Gandhi. He took several policy initiative by opening areas for

private sector players , adoption of more upgraded foreign technology , several changes in fiscal policy and EXIM policy were made several restriction and controls were removed Foreign trade was motivated . After all these economic reforms introduced by Mr. Gandhi didn't produce desired results the situation of balance of trade was getting worsened and it jumped to 10,840 Crore .India was suffering from serious balance of situation India have only \$2.2 billion foreign exchange reserves . Indian economy was in facing crises situation in 1991 .

Summarising the period of three decades between the end of the 1950s and of the 1980s (i.e. just prior to the reforms) , Bhagwati (1998 , p.34) concludes :

We have started out in the 1950s with high growth rates , openness to the trade and investment , a promotional state , social expenditure awareness , confidence that poverty would be seriously dented by growth , macro stability , optimism , and hence the administration of the world . But we ended the 1980s with low growth rates , closure to trade investment , a license obsessed, restrictive state , inability to sustain social expenditure , loss of confidence , in the efficacy of growth in reducing poverty ,macro instability , indeed crisis , pessimism , therefore ,marginalisation of India in world affairs .

Now the time come to stabilize the Indian economy and revert it back to the path of growth This phase of economic reforms in the wake of crisis situation can be taken as

third phase of reforms. This phase of economic reforms were initiated by then finance minister Dr. Manmohan singh , In his Memorandum on economic policies submitted to IMF he proposed

“The thrust will be to increase the efficiency and international competitiveness of industrial production , to utilize foreign investment and technology to a much greater degree than in the past , to improve the performance and rationalize the scope of the public sector and to reform and modernize the financial sector so that it can more efficiently serve the need of the economy.”

Now to come out of crisis situation India was forced to approach the World Bank and IMF to provide bailout package for India of Rs \$7 billion. The World Bank sanction the loan with a condition that India have to puts it's economy back on the track. Now the reform process start with the heavy dose of liberalization, privatization, and globalization.

Prior to 1991 various internal and external restrictions such as strict licensing system , quantitative and qualitative import export barriers, MRTP requirements, control over foreign exchanges etc. all restrictions were slowly and gradually remove from private sector unde liberalization, due to inefficiency of public sector due to political interferences so it was necessary to allow private sector to set up more and more industries in the areas which are previously reserved for the public sector under

privatization it includes not only permission to private sector to establish industries in restricted areas but also revives the sick public sector undertaking through either disinvestment or transferring the management of these industries to private players .Through globalization Indian economy was connected with world economy through removing import export restriction as well as improve the inter country transfer of capital through various modes.

The journey of economic reforms arise very interesting questions whether various efforts made by policy makers really impact the life of common man. How successful we are in our efforts in providing basic infrastructure , food security , better quality education , generate employment, removing poverty regional imbalances , providing social security to people of its nation ? are these reforms really been able to cater to the need of Aam admi in India . If we look at the statistics there are several indicators such as gross domestic product at current prices rose to 42,97,047 from 5,84,091 in 1991-92 , literacy rate 64.84% in 2001 from 16.7 in 1951 , population living below poverty line reduced to 27.5% from 35.97 in 1993-94 . Flow of foreign investment as a percentage of GDP rose to 5% in 2007-08 form .1 % in 1991-92, Exports rose to 16.6 % of GDP from 6.9 % in 1991-92.Although these are the positive indicators but there are other indicator which suggest that we are not successful in our endeavors' such such educational expenditure as a percentage of

GDP in 2007-08 3.67% but it was 3.8 % in 3.8 % in 1991-92, In 2010 there are only 69 registered allopathic doctors for per lakh population , average daily intake of proteins per person reduced to 49.4% in 2005-06 from 54.1 % in 1991-92 During the period between 2001-2011 growth rate of population is 1.64 % . Inflation all time high etc. etc. there are unlimited figures which are not only discouraging but raise the question on the success of these reforms .

The objective of this paper is to analyze the progress the of economic reforms on selected parameters in India , to study the impact of these economic reforms on social development of India catering to the need of Aam admi . Rest of the paper is organized as follows section I

review of literature ,section II deals with methodology and data collection, section III analysis. and interpretation and section IV includes conclusions on the basis of analysis

SECTION I REVIEW OF LITERATURE

Apu Das, N.R. Kumar, & others (2012) in his study of GLOBAL ECONOMIC CRISIS found that, there are many factors due to which India faces the problem of economic crisis and the impact of that was not acceptable by the Indian economy. The global economic crisis has originated due to sub-prime mortgage in USA with easy availability of credit at lower interest rates, real estate prizes had been rising rapidly and investment in housing had assured financial

return. Due to this the Indian economy was growing through a phase of high growth driven by domestic demand-growing domestic investment financed mostly by domestic savings and sustained consumption demand. It also affects the GDP growth rate of the country. This can do a positive impact on India's agricultural exports during the post liberalisation period. But after 2000, due to recession the export can be reduced gradually and the agricultural GDP is also declined. It also shows the negative impact on fisheries export. The demand for Indian fisheries has suddenly declined in foreign markets. The Indian economy is being affected by the spill-over effects of the global crisis. Though significant parts of the economy have slowed down and there is a wide variance of opinions about how long it will continue.

Prathivadi Bhayankaram Anand(1999), review the World Bank reports concerning the progress of the economic reforms in India, issues concerning the impact of this economic reforms on poverty, agriculture, industry, infrastructure, etc in India. They conclude that the economic reform affects the share of agriculture in GDP and is steadily falling. In India the poverty also increases due to the performance of agriculture, management and food economy. The economic reforms programme attracts or promote international trade in India. It distinguishes the "Swadeshi" approach of pre-independence India and the new nationalism. Due to the

economic reform the private sector involved in the infrastructure sector & problems related transport, telecommunication arises in India. The experience of the last five decades indicates that the effectiveness of economic policy in achieving the outcomes depends as much on the "worthy" intentions as on the ability to recognise the impacts of policy on the equilibrium of defined, undefined and culturally/ socially determined communal property rights of different groups. One of the problems seems to be the legitimacy of the state in determining the allocation of resources and its commitment to protect various rights. It is on the ability of the reforms programme to accommodate and shape these identities and aspirations and be accommodated and shaped by them, rather than on econometric outcomes alone, that future historians would be judging the current economic policies and reforms in India.

Debasish Chakraborty(1999), experiences in maintaining some kind of restrictions on the capital flows in different countries. In India the budget deficit as a percentage of GDP is very high due to the economic reforms. In the past, such budget deficits and external debt did not seem to have any significantly adverse impact on the money supply and the inflation rate. A high budget deficit is very problematic as the economy gets more integrated with the world economy. Thus, it is very important to reduce the budget deficit in India through a cut in expenditures, tax reforms (making the

tax base as broad as possible) or a combination of both.

B.N.Ghosh(2002), he makes the comparison between the rural and urban poverty, & conclude that rural poverty is larger than the urban poverty in India. It is due to the misallocation of resources and urban biased strategy. In India the allocation of resources is not strictly based on the consideration of equity and economic efficiencies. The rural sector gets the smaller share of investible resources, and therefore rural income, output and employment fall short of the optimum level, and rural poverty intensifies. More and more resources are concentrated on the urban sector whose capital output ratio remains high. Some believed that rural people have limited aspirations, low motivation, limited abilities and a higher preference for leisure. The low level of equilibrium is primarily responsible for the culture of poverty. Limited job opportunities, high man land ratio and low opportunity cost of rural labour are also responsible for creating and sustain the situation of low equilibrium in the rural sector. They conclude that if one wants to reduce rural poverty than allocate more and more investable resources to the rural sector, it makes the increased in the rural income. Such an approach will not reduce the rural poverty but also usher in a regime of equity and efficiencies, in the rural sector.

T.L.Sankar and R.K.Mishra(1994), in his

study says government of India in its annual budget target 2500crores from divestment of 20 % shareholdings but actually realized about 3038crores by divesting 8% of equity. According to them the divestment of PE shareholdings is an economic necessity. At that time when the country facing the economic disaster and declared insolvent by the external economic community, the government swung into action to initiate the divestment of shareholdings of PE's. The government of India launched the programme for divestment of PE shareholdings, but without adopting suitable methods it failed. After that the department of public enterprise and the finance ministry adopted techniques and methods for divesting the shareholdings of PEs. PEs selected for divestment should be classified into various categories based on their special feature and the best price should be arrived by choosing one or a blend of share valuation method.

Suraj Walia(2012), in his study analyzes the impact of global economy on Indian economy which is one of the fast growing economies of the world. Various sectors of the Indian economy are affected by the global recession. To overcome the global economic crisis, monetary and fiscal stimulus package are essential. More transparency is required in the process of setting bank rate, repo rate, reverse repo rate, CRR, SLR etc. The RBI must lower the policy rates further to bring down the cost of funds. The link between monetary policy and financial stability need to be understood and more autonomy to the central bank. The monetary and the fiscal policy

both should be co-ordinated for overall better performance of Indian economy. India should make quick and consistent policy which transmit positive signals to the private sector for increasing the investment level in the economy. Black money should be brought back and corruption should be controlled. The protection of rural economy increase the purchasing power of the population which can help in stabilising the Indian economy. The amount of budget deficit should be increased in the field of infrastructure projects, to increase the overall performance of Indian economy.

A.K.Sharma and Ashutosh Vashishtha(2007), they trace the evaluation of Indian financial market structure and regulation in India. During the last three decades there has been a growing interest of economists in analysing the link between financial structure and financial stability. India's financial sector has seen major changes over the past decades.

SECTION II

METHODOLOGY AND DATA COLLECTION

The annual time series data from the period of 1990-91 to 2011-12 has been used to analyze the impact of Economic Reforms on social development of people of India . Data has been divided in to two categories for the purpose of analysis first from 1990-91 to 2000-01 and 2001-02 to 2011-12 . Two decades has been compared with the help of descriptive statistics (mean, median, maximum and minimum)and line and bar charts to compare the progress of economic reforms and social development in two

decades with the help of certain growth indicators of Indian economy and to compare the growth and development of social and economic status of Aam admi we used certain measures which indicates the success or failure of economic reforms in Indian context .

VARIABLE FOR ECONOMIC GROWTH

Eleven variables of economic growth has been used as a proxy of economic reforms, these variables indicates the impact of economic reforms on macroeconomic indicators of country .These variables are growth rate of gross national product, growth rate of agriculture and allied activities as a component of GDP, growth rate of manufacturing as a component of GDP , growth rate of service sector as a component of GDP, Foreign exchange reserves, Foreign investment as percentage of GDP, net tax revenue as a percentage of GDP , Personal Disposable income , gross domestic capital formation, Growth rates of Exports as a percentage of GDP.

VARIABLE USED FOR SOCIO ECONOMIC DEVELOPMENT OF PEOPLE

To study the success and failure of economic reforms in Indian context certain socio economic development indicator are also used in the study these indicators are Consumer price Index for industrial workers , distribution of food grains through public distribution system , Governments expenditure on Health , Education and other

social welfare and security services , reduction in poverty . These indicators has been used because these factors directly impact the living standard and social development of people.

DATA COLLECTION AND DATA SOURCE

Secondary data has been used for the purpose of the study . Required data has been obtained from RBI database , budget documents , official websites of planning commission , economic survey , Central statistical organizations ministry of statistics and programme implementation in India.

SECTION III

ANALYSIS AND INTERPRITATION

Table 1 presents the descriptive statistics of economic growth indicators of two period Mean1 , Median1,Max1 and Min1 indicate the mean median minimum and maximum of variable in first period i.e. 1990-91 to 2000-01 and Mean2 , Median2, Max2 and Min2 indicates the mean , median , maximum, minimum of variables in second period i.e. 201-02 to 2012-13. Gross National Product , Growth of Agriculture and Allied Activities , Manufacturing , Services , personal Disposable income ,Foreign Exchange reserves are taken in amount Rs. Billion taken at factor cost at current prices with base year 2004-05 and other variables are taken in percentage of GDP form.

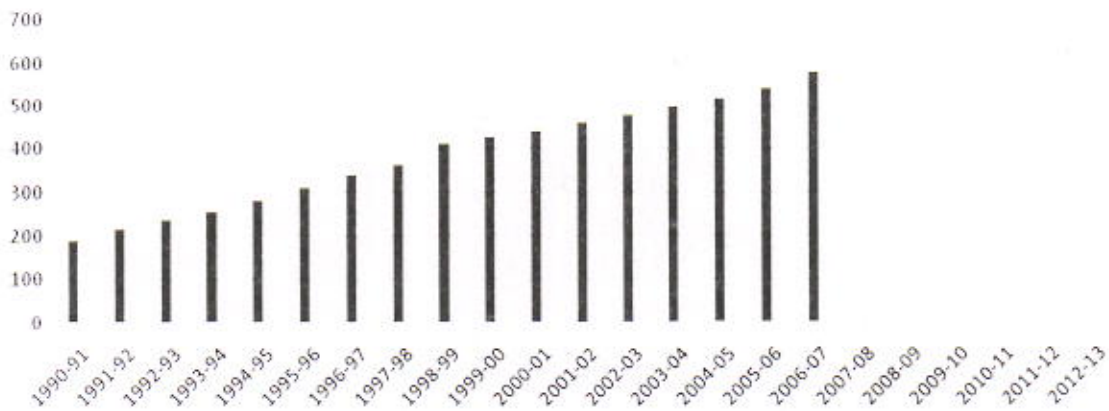
If we look at the table we found that mean

Gross National Product was 12,346.48 Billion during the first period which is rose to 48,408.08 during the second nearly four times in second period .Maximum GNP was 19,780.10 but the maximum GNP during the period reach to 93,611.13 in 2012 -13 which is a healthy sign for Indian economy. If we look at the components of GDP we found that mean of agricultural and activities it becomes more than 2.5 times in second period but in shown an increase of more than 3.5 time for manufacturing and nearly 5 times in case of service sectors. Which clearly shows that in post reform period we made a tremendous progress in service sector as compared to manufacturing and agriculture sector . Manufacturing sector perform better than agriculture sector . This indicates the ignorance of policy makers on agriculture sector . due foreign exchange reserve increase considerably in second period mean foreign exchange reserves were 795.53 In 1990s but they increase up to 9010.48 in second period with a maximum of 15,882.20 in 2012-13but we found a huge variation in foreign exchange reserves in second period .if we llok at the situation of export in post reform era we found tat mean percentage of exports as a percentage of GDP in 1990s were 8.37% which was increase up to 13..33 % in mean terms maximum exports as a percentage of GDP was 16.60 % in 16.6 % in2012-13 .however the maximum minimum variation is more in second period. Foreign investment as percentage of GDP also improve in second period it rose to 5 % of GDP in 2007-08 but

after that foreign investment shows downward trends except a slight increase of 4.8 % of GDP in 2009-10 due to global slowdown and political disturbances. Governments tax collection has not improved much in post reform era where it was 6.46 % in 1990s in mean terms it increased marginally up to 7.20% in GDP in second period. However maximum collection of taxes was 8.81 % of GDP in second period. Personal disposable income was 11,297.03 billion in 1990s which

increased up to 38,159.80 billion in mean terms with a maximum of 71,640.93 billion in second period which was just reached maximum up to 18,314.92 billion in 2000-01. Gross domestic capital formation improves considerably if we compare the two time periods on mean basis it was 3,333.61 billion in 1990s which increased up to 16,404.47 billion after 2000-01. Maximum gross domestic capital formation reached up to 31,414.65 billion in second period.

INDICATORS OF ECONOMIC GROWTH :	MEAN1	MEDIAN1	MAX1	MIN1	MEAN2	MEDIAN2	MAX2	MIN2
GROWTH RATE OF GNP								
	12,346.48	11,969.04	19,780.10	6,034.51	48,409.71	42,408.08	93,611.13	21,551.92
GROWTH RATE OF AGRICULTURE AND ALLIED ACTIVITIES AS A COMPONENT OF GDP								
	3,255.09	3,234.22	4,606.08	1,803.13	8,946.10	7,797.51	16,448.34	4,850.80
GROWTH RATE OF MANUFACTURING SECTOR AS A COMPONENT OF GDP								
	1,952.98	2,070.73	3,062.96	933.01	7,253.28	6,837.74	12,799.66	3,184.96
GROWTH RATE OF SERVICE SECTOR AS A COMPONENT OF GDP								
	6,620.17	6,174.17	11,310.81	3,091.72	30,391.66	26,083.65	61,470.64	12,528.82
FOREIGN EXCHANGE RESERVE								
	795.35	770.82	1,659.13	114.16	9,010.48	8,682.22	15,884.20	1,972.04
GROWTH RATE OF EXPORTS AS A PERCENTAGE OF GDP								
	8.37	8.30	9.90	6.90	13.33	13.40	16.60	9.40
FOREIGN INVESTMENT AS A PERCENTAGE OF GDP								
	1.09	1.35	1.60	0.10	2.89	2.65	5.00	1.20
NET TAX REVENUE AS A PERCENTAGE OF GDP								
	6.46	6.40	7.43	5.80	7.20	7.18	8.81	5.67
PERSONAL DISPOSABLE INCOME								
	11,297.03	10,877.29	18,314.92	5,478.98	38,159.80	33,285.91	71,640.93	20,171.54
GROSS DOMESTIC CAPITAL FORMATION								
	3,333.61	3,230.85	5,388.34	1,469.07	16,404.47	15,314.33	31,414.65	5,711.46



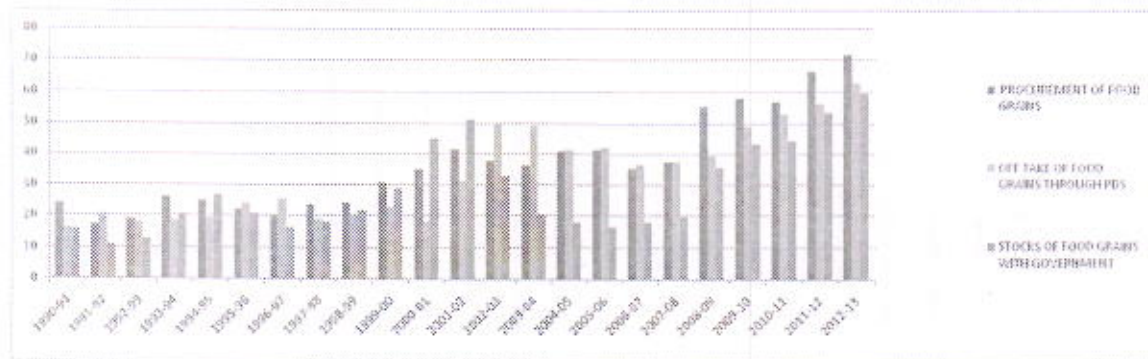
■ CONSUMER PRICE INDEX FOR INDUSTRIAL WORKERS FROM 1990-91 TO 2007-07
 ■ CONSUMER PRICE INDEX FOR INDUSTRIAL WORKERS FROM 2006-07 TO 2010-11
 ■ CONSUMER PRICE INDEX FOR INDUSTRIAL WORKERS FROM 2011-12 TO 2012-13

IW stands for industrial workers .(Source Central Statistical Office, Ministry of Statistical and Programme implementation, Government of India)

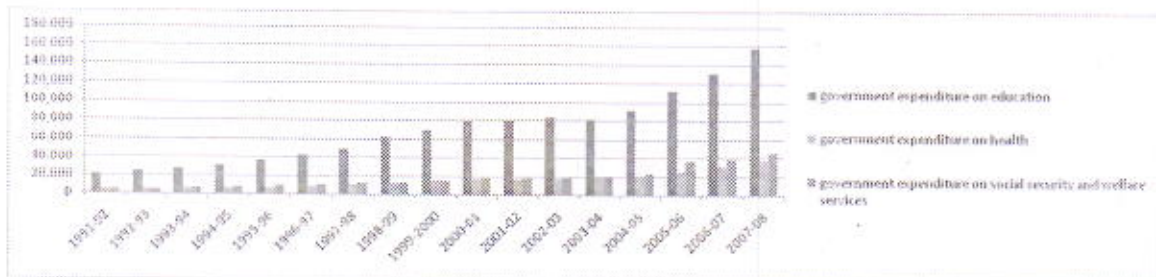
(BASE YEAR for 1990-91 to 2006-07 (1882), for 2007-08 to 2010-11 (2001) , for 2011-12 and 2012-13 (2010)

Economic reforms leads economic growth and economic growth brings inflationary tendencies in the economy chart 1 shows the inflationary tendencies in the economy from 1990-91 to 2012-13 with the help of consumer price index for industrial workers. CPI was 193 in 1990-91 and it rose to 579 in 2006-07 nearly 200% in seventeen years . but the price index rose to 180 in 2010-11 from 125 in 2006-07 nearly 44% in

such a short period of 5 years . and in last two years consumer price index was 195 for 2011-12 and 227 for the year 2012-13. He picture is absolutely clear that inflationary tendencies getting more worse after 2003-04 than it was in 1990's In last two three years inflationary tendencies mounting ,several factors are responsible for this Euro Zone crisis ,slow down in Global economy, political concerns in country, increasing imports of petrol diesel and gold, decreasing tendency of Indian rupee against dollar, demand supply gaps and so on..



Data Source Ministry of Food , Consumer Affairs and Public Distribution , Government of India
 Chart2 depicts the government's effort in providing food security to its people. If we compare the two decades of reform period, period between 1990-91 to 2000-01 the picture shows that government procurement of food grains increase by 47% from 23.99 million tons to 35.29 million tons during the period of 1990-91 but the off take of food grains marginally increase by 10.43 % by adding the total stock of food grains 184.50 % from 15.81 million tons to 44.98 million tones . This clearly indicates the inefficiency of countries public distribution system. But if look at the statistics of next decade from 2001-02 to 2012-13 we found that governments procurement increase by 71.66% from 41.75 million tons to 71.67 million tons in 2012-13 and off take of food grains increase by 100.57 % which shows that during this period governments public distribution system significantly improves in this period. The position of stock shows that only 17.18 % stock was added during this period . So if we compare these two decades in terms of procurement and distribution of food grains to the people we can say that the public distribution system of country gradually improve after 2000 than 1990's .



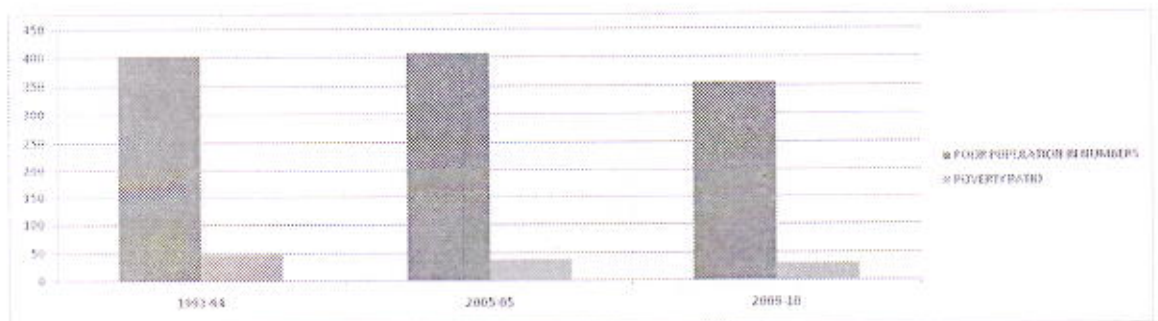
Data Source National accounts division , Central Statistical Organization

Chart4 CHART SHOWING THE COMBINED EXPENDITURE OF CENTRAL AND STATE GOVERNMENT AS A PERCENTAGE OF GDP ON SOCIAL SERVICES



CHART 4 AND CHARTS5 depicts the efforts of government in providing social services such as health , education ,water supply, housing etc. but the on the name of social services much of the expenditure incurred on education government expenditure on education increased from 21,914 crore in 1991-92 to 80,985 in 2000-01to 1,58,136 crore in 2007-8 which is a good indicator that government is putting much efforts in the direction on education but the effort on the health and other social and welfare services are highly discouraging from 57 per capita in 1991-92 to 336 on health and 64 per capita to 402 on other social security services. If we analyze the trends in last five years we found that governments spending was just 5.91% of GDP in 2007-08 which is marginally increased to 7.09 % in 2012-13 which is a budgeted estimate. All these efforts are not sufficient for such a huge population of a country whose 30% population still living below poverty lines. Without providing proper health facility , safe drinking water , housing facilities to the people we cannot claim the success of economic reforms in Indian context .

CHARTS5 CHART SHOWING THE POVERTY SITUATION IN INDIA IN TERMS OF NUMBERS AND POVERTY RATIO



If we look at the chart 5 we can clearly analyze the poverty situation in India, poverty ration was 45.3 % in 1993-94 which is 37.2 % in 2004-05 which further reduced to 29.8 % in 2009-10, we can easily conclude that nearly 30% of our population is still living below poverty line . After looking this chart we can conclude that in Indian context reforms are just meant for a small segment of population which are residing in urban areas or developed areas or the population belonging to upper middle class or high income groups of country .

CONCLUSION

On the basis of above discussion it can be concluded that we have made lots of progress in post reform era our macroeconomic indicators such as gross domestic product, per capita income, imports, exports, gross domestic capital formation, saving and all that shows positive signs but if we analyze in real sense we are still far behind the target of desired social well fare in Indian context. Where are so many positive indicators in post reform era there are numerous neglected areas such as we have not put much efforts in agriculture sectors on which more that 50% of Indian population depends. Poverty level is still very high social amenities such as education. health , proper drinking water , social security are not reaching to the target people . We have little improve in our public distribution system in second period but much more yet to done to ensure food security to the people. we have not been able to provide quality education training and skill development to the youth population of India. Regional inequalities still a major

problem, developed areas attract more investment, more employment, better infrastructure whereas the position of backward regions are still a matter of concern and backward regions still struggling for attention of policy makers . Infrastructure is also a area of concern proper road connectivity, expansion of bank branches, power and electricity in rural areas are yet to be done.

We have considered very limited factors of economic reforms measured in terms of economic growth factors due to shortage of time and resources and . And many social development indicators are not included In present study such as regional inequality, infrastructure development, position of small scale industries, agriculture and rural credit and so on which can be further explored in Indian context .

Recent Application of IT and Communication Networks in Banking

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Abstract

India's banking sector is currently valued at Rs 81 trillion (US\$ 1.31 trillion). Last few decades witnessed the proliferation of financial reforms, liberalization and globalization of Indian economy coupled with rapid revolution in information technology (IT). It has the potential to become the fifth largest banking industry in the world by 2020 and the third largest by 2025, according to an industry report. The business applications of various tools of IT have bought a paradigm shift in banking sector around the globe. Banking sector is now no more confined to the narrower territory of a particular region, state or a country. The face of Indian banking has changed over the years. Banks are now reaching out to the masses with technology to facilitate greater ease of communication, and transactions are carried out through the Internet and mobile devices.

Introduction of computerized application has bought a new concept of click banking (popularly known as internet banking or electronic banking). Indian banking industry, the backbone of Indian economy, is the second largest spender to the IT which is surely in the line of current needs for improved efficiency and productivity. The Parliament passing the Banking Laws

(Amendment) Bill and that will likely change the scenario of the sector. The bill allows the Reserve Bank of India (RBI) to make final guidelines on issuing new bank licenses. This could lead to a greater number of banks in the country; the style of operation could also evolve with the integration of modern technology into the industry.

The application of IT in banking sector provides enormous benefits to the banks as well as its consumers. But the flip side of this changed financial landscape from brick banks to click banks; the traditional banking risks have also been exacerbated. In this reference, the present study painstakingly attempts to bestow the evolution of computerization of banking sector in India. It analyses some of the recent IT applications and associated risks with such applications.

Keywords: Banking sector, Benefits, IT applications, Obstacles

Introduction

The 21st century will bring about an all-embracing convergence of computing, communications, information and knowledge. Advent of information

technology and cyber devices heralded a new world and brought tremendous change in all the sectors of the economy. This explosion of technology is changing the banking industry from paper and branch banks to digitized and networked banking services. This will radically change the way we live, work, and think. It is now fundamentally changing the delivery systems banks use to interact with their customers. Banking sector always stand at the forefront of the economy and innovation has paramount concern to the application of modern technical devices.

Electronic delivery channels, ATMs, variety of cards, web-based banking, and mobile banking are the names of few outcomes of the process of automation and computerization in Indian banking sector. Technical inventions, automation and IP based network have amplified bank's productivity and efficiency manifold. This has further led to the move from brick banking to concept of 'click banking'. The present paper attempts to analyze the applications of IT in banking sector.

Recent IT Applications and Banks Transformation

Information Technology is a concomitant for promoting the growth and development of economy. Globalization and liberalization have fuelled the applicability

of IT in banking sector. These Advances in technology are allowing for delivery of banking products and services more conveniently and effectively than ever before - thus creating new bases of competition.

Jeevan (2000) pointed out that with rigid controls giving way to deregulation; banks are gearing up their communications infrastructure to obtain a competitive edge from E-Banking, which is fast becoming a reality in India. They have given banks a potential they could only dream about and have given bank customers high expectations.

The changes that new technologies have brought to banking are enormous in their impact on officers, employees, and customers of banks. IT applications in business have brought tremendous change in cost and access equation. It has made banking products and services affordable and accessible even to remote areas at no loss of time.

The Electronic Banking Group of the Basel Committee on Banking Supervision (2003) has noted that continuing technological innovation and competition among existing banking organizations and new entrants have allowed for a much wider array of banking products and services to become accessible and delivered to retail and wholesale customers through an electronic

distribution channel collectively referred to as e-banking.

Some of the recent IT devices may be described as follows:

Automated Teller Machine (ATM):

Presently, there are over 61,000 ATMs in India. Savings Bank customers can withdraw cash from any bank terminal up to 5 times in a month without being charged for the same. ATM is perhaps most revolutionary aspect of virtual banking. It is a self vendor machine providing excess of transaction services to the customers of bank around the clock. Installation of ATMs, offer customers non-stop case withdrawal, remittances and inquiry facilities. Networking of computerized branches inter-city and intra-city will permit customers of these branches, when interconnected, to transact from any of these branches.

The facility to use ATM is provided through plastic cards with magnetic strip containing information about the customer as well as the bank. In today's world ATMs are the most useful tool to ensure the concept of "Any Time Banking" and "Any Where

Banking". Many banks are now installing ATMs even off-site for wider reach at lower cost. ATM usually have shared network which is beneficial for both big as well as small banks. The Indian Bank Association introduced "Swadhan" (a shared ATM network of public sector and some private sector banks) for the shared payments.

ATMs are ideally suited to sell paper-based products and services such as tickets, wireless phone recharge cards, financial products, etc. The screen interface allows browsing and customization, access to bank accounts facilitate payments and printing capabilities produce the actual product/service. Most banks provide this service through bi-lateral arrangements with bill-payment service providers. ATM users register their water, electricity and telephone utility accounts with banks, check their dues at ATMs, approve bill payments that are debited to their bank accounts and receive printed receipts for the transactions. This service has the effect of improving customer satisfaction for both the bank as well as the bill-payment service providers.

Table: 1.1 Automated teller machines (ATMs) (per 100,000 adults)

Country	2009	2010	2011	2012
India	5.31	7.27	8.86	11.21
China	19.77	24.76	30.29	37.51
U.S.A.	173	--	----	---

According to the report published by the World Bank If you look at India today, we have about 12 ATMs per million of the population. In comparison, China has over 38 machines per million and the US has 173 ATMs per million. So ATM penetration is very low but then even bank penetration is low in India; 50% of the population is unbanked. This is in sharp contrast with other emerging economies. But by 2017, we are expecting ATM population in India to be 400,000 compared with around 140,000 at present. This will be largely driven by banks going to rural areas and government initiatives such as direct benefit transfer.

Challenges:

The biggest challenge that we face while deploying ATMs in India is the availability of power. So we use solar power in certain pockets. Another challenge is environmental conditions. We have machines which work in even 45 degrees Celsius temperature.

The other aspect is security. As ATM penetration increases, there will be chances of frauds and crimes. Even now we see some rudimentary crime happening such as thieves picking up machines; so we now bolt machines to the ground. We have also seen some sophisticated crime happening such as card skimming, wherein your card data gets compromised. From the technology perspective, we are coming up with anti-skimming devices.

Tele Banking:

Tele-bank is a 24-hour service through which inquiries regarding balances and transactions in the account can be made over the phone. Tele banking is based on voice processing technology provided by specialized software. This software identifies the voice of the caller and responds back to him. This facility is primarily used to enquire account balances and summary of transactions. At present this technology is in nascent stage and under the process of enrichment.

Electronic Clearing & Settlement System:

The most common media of receipts and payment through banks are negotiable instruments like cheques. These instruments could be used in place of cash. The inter bank cheques could be realized through clearing house systems. Initially there was a manual system of clearing but the growing volume of banking transaction emerged into the necessity of automating the clearing process. Automated Clearing System (ACS) processed with Magnetic Ink Character Recognition (MICR) and Optic Character Recognition (OCR).

MICR overcomes the limitation of clearing the cheques within banking hours and thus enables the customer to get the credit quickly. OCR further eliminates the manual encoding of cheques. Further instead of presenting the negotiable instrument

physically, the presenting banker may also send its electronic copy through the system known as 'Truncation System'. However, in the lines of Banker's Book Evidence Act the physical presentation of instrument is also required in case of any dispute.

Table 1.2: ECS transaction in Rs. Crores

Items	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12
ECS Credit	32,324	83,277	7,82,222	97,487	1,17,833	1,81,686	2,07,275
ECS debit	12,986	25,441	48,937	66,976	69,819	73,646	83,496

National Electronic Funds Transfer (NEFT) System

In November 2005, a more secure system was introduced for facilitating one-to-one funds transfer requirements of individuals / corporates. Available across a longer time window, the NEFT system provides for batch settlements at hourly intervals, thus enabling near real-time transfer of funds. Certain other unique features viz. accepting cash for originating transactions, initiating transfer requests without any minimum or maximum amount limitations, facilitating one-way transfers to Nepal, receiving confirmation of the date / time of credit to the account of the beneficiaries, etc., are available in the system.

Real Time Gross Settlement (RTGS) System

RTGS is a funds transfer systems where

transfer of money takes place from one bank to another on a "real time" and on "gross" basis. Settlement in "real time" means payment transaction is not subjected to any waiting period. "Gross settlement" means the transaction is settled on one to one basis without bunching or netting with any other transaction. Once processed, payments are final and irrevocable. This was introduced in 2004 and settles all inter-bank payments and customer transactions above ` 2 lakh. "With its advanced liquidity and queue management features, the new RTGS system is expected to significantly improve the efficiency of financial markets," Mr. Rajan said while inaugurating the ISO 20022-compliant system. It has become the backbone for settlement of large value payments. In 2012-13, RTGS handled 68.52 million transactions of value Rs.1026 trillion with a growth rate of 24% in volume terms.

Country	Year	System	Network Operator	Shape of Message flow Structure
Belgium	1996	ELLIPS	SWIFT	Y
France	1997	TBF	SWIFT	Y
Germany	1988	EIL-ZV	CB	V
Italy	1997	BI-REL	SIA	V
Japan	1988	BOJ-NET	CB	V
Netherlands	1997	TOP	CB/ACH	V
Sweden	1986	RIX	CB	V
Switzerland	1987	SIC Telekurs	AG	V
UK	1984	CHAPS	CHAPS	L
USA	1918	Fed wire	CB	V

NEFT is an electronic fund transfer system that operates on a Deferred Net Settlement (DNS) basis which settles transactions in batches. In DNS, the settlement takes place with all transactions received till the particular cut-off time. These transactions are netted (payable and receivables) in NEFT whereas in RTGS the transactions are settled individually. For example, currently, NEFT operates in hourly batches.

[There are twelve settlements from 8 am to 7 pm on week days and six settlements from 8 am to 1 pm on Saturdays.] Any transaction initiated after a designated settlement time would have to wait till the next designated settlement time. Contrary to this, in the RTGS transactions are processed continuously throughout the RTGS business hours. RTGS systems can contribute substantially to limiting payment system risks. With their continuous intraday final

transfer capability, RTGS systems are able to minimize or even eliminate the basic interbank risks in the settlement process. More specifically, RTGS can substantially reduce the duration of credit and liquidity exposures. To the extent that sufficient covering funds are available at the time of processing, settlement lags will approach zero and so the primary source of risks in interbank funds transfers can be eliminated.

Costs of the RTGS system: liquidity requirements

The benefits of RTGS, however, entail costs. In order to avoid gridlock, payments system participants will need liquidity (e.g., large clearing balances at the central bank or correspondent banks or collateral to secure intraday credit). Gridlock, in the case of a funds transfer system, occurs when the failure of some transfer instructions to be executed prevents a substantial number of

other instructions from other participants from being executed. A liquidity constraint in an RTGS environment has two basic characteristics, i.e., it is a continuous constraint for settling funds transfers, and intraday liquidity requirements must be funded by central bank money. Banks must therefore have sufficient balances in their central bank accounts throughout the processing day. The intraday liquidity requirements under an RTGS system depend critically on: (a) the structure of the financial markets and systems (e.g., the adequacy of private sector sources of liquidity, the amount of collateral/securities available, reserve requirements); and (b) the central bank's policy regarding the provision of intraday credit. The means by which intraday liquidity is provided can significantly affect the extent to which immediate, or at least timely, final settlement occurs. Ultimately, it can influence the balance between the potential benefits and costs of RTGS systems.

Impact of RTGS

It is expected that some traditional products like cash management for corporate customers and traditional money transfer systems among branches may lose their significance with the RTGS in place and banks may have to design other innovating products for their customers. While a demand draft takes about 7 days, it takes about 1-2 days under EFT which is available in 134 cities.

The system was launched on March 26, 2004 (on pilot basis by involving 4 banks) by RBI for large value transactions for banks and their clients. RBI expects 120 scheduled commercial banks and primary dealers to become part of the real time gross settlement system by June 2004. Nearly 3000 bank branches across 275 cities/towns in India are expected to go live on this online funds transfer system.

Debit and Credit Clearing System:

Debit clearing system is a service commonly used for making payments in lieu of utility services like telephone bill or payment of electricity bill. Under this system, customer authorizes the service provider to debit his bank account periodically for the units consumed by him. This authority letter is being submitted by the service provider to the respective bank which makes payments on due date. Periodical payment to a large number of groups by the customer is usually made by credit clearing system. Under this system customer hands over the amount and the list of proposed recipient to the bank who further makes payment on customer's behalf. This service is mainly used by corporate houses for making periodic payment of dividend or interest. Such electronic clearing systems bring savings in terms of efforts as well as cost to all concern parties.

Society for Worldwide Inter-bank Financial Telecommunications (SWIFT):

SWIFT as a cooperative society formed in 1973 with 239 member banks from 15 countries. It provides highly cost effective, reliable, secure and rapid mode of transmitting financial messages worldwide. The network was upgraded in 80s and its revised version is SWIFT II. SWIFT provides 24x7 hour services to the financial institutes and the selected range of its users. It ensures its users against any loss of mutilation against transmission.

Bank Net:

Bank net is the first communication network established by Reserve Bank of India in 1991. This network allows the flow of coded messages from one place to another at no loss of time. It is of great use in foreign exchange dealings and settlement of transactions. Bank net has two phases viz., Bank net I and Bank net II. It also facilitates the use of SWIF Technology for transmission of financial information relating to foreign exchange, interest, debit-credit transactions etc. Online money transfers and money credited directly to an account are the second preferred mode of inward remittances in India, rising to 22 per cent in fiscal 2013 from 14 per cent in 2009, according to an RBI report. "While electronic wires/SWIFT continue to be the dominant mode of transferring remittances by overseas Indians, in the recent period, there has been a significant increase in the share of remittances transmitted through direct transfer to bank accounts and through

online mode," the report stated.

The revenue of Indian banks increased four-fold from US\$ 11.8 billion to US\$ 46.9 billion in the period 2001-2010. In that phase, the profit after tax raised about nine-fold from US\$ 1.4 billion to US\$ 12 billion. Banking Index with the Sensex (Bankex) that tracks the performance of primary banking sector stocks grew at a compounded annual growth rate (CAGR) of nearly 20 per cent over the period 2003-2012. Total number of onsite and offsite ATMs of Indian Banks reached 100042 in July 2012.

Recent Developments

The central banks of Japan and India have agreed to a proposal that expands the maximum amount of the Bilateral Swap Arrangement (BSA) between the two countries to US \$50 billion. The agreement is for a three-year period (2012-15); the previous size of the BSA was US \$15 million. The new agreement will enable the two countries to swap their local currencies against the US dollar for an amount up to US\$50 billion.

Public sector banks will soon offer customers insurance products from different companies as against products from one company. The finance ministry has asked public sector banks to become insurance brokers instead of corporate agents. This move was one of the steps stated by finance minister Mr P Chidambaram in early 2013, as a way to increase insurance penetration.

Mobile Banking System:

Mobile phones as a medium for providing banking services have been attaining increased importance. Reserve Bank brought out a set of operating guidelines on mobile banking for banks in October 2008, according to which only banks which are licensed and supervised in India and have a physical presence in India are permitted to offer mobile banking after obtaining necessary permission from Reserve Bank. In case of mobile banking, the banking services are provided to the customers having the credit card accounts with bank.

In mobile banking, the services are provided by the association of banks and cellular service providers through SMS or WAP enabled mobile instruments. HDFC bank, ICICI bank and Citi banks are offering mobile banking in India in association with cellular service provider such as Orange Tel, Airtel, Sky Cell and BPL mobile. These technical devices have improved the level of efficiency and profitability of banks. And enable them to meet the new challenges. The emerging applications of IT enable banks to process increased volume of customer's requirements more efficiently and rapidly.

IT application in banking sector is now almost substituting conventional brick and mortar banking system. However, the application of IT is not free from the obstacles and risks. These obstacles and risks may be summarized in the following section. The guidelines focus on systems for security and inter-bank transfer

arrangements through Reserve Bank's authorized systems.

On the technology front the objective is to enable the development of inter-operable standards so as to facilitate funds transfer from one account to any other account in the same or any other bank on a real time basis irrespective of the mobile network a customer has subscribed to. The mobile payments in 2012-13 have reached 53.30 million in volume terms and ` 59.90 billion in value terms. The growth rate in 2012-13 has been 108% in volume and 229% in value terms. The volume of electronic transactions has increased to 1.7 billion in 2012-13 from 1.2 billion in 2011-12, indicating a growth of 36 per cent.

The total value of electronic transactions has increased to ` 1212.37 trillion in 2012-13 from ` 967.52 trillion in 2011-12 registers a growth of 25.31 per cent. In the year 2012-13, the share of electronic payments in the overall non-cash payments, at 56.4 per cent, has surpassed the paper based payment systems. During the previous year (2011-12) the electronic payments represented 48.2 per cent of over-all non-cash payments. The trend clearly indicates rising consumer acceptance for the e-modes of payments.

Evolution of IT usage in Banking Industry:

Indian banking sector opened its door for computerized applications and development of communication network basically due to the sheer compulsion and necessity to cope up demand from its customers from

different countries. Increasing number of bank branches, growing volume of banking operations, problems inherent in manual system and increasing incidence of frauds made it imperative for banks to signalize favorable response for the need of hour.

During the first phase of introduction computer applications in banking, around 4776 Advanced Level Posting Machines (ALPMs) and 233 minicomputers have been installed. In 1993, employees of banks signed agreement with management regarding computerization of banking industry in India. Committees headed by C. Rangarajan have given landmark reports strongly recommending the IT applications in banking business.

In 1994 Reserve Bank of India (RBI) constituted a committee for technical up gradation of the banks. The committee worked with the representation of different members from banks, technical institutions and government. Based on the recommendations of the committee the Institute for Development and Research in Banking Technology (IDRBT) was established in 1996. The core research areas of the institute include financial network, application architecture, web based technology, payment system, multimedia, data mining, data warehousing and risk management. In 1999 the collaborative efforts of IDRBT and RBI developed a satellite based wide area network known as

Indian Financial Network Very Small Aperture Terminal (VSATs) located in 127 cities of the country and utilizes one full transponder on INSAT 3B. Realizing the importance of payment system RBI constituted an operational group and payment system advisory committee in 2000. The prime task assigned to the committee was to develop an efficient and well-integrated system which could serve the purpose of Real Time Gross Settlement.

Drawbacks:

Early experiences with electronic commerce in the banking industry, which has been a pioneer in the use of electronic systems, can be used to learn of some potential dangers and issues to be taken into account.

The use of Automated Teller Machines and electronic home banking systems has increasingly allowed customers to bank outside of traditional bank facilities, for most of their usual transactions. This was consistent with the cost-savings strategy of most banks, which discovered that electronic transactions were about seven times less costly compared to the manual handling of these transactions by a bank teller. Nevertheless, the fact that customers' only contact with their banks was through (rather unsophisticated) electronic interfaces, and the major difficulties in integrating the legacy systems of a typical bank, prevented banks in many cases from selling additional products to customers

(cross-selling). In some European markets, the insurance companies took opportunity of that to grab business from banks, selling savings products to customers through their extensive distribution network. Similarly, the decrease in human interaction with customers could also lead to a less sophisticated understanding of their needs, as they're not always able to express comments, criticisms or requests for new products while interacting with machines.

This should lead to a design of electronic commerce systems which incorporate capabilities for customer understanding and for proactive selling of new products. Electronic business transactions can only be successful if financial exchanges between buyers and sellers can occur in a simple, universally accepted, safe and cheap way. Various systems have been proposed, some of them based on traditional mechanisms (e.g. credit cards accounts) while others rely on new designs, such as electronic money. The key here will be to find a few widely accepted mechanisms, which can be used by most actors. The recent agreement between MasterCard and Visa on one security standard for credit card transactions over the Internet, and its backing by most major software vendors is one step in the right direction. This doesn't diminish the need for more specialized systems, for instance to allow micro transactions, the exchange of very small amounts of money (a few cents) in exchange for information or services. These new payment mechanisms will in turn

enable new business models such as pay-per-article newspapers.

The usage of IT in banking sector has brought ample number of benefits to banks as well as its customers. But at the flip side of changing financial landscape from brick to click banking, the application of IT in banking, exacerbates traditional banking risks and raised many threats to banking authorities. These amplified risks persist even if the system uses closed networks instead of open networks (as in case of closed network programs also, the possibility of insecure telephone connections, password violations, and system attacks exist). Lockett and Littler (1997) also identified risk as a very crucial aspect of electronic banking. The risk involved in using IT in banking operations include security risk, legal risks, strategic risk, money laundering risk, reputation risk etc.

Some other obstacles associated with IT applications include requirement of heavy investment in hardware and software with comparative long gestation period. It may lead to problems concerning cost control, integration of traditional system to new system and chances of excess capacity. Further due to the exponential growth in the number of technical inventions, there is always a fear of getting the implemented technique outdated shortly. Conclusion References Information technology offers enormous potential and emancipated various opportunities to the banking sector.

It provides cost-effective, rapid and systematic provision of services to the customers.

IT and communication networking system have crucial impact on money, capital and foreign exchange market. However, extensive adoption of IT techniques may excavate the conventional banking risks. Large scale computerization may also require huge investment in hardware and software and subsequent maintenance. The fear of being outdated due to the rapid technical innovations further leads to some obstacle in adaptability.

Banks should educate its customers regarding precautionary measures and frame suitable guidelines for safety measures. Banks should have a clear strategy driven from the top and should ensure proper management of risks involved in internet banking through adopting effective policies, procedures, and controlling measures. Policy makers and supervisors must continuously assess the existing framework and should introduce required modification in it. In order to make best possible use of prevalent techniques domestic requirements are also subject to be analyzed by the regulators. To avoid the probability of failure regularly monitoring of its functions regular security trials are also required. Banks must ensure proper back-up and recovery plans so as to ensure full faith in technology.

Conclusion:

Applications of IT in banks enables

sophisticated product development, reliable techniques for risk management, brings transparency to the system and helps banking sector reach geographically distant and diversified markets.

The banks would need to put in place proper safeguards to ensure that the systems are optimally used. The banks going in for this incentive programme would have to put in place an appropriate Information Security (IS) and access policy.

The access policy should at the minimum cover:

- (i) monitoring the operations of the system;
- (ii) access to authorized users, the roles and access rights of each of the authorized users are well defined;
- (iii) Ensuring that the system is used for the purpose for which it has been provided.

Effect of Surrounding and Gender On The Verbal Fluency And Scholastic Achievement.

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Abstract:

Since a larger part of sensory input comes from environment, development and growth of various psychological functions should be shaped by the characteristics of environment in which a developing organism is placed and to which it is exposed. Effect of deprivation on the development at varied psychological functions could be seen in studies conducted on animals as well as human beings also. Psychological impact of deprivation have their roots in three interrelated areas, viz, animal studies on learning and motivation, researches on children reared in "restricted" environment, either in geographically remote and isolated areas or in non-stimulating environment of institutionalized children and sensory deprivation researches. It is apparent that deprivation stands for certain deficiencies in the environment which are not only there but are also experienced as such by the individual. In

psychological literature, however deprivation has been frequently used as an empirical variable to account for a variety of behavioral characteristics observed in

controlled laboratory studies as well as in natural settings. In the present study, two types of Residential area were discriminated, urban and the other rural. By urban, here it is meant, the city area, where almost all the modern amenities and facilities are available. The rural area means the village area, which is yet far away from the modern amenities and facilities. The concept of verbal fluency has received considerable attention during the last thirty years in the field of mental testing. In addition to verbal comprehension, this is another verbal factor that has been found in numerous studies. In contrast to verbal comprehension this is concerned with the understanding of words.

Introduction:

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It is apparent that deprivation stands for certain deficiencies in the environment which are not only there but are also experienced as such by the individual. In psychological literature, however deprivation has been frequently used as an explanatory construct as well as an empirical variable to account for a variety of behavioral characteristics observed in controlled laboratory studies as well as in natural settings.

In the present study two types of Residential areas were discriminated, urban and the other rural. By urban, here it meant, the city area where almost all the modern amenities and facilities are available. The rural area means the village area, which is yet far away from the modern amenities and facilities.

VERBAL FLUENCY:

The concept of verbal fluency has received considerable attention during the last thirty years in the field of mental testing. In addition to verbal comprehension this is another verbal factor that has been found in numerous studies. In contrast to verbal comprehension which is concerned with the understanding of words, the factor at verbal fluency is usually defined in terms of "production of words".

Guilford (1959) speaks of four fluency factors are namely, word fluency, ideational fluency, associational fluency and expressional fluency.

Sex:

Males tend to excel in speed and co-ordination of gross bodily movements, spatial orientation and other spatial aptitudes, mechanical comprehension and arithmetic reasoning females tend to surpass males in manual dexterity, perceptual speed and accuracy, memory numerical computation verbal fluency and other tasks involving the mechanics of language. This may explain the fact why the girls have better verbal fluency than boys.

Scholastic Achievement :

Man has too many achievements to his credits in the fields of language, literature, arts, science, religion, philosophy etc. But at the same time we can not forget the fact that all men are not equally acquired with the same capacity and capability and the fortunate few have the opportunity to develop themselves to the highest level and achieve what many others are unable to do even if the same facility of education is being provided to them. The varied differences in the field educated man scholastic achievements are the glaring examples of such disparities.

AIM :

The aim of the present investigation is to study the effect surroundings and gender on verbal fluency scholastic achievement and intelligence.

Objectives Of Study :

The main objective of the present study is to estimate the effect at degree of Deprivation on verbal fluency and scholastic achievement.

1. To measure verbal fluency of girls and boys.
2. To estimate the effect of Deprivation on Scholastic achievement.
3. To study the intelligence level of children as it is to be kept constant.

4. To study the effect of deprivation on the various measures of verbal fluency and scholastic achievement, when the factor of intelligence is kept constant.

Methodology

Academic achievements as well as verbal fluency are the central concepts in the area of educational psychology. Predicting academic achievement and verbal fluency of the students is a major task before the educational psychologists and as such the researchers in this field have focused their attention to explain the relationship of academic achievement and verbal fluency to various psychological variables.

Statement Of The Problems :

Effect of surroundings and gender on the verbal fluency measures and scholastic achievements of higher secondary school children.

Hypothesis :

1. Deprivation affects significantly the verbal fluency.
2. Residential area affects significantly the verbal fluency and scholastic achievement.
3. Deprivation effects significantly the scholastic achievement.

Sample :

The sample for the present study was selected from the following schools. The one from rural and the other two from urban areas.

A total of 300 Ss were tested in this study but due to certain reasons only 272 Ss were retained in the final sample.

Primarily because of incomplete answers given by the Ss, to the tests administered on them most of the 28 Ss were deleted.

The data were collected by stratified random sampling method. The Ss were studying in 8th or 9th grade. These grades were chosen, because it was thought that their verbal fluency will be completely developed.

The age range of the subjects was between 12 to 15 years. The ratio of 1:1 was maintained with 136 girls and 136 boys.

Data Collection on Devices :

The following data collection devices were used to carry out the study.

1. Verbal fluency test.
2. Prolonged Deprivation scale by Mishra and Tripathi.
3. Scholastic achievement scores.

Verbal Fluency Test :

The test is useful to measure word fluency, ideational fluency, associational fluency and substitute fluency.

Culture Fare Intelligence Test :

The test includes in all four kinds of figure tests. For every test+ specific time is allotted, for giving replies.

Prolonged Deprivation Scale :

It measures deprivation in 15 areas, namely Housing conditions, Home environment, Economic sufficiency, Food clothing, Formal educational experiences childhood experiences, Rearing experiences parental characteristics, interaction with parents, Motivational experiences, Emotional experiences, Religious experiences, travel and recreation, and miscellaneous socio-cultural experiences.

Scholastic Achievement :

The average of the percentage of marks obtained in the test two consecutive final examinations by the subjects was treated as the measure of scholastic achievement.

DESIGN :

The eight classified groups can be visualised as follows :

- A1 = Rural Area (Higna)
- A2 = Urban Area (Nagpur)
- B1 = Male
- B2 = Female
- C1 = Low prolonged deprivation
- C2 = High prolonged deprivation

STATISTICAL ANALYSIS :

Verbal fluency is a multidimensional phenomenon, and it has been influenced by various factors. To evaluate, the effect of each of the influencing factors appropriate statistical data are necessary.

First, the data were treated by

descriptive statically measures like mean and standard deviation.

Standard deviation indicates the deviation of the mean values ranging on either side that is it could be positive (+) or negative (-). The lower results of the verbal fluency and scholastic achievement regarding. Higher values of standard deviation represents lower reliability. However for the further analysis higher order statistical methods like 'F' test and Analysis of variance were used.

RESULTS AND DISCUSSION

In view of the residential, area, sex and degree of deprivation of the Ss, eight classified groups were formed. To obtain a general picture of the relative performance of these groups first the data were treated by mean and standard deviations. These values are show table showing means and standard deviations of various measures of fluency.

Groups		WF	AF	SF	IF	SF
RFH	X	15.71	2.09	4.85	10.53	49.52
	S	8.73	2.02	2.00	4.98	5.89
RFN	X	19.56	2.59	5.09	13.26	52.68
	S	6.54	2.41	2.29	4.77	5.48
RMH	X	22.56	3.32	5.47	12.79	51.29
	S	9.38	3.24	2.87	8.32	6.33

Groups		WF	AF	SF	IF	SF
RMN	X	20.76	4.18	7.59	13.15	48.00
	S	6.41	2.26	3.62	6.42	5.10
UFH	X	18.89	2.32	5.88	11.85	48.26
	S	6.13	2.12	3.21	5.49	5.87
UFN	X	18.74	4.26	5.21	12.60	51.50
	S	5.97	4.13	2.41	5.62	5.39
UMH	X	17.09	6.59	5.50	12.18	49.91
	S	5.18	3.51	2.31	4.13	5.69
UMN	X	18.50	6.21	5.44	12.03	51.50
	S	6.68	3.62	2.77	5.23	4.88

It is an established fact that the girls are superior to boys in verbal fluency, and better living and cultural background do help in improving word fluency. The findings of the study however, go contrary to this assumption. Deprived rural males (RMH) are seen having the highest work fluency score, while highly deprived rural female have poorest work fluency. The relative positions of the eight classified groups on work fluency measure are depicted.

Associational fluency (AF) is relatively more difficult than work fluency (WF). Though strong associations were found earlier (1959 and Guilford and Hefner, 1971) the findings of this study do not support it. The two groups highly deprived urban males (UMH) and non deprived urban males (UMN), who are

included in the lower half of the WF distribution, are seen having the highest scorers of AF. However, the fact cannot be ignored that the poorest WF group (highly deprived rural female (RFH) the last position with respect to AF measure.

The third measure substitution fluency (SF) yielded results that are much in congruence with WF results. The RFH group that was poorest in both WF and AF measures is found poorest in SF scores also. And the highest scorer in WF scored high in SF.

Another important measure of fluency was ideational fluency (IF). Despite the fact that the RFH group, whose performance was poorest on the earliest three measures and in IF also, the RFH group occupies the last position, these do not

appear to have strong association with the other measures of fluency. But the fact cannot be ignored that. The best scorers of WF also to a greater extent scored considerably.

The descriptive measure though provided good informatory measures, at a glance it is not possible to the relative positions of this groups with respect to different measures of fluency. Hence, the data are graphically presented.

As depicted in the figures, the different measures of verbal fluency seem to be poorly associated with the independent variable used in the study. However, there is only one exception to this generalization and that is the AF measure. Though, the relative position of each of the eight classified groups is clear from these figures, these do not appear any systematic trend, which again points out that to a considerable extent the VF measures are independent of the variables of this study. Corresponding to area of residence, sex and degree of deprivation respectively, when considered independently proved negligible effective with respect to WF measure. The three mean Ss corresponding to these effects are non significant.

The three factors area of residence, sex and degree of deprivation are mostly unrelated to the IF. The mean sum of square of main as well as interaction effects are non significant indicating that the differences in

the IF scores of classified groups are negligible can be attributed to chance only.

The finding of the present study on the whole bring out the facts that some of the measures of verbal fluency are strongly associated to the area of residence and sex of the Ss but the degree of deprivation has very poor effect on the different VF measures.

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

On the basis of the findings the following conclusions are drawn.

1. Area of residence has negligible effect on the word fluency measure, so also the degree of deprivation and sex.
2. The substitution fluency appears to be function of sex differences.
3. Ideational fluency was seen mostly unrelated to the area of residence sex and degree of deprivation.
 - a) The children must necessarily be made familiar to the varied audio-visual stimuli.
 - b) The exposure should be more frequent.
 - c) Since, the verbal fluency is a key factor in most of the verbal intelligence test, the adequate training to increase verbal fluency might help in improving verbal fluency as well as intelligence.

On the whole it can be suggested that if proper training and congenial atmosphere is provided to the children the verbal fluency can be easily enhanced.

Nirad C. Chaudhuri: The Master of Scholarly Style

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Abstract

Nirad C. Chaudhuri evolved two distinct prose styles when a writer generally has only one. He does not just describe his personal experiences but goes on to analyse them. His descriptive ability displays his profound reading and logical thinking. His language is marked by concreteness of diction. The words that he employs for the communication of his thought are always precise, and never vague or obscure. Humour is also predominantly present in his works. He employs antithesis, personification, exaggeration, climax and other figures of speech which lend grace to his writing. He exhibits his great scholarship in the employment of images borrowed from a very wide range of knowledge. His writings are studded with astounding literary allusions. He has a unique and inimitable style. His treatment of the English language has given a new dimension to the Indian-English prose.

Key Words : Scholarly Style, Nirad C. Chaudhuri.

Introduction

Nirad C. Chaudhuri is one of the greatest intellectuals, thinkers and artists of stylistic endowments. He exposes the evils

of caste system, religious rituals, superstitions, colour consciousness, Hindus' practice of religion, and political ethos. He expresses his irrational, unconventional views on Hinduism, Indian History and Civilization also. Hence he is a social critic. Tara Sinha says: "He [Nirad C. Chaudhuri] is essentially a social critic and it is essentially social pathology of the Hindu community that interests him" (Sinha 37).

Chaudhuri evolved two distinct prose styles the self-conscious style, which is highly pedantic, overloaded with references and affectations, and highly argumentative and sarcastic. His arguments, though controversial, are those of a vigorous and scholarly mind and are admirably adapted to the subject under discussion. When his arguments are accompanied by a highly excited state of feelings, his style assumes vehemence.

One of the most important methods adopted by Chaudhuri in his works is the analysis and not mere description of his personal experience. He never describes the experience and leaves it at that. Analysis inevitably follows the description. "Chaudhuri's prose, therefore, can be labelled as analytical or expository prose" (Naikar 111).

Descriptive Ability

Chaudhuri invariably exhibits his skill in describing an event or encounter, sight or sound. This ability displays not only his profound reading and logical thinking but also his presence of mind. His descriptive ability is seen at its best in *The Autobiography of an Unknown Indian* (hereafter mentioned as *Autobiography*) when he speaks of his birthplace, Kishorganj, in present-day Bangladesh on the river Meghna. He nostalgically recalls the four monsoon months. The rains bring out the boats, and the minute description of these boats (in the succeeding paragraph) brings the entire picture of the rainy season alive before the mind's eye:

Last of all came the boats which were the sight of the season we loved best. Every year they came like migratory birds, in twos and threes for the first few days and then in large numbers. Some chose to be moored in unsociable isolation, some even midstream, but the majority preferred the appointed mooring-places, and lay huddled together... In most cases the boats also had oars and masts, but the first were folded away for use in really deep water, while the masts were laid flat on the mat-and-bamboo roofs, since in the wooded areas about our town, there never was enough wind to make sailing possible. Punting was the normal method of propulsion of these boats (4-5).

Aptness of Diction

Chaudhuri's language is marked by concreteness of diction since he is a man of keen perception and logical thinking. The words that he employs for the communication of his thought are always precise, and never vague or obscure.

Describing his house at Kishorgunj, in his *Autobiography*, Chaudhuri says:

The land on which the house stood was about two acres, with a frontage of about sixty yards. The plot was thus deep one and it was divided up into three portions: the front or outer house, the inner house, and the back, which was orchard, bamboo plantation and waste land, mostly overgrown with weed. The real nucleus of the house was the inner courtyard, kept as I have already related, religiously clean of grass. But there was a coconut tree in one corner of it. The coconut is a rather rare palm in our district and so the tree in our inner yard was not cut down at the time of building the house as I saw guavas being (23).

Here the courtyard, the house, and the backyard along with the coconut tree make the description lively.

Nirad C. Chaudhuri is meticulous about the aptness of diction. He chooses appropriate words, phrases and sentences from rich stocks and spares no pains to

polish them. It enables him to pack his ideas effectively and precisely. In order to get a better and clear idea of his unique mode of presentation, one has to find out how he used/constructed words, phrases and sentences.

i) Words

Chaudhuri had a very sensitive ear for music of sounds. So he employed onomatopoeic words to suggest sounds:

“In the kitchen there was a succession of bubbling, fizzling, hissing, and crackling sounds” (*Autobiography* 451).

“The King at once rose and left the hall, attended by the courtesans of his personal suite, who marched with him jingling their bangles and hip girdles, and tinkling the anklets” (*Live or Not to Live* 28-29).

Here we have to note the words 'tinkling' and 'jingling'. These sounds heighten the poetic effect. Here is another sentence employed to create the sound effect.

Chaudhuri's knowledge of various languages such as Greek, Latin, French, German, Sanskrit, Persian, Urdu, Hindi and Bengali, and his wide reading of different literatures exhibit his profound scholarship. He employs Bengali, Urdu, Arabic and also words from the *Gita* extensively. He is also adept in using words from foreign languages like Greek, Latin, Spanish, French, German, Scottish, etc.

ii) Phrases

It is interesting to study the variety of phrasal expressions used by Nirad C. Chaudhuri. He was an impressive artist and craftsman. So his phrasal expressions are to be considered from a literary point of view. His phrases are classified under two heads: 1) alliterative, and 2) figurative.

Nirad Chaudhuri employed alliterative phrases of which a few from his *Autobiography* are given below:

Sandy soil (8), dancing display (8), water watery (9), wilder winds (49), critical code (70), shining silk (79), fertilizing freedom (126), precious pair (323), ineffaceable impression (363), corrosive contact (452), seditious scurrility (489), inescapable imagery (540), etc.

Chaudhuri's figurative phrases heighten the beauty of his prose. Here are some examples of such phrases from his *Autobiography*:

Feline violence (50), simmering greed (54), fleeting present (57), trailing clouds of glory (58), breathing of the keen breeze (91), smoking lamps swung (92), orchidian beauty (113), phosphorescent light (319), bodiless evils shunning (357), obstreperous viciousness (442), heart-stealing goods (451), etc.

Chaudhuri makes use of the balanced structures to prove his claims, as in the following remark:

“In an industrialized India, the

destruction of the aboriginal's life is as inevitable as the submergence of the Egyptian temples caused by the dams of the Nile" (*The Continent of Circe* 75).

The use of non-English (foreign as well as Indian) words, phrases and sentences is a conspicuous aspect of Chaudhuri's writing.

Element of Humour

Humour is predominantly present in the works of Nirad C. Chaudhuri. Here are some glaring examples:

A relative of his, in his student-life, shunned mosquito-nets and tied his legs with a rope to a beam. This he did to avoid sleep so as to study for a longer duration of time. The intention to study for a long period is understandable. But the method employed to keep awake is funny. Chaudhuri observed:

I contracted a lifelong dislike for a most esteemable relative of mine by being told that he was such a conscientious student he never used the mosquito net, lest left in peace by the mosquitoes might over-indulge himself in sleep, and also that before examinations he tied his legs with a rope to the beam so that, not being able to lie flat and in comfort in his bed, he might be cogitating his books in a state of half-wakefulness. That perhaps was an extreme case of self-discipline (*Autobiography* 49).

The diversity of familial relation in a

family provides a good humour for the Westerners who cannot conceive of a large or joint family. Chaudhuri says:

...at five years old, I was the uncle of half a dozen grown-ups and was addressed as such by them. At twelve I became the grand-uncle of a baby which was not so very far removed from me by filiation (*Autobiography* 58).

The diversity of blood relation created confusion in the minds of the children who consequently addressed their fathers as 'brothers' and brothers as 'uncles', etc.

Chaudhuri's works are stuffed with numerous humorous anecdotes. For the sake of brevity only some of the funny ones are cited here. Comments evoking laughter can be made only by one who is a keen observer of men and manners. In addition, such a person must have a humorous bent of mind. Presence of mind is yet another trait needed by a humorist. On account of these acquisitions, Nirad C. Chaudhuri turned out to be a humorist of the highest order.

Figurative Language

Chaudhuri was a vigorous intellectual and an incisive analyst. He used similes and metaphors whenever he wanted to lay emphasis on his arguments. These figures of speech or images contributed as much to the readers' understanding as to the beauty of his prose. They added grace and

charm to his already excellent style.

"It may be said the similes and metaphors are like pretty shrubs and plants which lessen the pain of walking on a rocky mountain under the hot sun" (Naikar 112).

Chaudhuri used a bewildering variety of similes and metaphors from various branches of knowledge which he laboriously acquired from his voracious reading. The list of different fields of knowledge from which he borrowed his images is too long to be discussed. Here are some of the instances of Simile from his *Autobiography*:

"The children... would fain have dug up the floor like the wolf in Webster's poem" (15).

"...the dark girls hid themselves or kept in the background even when ordinary visitors came, while the fair ones strutted about like vain peacocks" (145).

He employs antithesis, personification, exaggeration, climax and other figures of speech which lend grace to his writing:

"My mother was as slight and fragile as my father was robust, while her face was as responsible as my father's was impressive" (*Autobiography* 184).

"The people of Calcutta had honey on their lips and poison in their hearts" (*Autobiography* 435).

"God made the country, and men made the town" (*A Passage to England* 42).

"In our society the willingness to pay decreases as the capacity to pay increases" (*A Passage to England* 102).

A glance at the apt use of the figurative language in Chaudhuri's prose style is enough to prove that he was truly a great experimenter with the English language.

Abundance of Imagery

Nirad C. Chaudhuri exhibits his erudition by employing images borrowed from a very wide range of knowledge which in turn enhances the artistic beauty of his prose. Geographical images are used quite frequently in his works. For example, referring to his late marriage, he offers a metaphor of river. He says: "Marriage made the river cut through rock and put through shoals to reach the sea" (*Thy Hand, Great Anarch!* 343).

In the period with which I am dealing this book the river of the British Empire in India split itself into narrow and sluggish channels in a flat delta to be silted up wholly or to grope its way out in a mangrove swamps (*Thy Hand, Great Anarch!* 394).

He has used many historical images to highlight his point of view. Referring to the unromantic ugliness of New Delhi, Chaudhuri says that it could not be depicted in a very romantic style. He

employs a historical image to convey his sense of irony: "Cleopatras did not lie on the beds of New Delhi bungalows and so there could be no question of raising the ghosts of a rose in any of them" (*Thy Hand, Great Anarch!* 730).

Thus, Chaudhuri's use of various metaphors and images from different branches of knowledge shows his wide reading and great understanding, and the immaculate placement of them in his works enhances their significance.

Literary Allusions

Nirad C. Chaudhuri is a profound scholar of English literature. Though his first love was history, it seems he was more adept in English. His works testify to the fact that he had read and assimilated all the great poets, novelists and dramatists in English. His writings are studded with literary allusions. His allusions, derived from different sources and languages, are astounding.

A couple of examples are cited from *A Passage to England*:

1. "In England, it would seem, the poets were on the side of the country and the men of letters on that of the town; if Cowper was the most shrinking of the countrymen, Dr. Johnson was the most robust of the town-dwellers" (45).

2. Nirad C. Chaudhuri liked the English weather. So he quoted Thomas

Hardy's famous lines: "This is the weather the cuckoo likes, / And so do I" (93).

His quotations are also extracted from classical languages like Greek, Latin, German, French, etc. The frequency of such references and allusions in his writings shows his vast knowledge not only of English literature but also of literatures written in other languages.

His references to Greek, Latin and Italian poets like Homer, Virgil, Dante, and Tasso shows the extent of his insatiable greed of reading, and phenomenal power of retention.

Nirad C. Chaudhuri's erudition is exhibited in his apt selection of quotations and allusions from various sources. He was indeed an 'extraordinary scholar'.

Conclusion

Chaudhuri expressed his thoughts on various issues in a very captivating and convincing manner. In the words of C. Paul Verghese: "What impresses the reader is his originality, brilliance, and forthrightness" (207).

The study of the peculiar characteristics of Chaudhuri's prose style reveals that he is the master of scholarly style, an intellectual giant and extraordinary scholar. Khushwant Singh, as quoted by Iyengar, says: "Chaudhuri writes the English language better than any Indian has done before and is much the most erudite writer in the country....He is meticulously painstaking about what he writes and is

particularly felicitous in expression” (590).

Nirad C. Chaudhuri is the best because of his clarity of style. He stands in the first rank in Indo-English prose writers. His treatment of the English language has given a new dimension to the Indian-English prose. No pallid flame of hell, no splendour of the dawning heaven needs show itself beyond the verge of earth to illuminate this truth.

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YOGA BENEFITS FOR SOCIETY & SPORTS

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Yoga is not religion or a cult. It long back exercise system used by people to achieve higher at level of health and fitness, both Physical and Mental.

Yoga is not an aerobic exercise, but it does burn calories. Yoga is distinctly different from other kind of exercise. It generates motion without causing strain and imbalances in the body. Yoga involves almost every muscle in the body and challenges the body to work in a different and often more passive way. Since the limbs function as free weight, resistance is created by moving the body's centre of gravity. This strengthening gives way to endurance as poses are held for longer periods of time. Yoga practice can quiet the mind and refresh the body; bringing health, relaxation and happiness.

Whatever your age, Yoga can enhance your lifestyle for children Learning yoga develop self discipline and can enhance their Physical and Mental health. Asana are good for developing co-ordination and help to improve concentration and memory. Regular yoga Practice can enable young people to keep their natural flexibility for many years. Yoga

can help teenagers to keep their youthful flexibility and give them the inner strength to say no to negative influences.

For Older People: Yoga exercises allow them to retain mobility and may relieve problems such as arthritis and Poor circulation.

For Women: During pregnancy, yoga promotes good health in both mother and unborn child. Yoga asana lessen the effects of such problems as over weight, backache, and depression. Most of women who practice yoga find that it can make labor easier and shorter. Although some asana have to modified during pregnancy, their essence is perfectly suited to this time of expanded self-awareness. Pregnancy is also a very good time for meditation.

Every person at Society can benefit from following a regular yoga routine.

Yoga-Key Facts

- 1) Yoga counteracts of the problems suffered in modern life.
- 2) Asana releases the Physical Tension.
- 3) Pranayam or deep breathing gives vitality by increasing supply of oxygen to the brain.
- 4) Meditation enhances the power of

concentration.

- 5) Yoga improves strength and flexibility in body and mind and aids relaxation.
- 6) Yoga can enable to relax fully.
- 7) Yoga Promotes sound sleep.
- 8) Yoga improves digestion and stimulates circulation.
- 9) Yoga increases one's life force energy.
- 10) Yoga practice is total comprehensive approach to health and fitness.

Yoga and social values are two side of the same cone and go side by side. Social values are a set of Philosophy that an individual carries throughout his life. Yoga possesses great power to build those values that go a long way in making a person complete with the help of yoga everyone can tackle and tricky situation that may face in daily life. The biggest virtue of "YOGA" is that the individual is in full command of his own.

Sports performance is the product of the total personality of the sports person. It is highly erroneous to think that sports performance is determined exclusive by Physique and Physical qualities. Sports performance is Psychomotor performance and for its improvement through training as well as for achieving it in a competition. The sports person depends heavily on his qualities of head and heart. These qualities as are interests, attitudes, perception, thinking, control of emotions, regularity,

sincerely, hard work and good habits.

Whatever sports you choose to practice, yoga can enhance and complement your ability most sports build muscular strength and stamina, often in specific area of the body. Yoga can help to check any imbalance in muscular development and well enable both your body and your mind to function more efficiently. It body is flexible and supple it will be less prone to sports injuries, as your joints will be kept lubricated.

- Yoga asana provide mental alertness as well as good balance.
- Yoga asana strengthen Muscles, release physical tension and improve concentration and poise.
- Yoga makes limb balance strong and relaxed.
- Yoga asana strengthen weak area and ease muscular tension.
- Yoga asana improve balance and muscle flexibility.
- Yoga asana help players to relax and replenish their energy after strenuous games.
- Yoga asana promotes clear, clear thinking for fast reaction.
- Yoga asana improve joint mobility, and also make hips and shoulders more flexible.

* **Benefits For competitive Sports**

The benefits of yoga are unlimited. The athlete can benefit by increasing

mobility in the joints, thus increasing range of motion for over all enhanced performance.

- Yoga asana preventing and minimizing injuries.
- Yoga helps strengthen connective tissue; break down adhesions from old injuries and helping create mobility of the joints and anti aging posture.
- Yoga improves circulation, massages internal organs and glands for optimum health.
- Yoga dissolve pre competition anxiety and stress.
- Yoga helps to manage emotions that could cloud focus, concentration and judgment.
- Yoga Trains the athletes get and stay in the mental zone.
- Yoga helps Quickness mental response time for more effective game play and strategy.
- Yoga develops team synergy and team chemistry & telepathy on the playing field.

Spirit, Mind and body needs all three integrated to have peak performance. Spirit means having desire to compete, play or win to have team spirit mind related with focus balance emotions, concentrate and the athlete must have a finely tuned, flexible and

strong physical body.

This is where the athlete's game is fully benefited by physical aspect of practicing Yoga asana. The body is available to move beyond old limitations to peak performance.

PREDICAMENT OF WOMEN IN NAMITA GOKHALE'S *GODS, GRAVES AND GRANDMOTHER*

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ABSTRACT

Through the centuries woman in Indian society is depicted as a silent sufferer. She has been given a secondary status both in the family and society. The tradition trains a woman to think herself as an inferior being. In a male dominated society, woman is supposed to be an ideal wife, a mother and an excellent homemaker with multifarious roles in the family. As wife and mother, service, sacrifice, submissiveness and tolerance are her required attributes. She has to make a series of adjustments, yet she is not an equal to man. At every stage of her life, she has to be dependent for her status and survival upon man her father, her husband, her son. In the present paper attempt will be made to depict the predicament of women in Namita Gokhale's *Gods, Graves and Grandmother*.

Through the centuries woman in Indian society is depicted as a silent sufferer. She has been given a secondary status both in the family and society. The tradition trains a woman to think herself as an inferior being. Indian women take pride in suffering and live with the idea of subjugation entrusted to them for years or in inculcation about the necessity to accept the roles assigned to them by patriarchy that runs all through their blood. In a male dominated

society, woman is supposed to be an ideal wife, a mother and an excellent homemaker with multifarious roles in the family. As wife and mother, service, sacrifice, submissiveness and tolerance are her required attributes. She has to make a series of adjustments, yet she is not an equal to man. At every stage of her life, she has to be dependent for her status and survival upon man her father, her husband, her son. Namita Gokhale in her novel *Gods, Graves and Grandmother* has portrayed the women who try to assert themselves in this male dominated society.

In Gokhale's *Gods, Graves and Grandmother* the women are projected as self-dependent and she empowers them to face the harsh social reality. These women are not cowed down by the adversities. They do not brood over their misfortunes or indulge in self-pity but face the world bravely and become financially well-settled.

Gudiya and her Grandmother, after they are thrown out of their haveli, have to take shelter in a Delhi lane where they build a jhuggi. Grandmother is not deterred by the difficulties she faces. She builds up a small make-shift temple using the things available at hand. She steals the marble slab from the building site behind her jhuggi,

places it beneath the peepal tree which shaded hut and finds five rounded river stones from sahib's rockery and arranges them on marble slab. She gets marigold flowers from sahib's garden and a stainless steel thali which belonged to her daughter to complete the shrine. Even though they are Muslims, the old woman acts as the Pujarin of the temple, collecting the proceeds from the offerings made by the devotees. As Ammi belonged to family of singing prostitutes, she utilises her art for singing bhajans, thus enthraling the audience and turning them into committed devotees. Such devotees do not hesitate to make offerings. The temple continues to prosper, and expand as the generous offerings multiply manifold. Gudiya narrates the growing prosperity of the temple :

“Money poured in eight annas, five rupee coins, even the occasional fifty rupee note. The miracles were not yet manifest, but we were already rich beyond wildest dreams. We had no neighbours to discredit us, and as the tea-shop wallah also shared in our sudden prosperity, having diversified into the sale of coconuts and marigold garlands, we faced no

scepticism from that quarter.” (4)

Apart from Ammi and Gudiya, other people like Phoolwati, Pandit Kailash Shastry, beggars etc., who come in contact with the temple also flourished. Phoolwati who comes from a small place in district Madhubani, Bihar settles well in metropolitan city like Delhi. She used to live in a village, while her husband, Shambhu ran a tea stall in the city and carried on an affair with Magoo. After he is murdered by Magoo's husband, his death does not evoke the traditional wails of grief and helplessness from Phoolwati. She takes charge of her husband's business courageously. She possessed a better head for business than her husband. She was much focused and her business acumen could be seen when she negotiated a reduced five-year rental from the street lord Sundar Pahalwan, with a percentage of the take thrown in.

Phoolwati also diversifies her business to increase her earnings and sets up a stall just outside the temple which sold incense, marigold garlands, coconuts and little brass amulets. She also gets Ammi's coloured photograph in the form of postcard printed and sells them on her stall. She fully knows how to get benefitted in any situation. She becomes financially independent and has good entrepreneurial skills. She also looks after the financial

matters of the temple.

Phoolwati is not cowed down by the bullying Sundar Pahalwan, and courageously faces him. This makes him admire her. He marries her but the marriage does not present picture of male oppression of the female. Before accepting the marriage proposal she puts down three conditions for marriage. As Gudiya tells us :

“Sundar Pahalwan had proposed marriage to Phoolwati. She agreed, but her assent was subject to certain conditions. These were, firstly that he would build a pucca house for her, the ownership of which would be irrevocably hers, secondly, that he would allow her to continue running her businesses as before and, thirdly, that Sundar Pahalwan was to treat me as their adoptive daughter.” (179)

Phoolwati's acceptance of marriage proposal based on the conditions is again against the established norms of patriarchal set-up whereby the boy demands or puts conditions and the girl or her parents have to accept them. Here the bride thinks about her future security. Phoolwati's practicality and her unsentimental nature are at complete variance with the traditional picture of

woman in Indian society. These qualities save her from disintegrating after Sundar Pahalwan is murdered. No doubt, she feels griefstricken and subdued and suffers from occasional bouts of sadness.

Gudiya who falls in love with Kalki, the bandwallah, modifies the model in which man as the 'subject' seeks woman, the 'object' or the 'other'. The novelist creates a situation where a girl desires a boy. Gudiya is made the 'subject' and Kalki the 'object'. Although Kalki is socially inferior to Gudiya, has no financial status and is unable to even properly look after her yet she gets married to him. This indicates that the writer attaches importance to the wishes of a female.

Gudiya realizes after a few months of an unhappy married life, that she cannot waste her life with a person like Kalki. She was expecting Kalki's child conceived before their marriage but his behaviour towards her was callous and indifferent. Phoolwati advises her to consider her husband, Kalki 'a disposable being' and tells her that she cannot waste her entire life with those bandwallahs. Gudiya makes up her mind. She sells her jewellery and gets a ticket for Bombay for Kalki and sends him to Bombay to try his luck in films. She misses Kalki at times, but takes his absence as an opportunity for growth, for escape.

Women characters in Namita Gokhale's novel show exemplary courage and strength in the times of crisis. Ammi, Phoolwati, and Gudiya struggle hard and

never think of defeat at the hands of men. They neither give up their efforts nor do they give in. Instead of being emotional they come out to be practical and pragmatic. The matter of providing financial security no longer remains the privilege of men.

After her struggle for self-assertion, Ammi manages to obtain not only respectability but a sort of 'sainthood' with a considerable number of followers. Even a memorial with her marble statue was dedicated to her. After Kalki's departure, Gudiya gives birth to his daughter and starts living with Phoolwati. She looks to her future life with optimism. After Sundar Pahalwan is murdered, Phoolwati does not become a helpless wreck. She remains in control of her business and her life, exhibiting in no way that she cannot do without male support. However, she is unhappy to lose her second husband, Sundar whom she had come to love for his qualities. Whenever she remembers Sundar, she cries but she has the capacity to carry on with life and face the situation boldly and hence she spends her life with Gudiya and her daughter, Mallika.

Thus, we find that Namita Gokhale in her novel has portrayed the emerging new empowered woman. No doubt Ammi, Phoolwati and Gudiya, face problems and difficulties but they have tried to overcome them and get themselves empowered to some extent without male support. Through her novel she has deconstructed the very

concept of femininity which aimed at women to be docile, submissive, chaste and modest. Her characters face unfavourable circumstances but they struggle and assert themselves.

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(Citations from the text kept within parentheses in the paper are from this edition of Gokhale's novel)

PROBLEMS OF TEACHING ENGLISH TO RURAL AND MULTILINGUAL STUDENTS

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Abstract:

In this paper, the problems of teaching English in rural areas are discussed. India is a multilingual nation. Even in each district of Maharashtra, you could find the students having different languages as their mother tongues. Most of the students in rural areas up to twelfth class study in non-English medium. It is not less than a challenge for teachers to teach English. It is found that despite studying English in schools and colleges for 10-15 years, students from urban and rural background fail to communicate properly in English. They are found to be lacking in all the four linguistic skills-listening, speaking, reading and writing. It means that the existing methods of teaching have not yielded the desired results. Therefore here are some remedies to improve the status of English among the students of rural areas.

Introduction

Today English is playing a major role in our daily life as well as in education. English is spoken all over the world and it has been estimated that about 350 million people speak English. Computer literacy and good communication skills in English is the demand of the hour. It is the language of court, trade and industry and electronic media. The ability to speak in English appropriately and fluently is an essential requirement in most of the professions and academic courses. When we think about the students in rural area, the students are aware of the importance of English language but are unable to get command over it. There are number of reasons for it they are as follows-

1. Schooling Factor:

The school days in the life of every student

are very important role. School children are highly receptive. Whatever they learn during this period, they retain it forever. In those days the approach of teacher has sincere and honest attitude; it helps the students to grow in the language otherwise his casual attitude spoils the life of students.

2. Family Factor:

Most of the students in rural areas are from poor families of farmers. They work throughout the year to earn bread and butter. They suffer because of their poor economical condition. The yield they produce is not enough to sustain them well. So they force their children to work with them to earn some money. It is the fact that some students took admission in schools or colleges and they work at different places to earn some money. In this condition, one cannot expect that students will use English. Somehow and someway they become

graduate or they leave the school or college prematurely leaving their education incomplete.

2. Learning attitude:

The learners are not interested in learning English language. They show interest in their mother tongue. They do not try to communicate in English, because they don't get the surrounding for it. The student can do every work without using English for everyone speaks in Marathi. As he learns his mother tongue, he doesn't have interest in learning English language. In the beginning of learning this language, the learner can not get proper atmosphere to learn. It is the basic thing that he should increase his word bank step by step which would be helpful for next class. As they don't increase their word bank, they find it difficult to understand what is going on in the classroom and they are unable to understand. Their attitude towards English language changes and they feel English a difficult language.

3. Undeveloped basic skills in learner:

To learn language, four basic skills Listening, Speaking, Reading and Writing are to be developed. While learning English language, students don't show any interest in learning first three skills. They are interested in learning the last skill for they are exam oriented. They focus only on writing skill.

The student doesn't try to listen more English other than English period in the class. They don't try to speak in English among themselves. They don't try to read English other than English included in

curriculum. They just try to write in English which might be sufficient for him to pass in English.

4. Difficulty for grammar:

There are various problems in pronouncing English words. Many words are not pronounced according to their spelling. There are 26 alphabets in English which produce 44 sounds. Upto 12 class, students are taught that there are only five vowels and the remaining are the consonants. Many students are not aware of the remaining vowels. Most of the students are not aware of the basic structure of sentence. The structure of sentence in Marathi is SOV, but in English it is changed to SVO. It is basic need of students to learn grammar to learn language properly.

5. Disinterest in learning English language:

English being indo-European language has a rich vocabulary similar to many languages. Even the students in rural area develop phobia about English language. As a result, many times it happens that they develop disinterest in learning it. Some psychological symptoms are also seen. As soon as the English teacher enters in the class, various students start feeling giddiness, drowsiness and they feel like to run away from the class.

6. Scarcity of teachers:

It is the major reason for the backwardness of English language in rural areas. Qualified, dedicated and experienced teachers are not available in rural areas. The trained and experienced teachers are not

ready to work in rural areas due to lack of facilities and infrastructure. We find that the available teacher are from the middle class and don't have command over English language. How can these teachers improve language of the students of rural areas ?

Remedies:

1. Teacher should create proper surroundings for language learning.
2. Teacher may create a lively class room situation.
3. Teacher should speak moderate English in the classroom.
4. Students should be provided audio-visual aids for learning language.
5. Teacher should be trained in teaching English language.
6. Teacher should apply different application for means of communication while teaching English language.
7. Listening skill, speaking skill and reading skill should be tested in the class.
8. Students should be encouraged to use English regularly.
9. To develop speaking skill, teacher may arrange the situation in the classroom like interview, telephone conversation,
10. Teacher should relate the content of the text book to day to day life of the student.
11. Teacher training programmes should be practical demonstrative of the teaching.
12. Teacher should always have constructive approach towards the mistake committed by the students.

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PREDICAMENT OF WOMEN IN ANITA DESAI'S FASTING FEASTING

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Anita Desai through her writing revealed a new phase and dimension in Indian English fiction. She has ten novels and two short story collection to her credit. She is a renowned and familiar figure among India women novelist.

The novel *Fasting, Feasting* has revealed the plight of woman and the predicament of woman is universal. The importance of woman is surfaced in her work.

Feminist critics have assessed the psychological development of Desai's female characters in terms of the patriarchal Indian family structure while evaluating Desai's representation of the Indian feminine within the context of other Indian literature written by woman.

Desai's themes deal with human nature and human relationship. The women characters deal with self-discovery and are unfit in the traditionally structured society.

Desai remarks:

There are those who can handle situations and those who can't And my stories are generally about those who cannot. They find themselves trapped in situations on which they have no control.

Desai has used Indian settings in the majority of her works but in this novel the setting is in two countries India and the

United States. The center characters consists family living in a small town in India, where customs and traditions are followed strictly; girls are to be married off and boys are educated. The story differentiates the life of the prime character, Uma the daughter and Arun the boy of the family. Uma spends her life servile to her older demanding parents while efforts are made to assure Arun's education in Massachusetts.

Uma craves for knowledge but she is removed from the convent school to take care of new born baby boy. She loves to take care of her brother Arun as well as her parents. She performs this duty throughout her life, Uma is unsuccessful at almost everything she attempts, whether it is cooking, studying or becoming a wife. Two attempts to arrange marriages for Uma end dreadfully and survive with this shame throughout her life.

Uma's younger sister is beautiful but cannot be married until older sister is married. Uma's fate is to remain single is learnt by the family and plans are made to secure a husband for Aruna. Uma is taken to widowed aunt named Mira-Masi where she encourages Uma's spiritual education in ashram which is disappointing to Uma's parents.

In the meantime Arun leaves for college in the United States; Uma is nearly in her forties with no bright future. She writes letter to Arun which are dictated to her by her father without arguing. She never has a grudge or Arjun's positive fate.

Uma is accustomed with the household chores killing her inner desires. Once upon a time she secretly visits St. Mari's school, the convent school. She pleads Mother Agnes to continue her education. She weeps at the nun's feet. Unfortunately Mother Agnes encourages her to concentrate on her domestic duties which are also important for young women to learn. She sends her home back in the school's van.

Uma's life suddenly brightness when Ramu her cousin drops in. Uma's parents are not happy with his sudden, un-informing uninvited guest. Ramu's behavior with Uma outrages the parents when one day Ramu takes Uma to a dinner at the Carton Hotel, the finest restaurant in town. Ramu orders shandy. Both of them enjoy the drink, laugh together until the hotel lights are put off. When they return home, they find Uma's parents waiting angrily and sends her to her room in shame for her act.

One fine day Uma is all alone at home. She finds time for herself. She recalls her past and looks into the collected Christmas cards given to her by Mrs. O' Henry, Mother Agnes and other friends. After putting the cards collection away, she quietly calls Mrs. O' Henry, afraid that papa may appear at any

minute and may question her. Uma learns that Mrs. O. Henry is not available on the phone she slams down the phone and is back to the veranada waiting for her parents.

Once Uma accepts the invitation of a coffee party by Mrs. O. Henry. Uma's parents feels that the aim is to convert her to the Baptist religion as Mrs. O. Henry is the wife of a Baptist minister. In the party Uma finds the guests mildly indifferent. However Mrs. O. Henry notices it and tries to develop a friendly relation. She gives Uma some new Christmas cards for her collection, talks about her brother etc. But Uma unwillingly leaves the coffee party and returns home to the morose atmosphere at home Uma is fed up and refuses to attend to more task. Mama and Papa cannot believe Uma's outburst of anger. They do not bother to follow her to the room where she puts herself in some books won at the Christmas bazaar. Finally her mother calls her out to take up her task and serve coffee to her father.

Another character is Mira-Masi who continues to visit the family she is an aged woman whose health and spirit seems diminished. She returns to a temple in the Himalayas to live a singular religious life. She departs and now would never meet Uma again.

Anamika is Ramu's sister. She is beautiful, talented and educated. She wins a "Scholarship to Oxford where only the most favoured and privileged sons could ever hope to go!"³ Being a woman she cannot dream of going abroad for her studies. Her

Oxford scholarship is locked in the cupboard as the most valued document to be used to show off to win her a husband.

Uma and Arun are shocked for the beautiful Anamika to be tied to someone so seemingly unsuitable for a lucky girl like Anamika. Anamika's in-laws were superior to her family and wanted a beautiful daughter-in-law to prosper in the business.

Anamika as a daughter-in-law fulfills her duty calmly to please her husband and her in-laws but somehow she is unable to keep the balance between emotional and social controversies.

Anamika's mother-in-law wants her to clean and cook constantly and in leisure time to rub her mother-in-law's feet. It is heard that Anamika suffers a miscarriage after receiving a beating, at the hands of her husband, leaving her barren for life. In the end Anamika commits suicide.

"Exerts control over the only thing she can -- her body" (p 204)

Anita Desai brings about a delightful contrast through the characters of Mrs. Patton and Mama as well as Anamika and Melanie. In an American family Melanie in Boston may not tolerate exploitation like Anamika or Uma. But still she is disturbed by a sense of helplessness within herself. Mrs. Patton is a typical housewife trying to deal with the chores of her life in a mechanical manner. Mrs. Patton shirks involvement whereas Mama is totally

interested in everyone's affair. Mama and Mrs. Patton both experience male dominance. Both of them have different attitudes towards life due to different cultural exposition.

Thus Anita Desai explores the social values that affect women, whether she is in a conservative environment as the Indian society or the advanced American one. She finds out the manner in which social power is dividedness. Through her characters she reflects universality of human aspirations and dilemma.

"The universal mother figure is idealized by every religions", culture, society and country, woman as a mother or grand mother, is one archetypal images of the worlds. 3

Thus Anita Desai does pose universal problems pertaining to women in India as well as America in the novel „Fasting, Feasting but does not provide any remedy to apprehend them. Desai sustains the interest of the reader and has employed simple language.

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गोंदिया जिल्ह्यातील कृषी व कृषी संलग्न क्षेत्राच्या विकासात जिल्हा मध्यवर्ती सहकारी बँकेचे योगदान

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प्रत्येक जिल्ह्याच्या सामाजिक, राजकीय व आर्थिक विकास झाल्याशिवाय तेथील सर्वांगीण विकास झाला असे म्हणता येत नाही. जर जिल्ह्याचा आर्थिक विकास घडवून आणायचा असेल तर त्या जिल्ह्यामध्ये असणाऱ्या अर्थसहाय्य संस्था अधिक सक्षम असणे आवश्यक आहे. गोंदिया जिल्हा हा आदिवासी जिल्हा असल्यामुळे बहुतांश लोकांचा व्यवसाय हा शेती आहे. तसेच या ठिकाणी मोठ्या उद्योगधंद्याचे प्रमाण बरेच कमी आहे. अर्थसहाय्य करणाऱ्या संस्थांमध्ये राष्ट्रीयकृत बँका, ग्रामीण बँका व सहकारी बँका यांचा समावेश आहे.

गोंदिया जिल्ह्यातील बहुतांश भाग हा ग्रामीण असल्यामुळे येथील लोकांचा प्रमुख व्यवसाय हा शेती आहे. जिल्ह्यातील शेतकऱ्यांना तसेच मध्यमस्तरीय जनतेला स्वयंरोजगार व लघुउद्योगाकरिता लागणाऱ्या अर्थसहाय्यासाठी खरी मदत करणारी संस्था म्हणजे जिल्हा मध्यवर्ती सहकारी बँक होय. त्यामुळे लोकांचे जीवनमान उंचावण्यासाठी मदत होऊ लागली. तसेच शासनाकडून राबविण्यात येणाऱ्या विविध योजनांच्या माध्यमातून जिल्ह्यातील लोकांचे जीवनमान उंचावले. त्यामध्ये स्वयंरोजगार योजना, महिला बचत गट योजना, किसान क्रेडीट कार्ड योजना इत्यादी योजनांची अंमलबजावणी योग्य प्रकारे राबविण्याचे कार्य जिल्हा मध्यवर्ती सहकारी बँकेनी केले आहे.

गोंदिया जिल्ह्यातील मध्यवर्ती सहकारी बँकेतील कृषी व कृषी संलग्न क्षेत्राचा विकास कशाप्रकारे झाला व ज्या उद्दीष्टांच्या पूर्तीकरिता या बँकेची निर्मिती झाली. त्याची पुर्तता झाली

काय? आणि या बँकेने केलेल्या कार्याचा आढावा घेणे अभ्यासाच्या दृष्टीने महत्त्वाचे ठरते

अ प्रस्तावना

बँकिंग हा एक आर्थिक व्यवसाय आहे. त्यातल्या त्यात आधुनिक अर्थव्यवस्थेत बँकिंग व्यवसायाचे अनन्य साधारण महत्त्व आहे. बँकेचा विकास हा राष्ट्राच्या आर्थिक उन्नतीचा पाया आहे. आधुनिक अर्थव्यवस्था ही चलनाधिष्ठीत अर्थव्यवस्था आहे. चलनाधिष्ठीत अर्थव्यवस्थेत गुंतवणूक व उत्पादन यासाठी प्रत्यक्ष साधन सामुग्री कितीही प्रमाणात उपलब्ध असली तरीही आवश्यक तो पैसा

उपलब्ध असल्याशिवाय या साधनसामुग्रीचा विनियोग करणे अशक्य होऊन साधनसामुग्रीच्या विनियोगासाठी लागणारा पैसा बँक व्यवसाय पुरवितो. अर्थव्यवस्थेला समतोल राखण्याचे कार्यही बँकाच करतात.

भारतासारख्या विकसनशील देशात बँक व्यवसायाकडे नियोजनाचे साधन म्हणून बघता येईल. भारतासारख्या अवाढव्य देशात आर्थिक विकासाच्या प्रक्रियेला काही परिमाण असणे आवश्यक आहेत. देशातील प्रत्येक राज्याचा विकास हा त्या राज्यातील बचत व साधनसामुग्रीच्या अचुक विनियोगावर आधारीत आहे. हे महत्त्वाचे कार्य प्रादेशिक स्वरूपाच्या ज्या बँका असतात त्या पार पाडू शकतात. बँक व्यवसाय ज्यांच्या ताब्यात आहे. असा वर्ग आणि सरकारी यंत्रणा यांच्यात जर योग्य प्रकारे समन्वय साधला गेला तर देशातील अर्थव्यवस्थेला वस्तूनिष्ठ स्वरूप प्राप्त होणे अवघड नाही.

ब बँकेची व्याख्या -

प्रा. किन्ले यांच्या मते,

“ज्या संस्थेजवळ लोक आपल्याजवळील अनावश्यक पैसा जमा करतात आणि जी संस्था कर्जदाराची फेडीची क्षमता लक्षात घेऊन गरजू व्यक्तींना रकमा उधार देते त्या संस्थेला बँक असे म्हणतात.”

सहकाराची व्याख्या :-

श्री वैकुण्ठलाल मेहता यांच्या मते,

“समान गरजा असलेल्या व्यक्तींनी एकत्र येवून समान आर्थिक उद्दिष्ट साध्य करण्यासाठी केलेले स्वेच्छा करण्यासाठी केलेले स्वेच्छा संगठन वृद्धिंगत करणारी व्यापक चळवळ म्हणजे सहकार होय”.

जिल्हा मध्यवर्ती सहकारी बँकेची व्याख्या

महाराष्ट्र सहकारी संस्था अधिनियम १९६० ने जिल्हा मध्यवर्ती सहकारी बँकेची व्याख्या खालीलप्रमाणे केली आहे - “जिल्हा मध्यवर्ती सहकारी बँक म्हणजे अशी सहकारी बँक जी विशिष्ट जिल्ह्यात स्थापन झालेली असते जी बँक आपल्या जिल्ह्यातील सहकारी संस्थांना आपल्या भांडवलाच्या कुवतीनुसार कर्जे देणे आणि सहकारी कायद्याच्या व बँकींग कंपनी कायद्याच्या चौकटीत राहून इतर बँकींगचा व्यवहार करते”.

उद्देश

१. गोंदिया जिल्ह्यातील कृषी क्षेत्रातील विविध स्रोतांचा अभ्यास करणे.

२. गोंदिया जिल्ह्यातील कृषी क्षेत्राच्या विकासात मध्यवर्ती सहकारी बँकांनी केलेल्या कार्याचे विश्लेषणात्मक अध्ययन करणे.

क गृहितके

१) जिल्हा मध्यवर्ती सहकारी बँकेच्या योगदानामुळे गोंदिया जिल्ह्यातील कृषी क्षेत्राला गती व चालना मिळाली.

अध्ययन पद्धती

१) प्राथमिक तथ्य संकलन -

प्राथमिक समंक प्रश्नावलीद्वारे प्रत्यक्ष मुलाखती घेऊन गोळा केली आहे.

२) दुय्यम संकलन -

प्रस्तुत अध्ययनाकरिता २००१ ते २०१० या १० वर्षातील गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेचे वार्षिक अहवाल, बँक ऑफ इंडियाचे अग्रणी बँक योजना अहवाल, यांचा वापर करण्यात आला असून

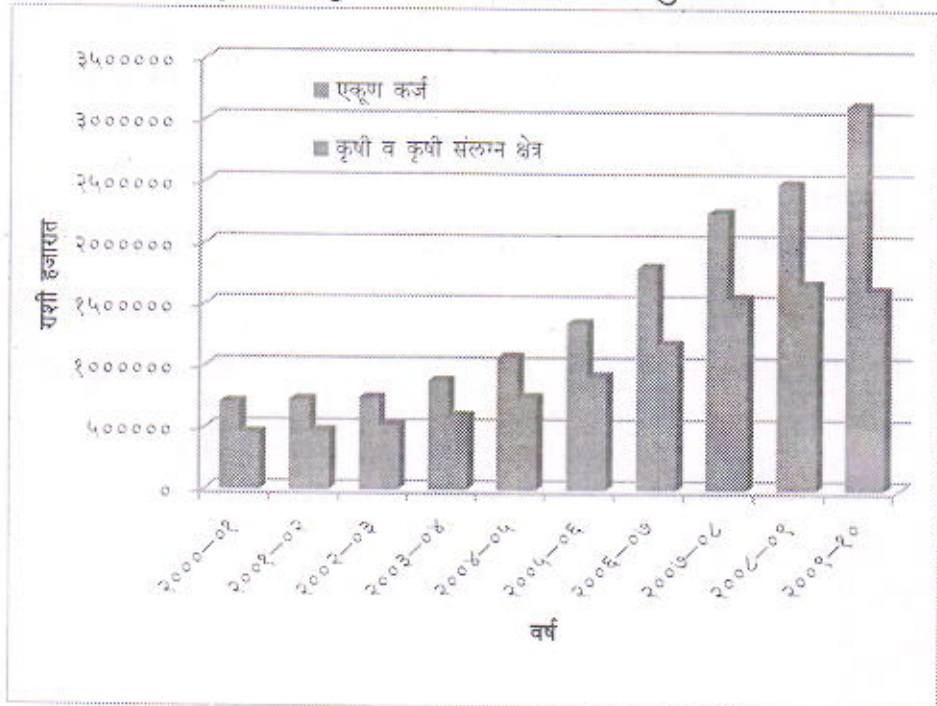
कृषी व कृषी संलग्न क्षेत्राच्या विकासात गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेचे योगदान

वर्ष	एकूण शाखा	एकूण ठेवी	एकूण कर्ज	कृषी व कृषी संलग्न क्षेत्र	शेकडा प्रमाण
२०००-०१	२५	१०९६३५८	७०४३९३	४५९२४९	६५.१९
२००१-०२	२५	११०६७१२	७३१७१४	४७७३६५	६५.२३

२००२-०३	२५	१११४७६८	७४५६२५	५२१६८९	६९.९६
२००३-०४	२५	१४६१७८१	८८१७०३	५९७३१२	६७.७५
२००४-०५	२५	१७७९७०८	१०७६३२७	७५१४११	६९.८१
२००५-०६	२५	१७०६०९९	१३५२७०३	९१९९८८	६८.०१
२००६-०७	२५	१९६६९००	१८०७४५३	११८०९२४	६५.३४
२००७-०८	२५	२५६३५०२	२२५९३४९	१५५६८३४	६८.९०
२००८-०९	२५	२९७२५९०	२४९२२५८	१६७०९२०	६७.०४
२००९-१०	२५	३३०६५२६	३१२८४९१	१६२२७५४	५१.८७

स्रोत : डिस्ट्रीक्ट क्रेडिट प्लॉन २००१ ते २०१०

कृषी व कृषी संलग्न क्षेत्राला कर्जपुरवठा



गोंदिया जिल्ह्यातील लोकांचा मुख्य व्यवसाय कृषी आहे. त्यासोबतच संलग्न व्यवसाय म्हणून दुग्ध व्यवसायाचे काम केले जाते. या जिल्ह्यात मुख्य कामकरणाऱ्यांपैकी बहुसंख्येने कृषी क्षेत्रामध्ये व कृषी संलग्न क्षेत्रामध्ये लोककाम करतात. कृषी व कृषी संलग्न क्षेत्र हा येथील लोकांचा जीवन जगण्याचा प्रमुख व्यवसाय आहे. या क्षेत्राच्या विकासासाठी पर्यायाने गोंदिया जिल्ह्याच्या विकासासाठी गोंदिया जिल्हा मध्यवर्ती सहकारी बँक योगदान करीत असते.

वरील आकडेवारीचा विचार केल्यास २०००-०१ ते २००६-१० या संशोधन कालावधीत रिझर्व्ह बँकेच्या कर्जवाटप मर्यादितपेक्षा कितीतरी जास्त प्रमाणात कर्जपुरवठा या बँकेनी केला आहे. २०००-०१ ते २००६-१० या कालावधीत या बँकेद्वारा या क्षेत्राला झालेल्या कर्ज पुरवठ्याच्या शेकडा

प्रमाणात सातत्याने वाढ झालेली आहे. रिझर्व्ह बँकेच्या धोरणानुसार कोणत्याही बँकेने एकूण कर्ज पुरवठ्याच्या १८ टक्के कर्ज पुरवठा करणे आवश्यक आहे. या मर्यादितपेक्षा जास्त कर्ज पुरवठा झालेला असल्यामुळे या बँकेद्वारा कृषी व कृषी संलग्न क्षेत्राच्या विकासाला मोठ्या प्रमाणात गती व चालना मिळाली आहे.

वरील सारणी व आलेख वरून असे दिसून येते की, जिल्हा मध्यवर्ती सहकारी बँकेने २०००-०१ या वर्षात एकूण ७०४३६३ हजार रु. चा कर्ज पुरवठा केलेला असून त्यापैकी कृषी व कृषी संलग्न क्षेत्राला एकूण ४५६२४६ हजार रु. चा कर्ज पुरवठा केलेला आहे. याचे शेकडा प्रमाण ६५.१६ टक्के आहे. २०००-०१ ते २००६-१० या कालावधीत कृषी व कृषी संलग्न क्षेत्राला केलेल्या कर्जपुरवठ्यात सातत्याने वाढ झालेली आहे. परंतु या कालावधीत या क्षेत्राला केलेल्या कर्ज पुरवठ्याचे एकूण कर्जपुरवठ्याशी असलेले शेकडा प्रमाण शेवटच्या पाच वर्षात कमी झालेले आहे. आर्थिक वर्ष २००४-०५ मध्ये सगळ्यात जास्त म्हणजे ६६.८१ टक्के कर्ज पुरवठा झालेला होता. कर्जपुरवठ्याची सरासरी शेकडा प्रमाण ६५.६१ टक्के असल्याचे दिसून येते.

वरील सारणी व आलेखाचा विचार केल्यास असे दिसून येते की, २०००-०१ ते २००६-१० या दहा वर्षांच्या संशोधन कालावधीत कृषी व कृषी संलग्न क्षेत्राला झालेला कर्ज पुरवठा सातत्याने वाढत आहे. त्याचप्रमाणे या क्षेत्रातील कर्ज पुरवठ्याचे एकूण कर्ज पुरवठ्याशी असलेले शेकडा प्रमाण शेवटचे पाच वर्ष सोडले तर वाढत असल्याचे दिसून येते. या बँकेने केलेल्या कर्ज पुरवठ्यामुळे कृषी व कृषी संलग्न क्षेत्राच्या विकासात गती व चालना मिळाली आहे.

कर्ज पुरवठ्याचे लक्ष्य, उपलब्धी

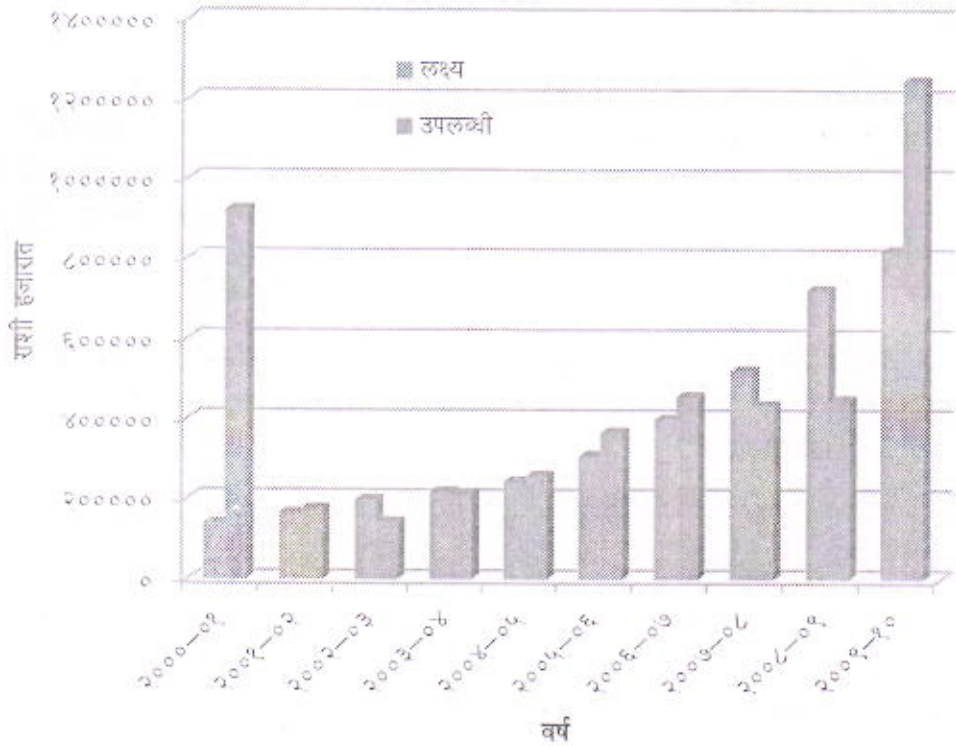
कर्ज पुरवठ्याचे लक्ष्य व उपलब्धी यांचे शेकडा प्रमाण

वर्ष	शाखा	लक्ष्य	उपलब्धी	शेकडा प्रमाण
२०००-०१	२५	१३८६२७	९२४२२९	६६.६७
२००१-०२	२५	१६४८८२	१७६२६९	१०६.९१
२००२-०३	२५	१९७८६०	१४२४८३	६२.०१

२००३-०४	२५	२१६१९८	२१२२४७	९८.१७
२००४-०५	२५	२४३४५०	२५६९४६	१०५.५४
२००५-०६	२५	३०७७००	३६७११४	११९.२१
२००६-०७	२५	४००२००	४५६५६१	११४.०८
२००७-०८	२५	५२२०००	४३४६२१	८३.२६
२००८-०९	२५	७२१७००	४४८०९०	६२.०८
२००९-१०	२५	८२०२२५	१२४६८८६	१५२.०२

स्त्रोत : डिस्ट्रीक्ट क्रेडिट प्लॅन २००१ ते २०१०

कर्ज पुरवठ्याचे लक्ष्य व उपलब्धी



गोंदिया जिल्ह्याच्या विकासाकरिता बँकेद्वारे प्रत्येक क्षेत्राला कर्ज पुरवठा करण्यात येतो. बँक आपले क्षेत्रनिहाय लक्ष्य निर्धारित करून त्याप्रमाणे कर्जपुरवठा करून लक्ष्य गाठण्याचा पुरेपुर प्रयत्न करीत असतो.

सारणी क्र. २ व आलेख क्र. २ वरून असे दिसून येते की, गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेने कृशी व कृशी संलग्न क्षेत्राच्या विकासाकरिता २०००-०१ ते २००६-१० या दहा वर्षांच्या कालावधीत कर्ज पुरवठ्याचे लक्ष्य निर्धारित करून ते पुर्ण करण्याचा पुरेपुर प्रयत्न केलेला आहे. सन २००१-०२, २००४-०५, २००५-०६, २००६-०७ व २००६-१० या आर्थिक वर्षात १६४८.८२ लाख रु., २४३४.५० लाख रु., ३०७७.०० लाख रु., ४००२.०० लाख रु. व ८२०२.२५ लाख लक्ष्य रु.असल्याचे दिसून येते. यामध्ये उपलब्धीचे प्रमाण अनुक्रमे १०६.६१ टक्के, १०५.५४ टक्के, ११६.२१ टक्के, ११४.०८ टक्के व १५२.

०२ टक्के इतके आहे. हे निर्धारित लक्ष्यापेक्षा अनुक्रमे ६.६१ टक्के, ५.५४ टक्के, १६.३१ टक्के, १४.०८ टक्के व ५२.०२ टक्क्याने अधिक आहे. तर २००६-१० या आर्थिक वर्षात बँकेचे एकूण लक्ष्य ८२०२.२५ लाख रु. निर्धारित करण्यात आले होते. मात्र प्रत्यक्षात १२४६८.८६ लाख रु. चा कर्जपुरवठा केलेला असून त्याचे एकूण लक्ष्यापी असलेले षेकडा प्रमाण १५२.०२ टक्के इतके आहे. सर्वात जास्त कर्ज पुरवठ्याचा उपलब्धीचे एकूण लक्ष्यापी असलेले प्रमाण याच आर्थिक वर्षात आहे. तर हे प्रमाण सर्वात कमी म्हणजे ६२.०८ टक्के २००८-०९ या आर्थिक वर्षात आहे. बँकेने या क्षेत्राला केलेल्या कर्ज पुरवठ्याचे उपलब्धीचे सरासरी प्रमाण ६७ टक्के आहे

यावरून बँकेने या क्षेत्राच्या विकासासाठी केलेल्या प्रयत्नामुळे या क्षेत्राच्या विकासाला गती व चालना मिळाली व पर्यायाने जिल्ह्याच्या विकासाला मोठ्या प्रमाणात मदत झाली.

एकूण बँकांच्या कर्जपुरवठ्यात गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेचा वाटा

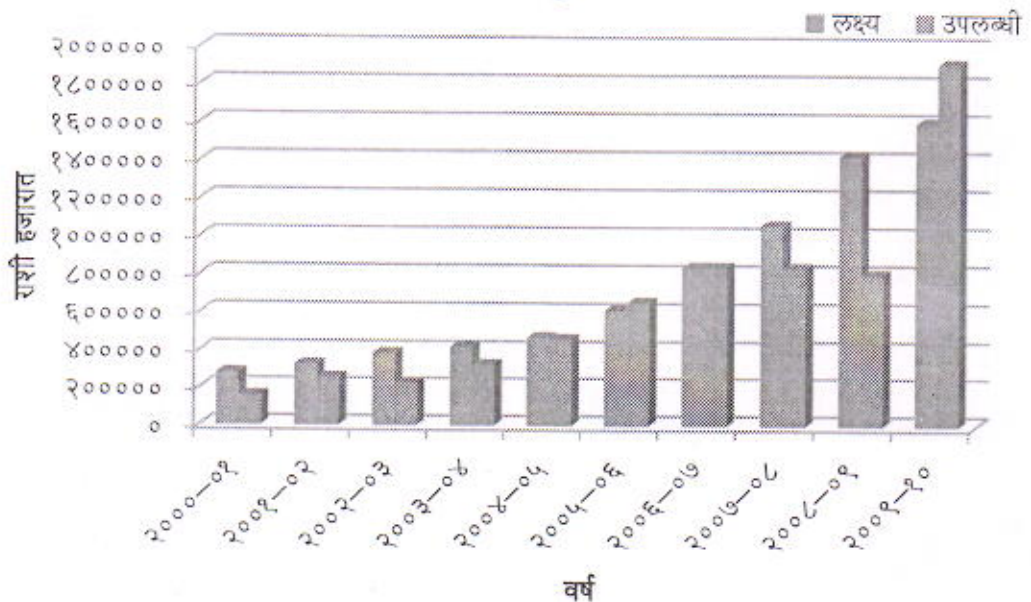
एकूण बँकांच्या कर्जपुरवठ्यात गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेचा वाटा
 लक्ष्य, आणि उपलब्धी व शेकडा प्रमाण

राशी हजारात

वर्ष	जिल्ह्यातील एकूण बँका				गोंदिया जिल्हा मध्यवर्ती सहकारी बँक			
	एकूण शाखा	लक्ष्य	उपलब्धी	शेकडा प्रमाण	एकूण शाखा	लक्ष्य	उपलब्धी	शेकडा प्रमाण
२०००-०१	८९	२८०८४८	१५९३९१	५६.७५	२५	१३८६२७	९२४२९	६६.६७
२००१-०२	८९	३२६१८९	२५५६७८	७८.३८	२५	१६४८८२	१७६२६९	१०६.९९
२००२-०३	८९	३८६९१५	२२८५६८	५९.०७	२५	१९७८६०	१४२४८३	७२.०१
२००३-०४	८९	४२१४०९	३२४८९९	७७.०९	२५	२१६१९८	२१२२४७	९८.१७

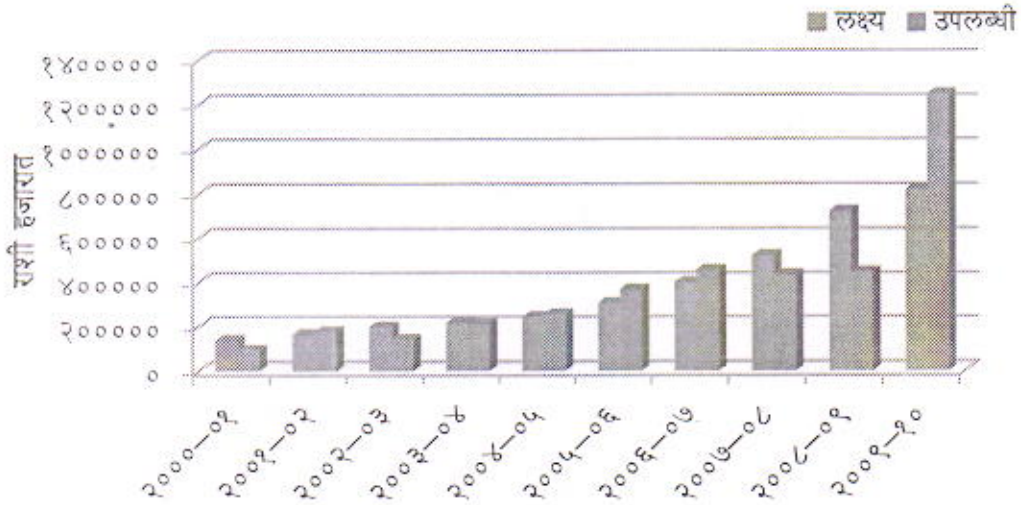
२००४-०५	८९	४७१९००	४६३७४५	९८. २७	२५	२४३४५०	२५६९४६	१०५. ५४
२००५-०६	८९	६१५९००	६५६६४७	१०६. ६२	२५	३०७७००	३६७११४	११९. ३१
२००६-०७	८९	८४१६००	८३९९२७	९९. ८०	२५	४००२००	४५६५६१	११४. ०८
२००७-०८	८९	१०६१२००	८३६१७५	७८. ८०	२५	५२२०००	४३४६२१	८३. २६
२००८-०९	८९	१४२९०००	८०३६२२	५६. २४	२५	७२१७००	४४८०९०	६२. ०८
२००९-१०	८९	१६०२७६३	१९१३५०९	११९. ०४	२५	८२०२२५	१२४६८८६	१५२. ०२

आलेख क्र. ३.१
जिल्ह्यातील एकुण बँका



आलेख क्र. ३.२

गोंदिया जिल्हा मध्यवर्ती सहकारी बँक



वर्ष

सारणी क्र. ३ मध्ये जिल्ह्यातील एकूण बँकेच्या शाखेसोबतच गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेच्या शाखांचा देखील समावेश आहे. २०००-०१ या आर्थिक वर्षात जिल्ह्यातील सर्व बँकांच्या एकूण ८६ शाखा असून त्यांचे निर्धारित लक्ष्य २८०८.४८ लाख रु. होते. परंतु प्रत्यक्षात १५६३.६१ लाख रु.चा कर्ज पुरवठा करण्यात आला आहे. त्याचे एकूण लक्ष्याशी असलेले शेकडा प्रमाण ५६.७५ टक्के आहे. तर याच वर्षात गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेच्या एकूण २५ शाखा होत्या. या सर्व शाखांचे एकूण लक्ष्य १३८६.२७ लाख रु. असून उपलब्धी ६२४.२६ लाख रु. आहे. उपलब्धीचे शेकडा प्रमाण ६६.६७ टक्के आहे. तर २००८-०९ या वर्षातील उपलब्धीचे प्रमाण सर्वात कमी आहे. २००९-१० या आर्थिक वर्षात जिल्ह्यातील सर्व बँकांच्या एकूण ८६ शाखा मिळून निर्धारित लक्ष्य १६०२७.६३ लाख रु.चे होते. यामध्ये गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेचे (एकूण २५ शाखा) लक्ष्य ८२०२.२५ लाख रु.चा समावेश आहे. तर जिल्ह्यातील कृषी व कृषी संलग्न

क्षेत्राला सर्व बँकांकडून प्रत्यक्षात करण्यात आलेला कर्जपुरवठा १६०३५.०६ लाख रु. असून यामध्ये या बँकेचा वाटा १२४६८.८६ लाख रु.चा होता.

एकूण दहा वर्षांच्या कालावधीत सर्वात जास्त उपलब्धीचे प्रमाण २००९-१० या वर्षात आहे. तर सर्वात कमी प्रमाण २००८-०९ या आर्थिक वर्षात आहे. संशोधन कालावधीत प्रत्येक वर्षी गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेचे उपलब्धीचे प्रमाण सर्व बँकांच्या एकूण उपलब्धीच्या प्रमाणापेक्षा अधिक आहे. यावरून या बँकेचे कृषी व कृषी संलग्न क्षेत्राच्या विकासातील योगदान किती महत्त्वाचे आहे हे लक्षात येते.

निष्कर्ष

१. गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेद्वारे कृषी व कृषी संलग्न क्षेत्राला केलेला कर्जपुरवठा समाधानकारक आहे. कारण रिझर्व्ह बँकेच्या धोरणानुसार कोणत्याही बँकेने एकूण कर्ज पुरवठ्याच्या १८ टक्के कर्जपुरवठा करणे आवश्यक

आहे. परंतु या बँकेद्वारे प्रत्येक वर्षी ६० टक्के पेक्षा जास्त कर्जपुरवठा कृषी व कृषी संलग्न क्षेत्राकरिता करण्यात आलेला आहे. त्यामुळे कृषी व कृषी संलग्न क्षेत्राच्या विकासाला गती व चालना मिळाली आहे.

२. गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेद्वारे कृषी व कृषी संलग्न क्षेत्राकरिता लक्ष्य निर्धारित करून त्याप्रमाणे कर्जपुरवठा करून लक्ष्य पूर्ण करण्याचा पुरेपुर प्रयत्न करण्यात आलेला आहे. एकूण १० वर्षांच्या कालावधीत ५ वर्षांमध्ये १०० टक्के पेक्षा जास्त उपलब्धी पार पाडण्यात आलेली आहे. तर सर्वांत जास्त उपलब्धीचे प्रमाण २००६-१० या वर्षात आहे. या वर्षात एकूण लक्ष्याशी उपलब्धीचे प्रमाण १५२.०२ टक्के आहे. यावरून या क्षेत्राच्या विकासाला चालना मिळत आहे व पर्यायाने जिल्हाच्या विकासाला मोठ्या प्रमाणात मदत झाली आहे.

३. संशोधन कालावधीत प्रत्येक वर्षी गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेचे उपलब्धीचे प्रमाण सर्व बँकांच्या एकूण उपलब्धीच्या प्रमाणापेक्षा अधिक आहे. यावरून या बँकेचे कृषी व कृषी संलग्न क्षेत्राच्या विकासातील योगदानाचे महत्त्व लक्षात येत आहे.

४. गोंदिया जिल्हा मध्यवर्ती सहकारी बँकेकडून कृषी व कृषी संलग्न क्षेत्राकरिता सर्वात जास्त कर्जपुरवठा करण्यात आलेला आहे.

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सुलतान काळातील सामाजिक जीवन

प्रस्तावना :-

भारताच्या इतिहासात काळानुरूप अनेक स्थित्यंतरे घडून आली. अनादीकाळापासून भारतावर अनेक आक्रमणं झालीत. भारताच्या मध्ययुगीन काळात खैबर मार्ग, बोलनमार्ग, मकरानची किनारपट्टी आणि समुद्र मार्ग येथून वारंवार आक्रमणं झाली. भारताचा वायव्य प्रांत नेहमीच संवेदनशील राहिला. तुर्क, अफगाण, इराणी, अरबी यांच्या सततच्या आक्रमणामुळे भारताच्या राजकीय नव्हे तर सामाजिक जीवनावरती फार मोठा परिणाम घडून आला. भारतातील मुस्लीम आक्रमणं भारताच्या सामाजिक जीवनावर प्रभाव टाकणारी ठरली. 'मुहमंद बिन कासीम' ने इ.स. ७१२ मध्ये सिंधू आणि मुलतानचा प्रदेश जिंकला त्यानंतर सतत आक्रमणं सुरु झाली, महमंद गझनीने भारतावर इ.स. १००१ ते १०२५ पर्यंत सतरा वेळा स्वा-या केल्या. या स्वा-यामुळे भारतातील आर्थिक, राजकीय, सामाजिक, धार्मिक जीवन ढवळून निघाले. शेकडो वर्षांपासून साठवलेले द्रव्य लुटल्या गेले, हजारोंच्या कत्तली झाल्या आणि सरहद्दीवरील प्रदेश मुसलमानांच्या ताब्यात गेला. महमंद घोरीच्या आक्रमणाने बराच प्रांत नियंत्रणाखाली आणला. महमंद घोरीच्या मृत्यूनंतर 'कुतुबुद्दीन ऐबक' याने दिल्लीला मुस्लीम राजवट स्थापना केली. भारतातील विखुरलेल्या राजवटीचा बहुसंख्य हिंदूवर मुस्लीमांचे वर्चस्व निर्माण झाले. येथील समाजव्यवस्थेवर फार मोठा आघात झाला. हिंदूंची जीवनपध्दती मुस्लीम समाजापेक्षा फारच भिन्न होती. कुतुबुद्दीन ऐबकापासून इब्राहिमखान लोदी पर्यंतच्या शासनव्यवस्थेला 'सुलतान कालखंड' म्हणतात. सुलतान कालखंडाच्या या

प्रा. सौ. एस. आर. बाभुळकर (सहयोगी प्राध्यापक)

प्राचार्य अरुणराव कलोडे महाविद्यालय प्रदिर्घ व्यवस्थेत भारतीय समाजावर आघात झाला. एकसंध समाज निर्माण होण्यासाठी ज्या गोष्टी आवश्यक होत्या त्यांना आता तडा गेला. सामाजिक व्यवस्थेत दोन वर्ग या काळात निर्माण झाले ते म्हणजे हिंदूसमाज आणि मुस्लीम समाज. या दोन्ही वर्गांच्या जीवनपध्दतीत मोठा बदल या काळात घडून आला. सुलतान कालखंड भारताच्या इतिहासाला वेगळे वळण देणारा ठरला. आक्रमक जरी परकीय होते तरी स्थानिक व्यवसाय, शेती येथील हिंदू समाजाकडे होती. यांच्यावर मुस्लीम शासनांनी 'जिझिया' व 'खरज' यासारखे अतिरिक्त कर लादले समाजव्यवस्थेचा कणा असलेल्या या लोकांवर आक्रमकांनी शासनव्यवस्थेच्या माध्यमाने वर्चस्व निर्माण केले. त्याचा परिणाम येथील सामाजिक व्यवस्थेवर होवून भारतीयांच्या सामाजिक जीवनात फार मोठे परिवर्तन घडून आले.

सुलतान काळातील सामाजिक जीवन :-

भारताच्या इतिहासातील 'मध्यकाळ' हा सुलतान कालखंड म्हणून ओळखल्या जातो. आधुनिक काळाला जोडणारा हा काळ 'दुवा' ठरला. तुर्क, इराणी, अफगाण, अरब यांची सतत आक्रमणं झाली आणि अनेक मुस्लीम समाजात वर्णसंकर होऊन मुस्लीमांची संख्या मोठ्या प्रमाणात वाढलेली होती. हा काळ भारताच्या इतिहासात परस्परविरोधी सांस्कृतिक, धार्मिक, सामाजिक परिवर्तनाच संक्रमणाचा ठरला. संपूर्ण भारतावर जरी मुस्लीम प्रभुत्व नसले तरी उत्तरेतील मोठमोठ्या सत्तांना आव्हान देऊन दिल्लीला मुस्लीम सत्ता स्थापन झाली. तुर्कांच्या आक्रमणाच्या वेळी भारतात अनेक वंश राज्य करीत होते.

त्यापैकी अजमेर येथील पृथ्वीराज चौहान यांच्याशी इ.स. ११६१ मध्ये तराईनचे पहिले युद्ध घोरिशी झाले. यामध्ये चौहान ला विजय मिळाला परंतु इ.स. ११६२ मध्ये झालेल्या दुस-या तराईनच्या लढाईत घोरिने चौहानच्या पराभव केला. चौहानच्या पराभवानंतर उत्तरेतील शासन एकजूट झाले नाही आणि घोरिला विरोध केला नाही. त्यामुळे बराच प्रदेश घोरिच्या ताब्यात आला. इ.स. १२०६ मध्ये घोरिचा अचानक मृत्यू झाला आणि भारतातील सत्ता त्याचा गुलाम कुतुबुद्दीन ऐबक यांच्या हातात आली. ऐबकाने दिल्लीला सुलतानशाहीची स्थापना केली. कुतुबुद्दीन ऐबक ते इब्राहीमखान लोदी पर्यंतच्या काळाला (१२०६ ते १५२६) सुलतान कालखंड म्हणतात. या प्रदिर्घ कालखंडाचा परिणाम भारताच्या सामाजिक जीवनावर पडला. सुलतानकालीन कालखंडातील सामाजिक जीवन हिंदू समाज आणि मुस्लीम समाज या दोन वर्गात विभागलेले होते. हे दोन्ही वर्ग तत्कालीन समाजाचे मुख्य घटक ठरलेले आहेत.

१) हिंदू समाज २) मुस्लीम समाज. या दोन्ही वर्गांची सामाजिक स्थिती वेगवेगळी होती. दोन्ही समाजात रुढी, परंपरा, रीतिरिवाज यामध्ये भिन्नता होती. दिर्घकाळ हे दोन्ही वर्ग या काळात आपल्या वेगवेगळ्या परंपरा टिकवून एकत्र राहिलेले आहेत. या दोन्ही वर्गांचे सामाजिक जीवन वेगवेगळे पाहणे क्रमप्राप्त ठरते.

१) हिंदू समाज:-

तुर्कांच्या आक्रमाणाच्या वेळी भारताची राजकीय स्थिती अत्यंत विकट अशी होती. भारतातील शासनव्यवस्था विघटीत स्वरूपाची होती. अनेक राज्यात शासनकर्ते विभागलेले होते. ही राज्य आपसातच लढत असे. उत्तर भारतात अनेक बलशाली हिंदू शासक राज्य करीत होते. परंतु त्यांच्यात एकी होऊ शकली नाही. येथील मंदीरे आणि

समृद्ध शहरांवर आक्रमण करणे आणि संपत्ती लुटून नेणे हा आक्रमणांचा नित्यक्रम होता. हिंदू राज्यांनी संघटीत होऊन आक्रमकांना शह दिला नाही. शेजारी राज्यावर आक्रमण होत असतांना इतर शासक तटस्थ राहिले याचा परिणाम भारतावर परकीयांची आक्रमण आणि अत्याचार चालूच राहिले. संपूर्ण भारतावर मुस्लीम सत्ता या काळात प्रस्थापित होऊ शकली नाही. कारण अनेकांनी स्वतंत्ररित्या आपले अस्तित्व टिकविण्यासाठी वेळोवेळी संघर्ष केलेले आहेत. परकीय सत्ता दिल्लीला स्थापन झाल्यानंतर येथील सामाजिक जीवनावरही त्याचा परिणाम झाला. हिंदू आणि मुस्लीम यांच्या सामाजिक जीवनात फार मोठा फरक होता. मुस्लीम येथील संस्कृतीशी समरस झाले नाही हे म्हणण्यापेक्षा बहुसंख्य हिंदूंनी मुस्लीम संस्कृती स्विकारली नाही. त्यांच्याशी खान -पान (रोटी - बेटी) व्यवहार केला नाही. मनाची शुध्दता आणि स्वतंत्र जीवन पध्दती याला अधिक महत्व दिले म्हणूनच कठोर राजवट असुनही, अनेक जाचक कायदे असतानाही हिंदूंचे स्वतंत्र अस्तित्व कायम टिकवून ठेवण्यात ते यशस्वी झाले.

हिंदुची सामाजिक स्थिती :-

सुलतान कालखंडात मुस्लीम राजवट असली तरी बहुसंख्य जनता हिंदू होती. वेळोवेळी मुस्लीम शासकांनी हिंदूवर अत्याचार करून 'जिझिया व खरज' या सारखे अतिरिक्त कर केवळ हिंदूंना भरावे लागत असे. हिंदूंना मुस्लीम शासक 'काफ़ीर' समजत असे. अतिरिक्त करांचा बोजा हिंदूवर पडल्यामुळे त्यांची आर्थिक स्थिती खालावलेली होती. अनेक आक्रमण झालीत तरी हिंदू समाज हा मुस्लीम समाजापासून पृथक राहिला. येथील हिंदू समाजाची रचना जाती प्रथेवर आधारित होती. सुरुवातीला कर्मावर आधारित असलेली वर्णव्यवस्था जातीव्यवस्थेत परिवर्तित झाली आणि

जन्मावरुन जात ठरू लागली. वर्ण व्यवस्था अपरिवर्तनीय झाली. स्पृश्य-अस्पृश्य भेदाभेद मोठ्या प्रमाणात निर्माण झाला. रुढी-परंपरांच्या नावावर अंधश्रद्धा वाढीस लागली. समाज नैतिक मुल्यांपासून दूर जावू लागला होता. धर्माच्या नावावर अत्याचार होऊ लागले होते. उच्च-निच भेदाभेद वाढून नवविचारांपासून हा समाज दूर गेलेला होता. सुलतान कालखंडातील मुस्लिम आक्रमण आणि शासनव्यवस्था यांचा प्रभाव समाजव्यवस्थेवर पडला. तो म्हणजे ब्राम्हण वर्ग स्वतंत्रपणे धार्मिक कार्य पार पाडू शकत नव्हते. समाजातील कोणताही वर्ग विविध कामासाठी बाहेर पडू लागला.

सुलतान काळातील हिंदू स्त्रियांची स्थिती :-

सुलतान कालखंडात हिंदू समाजातील स्त्रिला समाजात कोणतेही स्थान नव्हते. स्त्री दासी आहे ही पध्दती रुढ झाली होती. मुलींचा जन्म अशुभ समजल्या जात होता. मुलांना जन्म देणारी स्त्री भाग्यवान समजली जावू लागली मुलगा नसलेल्या स्त्रीशी कठोर व्यवहार केल्या जात असे.

बाल विवाह पध्दती :-

या काळात बालविवाहाची प्रथा होती. मुस्लीम आक्रमणामुळे समाजातील विविध घटनांवर त्याचा परिणाम झाला होता. मुस्लीमांच्या कुरतेमुळे, अत्याचारांमुळे समाजात बालविवाह होऊ लागले. प्रत्येक हिंदू हा प्रयत्न करीत होता की त्याच्या मुलीचा विवाह ७ ते १३ वर्षांपर्यंत व्हायला पाहिजे. बाल विवाहामुळे विधवांचे प्रमाण मोठ्या प्रमाणात वाढलेले होते. परंतु विधवा विवाहाला समाजाकडून मान्यता नव्हती. अशा विधवांचे जीवन जगणे अतिशय कठीण होते. या स्त्रिया समाजापासून अलिप्त आणि दूर राहात असे. बहुपत्नि विवाहाला मान्यता होती. उच्च घराण्यात अनेक स्त्रियांशी विवाह करण्याची पध्दत होती.

स्त्री शिक्षण :-

या काळात स्त्री शिक्षणाकडे दुर्लक्ष करण्यात आल. काही उच्च घराण्यामध्ये स्त्री शिक्षण दिल्या जात असे. अवन्ति सुंदरी ने पाकृतचा शब्दकोश यावेळी तयार केला होता. स्त्रियांनी संगित, नृत्य यामध्ये किर्ती संपादन केली होती तरी स्त्री शिक्षणाचे प्रमाण कमी होते. सर्व स्तरातील स्त्रिला शिक्षण दिल्या जात नसे.

पर्दा पध्दती :-

सुलतान कालखंडात सतत आक्रमण होत असल्यामुळे समाजात पर्दापध्दती निर्माण झाली असावी. बाहेर पडतांना स्त्रिया आपले शरीर झाकून बाहेर पडत असे. श्रीमंत आणि राजघराण्यातील स्त्रिया डोली किंवा पालखीचा उपयोग करीत असे. मुसलमानी सत्तेपासून स्वतःचे रक्षण करण्याचा मार्ग म्हणजे पर्दा पध्दतीचा उगम होय.

सती प्रथा :-

प्राचीन काळापासून सती प्रथा भारतात अस्तित्वात होती. सुलतान काळातही ही प्रथा कायम होती. स्त्रियांच्या त्यागाला अती महत्व देवून सती जाण्याच्या प्रथेचे उदात्तीकरण केल्या गेले. पती निधनानंतर सती जाणा-या स्त्रिला 'पतिव्रता' समजल्या जात असे. जी स्त्री सती जाण्यास तयार होत नसे अशा स्त्रिला बळजबरीने समाज सती जाण्यास भाग पाडत असे. कारण जिवंत विधवा स्त्रीचे उर्वरीत आयुष्य अतिशय दुःखद आणि वेदनापूर्ण राहात असे. या काळात सती जाण्याच्या दोन पध्दती होत्या. १) सहमरण २) अनुमरण. सहमरण म्हणजे मृत पतीबरोबर सती जाणे तर अनुमरण म्हणजे जर पतीचे शव कोणत्या कारणाने न मिळाल्यास त्याच्या आवडत्या वस्तुसह चितेवर चढून सती जाणे होय. ज्या राजाच्या अनेक राण्या राहात असे त्यापैकी पट्टराणी

राजाच्या शवासह सती जात असे सुलतान कालखंडात कोणत्याही स्त्रिया सती जायचे असेल तर तिच्या घरच्यांना 'सुलतानाकडे' परवानगी घ्यावी लागत असे

जोहार प्रथा -

या काळात जोहार प्रथा प्रामुख्याने राजपुतांमध्ये प्रचलित होती या प्रथेचा त्यांना गर्व होता कोणत्याही मुस्लीम शासकाने राजपुतांवर आक्रमण केले असता जिंकण्याचा आशा राहात नसे तेव्हा राजपूत स्त्रिया सामुहिकरित्या स्वतःला अग्नीकुंडात झोकून देत असे जोहारांची ही पध्दत मध्ययुगातच अर्थात मुस्लीम काळातच दिसून येते मुस्लीमांच्या हातात सापडून विटंबना होऊ नये म्हणून राजपूत स्त्रिया जोहार करित असे जोहारापूर्वी सर्व सौभाग्य अलंकार घालून पतीला कुंकुमटिळा लावून पतीच्या पायाला स्पर्श करून धगधगत्या अग्नीकुंडात राणीसह सर्व राजपूत स्त्रिया प्राणार्पण करित. त्यानंतर सर्व राजपूत योद्धे राजासह युद्धभूमीवर मरे पर्यंत लढत असे. प्रत्येक राजपूत राज्यात जोहाराची खास व्यवस्था केलेली राहात असे. सुलतान कालखंडात अनेक राजपूत राज्यात जोहार झाल्याचे उल्लेख आढळतात.

सुलतान कालखंडात सत्ता मोठी पदे हातात नसल्यामुळे बहुतांश हिंदू जनतेची स्थिती फारशी चांगली नव्हती. अनेकांना आपली सत्ता व पद सोडावी लागल्यामुळे त्यांचा सामाजिक स्तर खालावलेला होता. त्यामुळे ते सतत सुलतानाविरुद्ध कट कारस्थान करित असे. अनेक बंड सुलतानांच्या काळात कधी मुसलमानांची तर कधी हिंदूंची झाल्याचे उल्लेख आढळतात.

२) मुस्लीम समाज :-

मध्ययुगीन भारतीय समाज मुस्लीमांच्या आक्रमणानंतर दोन

भागात विभाजित झाला होता. १) हिंदू समाज २) मुस्लीम समाज. ज्याप्रमाणे हिंदू समाज जातीव्यवस्थेत विभाजित झालेला होता. तसाच मुस्लीम समाजही तुर्क, अफगाण, अरबी, ईराणी, मुगल आणि भारतीय मुसलमान (हिंदू जे विविध कारणांमुळे मुस्लीम बनलेले होते. त्यांचा समावेश यामध्ये होता) असे वर्ग होते. मध्यकाळात सर्व शक्ती तुर्कांच्या हातात एकवटलेली होती. ते शासक होते. मौलवी उलेमा, काझी यांचाही प्रभाव मुस्लीम समाजावर आणि शासनव्यवस्थेवर होता. राजकोश मुस्लीम शासकांच्या ताब्यात असल्यामुळे ते ऐषआरामी जीवन जगत होते. अनेक सुलतानांचे नैतिक अधःपतन झालेले होते.

मुस्लीमांची सामाजिक संरचना :-

मुस्लीम समाजात सुलतान, वजीर, अमीर, उलेमा, मौलवी आणि आमजनता असे प्रामुख्याने वर्ग होते.

सुलतान - सर्व सत्ता सुलतानाच्या हातात केंद्रित राहात असे. जगातील सर्व मुस्लीम राज्याचा अल्लाचा प्रतिनिधी म्हणून 'खलिफा' राहात असे. परंतु इस्लाम धर्माच्या मोठ्या विस्तारामुळे खलिफा आपल्या सत्तेचा प्रभाव सर्व राज्यांवर ठेवू शकत नव्हता म्हणून दिल्लीच्या सुलतानांनी आपण खलिफाचे प्रतिनिधी आहोत असे मानून त्यांनी सत्ताग्रहणाच्या वेळी खलिफाच्या नावाने 'खूतबा' वाचला व त्यांच्या नाण्यावरही खलिफाच्या नावाचा उल्लेख केला. सुलतान अनियंत्रित शासक होता. डामडील, भव्य दरबार, ऐश्वर्याचा पूर्ण उपभोग सुलतान घेत असे. तो उत्तम सेनापती व कठोरतेने राज्य करणारा शासक राहात असे. त्यामुळे त्यांचे हाताखालील लोकांना सतत भिती वाटत असे.

अमीर - आपल्या योग्यतेनुसार राज्याच्या विविध पदांवर कार्यरत असलेला वर्ग म्हणजे अमीर होय. या वर्गाला

समाजात विशेष महत्व होते. अनेक सुलतान दुबळे निघाल्यास अमीरांनी सत्ता हस्तगत केल्याची उदाहरणे इतिहासात आहेत. इमाद-उल-मुलक, उल्लगखॉं, सदर-ए-जहॉं, ख्वाजा जहॉं इत्यादी उपाधी अमीरांनी बहाल केल्या जात असे.

वजीर - सुलतानाच्या मुख्य मंत्र्याला 'वजीर' म्हणत असे. सुलतानशाहीत वजीरांचे स्थान अतिमहत्वाचे होते. सुलतान आणि प्रजा यांच्यातील दुवा म्हणून तो काम पाहत असे. सुलतानशाहीत मर्यादित अधिकार असलेले आणि अमर्याद अधिकार असेलेले वजीरांचे दोन प्रकार होते. वजीरांचे सर्व प्रशासन व्यवस्थेवर पूर्ण नियंत्रण राहात असे. तो सुलतानाच्या सतत संपर्कात असल्यामुळे दरबारात त्याला महत्व राहात असे. राजाप्रमाणे त्याचे जीवनही ऐषआरामाचे राहात असेल. समाजात त्याला वरचे स्थान प्राप्त झालेले होते. सुलतानशाहीतील बरेच वजीर सुसंस्कृत आणि उच्च अभिरुची असल्यामुळे उल्लेख आढळतात.

उलेमा/मौलवी :- उलेमा मुस्लीम धार्मिक प्रमुख राहात असे यांना 'दस्तार-बन्दा' असेही म्हणत असे. हा वर्ग न्याय, शिक्षा, धर्म, यासंबंधी पूर्ण निर्णय होत असे. कुरानानुसार सुलतान राज्य करतो की नाही हे पाहण्याचे काम उलेमा पाहत असे. राज्यव्यवस्थेत यांना मानाचे स्थान होते. अनेक सुलतानांवर उलेमांचे अवास्तव वर्चस्व राहिल्याने अनेक कठीण प्रसंगाना सुलतानांला तोंड द्यावे लागत असे. समाजात या वर्गाला मान-सन्मान होता तसेच त्यांचा दरारा आणि भितीही राहात असे.

आम मुसलमान :- ज्यांच्या पुर्वजांनी हिंदू असून मुस्लीम धर्म स्विकारलेला आहे. याचा समावेश आणि इतर सामान्य मुसलमानांचा यात समावेश होता. सुलतान कालखंडात

मुस्लीमधर्म 'राजधर्म' म्हणून स्विकृत झाल्यामुळे इतर धर्मियांना कोणतेही स्थान नव्हते. यावेळी बौध्द, जैन, हिंदू, पारशी इत्यादी अनेक धर्मांचे लोक समाजात होते. त्यांना धर्म बदलण्यास प्रवृत्त केल्या जात असे. धर्म परिवर्तनानंतरही या लोकांना कोणताही सन्मान किंवा महत्वाची पद दिल्या जात नसे. सुरुवातीला यांची संख्या कमी होती. सुलतान कालखंडात यांच्यावर मोठया प्रमाणात अत्याचार करण्यात आल्यामुळे यांची संख्या वाढली. अनेक वर्ष हा वर्ग उपेक्षित राहिला. मुस्लीम समाजात शिया आणि सुन्नी यामध्ये नेहमीच संघर्ष राहिला सुलतान हा सुन्नी पथांचा असल्यास शियांवरही अत्याचार झालेले आहेत.

दास प्रथा :- या काळात दास प्रथेला सामाजिक मान्यता मिळालेली होती. हिंदू-मुसलमान दास - दासी ठेवत असे. युद्धात पकडलेल्या लोकांना दास म्हणून विकल्या जात असे. यांची खरेदी विक्री केल्या जात असे. सुलतान कालखंडात दास ठेवणे वाईट न समजता प्रतिष्ठेचे समजल्या जात असे. गुणवत्तेच्या आधारावर मालक दासांना मुक्तही करित असे. कुतुबुद्दिन ऐबक, अलतश, बलबन हे गुलाम घराण्यातील नावारुपास आलेले सुलतान होते.

सुलतान काळातील मुस्लीम स्त्रियांची स्थिती :-

सुलतान कालखंडात मुस्लीम स्त्री स्वतंत्र नव्हती त्यांना पुरुषांच्या नियंत्रणाखाली जीवन जगावे लागत असे. पूर्णपणे पतीवर अवलंबून राहात असे. बहुपत्नि विवाह मुस्लीम काळातही होते. त्यामुळे त्यांच्यात सतत भांडण होत असे.

विवाह पध्दती :- सुलतान काळातही बालविवाहाची पध्दती होती. प्रत्येक मुसलमानांला चार विवाह करण्याची परवानगी होती. हिंदूमध्ये विधवा विवाहाला मान्यता नव्हती परंतु

मुस्लीम समाजात विधवा विवाहाला मान्यता होती' अनेक विधवा विवाह झालेले आहेत. विवाह कुरानानुसार होत असे. 'तलाक' देण्याची प्रथा मुस्लीम समाजात होती.

पर्दा पध्दती (बुरखा पध्दती) :- सुलतान कालखंडात मुस्लीम स्त्रिया बुरख्यात राहण्याची प्रथा होती. मुस्लीम समाजात ही प्रथा रुढ होती. घरात आणि बाहेर वावरतांना या स्त्रिया बुरखा घालीत असे.

रजीया सुलतान च्या काळात स्त्री-शिक्षण दिल्या जात होते याचे उल्लेख आढळतात. नृत्य, चित्रकला, संगीत यामध्ये अनेक मुस्लीम स्त्रियांनी निपुणता प्राप्त केल्याचे उल्लेख आहे. सतीप्रथा मुस्लीम समाजात नव्हती तसे जोहार पध्दती सुलतान काळात मुस्लीम समाजात नव्हती मुस्लीम स्त्री पुर्णता पुरुषांवर अवलंबून राहात असे. विशिष्ट पध्दतीने तलाक देण्याची पध्दत त्या काळात रुढ झालेली होती. मुस्लीम स्त्रीसोबत लग्नानंतर दासी सोबत पाठविल्या जात असे. मुलींना घरी शिक्षण देण्याची पध्दती होती. मुस्लीम स्त्रियांच्या स्वातंत्र्यावर अनेक बंधने लादण्यात आलेली होती त्यामुळे त्यांचा स्वतंत्र विकास फार कमी झालेला होता. सुलतान काळातील सामाजिक जीवन मुस्लीम राज्यकर्त्यांच्या दृष्टिकोनातून ऐषआरामाचे होते. सुलतान अनियंत्रित शासन राहात असे. उस्लेमा, अमीर, काझी, वजीर, मंत्रीगण यांना समाजात मानाचे स्थान होते.

निष्कर्ष :-

सुलतान कालखंडात सुलतान अनियंत्रित होते. त्याचबरोबर हिंदूंचा द्वेष करणारे होते. त्यामुळे गैरमुसलमानी लोकांवर अत्याचार केल्या जात असे. त्यांच्यावर अतिरिक्त कर लादून त्यांचे आर्थिक खच्चिकरण केल्या जात असे त्यामुळे

सत्ता मिळविण्यासाठी त्यांच्यात कोणतेही त्राण राहात नसे. भारतातील सुलतान कालखंडातील मुस्लीम विजय हिंदूंच्या श्रेष्ठत्वावरील फार मोठा आघात होता. इस्लाम राजधर्म असल्यामुळे मुसलमानांना नेहमीच वरचे स्थान होते. हिंदू-मुसलमान एकाच राज्यात राहात होते. परंतु एकदुस-यापासून नेहमीच अलिप्त राहात असे. सुलतान काळातील सामाजिक स्थिती या दोन वर्गांना एकत्रित राहणारी कधीच राहिली नाही. हिंदू-मुस्लीम स्त्रियांची स्थिती थोड्या फार फरकाने सारखीच होती. स्त्रियांना समाजात फारसे महत्वाचे स्थान नव्हते. मुस्लीम स्त्रिया पुनर्विवाह करता येत असे. याउलट हिंदू समाजात विधवा विवाह करता येत नसल्याने विधवांचे प्रमाण मोठ्या प्रमाणात वाढलेले होते. सुलतान कालखंडात सामाजिक सामंज्यस्य फार कमी प्रमाणात दिसून येते. सुलतान धर्मनिरपेक्ष नसल्यामुळे इतर धर्मियांना कोणतेही अधिकार या काळात नसल्यामुळे धार्मिक कार्य करण्याचे त्यांना स्वातंत्र्य दिल्या गेले नव्हते त्यामुळे सुलतान कालखंडात समाजाची चौकट नेहमीच अस्थिरतेची राहिली. हिंदु स्त्रियांना पळवून लग्न करणे, दास बनविणे ही कायमची बाब झालेली होती. दिर्घकालखंड सुलतान कालखंडाने व्यापलेला होता. त्याचे दूरगामी परिणाम भारताच्या इतिहासावर झाले. सुलतान कालखंड संपल्यानंतर मुगल कालखंड सुरु झाला. पण समाजाची चौकट ही तशीच कायम राहिली. थोडे फार बदल काही सम्राटांच्या काळात झालेत परंतु गैर मुसलमानी लोकांवरील अत्याचार कमी झाले नव्हते सुलतान कालखंडातील अनेक सुलतानांनी दैवी सिध्दांताचा आधार घेऊन जनतेवर अनन्वित अत्याचार केले कालांतराने समाजात सांमंजस्य न राहिल्यामुळे सुलतान कालखंडाचा शेवट इ .स .१५२६ मध्ये झाला आणि मुगल कालखंडाची सुरुवात झाली.

संदर्भ सूची -

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६) विद्याधर महाजन	मध्यकालीन भारत	एस चन्द कंपनी , नई दिल्ली
७) डॉ संजीव कुमार जैन	पूर्व एवं उत्तर मध्यकालिन भारतीय संस्कृती	कैलास पुस्तक सदन , भोपाल
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“ प्रेम ? ”

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प्रेम आहे तरी काय? प्रेम देवाचा प्रदेश आहे. त्याचा हृदयातून प्रवेश आहे. प्रेम आहे भावनेची धारणा, अंतःकरणाची प्रेरणा, एक अवगुणीत संवदेना आणि त्याची निखळ आराधना. प्रेमाहून उच्च अशा दुस-या कोणत्याही सुखाची आपण कल्पना करू शकत नाही. परंतु या प्रेम शब्दाला वेगवेगळे अर्थ आहेत. स्वामी विवेकानंद म्हणतात “खरे पाहता प्रेम या शब्दाचा अर्थ जगातील सामान्य स्वार्थी प्रेम हा नाही. या स्वार्थी प्रेमाला प्रेम म्हणजे म्हणजे प्रेम या शब्दाचा अपमान करणे होय. खरे प्रेम हे फक्त ईश्वराबद्दलच असू शकते. जगातील सर्व प्रकारचे प्रेम हे केवळ ढोंग असून ते अगदी पोकळ असते.”

ईश्वराबद्दलचे प्रेम व्यक्त करायला आपल्याला ‘Valentine Day’ म्हणजेच “प्रेम दिवस” मनवायची गरज पडत नाही. कारण ते खरं, निस्वार्थी प्रेम असतं, ज्यांच प्रदर्शन करायची गरजच भासत नाही. तिथे “गिळ अॅन्ड टेक” ची अट नसते. ख-या भक्ताला स्वर्ग नकोच असतो, कारण त्याला तो पोरखळ वाटत असतो. त्याला हवा असतो केवळ ईश्वर.

जर तुम्ही नेहमी आनंदी वृत्ती आणि हसरा चेहरा ठेवला तर, तुम्ही प्रार्थना नेईल त्याहूनही अधिक लवकर ईश्वराच्या जवळ जाल. नेहमी विषन्न आणि उदास असलेली मने प्रेम कसे करू शकतील? आणि प्रेम करण्याची भाषा जरी असे लोक बोलले तरी ती अगदी खोटी असते. सत्तेची उपासना केल्याने आणि गंभीर चेहरे करून बसल्याने त्यांच्या अंतःकरणातून सारे प्रेम निघून जात असते. म्हणून जो मनुष्य नेहमी दुःख करीत बसतो तो कधीही ईश्वरलाभ करून घेवू शकत नाही. प्रत्येक व्यक्तीला आपापल्या दुःखाचा भार सांभाळणे भागच असते. जर तुम्ही दुःखी असाल तर

त्या दुःखावर विजय मिळवून सुखी होण्याचा प्रयत्न करा. अर्थातच हे एवढं सोप नक्कीच नाही. कधी कधी आपल्यावर एवढ्या आपत्ती येतात की, आपण पूर्णपणे खचून जातो. ईश्वराचे अस्तित्व आहे हे मान्यच होत नाही. आपण जर ईश्वरावर खरे प्रेम केले असेल, आणि त्यानंतरही आपल्यावर जर आपत्ती कोसळल्या असतील तर देवावरचा विश्वासच नाहीसा होतो. पण खरोखरच त्या सर्वव्यापी परमेश्वरावर तुमचे प्रेम असेल तर लगेच आपल्या मनात येत की, देव आपल्याला याहीपेक्षा जास्त त्रास देवू शकला असता.

समजा, एखादयाची आई कर्करोगामुळे मृत्यु पावली आहे. त्या माणसाची ईश्वरावर अतिशय श्रद्धा आहे. पण आईच्या मृत्यूनंतर हा विश्वास डामाडोल झाल्याशिवाय राहणार नाही. लगेच त्या व्यक्तीच्या मनात येईल जर ईश्वराचे अस्तित्व असते तर त्याने आपल्या आईला हा रोग होवूच दिला नसता. त्याला जर ईश्वराचे अस्तित्व मान्य असेल, परमेश्वरावर जर त्याचे प्रेम असेल तर तो पुन्हा पॅन्झिटीकली विचार करेल की, ईश्वर नक्कीच आहे आणि त्याने आपल्याला मदतही केलेली आहे. कारण कर्करोगाच्या रूग्णांना ज्या मरणयातना सहन कराव्या लागतात त्या आपल्या आईला सहन कराव्या लागल्या नाहीत. समजा तिला खुप यातना झाल्या असत्या आणि आपल्याला त्या पाहाव्या लागल्या असत्या तर? शेवटी आपल्याला मान्यच कराव लागत, की, अश्रु आणि हास्य ही दोन्ही भावंडे आहेत. त्यांचा फार जवळचा संबंध आहे. जीवन समुद्र विशाल आहे. चित्रविचित्र आहे. जितका सुंदर तितकाच भयंकर आहे. मृत्यु कुणाचीही कदर करीत नाही, कशाचीही पर्वा बाळगत नाही. जीवनात येणारे ते अनादी, अनंत आणि आधळे असं चक्रीवादळ आहे. सुख आणि दुःख यांच्या

लाटांवर हेलकावे खातच माणसाला जगावं लागतं.मरण ही सृष्टीतली अपरिहार्य गोष्ट आहे, आणि मृत्युपेक्षा ज्यांचे महत्व मनुष्याला अधिक वाटते अशी जीवनात अनेक मुल्ये आहेत. त्यातलच एक मुल्य म्हणजे प्रेम. ईश्वरावर असलेलं प्रेम, अगाध श्रद्धा. कृष्णमेघांनी आकाश कितीही आच्छादलेले असू द्या, प्रत्येक काळया ढगात रूपेरी किनार असते हा दुर्दम्य आशावाद. पण एवढं आशावादी असणं तेव्हाच शक्य आहे जेव्हा आपली त्या सर्वव्यापी परमेश्वरावर असीम श्रद्धा असेल. वस्तुतः प्रेमाचे विशदीकरण (प्रकटीकरण) अशक्य आहे. प्रेम हे अशु आणि आनंद यामधील स्नेहाचा बंध (धागा) आहे.

शेवटी चराचरात वास करणा-या परमेश्वराचे अस्तित्व माननं किंवा न माननं हे ज्याच्या त्याच्या श्रद्धेचा प्रश्न आहे. आणि शेवटी श्रद्धा ही प्रेमातुनच निर्माण होते. याठिकाणी मला स्वामी विवेकानंदाचे एक सुंदर उदाहरण दयावेसे वाटते ते म्हणतात की, एकदा ते एका मुस्लिम राजाकडे गेले तेव्हा तो राजा त्यांना म्हणाला की, तुम्ही हिंदू लोक अगदी मुर्ख आहात.दगड-धोडयांची पुजा करून त्याला देव मानता. त्यावर स्वामी विवेकानंदांनी त्या राजाला त्याच्या बाजूला असलेल्या फोटोवर थुकांयला आणि पाय ठेवायला सांगितले. पण राजा तसे करायला तयार होईना कारण तो त्याच्या आईवडीलांचा फोटो होता. तेव्हा विवेकानंद त्याला म्हणाले, जसे तुला माहीती आहे की हा फोटो आहे, तुझे आईवडील नाहीत तरीपण तु थुकांयला आणि पाय दयायला तयार नाहीस. कारण तू त्यांच्यावर प्रेम करतो आणि त्यामुळेच त्या फोटोवर तुझे श्रद्धा आहे. त्याचप्रमाणे आमचेही त्या भगवंतावर प्रेम आहे. त्या प्रेमांमुळेच एक श्रद्धास्थान म्हणून आम्ही मुर्तीपूजा करतो. जेणेकरून त्या अद्भूत शक्तीमध्ये लीन होवून जीवनांचे सार्थक होवू शकेल. आपल्याला मुखपणाच्या, चमत्काराच्या शक्ती नको आहेत. तर जी शक्ती माणसाला मुक्ती प्राप्त करून देते त्याच्या दासत्वाचा कलंक धूवून काढते आणि त्याला ईश्वर दर्शन घडवून देते ती आत्म्याची शक्ती आपल्याला हवी आहे. जी फक्त प्रेमातुनच निर्माण होवू शकते.

आशा, स्वप्ने, संकल्प ही आयुष्यातली फुले आहेत. ती क्षणभंगूर असली तरी आपले आयुष्य सुगंधीत करून जातात. पाश्चात्य संस्कृतीत प्रदर्शनाचा भाग खुप आहे. ती अबोलीच्या फुलासारखी आहे. उलट सुचकता हा आपल्या संस्कृतीचा आत्मा आहे. ती प्राजक्ताच्या फुलासारखी आहे. तळहाताच्या उबेनेसुध्या ती कोमेजून जाते. त्यामुळे आपली संस्कृती जपायची असेल तर खरे प्रेम करायला शिकायला पाहीजे. जे आपल्याला परमेश्वराच्या जवळ नेईल, त्याच्याशी सवाद साधता यईल. त्या अद्भूत शक्तीचा साक्षात्कार होईल.

शेवटी आयुष्यात ज्याला त्याला आपापल्या पाउलवाटेने पुढे जावं लागतं. कोणाचाही आधार कामात येत नाही. कारण तो कधी काढून घेतला जाईल सांगताच येत नाही. “आत्म दीपो भवं” हे अंतीम सत्य आहे. त्यामुळे स्वतःच्या मनातली ज्योत प्रज्वलीत झाल्याशिवाय प्रगती शक्यच नाही आणि त्यासाठी प्रेम ही भावना जागृत होणं अतिशय आवश्यक आहे. खरोखरंच प्रेम म्हणजे जीवनाचा मोठा ठेवा आहे. प्रेम म्हणजे परमेश्वराची निरामय, निष्पाप निर्मिती आहे. हया धरतीवरील सर्व जीवांना आयुष्याचं गुढ (महत्व) कळावं म्हणून प्रेमाची निर्माती झाली आहे. प्रेमाशिवाय जीवन शक्य नाही. प्रेमांमुळे जगण्याला अर्थ आहे. प्रेम म्हणजे देवत्वाकडे पोहचण्याच माध्यम आहे. प्रेमाच्या साहाय्यानं आपण आपल्या मनास (आत्म्यास) इतक्या उंच शिखरावर नेवू शकतो की तिथुन आपणांस कुणीही विचलीत करणार नाही. म्हणूनच आपण अध्यात्म केंद्रित होण गरजेच आहे. आपण अध्यात्मावर श्रद्धा ठेवा कि ठेवू नका, पण आपल राष्ट्रजीवन उंचावण्याला अध्यात्माशिवाय तरणोपाय नाही. प्रत्येक प्राणिमात्राच्या हृदयात वास करीत असलेली प्रेम ही एक महान शक्ती आहे.

संदर्भ सुची -

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वृद्धावस्था एक समस्या और सरकार की जनकल्याणकारी योजनाएँ

डॉ. सौ. स्मिता दिलीप जोशी

प्राचार्य अरुणराव कलोडे महाविद्यालय नागपूर,
 राज्यशास्त्र विभाग प्रमुख

प्रस्तावना:-

वृद्धावस्था जीवन की एक संक्रमणकालीन अवस्था है जिससे अधिकांश व्यक्तियों को गुजरना पड़ता है चाहे वह पुरुष हो या स्त्री। यह जीवन का वह पल होता है जिसमें अपने को पहले की अपेक्षा कमजोर महसूस करता है। कभी कभी व्यक्ति यह भी सोचता है की उसे अब जीने का अधिकार नहीं। दुनिया के सभी देशों में मनुष्यों की आबादी में आश्चर्यजनक बदलाव आ रहे हैं। बुढ़े की संख्या में अभूतपूर्व वृद्धि हो रही है। यह एक गतिशील प्रक्रिया है। और हमारे तीव्रतम विकास का परिणाम है। बढ़ती हुई बुजुर्ग पीढ़ी सिर्फ विकसित देशों की ही समस्या नहीं है तो विकसनशील देशों में भी बुजुर्गों की जनसंख्या खतरे के निशान को पार करती जा रही है।

वृद्धावस्था मानव जीवन की सामान्य स्थिति है जिसे प्रत्येक को स्वीकार करना पड़ता है। शारीरिक एवं मानसिक क्षमताओं में -हास तथा सामाजिक कार्य कलापो से विलगता की भावना वृद्धावस्था का एक महत्वपूर्ण लक्षण है। शरीर में परिवर्तन आना एक स्वाभाविक जैवकीय प्रक्रिया है। जिसके लक्षण स्वयं शरीर में भी दिखाई देने लगते हैं। वृद्धावस्था सामान्यतः ६० वर्ष के बाद की आयु सम्बन्धी अवस्था को माना जाता है। सामाजिक कार्य कलापो से विलगता की भावना वृद्धावस्था का एक महत्वपूर्ण लक्षण है।

औद्योगीकरण और नगरीकरण का प्रभाव :-

भारतीय समाज में वृद्ध महिलाओं का महत्वपूर्ण स्थान रहा है। भारतीय संस्कृति की यह मान्यता रही है कि आनेवाली पिढिया उनके परिपक्व अनुभव से बहुत लाभ उठा सकती है। वृद्धावस्था की समस्या वर्तमान समय में

अधिकांशतः पीढ़ी संघर्ष का परिणाम है। संयुक्त परिवार में जब नई पीढ़ी के बीच मतभेद या तनाव की दशा पैदा होती है तो विवाह के बाद लड़को द्वारा अपने लिए अलग परिवार की व्यवस्था की तलाश शुरू हो जाती है। भारतीय समाज में आज भी वृद्धों को सम्मान की दृष्टि से देखा जाता है लेकिन जैसे जैसे संयुक्त परिवार प्रणाली का विघटन होता जा रहा है, वैसे वैसे वे भी उपेक्षा की शिकार होती जा रही हैं। आर्थिक एवं सामाजिक बदलाव के कारण उनकी स्थिति पहले से खराब ही हुई है। औद्योगीकरण और नगरीकरण के फलस्वरूप संयुक्त परिवार की जगह केंद्रक परिवारों की संख्या बढ़ रही है। परिवार के युवा सदस्य विवाह के बाद अपने माता पिता के साथ स्थान की कमी, या स्वतंत्र जीवन की लालसा से नहीं रहना चाहते हैं। परिणाम स्वरूप जिस आयु में व्यक्ति को अपने बच्चों से सबसे अधिक संरक्षण और मदद की जरूरत होती है, उस आयु में वे अकेले और निराश्रित हो जाते हैं। जब दुर्भाग्य से वृद्ध माता-पिता में से किसी एक की मृत्यु हो गई हो तब स्थिति और भी समस्यात्मक हो जाती है। अकेलेपन की भावना से भी वृद्ध लोगो में तनाव बढ़ते हैं। और मनोवैज्ञानिक रूप से वे अपने आप को असहाय्य और दुर्बल महसूस करने लगते हैं।

नगरीय संस्कृति से प्रभावित ऐसे युवकों जो अपने वृद्ध माता पिता में से किसी एक को अपने साथ रखकर उनको घरेलू नौकरो जैसे जीवन जीने के लिए बाध्य कर देते हैं उस दशा में वृद्ध माता पिता को अकेलेपन के साथ पारिवारिक शोषण का भी शिकार होना पड़ता है। पारिवारिक और मनोवैज्ञानिक असुरक्षा के साथ-साथ आर्थिक असुरक्षा भी वृद्धों के लिए समस्या बनी हुई है। बुढ़ापे से सम्बंधित

बीमारिया होने के कारण वे अपने ही परिवार के सदस्यों के लिए बोझ बन जाते हैं। अधिकांश वृद्धों के पास अपनी आय का कोई स्वतंत्र साधन नहीं होता वे अपने लडके या भाइयों पर निर्भर रहते हैं। पारिवारिक, मनोवैज्ञानिक, आर्थिक, और सामाजिक रूप से उपेक्षित जीवन व्यतीत करने वाले वृद्धों की मानसिकता अभी भी अपने बच्चों के साथ रहने की है। पुत्रों तथा परिवार के अन्य सदस्यों द्वारा दी जाने वाले शोषण के बावजूद वे उनके विरुद्ध नहीं हैं। वृद्धों की नकारात्मक सोच के लिए युवा वर्ग और वृद्ध दोनों की ही मानसिकता उत्तरदायी है। एक और आधुनिक भौतिकवादी संस्कृति है जो वृद्धपिढी के लिए अभिशाप बनता जा रहा है। समाज में सामुदायिक जीवन का अभाव और गतिशीलता में होने वाली वृद्ध भी वृद्धजनों की समस्याओं का प्रमुख कारण है। कुछ सीमा तक स्वयं वृद्धजन भी अपनी समस्याओं के लिए जिम्मेदार हैं। अधिकांश वृद्ध जो व्यवहार के परम्परागत नियमों में किसी तरह का परिवर्तन नहीं चाहते। वे भुल जाते हैं कि शिक्षा आधुनिकीकरण में वृद्धी होने से व्यवहार के परंपरागत ढंगों का बने रहना संभव नहीं है। जब वृद्ध नये विचारों के युवाओं से सामंजस्य स्थापित नहीं करते, तब उनका तिरस्कार होना स्वाभाविक है।

ओल्ड एज होम्स की बढ़ती संख्या :-

वृद्धाएँ समाज में शारिरीक रूप से अशक्त और आर्थिक रूप से पराधीन होती हैं। इस कारण वह अपने जीवन की सुरक्षा के लिए परिवार के लोगों से सहारे की अपेक्षा करती हैं। परंतु आज की युवा पिढी अपने मन में आधुनिक सुखसुविधाओं की चाहत रखकर भौतिकता की अन्धी दौड़ में फँसी हुई है और वृद्धमाता को अपने परिवार की परिधि से बाहर रखना चाहती है। पाश्चात्य सभ्यता और संस्कृति के प्रभाव के कारण समाज और परिवार में वृद्धाओंकी स्थिति निम्न हो गई है। वह असहाय और अनुपयोगी वस्तु बनकर रह गयी हैं। शारिरीक एवं आर्थिक दृष्टी से वृद्धाएँ घुटन भरी जिन्दगी जीने को विवश हो जाती हैं। वह युवा पिढी से तालमेल नहीं बैठा पाती हैं। परिणाम

स्वरूप कई बार पारिवारिक कलह पनप जाता है।

पाश्चिमात्य देशों में बूढ़े लोग घर से तंग होकर 'ओल्ड एज होम्स' में जाकर उदासी और निराशा भरा जीवन बिताते हैं। भारतीय युवा पिढी ने पश्चिमी नक्कल कर ली पर अपने सामाजिक मूल्य भूल गये। भारत में ६० साल से जादा उम्र वाले लगभग ७ करोड़ लोग हैं। जिनमें ३ करोड़ ७० साल से जादा और ६० लाख ८० साल से उपर हैं। जैसे जैसे आयु बढ़ती है, इंसान की दुसरो पर निर्भरता भी बढ़ती जाती है। आज भारत में अच्छी गुणवत्ता वाले ७२८ ओल्ड एज होम्स हैं। कई जगह तो दाखला बहुत स्किलिंग के बाद मिलता है। क्योंकि अच्छी आय पाने वाले बुजुर्ग ऐसे लोगों के साथ रहना पसंद करते हैं जो उनके हम खयाल हो और जिनके साथ उनका लाईफ स्टायल और अभिरुचीया मेल खाती हो। केरल एक ऐसा राज्य है जहा सबसे जादा 'ओल्ड एज होम्स' हैं। वहा साक्षरता १०० फीसदी है और जादा तर युवा पिढी जादा कमाने की लालच में पलायन करके बाहर चला जाता है। इसलिए सरकार ने देशभर में ६०० से अधिक और वृद्धाश्रम तैयार करवानेकी मंजुरी दे दी है। ३० साल पहले जब ओल्ड एज होम्स बनाए गये तब सभी का कहना था की यह पश्चिमी रहन सहन एक विकृत तरीका है। लेकिन आज भारत में ये एक हकीकत है। माँ - बाप अपना पेट काटकर अपनी हैसियत से बढ़कर अपने बच्चों को अच्छे संस्थानों में पढाते हैं। और बच्चे अच्छी पोजिशन मिलने के बाद उनसे विमुख हो जाते हैं।

सरकार की नीती :-

वृद्धावस्था एक मानवीय अनिवार्यता स्वाभाविक प्रक्रिया है। इसी कारण वृद्धावस्था में भी परिवर्तन आवश्यक है। वर्तमान समयमें वृद्धाओं में भी परिवर्तन हो रहा है। पुरानी एवं नई पीढी के अलग अलग व्यवहार के कारण ही उन के बीच टकराव रहता है। भारत में जीवन आयु तथा वृद्धजनों की संख्या निरंतर बढ़ रही है। विश्व में वृद्ध एवं वरिष्ठ नागरिकों की संख्या के मान से भारत दुसरे स्थान पर है। वृद्धाओंकी स्थिती दिनप्रतिदिन विषम होती जा रही है।

केंद्रीय समाज कल्याण बोर्ड अपने विभिन्न

सहायता कार्यक्रमों को क्रियान्वित करने तथा सफलता के लिए लगभग ७००० ऐच्छिक संगठनों को सहायता प्रदान करता है। राष्ट्रीय और अंतरराष्ट्रीय संगठनों, जिल्ले दानी उपहार देनेवाले अथवा सेवा संगठनों के रूप में मान्यता प्रदान की जाती है। उनमें युनीसेफ, यनेस्को, विश्व स्वास्थ्य संगठन आदि ऐसे सक्रीय संगठन हैं जो जनसामान्य के बीच जनचेतना जागृत करने एवं सामाजिक न्याय के प्रति सत्कार की प्रतिबद्धता में सहायता प्रदान करने के कार्य करते हैं। सरकारी तथा गैरसरकारी स्वैच्छिक संगठनों, जिल्ले, जिल्ले योजना आयोग, केंद्रीय समाज कल्याण बोर्ड, मानव संसाधन मंत्रालय, स्वास्थ्य मंत्रालय, विकास एवं शिक्षा मंत्रालय तथा विभिन्न ऐच्छिक संस्थाओं के मध्य सुदृढ सम्बन्ध स्थापित किए जाने चाहिये।

प्रथम पंचवार्षिक योजना (१९५१-५६) केंद्रीय समाज कल्याण बोर्ड ने ग्रामीण स्वैच्छिक संगठनों में अनेक परिवार व बालविकास योजनाएँ प्रारम्भ की तथा राज्य समाज कल्याण सलाहकार बोर्ड की स्थापना की। सातवीं पंचवार्षिक योजना में मानवसंसाधन विकास मंत्रालय में अलग से महिला और बालविकास विभाग खोला महिलाओंकी आर्थिक स्थिति को सुधारने के लिए सरकार द्वारा एक विशेष योजना २ अक्टूबर १९६३ से महिला समृद्धि योजना के नाम से प्रारम्भ की गई।

१ अक्टूबर को 'वृद्धदिवस' मनाया जाता है। वृद्ध महिलाओं को उचित सम्मान देना, उनकी सुख सुविधाओं का ध्यान रखना, ये सब बातें होंगी तभी वृद्धदिवस मनाना सार्थक होगा। अमेरिका, चीन, इजरायल, नेपाल, उत्तरकोरिया आदि देशों में वृद्ध महिलाओं के समस्याओं के निराकरण के कार्यक्रम चलाएँ हैं। भारत में भी वृद्ध आश्रम, वृद्ध कल्याण केंद्र, देखभाल गृह आदि स्थापित किए गये हैं। केंद्रीय व राज्य सरकार स्वयंसेवी संगठनों को आर्थिक अनुदान देकर वृद्ध कल्याण कार्यक्रम क्रियान्वित कर रहा है। सरकार निराश्रित वृद्ध महिलाओं को वृद्धावस्था पेन्शन देती है। रेलविभाग वृद्ध महिलाओं को वरिष्ठ नागरिक की सम्मान जनक संज्ञा देकर यात्रीभाड़े में छूट देता है। संविधान

के अंतर्गत व्यक्तीयों के मूलअधिकारों के अतिरिक्त कल्याण सम्बन्धी अन्य बातों का विशेष उल्लेख है। राजनीति के नीती निर्देशक सिद्धान्तों के कल्याणकारी राज्य के कई तत्व निहीत हैं। सरकार ऐसी नीती का निर्देश करेगी कि वह सभी स्त्री-पुरुषों को जीवनयापन के लिए यथेष्ट अवसर दे सके।

भारत में सामान्य तौर से ६० वर्ष की आयु की महिला को वृद्धा कहा जाता है। इस आयु में वह अपने आपको हारा हुआ, थका हुआ, बेकार महसूस करने लगती है। गाँव में ६० वर्ष की आयु की वृद्धाएँ कोई न कोई कार्य करते हुए मिल जाएगी। संयुक्त राष्ट्रसंघ ६५ वर्ष की आयु को बुढ़ापे की शुरुआत मानता है। भारत में वृद्धावस्था, दुर्घटना, प्रसुती, जीविकोपार्जन, मृत्यु आदि से उत्पन्न आर्थिक असुरक्षा के प्रति महत्वपूर्व कदम उठाए गये हैं। लेकिन अन्य विकसित देशों की तुलना में ये कम हैं। सामाजिक न्याय एवं अधिकारिता मंत्रालय द्वारा वृद्धजनों का भविष्य सुधारने की दिशा में सिमित प्रयास किया गया है। जनवरी १९६६ तक वृद्धजनों हेतु राष्ट्रीय नीती बनायी गयी। जिसका प्राथमिक उद्देश्य ऐसे व्यक्तीयोंद्वारा स्वयं तथा अपने आश्रित के वृद्धावस्था हेतु प्रावधान करने के लिए प्रोत्साहित करना था। दसवीं पंचवार्षिक योजना के मध्य अवधि समीक्षा में सुझाव दिया गया कि शासन को इस नीती को जारी रखने हेतु कार्य योजना बनानी चाहिए। वृद्धों के भरणपोषण हेतु आर्थिक सहायता, सुरक्षा, आवास एवं चिकित्सा सुविधा उपलब्ध कराने का दायित्व शासन को स्वयं करना चाहिए।

निष्कर्ष :-

वृद्धावस्था कोई बीमारी नहीं है। मानव के जीवनचक्र की एक अनिवार्य शारिरीक दशा है। जिसका सम्बन्ध आयु से है यह अवस्था सभी को आती है। भारतीय संस्कृति में बुजुर्गों का स्थान सामाजिक संस्थाओं में सर्वपरि रहा है। व्यक्तीवादी विचारधारा, भौतिकवादी दृष्टीकोन, पाश्चात्य सभ्यता एवं संस्कृति के कर्ता के रूप में बुजुर्गों की सत्ता एवं शक्ती का न्हास ही नहीं किया है बल्कि वृद्धाओंकी

परिस्थिती को भी कुप्रभावित किया है। वर्तमान परिवर्तनशील परिप्रेक्ष्य एवं विकास के इस संक्रमणकालीन दौर में नई पिढी के लोग पुरानी विचारधारावाले वृद्धाओं को अब बिल्कुल पसंद नहीं करते। वृद्धों परंपरावादी होती है। और वे परिवर्तन पसंद नहीं करती। समाजशास्त्रीय दृष्टिकोण से वृद्धाओं की प्रमुख समस्या परिवार और समाज के साथ उचित सामंजस्य न कर पाने की है। वृद्धाओं ने अपनी सोच को सकारात्मक बनाना चाहिये। नकारात्मक विचारों से बचना चाहिए। वह अपना समय सकारात्मक कार्य में लगाएँ क्योंकि वह इस समाज का महत्वपूर्ण हिस्सा है। वृद्धों समाज व परिवार की आधारशीला होती है। शासन ने उनके लिए पेंशन की राशी में बढोत्तरी ज्यादा व्याजदर, यात्रा दर की यह सुविधा की है।

बुढ़ापा प्रकृतिका अटल नियम है। अतः अपनी अवस्था के बारे में पहले से सचेत रहना चाहिए और अपने आप को बेकार न समझकर आज वृद्धाओं तथा युवा पिढी दोनों को एक दुसरे के साथ तालमेल बिठाकर जीवन को प्रसन्नतापूर्वक व्यतीत करना चाहिए।

संदर्भ :-

डॉ. सुभाशचंद्र गुप्ता वृद्ध महिलाओं की उपेक्षा, शोषण एवं समस्याएँ
डॉ. कंचन लता शर्मा अर्जुन पब्लिशिंग हाउस २००६, न्यू दिल्ली.

रमा शर्मा महिला विश्वकोश भाग-४
एम. के. मिश्रा अर्जुन पब्लिशिंग हाउस २००६, न्यू दिल्ली

समाजकल्याण : बुढ़ापे का दंशित समाज
सुरक्षा के उभरते सवाल, डिसेंबर २००६

समाजकल्याण : समाज में सुरक्षित नहीं है बुजुर्ग, ऑक्टोबर २००८.

