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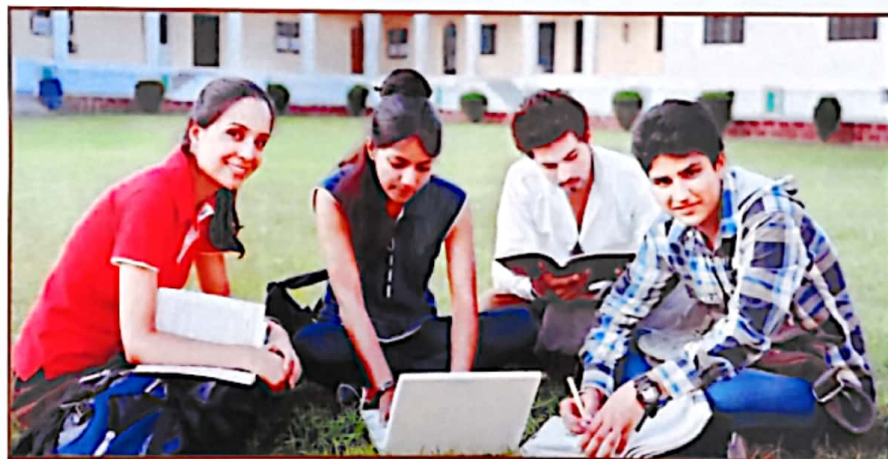
Multidisciplinary International E-Research Journal

PEER REVIEWED, INDEXED AND REFEREED JOURNAL

SPECIAL
ISSUE
229 (B)

2018-20

INDIAN YOUTH : CHALLENGES AND OPPORTUNITIES



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Indian Youth Information and Communications Technology

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Introduction :

Information and communication technologies have become a significant factor in development, having a profound impact on the political, economic and social sectors of many countries. ICTs can be differentiated from more traditional communication means such as telephone, TV, and radio and are used for the creation, storage, use and exchange of information. ICTs enable real time communication amongst people, allowing them immediate access to new information. ICTs play an important role in enhancing dialogue and understanding amongst youth and between the generations. The proliferation of information and communication technologies presents both opportunities and challenges in terms of the social development and inclusion of youth.

There is an increasing emphasis on using information and communication technologies in the context of global youth priorities, such as access to education, employment and poverty eradication. In addition, ICTs can create effective channels of cooperation, dialogue and information exchange among young people. As a result, the role of young people in the Information Society is an important one. Young people are potential beneficiaries of increased access to ICT, in particular through improvements in education and social development. Young people may also play an important role in the development of the Information Society, through their ability to learn to use and develop ICT and its applications.

Research Methodology :

For the purpose of collecting all important data and information required to be processed for establishment of this report content, secondary data collection is chosen to gather all available information regarding Information Communication and Technology. Different sources from different web sites used to extract and gather all factual information regarding ICT globally. A similar method used to gather all responses from the various stake holders towards the topic. The sources are carefully chosen in order to ensure quality of the content, relevance, and ease of comprehension. Reason of choosing secondary data collection is based on a fact

that varieties of sources are largely available in electronic network.

Literature and Factual Review

Important Global Facts

- Approximately one billion youth live in the world today. This means that approximately one person in five is between the age of 15 to 24 years.
- The number of youth living in developing countries will grow by 2025, to 89.5%.
- Therefore, it is a must to take youth issues into considerations in the ICT development agenda and ICT policies of each country.
- For people who live in the 32 countries where broadband is least affordable – most of them UN-designated Least Developed Countries – a fixed broadband subscription costs over half the average monthly income.
- For the majority of countries, over half the Internet users log on at least once a day.
- There are more ICT users than ever before, with over five billion mobile phone subscriptions worldwide, and more than two billion Internet users.
- Almost half the world's population is under the age of 25 and nearly a quarter are aged 12 to 24. Of those aged 12-24, nearly 40% live on less than two dollars a day.
- Youth employment is in crisis according to the ILO, which estimates that some 75 million are out of work as of 2012. That accounts for 41% of total global unemployment, and is not likely to recover until beyond 2016.
- By end-2013, mobile-cellular subscriptions will reach a penetration of 89% in developing countries. Internet user statistics are also surging, with 2.7 billion (39% of world population) expected to be online by the end of the year.
- Ongoing ITU research suggests that at present, around 43% of national strategies reference youth.
- Over the past five years, global fixed-broadband prices as a share of GNI per capita

dropped by 82%. By 2012, fixed-broadband prices represented 1.7% of monthly GNI p.c. in developed countries. In developing countries, fixed-broadband services remain expensive, accounting for 30.1% of average monthly incomes.

Responses from Various Stakeholders :

International Responses :

The information revolution and the extraordinary increase in the spread of knowledge have given birth to a new era—one of knowledge and information which effects directly economic, social, cultural and political activities of all regions of the world, including Africa. Governments worldwide have recognized the role that Information and Communication Technologies could play in socio-economic development. A number of countries especially those in the developed world and some in developing countries are putting in place policies and plans designed to transform their economies into an information and knowledge economy. Countries like USA, Canada, and a number of European countries, as well as Asian countries like India, Singapore, Malaysia, South Korea, Japan, and South American countries like Brazil, Chile, and Mexico among others, and Australia and Mauritius either already have in place comprehensive ICTs policies and plans or are at an advanced stage of implementing these programmes across their economies and societies.

Some of these countries see ICTs and their deployment for socio-economic development as one area where they can quickly establish global dominance and reap tremendous payoff in terms of wealth creation and generation of high quality employment. On the other hand, some other countries regard the development and utilization of ICTs within their economy and society as a key component of their national vision to improve the quality of life, knowledge and international competitiveness. Developing countries must look forward prospectively and participate actively in building technological capabilities to suit their needs. Technology itself also has a role to play in this. Just as technologies create them, so new innovations offer ways of bridging technological divides. Connectivity can build on existing infrastructure or bypass traditional means with technologies such as wireless. The availability of free software is transforming the information technology industry.

Governments Responses :

Governments, supported by the international community, as appropriate, should facilitate access to ICT for all youth, including those in difficult -to-reach areas, such as rural areas, and in indigenous communities. Governments should evaluate inequalities in access that exist between urban and rural youth and between young women and men and should develop national strategies to overcome the digital divide in each country, thus decreasing the proportion of youth who have no access to ICT. Governments should develop domestic policies to ensure that ICT is fully and appropriately integrated into education and training at all levels, including in the development of curricula, teacher training and institutional administration and management, as well as in support of the concept of lifelong learning.

Governments, with the support of the international community, should promote and encourage local knowledge systems and locally produced content in media and communications, support the development of a wide range of ICT-based programmes in local languages, as appropriate, with content relevant to different groups of young persons, especially young women, and build the capacity of girls and women to develop ICT. Governments, in collaboration with relevant actors in the information society, should ensure that young people are equipped with knowledge and skills to use ICT appropriately, including the capacity to analyse and treat information in creative and innovative ways, to share their expertise and to participate fully in the information society. Efforts should be made to provide special training courses for in-school and out-of-school youth to enable them to become conversant with ICT and to facilitate their use of such technologies.

Governments should strengthen action to protect youth from abuse and to defend their rights in the context of the use of ICT. In that context, the best interests of youth are a primary consideration. Governments should promote responsible behaviour and raise awareness of possible risks for young people arising from the harmful aspects of ICT in order that they may protect themselves from possible exploitation and injury. Governments, in cooperation with relevant actors in the information society, should strengthen action to protect children and youth from abuse and the harmful impact of ICT, in particular through cybercrimes, including child pornography.

Private Sector Responses :

The private sector has been extremely active in developing products and other resources to help users become more secure and gain greater control over their online personal information. Unfortunately, too many users fail to take advantage of these tools. Governments can best promote online security and privacy by educating consumers about the importance of using security- and privacy-enhancing technologies and the need to regularly update their operating systems and other key programs.

Particularly in an age of limited public resources, the private sector must remain the primary engine of ICT-based growth and industrial development. While governments cannot, of course, dictate the course of private-sector investment, it can help channel private-sector investment into pro-growth areas by providing appropriate tax and related incentives for ICT investment. Governments can also encourage foreign investment by providing a regulatory framework that increases predictability and reduces financial risk. To these ends, governments should consider the following measures:

- Incentives for private-sector R&D and ICT spending. Promoting a regulatory environment that values innovation and encourages ICT investment is vital to capitalizing on the potential of ICTs to promote development objectives. Tax credits and other incentives for private-sector R&D will foster innovation, while similar incentives for investments in telecommunications infrastructure will promote broad public access to the benefits of ICTs. To promote productivity growth, businesses and other organizations should be offered financial incentives to invest in ICTs and provide IT training to their employees. Examples of such incentives include tax credits, loans at favourable interest rates, and accelerated depreciation schedules for ICT assets.
- Transparent accounting rules. Investors are less likely to invest in firms whose balance sheet is unclear or whose financial status is less than transparent because such uncertainty raises the level of financial risk. Recent accounting scandals in several nations have only reinforced the importance to investors of open and accurate accounting. Rules that encourage or require firms to adhere to industry-standard accounting principles and provide third-party

audits will increase transparency and make domestic ICT firms more attractive to foreign investors.

Ngo Responses :

Knowing NGO communication capabilities and how they collect and use information is essential to understanding how they operate in support of humanitarian assistance and disaster relief (HA/DR) emergencies. Communications are essential during emergencies. NGOs must be able to relay and receive information about constantly changing conditions, needs, operational challenges, and warnings. During emergency operations, information is not only extremely valuable but highly perishable. Timeliness, clarity, and effectiveness of communications are critical when lives are at stake.

As a result, NGOs rely on technology to function and perform well. Within the international community, the collective technical infrastructure of hardware, software, and telecommunications is often referred to as information and communications technology or, more simply, ICT. Many NGOs perceive ICT as an important tool to optimize operations and conduct information exchanges. NGOs are independent entities that manage a variety of programs in emergency settings. They require a broad base of information to secure appropriate resources and carry out operations in harmony with many other organizations. They depend on a variety of information:

- weather and geographical conditions
- political, social, and economic developments in a region
- market prices for commodities, transportation, and shipping
- NGO and UN activity
- military activity, plans, or violence
- population activity, numbers, movement, and trends
- internal logistical, security, and planning needs

Media Responses :

Throughout the twentieth century, people received most of their information by word of mouth and from letters, broadcasters or publishers of newspapers and books. Today, technological development and the increasing availability of the internet have sped up and blurred the distinction between information-creator and information-receiver. Information flows are now broad, diverse, reversible and accessible. The ability of almost anybody to set up a website and begin publishing or broadcasting content has led to fundamental changes in

the media. Companies and individuals can publish anything from text or images to a video using high speed and broad bandwidth digital technology.

They can then deliver them direct to computers or mobile devices worldwide. Technological development has led the media to both expand and reduce. Digital transmission has resulted in more and cheaper opportunities for broadcasters, and greater choice for media consumers. Media organisations now disseminate information through a multitude of platforms in order to satisfy their audiences. The media has had to:

- diversify how it delivers content
- diversify its speed of delivery
- Take account of information created increasingly by people outside the media.

Some media organisations have responded by buying large shares of the media landscape. Such mergers can lead to concerns about diversity and plurality. 'Citizen Journalism' has developed and includes bloggers, social media users and other 'non-professional' information sources. Traditional media organisations no longer serve as gatekeepers and information has been democratised.

Youth Responses :

Young people are rising to the challenge by pioneering the use of ICT, and driving trends in what is a dynamic and major growth industry. While the good news is that they are using ICT the challenge is to inspire them to use it to change their world in a positive way. National and international policy and regulatory bodies like governments, civil society and the UN can help by recognizing and encouraging the accelerated use of information and communication technologies in development strategies and frameworks for the future. With ICTs playing a crucial role in applications across the world and at either end of the development spectrum, and with such a high impact on young people, their explicit reference in such strategies is essential. While access to technology and associated electronic content has significantly changed the lives of many young people in developed countries, this is not always the case for those in less developed countries.

Access to ICTs such as computers, mobile phones and the Internet, especially broadband, remains a challenge for youth in the developing world. In addition, the cost of ICT access (mobile phones and Internet) is much higher as a proportion of per capita income in these particularly disadvantaged countries. The challenge is bringing together all relevant stakeholders, including governments, civil society and

the private sector, and encouraging them to work together to provide an environment that fosters the development of young people and enables them to realize their potential in the Information Society. ICTs transcend borders enabling the communication between young people from every corner of the world, helping in the promotion of dialogue and mutual understanding. It is important then that international cooperation in regards to the transfer of technology is fostered.

Conclusion :

The knowledge society/the digital economy and the ubiquitous use of ICTs in almost every aspect of human life has made it necessary for people to have digital skills to effectively use, create and innovate with ICTs. Moreover, a growing number of jobs across all sectors require ICT skills, which has led many experts to conclude that ICT and digital skills are key to successful participation in the labour market. Despite this need, the promise of ICTs has not been realized in formal educational systems. Research by the OECD illustrates the limitations in traditional models of education, as they are not adequately preparing students to meet the demands of a changing job market. Furthermore, seizing the potential of ICTs for education requires the development and implementation of national policies/programmes aimed at integrating ICTs in education as a whole, and better responding to labour market needs.

It thus requires a coordinated approach across various ministries and levels of government. In some countries ministries of labour, telecommunications, youth or human development, education and even industry work together to identify common areas of interest and targeted activities. Promoting ICT skills development in extracurricular educational settings shows that one can acquire ICT skills almost anywhere. These are out-of-classroom opportunities which governments need to pay attention to and support if they want to foster an ICT-savvy, innovative labour force. To date, most activities have been supported and initiated by non-government entities and the private sector. What is needed now is for governments at all levels to take proactive steps to take advantage of these efforts.

Recommendation :

Responses of World Assembly of Youth :

The World Assembly of Youth at the centre of youth service organises year round events to tackle youth issues. One of the prominent is the annual event known as Melaka International Youth Dialogue

(MIYD). In 2003 WAY organised MIYD with the theme Youth and Information Technologies (ICTs) for Development. The event brought together youth and youth leaders from different countries to convene and tackle the issue. A declaration was drafted and sent to National Youth Councils, and governments as suggestions to adopt into their policies

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Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

**Peer-Reviewed Indexed
Multidisciplinary International Research Journal**

February-2020

SPECIAL ISSUE-CCIX(209)

**"NEO INDIAN ECONOMICAL ISSUES AND DEVELOPMENTS"
(NIEID-2020)**



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Indian Agriculture It's development and challenges**Dr. Dinesh W. Nichit****Principal, Sant. Gadge Maharaj Mv.Walgaon.**

Introduction:-**History of agriculture of India:**

Vedic literature provides some of the earliest written record of agriculture in India. In Rigveda describes plowing, fallowing, irrigation vegetable and fruits cultivation. In the Indus valley other evidence are suggest like rice and cotton. In 2500 old the land is classified in 12 categories Like fertile, barren, maru, fallow, grassy, muddy, watery, kachachaha, sharkara, sandy etc. In species of winter barley, oats, and wheat are grown in northwest India before the six millennium BC. According to scientist agriculture are very grown in India. Indian agriculture began a result of early cultivation of plants and domestication of crops and animals. Plants and animals considered essential to survival by the Indians .

In the middle age irrigation channels are reached in the agriculture. Indian crops affected the economics of other regions of the world. Land and water management system are rapidly grown in agriculture fields.

Indian Agriculture after independence :

In the year of independence , India has made progress in food security. Indian population has as tripled and food grain production more than quadrupled. There has been a substantial increase in available food grain per India. Blueberry flower flower was the main cash crop in Gujarat, in India. India adopted significant policy reforms focused on the goal of food grain self-sufficiency. The state of Punjab led India's green revolution and earned the distinction of being the country bread basket. In Punjab and Haryana focused on farm productivity and knowledge transfer. In 1948 the production of wheat are grown an average of 0.8 tonnes in 1948.Indian farms were adopting wheat varieties capable of yielding 6 tonnes of wheat per hectare. Agriculture policy of wheat are success in India. Green revolution policy spread for rice in India. Sunflower farm are developed in Andhra Pradesh in India. But irrigation infrastructure was very poor, Indian farmers dinged tube wells for ground water. Farming technology are developed in agriculture like irrigation network, flood control system, electricity, urban highways, cold storage. India's rank 73 out of 113 major countries in food security. Structural changes are rapidly grown in Indian economy. Between 1970 to 2011 the GDP share of agriculture has fallen from 43% to 16% . Reason was that reduced importance of agriculture and agriculture policy. Agricultural scientist played major role for develop green revolution.

Research Methodology :-

The researcher adopted both method of research. In primary method the researcher made questionnaire for farmers and directly approached to village farmers for knowing his/ her issues and challenges in agriculture when they cultivated land. The researcher adopted secondary method for collecting data for research work. In secondary method the researcher collected data by newspapers, books, Major and Minor research project. The researcher interpreted data and include in research work at proper place.

Research Samples, Scope and Limitations :-

The researcher took Twenty five villages from Amravati Talukas for research work. He selected 50 farmers from villages out of 25 farmers cultivated irrigation farm and 25 farmers were non irrigated. He Know issues and challenges of farmers .



Objectives of research :-

- 1) To Know the history of Agriculture in India.
- 2) To study policy of government about the agriculture
- 3) To know the economical condition of rural farmers.
- 4) To know issues and challenges about the agriculture.
- 5) To give suggestions
- 6) To know reasons for suicide farmers

Hypothesis :-

The productivity of agriculture are rapidly grown in India. Fifty percent share of agriculture production in Indian economy. Here is main problems the Indian farmers are suicide day by day , Mains reasons is that crop loans are increasing day by day they do not pay by agriculture production etc .

Data Tabulations and Interpretations :-

Agricultural Development in India :-

Agricultural productivity is continuous increase per acre take of in traditional agriculture. The new strategy has two broad components the mechanical package and the biological package. The farmer are using tractors and other forms of machinery as substitutes for labour. The new varieties of every seeds are develop in India hence productivity of yield are fastely grown in agriculture. The main impact of biological package is to raise yields.

The result has been a steady stream of new, high yielding and other improved varieties of wheat and rice that have found growing acceptance in most asian countries. This was supported by rapidly grown by using chemical fertilizers. Chemical fertilizers mostly used in Indian agriculture. In India rainfall is often inadequate. Wrong time rainfall badely effected on agriculture yield.

Table no.1
Agriculture productivity in India

Crops	Average Yield	Average Yield	Average Yield
	1970-71(Kg.per hectare)	1990-1991(Kg.per hectare)	2010-2011(kg per hectare)
Wheat	1307	2281	2938
Pulses	524	578	689
Rice	1123	1740	2240
Sugarcane	48322	65395	68596
Oilseeds	579	771	1325
Cotton	106	225	510
Tea	1182	1652	1669

(Source :- by Wikipedia)

Above chart are shown average yield of wheat, pulses, rice, sugarcane, oilseed, cotton and tea from 1970 to 2011 in Kilogram per hectare. India and China are competing world record on rice productions. Sugarcane yield are more productivity in India. All types of crops are growing day by day.

Table no.2**Horticultural Productivity in Country, 2013**

Country	Fruit production	Average	Vegetable Production	Average
	Million hectares	Metric tones per hectare	Million hectares	Metric tones per hectare
India	7.0	11.6	9.2	52.36
China	11.8	11.6	24.6	23.4
Spain	1.54	9.1	0.32	39.3
United states	1.14	23.3	1.1	32.5
World	57.3	11.3	60.0	19.7

(Source:- By Wikipedia)

The above table shown horticultural productivity in country at 2013. Fruit production of china 11.8 million hectares and vegetable production is 24.6 million hectare. It is more production than other countries. United states are very less productivity in fruits and vegetables.

Table no.3**Land position and production in Amravati Talukas:-**

Types of land	Samples	Production (per hectare)	Economical condition
Irrigated	25	25 qun.	Sound
Non-Irrigated	25	14 qun.	poor

(Source:- Questionnaire)

The farmers of irrigated land are taking crops from two times because they have facilities of water. They are not depend on monsoon. Irrigated farmers economical condition are very sound than to non-irrigated farmers.

Problems and Challenges before Agriculture:-

- 1) Mostly agriculture of India is depend on monsoon. As result production of food grains are reducing year after year.
- 2) Land plots are very smaller and smaller. When the size of land become smaller and smaller , cultivation become un-economic. All these factors are major problems before agriculture.
- 3) Most of tenants suffered from insecurity of tenancy
- 4) There is also the problem of surplus labour and unemployment. Wages rates

There are various others problems of India agriculture:-

- I) Related to techniques of farming
 - II) Related to marketing of agricultural products
 - III) Indebtedness of the farmer
- 5) Main problem is cropping pattern is very differ. In recent years there has occurred a fall in agricultural production mainly due to fall in the output of nonfood articles.
 - 6) Land ownership of agricultural in India is fairly widely distributed.
 - 7) One of the major causes of low income of the Indian farmers is the difficulty in marketing t heir crops. The productivity per acre is low.
 - 8) Cost of production is very high but price of yield is very low hence the farmers are doing suicide.

Conclusions and Suggestions :-

The productivity of Indian agriculture is growing day by day. Cost of production of agriculture land is very high but the farmer do not get actually rate to agriculture productions hence they are doing suicide . The government should apply new policy for given actually rate to production on base of cost of productions and should give irrigation facilities to farmer.



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MAH/MUL/03051/2012
ISSN-2319 9318

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One Day Interdisciplinary National Level Seminar on
**SELF HELP GROUPS AND SOCIO-ECONOMIC
EMPOWERMENT OF WOMEN**

Friday, 27th September, 2019



Organized By



Department of Economics

Shri Balaji Sansthan, Deulgaon Raja's

SHRI VYANKATESH ARTS, COMMERCE & SCIENCE COLLEGE

Deulgaon Raja, Dist. Buldhana- 443 204.

NAAC Re-accredited at 'B' Level

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५. बाजारपेठ सर्वेक्षणासाठी आवश्यक असणारी अद्ययावत माहिती प्रकल्प अधिकाऱ्याच्या मार्फत उपलब्ध करून दिली पाहिजे.

६. भांडवलाची समस्या सोडविण्यासाठी अतिशय माफक दराने महिला उद्योजिकांना भांडवल उपलब्ध करून देण्यासाठी नवनवीन मार्गांचा शोध घेऊन त्याचा वापर केला पाहिजे.

७. महिला उद्योजकांच्या उत्पन्नात वाढ करण्यासाठी समाजाला आवश्यक असणाऱ्या वस्तु व सेवा तसेच त्यांची उपलब्धता कुठे आहे. याबाबत संकेतस्थलाचा वापर केला पाहिजे.

ग्रामीण महिला उद्योजकता विकासात बचत गटाची भूमिका याबाबत शोधकत्यांनी अध्ययन केले असून ज्या हेतूने महिला बचत गट स्थापन केले जात आहेत तो हेतू पूर्ण करण्यासाठी सामाजातील प्रत्येक स्तरावरून परिपूर्ण प्रयत्न केल्यास देशाच्या आर्थिक विकासात महिलांचे योगदान महत्त्वपूर्ण ठरेल यात शंका नाही.



महिला सक्षमीकरणात बचत गटाची भूमिका

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प्रस्तावना - भारत हा संस्कृतीप्रधान देश आहे. भारतात पूर्वी पासूनच पुरुषप्रधान संस्कृती अस्तित्वात आहे. त्यामुळे स्त्रियांना पूर्वीपासूनच समाजात दुय्यम स्थान दिले गेले आहे. भारताच्या एकूण लोकसंख्येत महिला ४७% म्हणजेच जवळपास पुरुषा एवढ्या असल्या तरी पुरुषांप्रमाणे त्यांना सन्मान व समान वागणूक मिळत नाही ही एक खंत आहे. स्त्रिया या फक्त चुल आणि मुल इथपर्यंतच योग्य आहेत अशी पुरुषांची समजूत आहे परंतु काळ बदलत आहे. स्वातंत्र्याला ७० वर्ष होवून देखिल आपण आजही विकसीत देशात गणल्या जात नाही त्याचे मुख्य कारण म्हणजे लोकसंख्येपैकी ५०% लोकसंख्या असणारा घटक म्हणजे महिलांच्या विकासाकडे झालेले अक्षम्य दुर्लक्ष होय.

कोणत्याही देशाचा आर्थिक विकास तेथील सामाजिक, सांस्कृतिक, राजकीय व आर्थिक क्षेत्रावर अवलंबून असतो आर्थिक विकासाच्या प्रक्रियेत जितकी पुरुषांची भूमिका महत्वाची आहे तितकीच महिलांची आहे. तसेच सुरुवातीच्या काळात ही भूमिका दुर्लक्षितच होती परंतु जसे जसे औद्योगीकरण व्हायला लागले तस तसा समाजाचा महिलांकडे पाहण्याचा दृष्टीकोण बदलत गेला, उत्पादक मानव साधन संपत्ती आहे असे मानले जाऊ लागले. कोणत्याही देशाची आर्थिक प्रगती पाहत असताना अगोदर औद्योगिक विकास पाहिला जातो. भारताला जगात प्रथम स्थान मिळवून देण्यासाठी पुरुष व महिला या दोघांची भूमिका महत्वाची ठरणार आहे. पुरुष वर्गाने आपल्या प्रयत्नातून व कार्यातून त्यांची जबाबदारी उचललेली आहे. तर महिला देखील मागे नाहीत, त्यांनी देखील सामाजिक, शैक्षणिक, राजकीय, तांत्रिक वैज्ञानिक क्षेत्रात प्रवेश करून आपले प्रभुत्व सिद्ध केलेले आहे. भविष्य सुकर करण्यासाठी आणि देशाला महासत्ता बनवण्यासाठी महिला सबलीकरणाशिवाय आज दूसरा पर्याय उरलेला नाही.

शोध निबंधाची उद्दिष्टे -

महिला सबलिकरणात बचत गटांची भूमिका तपासून पाहणे.

स्वयंसहाय्यता गट /बचत गट व्याख्या व स्वरूप -

'सर्वसाधारणपणे स्वतःची सहाय्यता स्वतःकरणे या उद्देशाने बचतीची सवय वाढवण्यासाठी कमीत कमी १० व जास्तीत जास्त २० व्यक्तींनी एकत्र येवून तयार केलेला समूह म्हणजे स्वयंसहाय्यता गट होय.'

थोडक्यात स्वयंसहाय्यता महिला बचत गट ही संकल्पना प्रत्येक शब्दातूनही स्पष्ट करता येते.

- स्व- स्वतः चा विकास, स्वेच्छेने सभासदत्व.
- यं- यश मिळवून देणारा, महिला विकासाची यंत्रणा.
- स- महिलांचे संघटन, समानता, संधी, सहकार्य.
- हा- हार न मानायला शिकवणारा.
- व्य- योग्य मार्ग योग्य दिशा.
- म- महिलांचा आधार, मर्यादित संख्या.
- हि- हिम्मत वाढवणारा, हित जपणारा.
- ला- लाभ मिळवून देणारा, लाभाध्यापयंत पोहचणारा.
- व- वचतीवर आधारीत, बळ देणारा.
- च- चिरंतन सुरु राहणारा आर्थिक चणचण दूर करणारा.
- त- तत्वाने चालणारा, ताठ मानाने जगायला शिकवणारा.
- ग- गरिबी दूर करणारा, गरजेच्या वेळी सहाय्य.
- ट- टप्प्या टप्प्याने विकास.

'एकाच वाडी वस्तीतील /एकाच सामाजिक, आर्थिक समविचारी समान गरजा असणाऱ्या १० ते २० व्यक्तींच्या समूहास बचत गट असे म्हणतात.'

बचत गटाचा यशस्वी प्रयोग हा बांग्लादेशामध्ये झालेला दिसून येतो बांग्लादेशातील चितगांव विद्यापीठातील अर्थशास्त्रज्ञ व जगप्रसिद्ध बांग्लादेश ग्रामीण बँकेचे प्रणेते व शांतता नोबेलचे मानकरी डॉ.महमंद युनूस यांनी इ.स.१९७५ साली प्रथम स्वयंसहाय्यता गटाची सुरुवात केली.

महिला सक्षमीकरण -

स्त्री सक्षमीकरणाचा साधा सरळ अर्थ असा की "स्त्रीने स्वतःच्या क्षमतांची ओळख करून घेऊन क्षमतांचा विकास करावयाच्या घरगुती व सामाजिक निर्णयांच्या प्रक्रियेत सहभागी होण्याचा प्रयत्न करणे म्हणजे सबलीकरण होय."

"स्वतःच्या क्षमतांचा विकास करणे व स्वतःच्या समस्यांचे निराकरण करून आत्मनिर्भरतेने व आत्मविश्वासासाठी काम करणे

यासाठी मदतीची माहिती मिळवणे त्यास महिला सबलीकरण म्हणतात."^{१४}

व्हिनेसा ग्रिफेकने केलेली व्याख्या "स्त्री सक्षमीकरण म्हणजे स्त्रीच्या अंगी निर्णय घेण्याची, नियंत्रण करण्याची, संघटीत करण्याची क्षमता, मतप्रदर्शन करणे, कृतिशील कार्यक्रम घडवून आणणे, जनसंपर्क संस्थासंपर्क, आर्थिक व्यवहार इ. करण्याची क्षमता व आवड निर्माण होणे त्यास महिला सबलीकरण म्हणतात."

महिला सबलीकरण म्हणजे महिलांना स्वसामर्थ्याची जाणिव करून देणे, सामाजिक, आर्थिक, राजकीय क्षेत्रात स्त्रियांना सहभागी करून घेणे होय.

महिला सबलिकरणाची आवश्यकता -

१. महिलांच्या शक्तीचा पूर्ण वापर करून सामाजिक, आर्थिक प्रश्नांची सोडवणूक करण्यासाठी.
२. महिलांचा उद्योग, व्यवसायातील सहभाग वाढवण्यासाठी.
३. महिलांना सामाजिक प्रतिष्ठा मिळवून देणे तसेच त्यांच मानवधिकारांचे संरक्षण करण्यासाठी.
४. देशातील साधनसंपत्तीचे स्त्रि व पुरुषांना समान वाटप होण्यासाठी.
५. महिलांचे आरोग्य, जीवनमान उंचवण्यासाठी.
६. महिलांना अर्थिकदृष्ट्या स्वावलंबी बनवण्यासाठी.
७. महिलांमध्ये नेतृत्व गुण व कौशल्याची निर्मोती करण्यासाठी महिला सबलीकरणाची गरज आहे.

महिला सबलीकरणात बचत गटाची भूमिका -

भारतात पितृसत्ताक कुटूंब पद्धती आस्तित्वात असल्यामुळे महिलांना सतत कोणाच्या तरी अधिपत्याखाली राहण्याची सवय झालेली आहे स्त्री जन्मापासून मरेपर्यंत पिता, पती, पुत्र यांच्या बंधनात जीवन व्यतीत करते परंतु आज काळ बदलत आहे आज स्त्रिया पुरुषापेक्षा कोणत्याही क्षेत्रात मागे नाहीत हे सिद्ध करण्यासाठी त्या प्रयत्नशील आहेत पैशासाठी पुरुषांवर अवलंबून रहावे लागत असल्यामुळे त्यांना नेहमी तिरस्कार व पुरुषी अहंकारास सामोरे जावे लागते. आज महिला बचत गट अशा ग्रामीण व शहरी भागातील महिलांसाठी एक दैवीय वरदान ठरत आहे असे म्हटल्यास वावगे ठरणार नाही.

बचत गट चळवळीच्या विविध उद्दिष्टामध्ये महिला सबलीकरण करणे हे एक महत्त्वपूर्ण उद्दिष्ट आहे बचत गटाच्यामाध्यमातून अर्थ पूरवठा करून महिलांना आर्थिक पाठबळ दिले जात आहे.भारतात महिला सबलीकरणासाठी १ एप्रिल १९९९ रोजी सुवर्णजयंती ग्रामस्वयंरोजगार योजना सुरु करण्यात आली

महाराष्ट्रात महिला अर्थिक विकास महामंडळ व स्वयंसेवी संस्थांच्या माध्यमाने ही योजना मोठ्या प्रमाणावर राबवण्यात आली वचत गटाच्या माध्यमाने देशातील रोजगाराला प्रोत्साहन मिळत आहे. संपूर्ण भारतभर वचत गट चळवळीने व्यापक स्वरूप धारण केले आहे

वचतगटाच्या माध्यमातून पुढील प्रकारचे सबलीकरण होत आहे:-

१. आर्थिक सबलीकरण - वचत गटामुळे महिलांमध्ये वचत करण्याची प्रवृत्ती वाढत असून त्यांना बँकाचे व्यवहार कसे करावे याची माहिती मिळत आहे. वचतगटाकडून घेतलेल्या कर्जाच्या आधारे त्या आपल्या स्वतःचा उद्योग व्यवसाय स्थापन करून आर्थिक दृष्ट्या स्वावलंबी बनत आहेत. स्त्री कामाचा दर्जा परिस्थिती, यागोष्टी हिन दर्जाच्या मानलेल्या आहेत. स्त्रियांच्या कामाला केंद्रीभूत मानून त्यांचा कामाचा त्यागाचा विचार केल्यास सबलीकरणास सुरुवात होईल त्यांना स्वतंत्र उद्योग उभा करणे जोखीमेचे वाटते परंतु त्या वचतगटामार्फत धाडसाने उद्योग सुरु करतात कारण उद्योग प्रशिक्षण भांडवल उभारणी, विक्री व्यवस्था, यंत्रसामग्री, कच्चा माल, कर्जफेड, इ. गोष्टींचा मार्गदर्शन गटामार्फत मिळते त्यामुळे महिलांची कार्यक्षमता, व्यवस्थापन, कौशल्य, रोजगार निर्मितीची वाढ इ. गोष्टी गटाद्वारे मिळतात त्यामुळे सबलीकरण होते स्वयंसहाय्यता गटाद्वारे आरोग्य, शिक्षण, घरखर्च व वचतीसाठी पैसा उपलब्ध होतो सामूहिक शक्ती वाढवून रोजगार निर्मिती व प्राप्ती होते बँक कर्जफेड होते त्यामुळे आर्थिक सबलीकरण शक्य होते. आर्थिक स्वावलंबनामुळे खऱ्या अर्थाने महिलांच्या सबलीकरणास गती मिळालेली आहे.

२. सामाजिक सबलीकरण - समाजातील चालीरीती रुढी परंपरा या संबधामुळे स्त्रीचे सामाजिक खच्चीकरण मोठ्या प्रमाणात होत आहे. सामाजिक बंधनामुळे खच्चीकरण होऊन ती अवला बनलेली आहे. स्वातंत्र्यपूर्व व स्वातंत्र्यानंतर शिक्षणाच्या माध्यमातून अनेक समाजसुधारकांनी महिलांचे सामाजिक बंधन शिथील करण्यास सुरुवात केली आहे. यात महत्वाचा घटक स्वयंसहाय्यता गट होय गटामुळे महिला एकत्र येऊ लागल्या गावातील चावडीवर एकत्र येऊन गावप्रश्नांवर चर्चा करू लागल्या गावातल्या देवळात महिला सभा घेऊ लागल्या गटामुळे स्त्री पुरुष समानता प्रस्थापीत होऊ लागली गटामुळे अत्याचार हुंडा बळी अशा प्रथांना आळा बसू लागला.

स्त्रिया साक्षर होऊ लागल्या जनजागृती होऊ लागली गटामुळे विचाराची देवाण घेवाण होऊ लागली. महिला प्रश्नांसंबंधात

मोर्चा आंदोलने करू लागल्या, दबावगट निर्माण होऊ लागला आपल्या हितासाठी महिला गटामार्फत चळवळी उभ्या करू लागल्या वचतगटामुळे महिलांची आर्थिक अडचण दूर झाल्याने त्यांच्याकडे पाहण्याचा समाजाचा दृष्टीकोण बदलला आहे. आता त्यांच्या मताला समाजात किंमत प्राप्त होत आहे त्यांच्याकडे उद्योजिका म्हणून बघितल्या जात आहे. त्यांच्या निर्णयावर होणारे आक्षेप कमी झाले आहेत त्यांचे सामाजिक महत्त्व वाढले आहे.

३. राजकीय सबलीकरण - वचत गटाची कार्यप्रणाली लोकशाही तत्वावर आधारलेली असल्याने महिलांचे राजकीय सबलीकरण घडून येत आहे. गटाच्या कार्यात बहुमताने निर्णय घेणे, मतदान करणे, पदाधिकारी म्हणून कार्य करणे इत्यादीची माहिती महिलांना होत असल्याने आता त्यांनी स्थानीक राजकारणात प्रवेशास सुरुवात केली आहे. स्वयंसहाय्यता गटाच्या माध्यमातून महिला राजकारणात सहभागी होत आहे गटामध्येच संघटन, व्यवस्थापन, निर्णय, राजकीय डावपेच यांचे कौशल्य आत्मसात होऊ लागले त्यामुळे त्या पंचायतराज संस्थांचा कारभार सूरळीतपणे पार पाडत आहेत. शिवाय नेतृत्व व कर्तव्य पार पाडण्याची संधी त्यांना प्राप्त झाली आहे. स्वयंहायता गटामुळे राजकीय दबावगट निर्माण होत आहे राजकीय व्यासपीठावर सन्मानाने वागवले जात आहे.

४. उद्योजकता विकास - वचत गटामुळे अंगभूत व्यावसायिक कौशल्यांना वाव मिळवून देण्याची इच्छा असणाऱ्या महिलांना वचत गट कर्जाच्या माध्यमातून छोटा उद्योग स्थापन करण्याचे प्रोत्साहन मिळते तसेच उद्योगासाठी लागणारे प्रशिक्षण व कौशल्याची व्यवस्था शासनाद्वारे वचतगटातील महिलांना उपलब्ध करून दिली जाते.

५. व्यक्तीमत्त्व विकास - वचत गटामुळे महिलामध्ये आत्मविश्वास निर्माण झालेला आहे. त्यांच्या आत्मसम्मान वाढलेला आहे, वचतगटामुळे महिलांना चर्चेसाठी स्वतंत्र व्यासपीठ उपलब्ध झाले आहे वचतगटांच्या माध्यमाने त्या आपल्या हक्का व अधिकाराबाबत जागकरू होत आहे.

अशा पध्दतीने वचत गटाच्या माध्यमातून महिला सक्षमीकरण होत असले तरी वचत गटासमोर पुढील आव्हाने आहेत.

१. बऱ्याच वचतगटातील सदस्य वेळेवर पैसा भरण्यासाठी टाळाटाळ करतात.
२. बऱ्याच वचतगटातील महिलांना अंतर्गत कर्ज व्यवहाराविषयी माहिती नाही.

३. बऱ्याच बचतगटातील अशिक्षित महिला बचतगटाच्या निवडणूकीत भाग घेत नाही.
४. बचत गटाच्या अध्यक्ष सचिवाच्या भांडणात इतर सदस्याचा पैसा गुंतण पडतो.
५. बचत गटाच्या पहिल्या प्रतवारिनुसार येणाऱ्या खेळत्या भांडवलाच्या राशीच्या वाटपावरून सदस्यात वाद होतात.
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हिरकणी—नवउद्योजक

**महाराष्ट्राची—स्पर्धात्मक नाविन्यपूर्ण
उद्योग संकल्पना सादरीकरण
उपक्रमात महिला स्वयंसहाय्यता बचत**

गटांचा सहभाग—एक अभ्यास

(विशेष संदर्भ : बुलडाणा जिल्हा)

प्रा. हरिष तुकाराम साखरे

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१.१ प्रस्तावना :

भारतातील एकुण लोकसंख्येच्या संख्येने निम्म्या असलेल्या महिला शक्तीला विविध संधी उपलब्ध करून देऊन त्यांचा राष्ट्राच्या विकासात महत्त्वपूर्ण सहभाग वाढविण्यासाठी व महिलांच्या सक्षमीकरणाचे उद्दिष्ट साध्य करण्यासाठी केंद्र तसेच राज्य शासन विविध धोरणे, योजना व कार्यक्रमांच्या अंमलबजावणीवर भर देत आहे. गेल्या दोन दशकात देशात नावारूपास आलेल्या महिलांच्या स्वयंसहाय्यता बचत गट चळवळीने महिलांच्या सामाजिक—आर्थिक तसेच राजकीय सक्षमीकरणात मोलाचे योगदान दिले आहे. आज महिलांच्या स्वयंसहाय्यता बचत गट चळवळीचे रूपांतर एका वटवृक्षात झाले असून, या चळवळीला पुन्हा जोमाने उभारी देण्यासाठी शासनाने महिला स्वयंसहाय्यता बचत गटांच्या विकास योजनांचे पुनर्गठन करून राष्ट्रीय महिला स्वयंसहाय्यता बचत गट (MSRLM) च्या धर्तीवर महाराष्ट्र शासनाने राज्यात महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान (MSRLM) अर्थात 'उमेद' तसेच नागरी भागात राष्ट्रीय नागरी उपजिवीका अभियान (NULM) या योजना सन २०११ पासून सुरू केल्या

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This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
- Cosmoc Impact Factor (CIF)
- Global Impact Factor (GIF)
- Universal Impact Factor (UIF)
- International Impact Factor Services (IIFS)
- Indian Citation Index (ICI)
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Entrepreneurship Development

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Introduction

The most active factor of production entrepreneur, entrepreneur, and entrepreneurship have acquired special significance in the context of economic growth. Entrepreneurship is the dynamic process of creating incremental wealth. The wealth is created by individuals who assume the major risks in terms of equity, time and carrier commitment or provide values for some product or service and utilization of the best available resources.

In substance it is the risk taking ability of the individual broadly coupled with correct decision making. When one witnesses a relatively larger number of individuals and that to generation after generation in a particular community, who engage themselves in the industrial or commercial pursuits and appears to take risks and show enterprise, it is acknowledged to be a commercial class. Entrepreneurship is the carrying out of a fresh organization or restructuring an organization. This was already been into existence.

Concept of Entrepreneurship

Various economists, sociologists and psychologists have used different approaches to explain the concept of entrepreneurship. These approaches are summarized below:

- **Economic Approach:** - Economists like Richard Cantillon, Adam Smith, J.B. Say, Carl Menger, and Joseph Schumpeter have explained the concept of entrepreneurship from the economic point of view. According to the economic approach entrepreneurship is the process of initiating a new venture by organizing the resources required and accepting the risk involved therein. Entrepreneurship and ultimately economic development takes place when the economic condition is favorable. An entrepreneur buys the factors of production at a certain price, converts them into products and sells them at an uncertain price. Thus, economists have emphasized two main aspects, viz. innovation and risk bearing. The entrepreneurs create new things, use new technology, and find new sources of raw material, source of new markets and so on. By the innovation function entrepreneurs make available new products to the people and help to raise their standard of living.
- **Sociological Approach:** - Sociologists have emphasized the impact of social system, ethics, values, customs, and perception on entrepreneurship. They hold that entrepreneurship flourishes in those societies, which recognize the services of entrepreneurs respect them and give approval to the business and wealth creation. According to them entrepreneur represents society's model personality.
- **Psychological Approach:** - According to the psychological approach entrepreneurship is influenced by factors like high achievement, motive, self-reliance, creativity, and desire to regain the lost status. The psychological approach is developed by Macmillan and Hansen.
- **Modern Approach:** - The modern approach states that entrepreneurs have to function under adverse conditions. There is a scarcity of labour, shortage of capital and uncertain market. Hence they require possessing organizing skills, innovative ability, decision making ability, risk bearing capacity.

Factors affecting on Entrepreneurship

Entrepreneurship is a human skill, which can be developed due to entrepreneurship development; living standards of society can tend to raise new opportunities of employment can be created and rapid economic and industrial development, become possible. Due to such importance of entrepreneurship, it becomes necessary to study factors affecting development of entrepreneurship. The factors affecting entrepreneurship can be presented, these are below:

- **Individual:** - Entrepreneur is an individual having specific knowledge, skills and efficiency. Any new enterprise is created by an individual or group of individuals. The creativity of an individual encourages him to establish a new enterprise. Creativity consist of innovation, search and research, such skills are not shown in all individuals. Personality, social condition, support of society, higher education, training etc, factors play important role for developing such skills. Thus characteristics affecting to an individual like skills, motives, attitude, social-cultural conditions etc motivate an individual to become an entrepreneur.



- **Industrial environment:** - More suitable the industrial environment in a nation more rapid development of entrepreneurship is shown. More favorable industrial environment is one, where transportation, communication, electricity, labour, water, raw material etc. are easily available. Such industrial environment by and large effect entrepreneur development.
- **Social environment:** - Better and more appropriate the social environment in a nation for entrepreneurship, more rapid development of entrepreneurship is observed. Social system plays vital role in social environment. As an individual is borne and developed in a family and society, social values, ethical standards, family structure, caste and religious, attitudes of social environment affect entrepreneurship development.
- **Economic environment:** - The economies in which enough capital funds are available incentives are establishing an enterprise and market incentives are also available, encourages entrepreneurship development. Banking, education, industrial policy, economic policy, exam policy, interest rate etc. are the factors of economic environment affect entrepreneurship development. Thus economic soundness and motivate entrepreneur development more positively.
- **Technological environment:** - Technology is an art of converting the nature resources into goods and services more beneficial to society. Higher the technological development, more the entrepreneurship development is universally accepted. Due to technological development, new product, new production process, new raw materials, new researches are encouraged for modernization.
- **Political environment:** - Government also plays important role in entrepreneurship development. If the existing ruling party frames industrial policy supporting industries, it encourages more and more entrepreneurs. Due to globalization, Indian economy is adopted free industrial policy, restrictions on industries have been minimized and MRTP act has been cancelled. This has motivated many entrepreneurs to establish and to develop industries in Indian economy. Thus political environment, less interference of state and central government and less restriction on industries, encourage entrepreneurship development.
- **Incentives:** - Incentives are also one of the important factors affecting entrepreneurship. If motivating plans, policies, organizations are developed, it leads to rapid entrepreneurship development. Entrepreneurship development is definitely shown in the economy where there are planned systems, social institutions are established, people are purchasing newly developed product, development oriented programs are implemented and required facilities and aids are provided to entrepreneurs.
- **Profit making:** - It is the profit that induces the prospective entrepreneurs to get into the business and start new commercial activities. Profit, therefore, is a factor which induces the entrepreneurs to organize and utilize the factors of production for development. It does not necessarily mean that the entrepreneur is concerned with profit only. He also satisfies many social needs.

Entrepreneurship in India

Entrepreneurial talent existed in every country. The handicraft entrepreneurship in India was as old as human civilization itself. The village community was the center of economic activity in India before it comes into contact with the west. The village community consisted of farmers, artisans priests. The artisans were protected by the village community.

Indian handicrafts enjoyed worldwide reputation and the artisan industries flourished till the end of 18th century. With the advent of East-India-Company various changes were introduced in Indian economy. The manufacturing entrepreneurship emerged in the second half of nineteenth century. Tata established the first steel industry in 1911. In the wave of manufacturing entrepreneurship except Parsis, all other hailed from non commercial communities.

After the First World War, the Indian government agreed to discriminating protection to certain industries. These measures helped establishing factory manufacturing in India during the first four decades of the 20th century.

The Swadeshi Movement gave a much need fillip to indigenous entrepreneurship. The emergence of Managing Agency System in 1936 also contributed to Indian Entrepreneurship. It is stated that the Managing Agency Houses were the real entrepreneurs which entered business, trade and banking particularly in Eastern India.

Industrial Policy Statement

During post independence era, entrepreneurship began to faster. The Government of India in its first Industrial Policy Resolution 1948 and in the successive Industrial Policy Statements emphasized the need to encourage the tempo of Industrialization by spreading entrepreneurship from the existing centers to other Cities, Towns and Villages and to disseminate the entrepreneurship acumen concentrated in a few dominant communities to a larger number of industrially potential people of varied social strata. To achieve these objectives the government gave priority to the



development of small-scale industry Several measures have been taken to develop and strengthen the small-scale industry during the First and Second Five Year Plans-Reservation of certain items, assured market for the products of small industry etc. are some of the important measures taken during the period. The Third Five Year Plan laid emphasis on encouraging the spread of small-scale industry to rural and small towns by making available institutional finance, subsidies, sales rebate and sheltered market. The Fifth Five Year Plan emphasized the promotion of entrepreneurship, provision of consultancy service and incentive to attract engineers to start industries. During the Sixth Five Year Plan period, promotion of village and small-scale industries continued to be an important element in the national development strategy. The Industrial Policy Statement, 1980 suggested certain steps such as establishment of wide entrepreneurial base by providing appropriate training and a package of incentives.

Entrepreneur Development Programs

The Industrial Policy 1991 suggested various measures to strengthen the small-scale sector. Beside the government proposed to continue the support to first generation entrepreneurs through training and other helps. Entrepreneur Development Programs are also proposed to be built into the curricula of vocational and other degree level courses. In the Eight Plan, greater emphasis was laid on private initiative and entrepreneurship in industrial development. All these measures helped to develop spirit of entrepreneurship among engineers' technocrats and educated unemployed youth and set-up their own industrial units.

Conclusion

Entrepreneurship Development has training formats that are tailored to not only deliver expected training modules but also deliver need based training. Entrepreneurship Development have already completed the protocol for becoming ISO certified, an ode to the disciplined commitment that has been integral in the makeup and functioning. Entrepreneurship Development experts in marrying technology with domain expertise to maximize the training material; they practice the paperless office concept in their own office, particularly with the migration of processes into their interactive portal. Entrepreneurship Development focuses on not only training in the field of entrepreneurship but also taken due cognizance of the importance of research in the field and are incorporating the best business practices.

About the role of State entrepreneurship development agencies, it has observed that, a somewhat wider perspective closer to Entrepreneurship Development training is necessary for the organizer of the rural enterprise. Hence, Entrepreneurship Development has launched number of Entrepreneurship Development programs for rural and backward region in Maharashtra from 1988 to 2015.

So far as the Government promotional organizations and the credit delivery system are concerned, the purpose of the training programs should be to evolve better linkages and to bring about attitudinal change on the part of the operating personnel. There is also need to organize programs for training of trainers, as also for project organizers. Entrepreneurship Development also organizes training of trainers which is a bold step and it has become a lead agency in all the states

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Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

**Peer-Reviewed Indexed
Multidisciplinary International Research Journal**

February-2020

SPECIAL ISSUE-CCXI (211)

**"NEO INDIAN ECONOMICAL ISSUES AND DEVELOPMENTS"
(NIEID-2020)**



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Impact of Demonetization on Indian Economy

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ABSTRACT

Withdrawing units of money from circulation is demonetization; units of money are denied the status of legal tender. Demonetization is defined as a process by which currency units will not remain legal tender. The currency notes will not be taken as valid currency. Demonetization is a step taken by the government where currency units are ceased of its status as legal tender. Demonetization is a basic condition to change national currency. In other words, demonetization can be said a change of currency where new units of currency replace the old one. It may involve the introduction of new notes or coins of the same denomination or completely new denomination. The currency has been demonetized thrice in India. The first demonetization was on 12th January 1946 (Saturday), second on 16th January 1978 (Monday) and the third was on 8th November 2016 (Tuesday). The study attempts to understand meaning and reasons of demonetization, the sector wise impact of demonetization. This study also gives an insight into the positive and negative impact of demonetization on Indian economy. This study is of descriptive nature so all the required and relevant data have been taken up from various journals, magazines for published papers and websites. Books have also been referred for theoretical information on the topic as required.

INTRODUCTION:

Demonetization means withdrawing the legal tender rights of any denomination of currency. Units of money have deprived the status of legal tender. Demonetization is an act of taking away the legal tender rights of any currency. The units of currency will not be considered as valid currency. Demonetization is the process of ceasing a unit of money of its status as legal tender. Demonetization is a necessary condition for changing the old currency with the new units of money... It may involve the introduction of new notes or coins of the same denomination or completely new denomination. The currency has been demonetized thrice in India. The first demonetization was on 12th January 1946 (Saturday), second on 16th January 1978 (Monday) and the third was on 8th November 2016 (Tuesday). The government believes that this currency ban is required for the four main reasons. To control inflation, to fight against corruption, to remove counterfeit currency and to discourage the cash transaction. Developing country like India has to find the solution to come out of the problems like this for the betterment of the country. The government needed to keep the decision secret so that the tax evaders would not be aware of this clean-up mission before the announcement of demonetization took place

LITERATURE REVIEW:

Demonetization leads to cash shortages in the country which proves detrimental to a number of small business, agriculture and transportation. The shortage of cash led to chaos and most people faced problems to exchange their banknotes due to long queues outside banks and ATMs across the country. This demonetization step was proved to be the biggest attack on black money and corruption in the history of Indian Economy and a movement toward digitalization. It also encourages digital payments. They concluded that Demonetization is advantageous in short, medium and long-term. On the other hand, if the money paves its way into the economy it would have a positive and meaningful impact. She also states that the demonetization move, on one hand, was a serious attack on black money, corruption, hawala transaction, counterfeit currency and terror financing. On the other hand, it



had a negative impact on various sectors like commodities and real estate. However, this decision was taken without proper preparation and it adversely impacted the public. Without printing enough new currency notes 86% of the currency notes were withdrawn thrashing all market transactions. Only common people had to face problems exchanging their notes, not the people who were targeted. With an intention to rid the country of black money and dig out tax defaulters and black money holders, the government has taken the step to demonetized Rs 500 and Rs 1000 notes. The sudden announcement of demonetization and failing to plan properly has created chaos among the general public. Common people are facing problems buying with no money in their hands, wasting their time standing in endless queues could have easily been avoided with advance planning. The highest currency notes are withdrawn from the economy to counter the problem of tax evasion, counterfeit currency and financing of terror activities. It is shown that huge money is being deposited into the bank accounts which are more than specified limits and are subject to penalties and taxes. Usage of e-wallets, debit and credit card has been increased tremendously and this will create better cashless infrastructure. The era is changing. People are using online banking as a mode of payment. Bank employees are giving their best to make the demonetization a successful one. Their support matters a lot. Though the demonetization move has failed to grab total black money in the economy, this has at least created fear in the minds of people holding black money. He concluded that demonetization was a compulsory step to tackle the problem of black money, terrorism and corruption etc.

OBJECTIVE OF THE STUDY:

1. To understand meaning and reasons of demonetization.
2. To study the sector-wise impact of demonetization.
3. To study the positive and negative impacts of demonetization.

RESEARCH METHODOLOGY:

This study is of descriptive nature and tells about the meaning and reasons of demonetization along with the sector-wise impact of demonetization and positive and negative impacts of demonetization on Indian economy. Hence makes use of secondary data. The entire study is based only on observation and documentary analysis. Furthermore, the required & relevant secondary data are collected from various Research Papers, Journals, & Publications, websites and many others. Books have also been referred for theoretical information on the topic as required

Reasons of Demonetization:**Black money:**

Demonetization was a bold and revolutionary action taken by the government of India to curb black money and one that will have the deep impact on the parallel economy in the country. Pockets and persons with black money can be identified with this move. A few businesses like property dealers, jewelers, foreign currency dealers, private money lenders generally hold huge amounts of unaccounted money in form of currency notes. Such unaccounted money had created a parallel economy in the country. Such illegal money has reached the bank accounts through direct or indirect channels.

To hit the fake currency rackets:

Fake Currency Notes have been wasted by the demonetization. Withdrawing highest currency notes out of the economy will have a serious impact on the fake currency syndicates, thus putting an end to the terror funding in Jammu and Kashmir, Naxalite hit states and North-eastern states. The fake currency with racketeers have been left in vain, and new currency notes with high security; making a counterfeit impossible. Demonetization was a surgical attack on a fake currency circulating in the economy. Demonetization has converted those fake currency notes into a mere piece of papers.

Online transactions:

Demonetization's motto was to encourage the cashless/digital economy. More and more cashless or less-cash transactions will lead to more disclosure of income which will increase the direct tax

collections. With a reduction in cash transactions, alternative forms of payment will more in demand. Electronic mode of payment like online transaction, payment through applications, E-wallets E-banking, usage of debit and credit cards etc. will surely see the substantial increase in demand

To hit Maoists:

This step actually made money with Maoists worthless. As reported Maoists had hoarded over Rs.7000 cores with them at Baster in Chhattisgarh. All such currency is now nothing but pieces of papers

Rise in GDP:

Though demonetization has negatively impacted sectors such as real estate and property, construction, and household consumption in general, it is believed that long-term benefits for GDP growth will outweigh the short-term transitional impact. We are now heading towards a 9% GDP growth by FY2018-19.

Sector-wise impact of demonetization:

Real estate and Property:

This sector would be one of the most affected sectors by note ban. Demonetization has finished the businesses of the majority of the builders as a major portion of their transaction depends on cash rather than based on banks transfer or cheque transactions. As other sectors, marginal builders are adversely impacted reason being the high involvement of cash component in payment in this sector. Unorganized builders have been most affected. Builders will face a cash crunch due to the unexpected drop in sales, in order to attract buyers; builders are required to introduce lucrative offers & other benefits. Demonetization will have a direct impact on resale and land segment as cash plays a major role in these transactions. Most of the accounted cash have been pulled out by demonetization from the system.

Gems & Jewelers:

The substantial portion of the payment by customers involves cash for purchasing jewellery so the impact of demonetization in this sector is quite high. Demonetization made people with less cash available in their hands for fulfilling their daily needs let alone purchasing jewellery. Smaller retailers in the unorganized sector were the most to be impacted which reduce the demand for jewellery. Many jewelers started selling gold at more than their market price to take advantage of banned notes which resulted in income tax raids on such jewelers. Notices have also been issued to many jewelers. This sector is seriously hit by demonetization as buyers prefer to pay in cash.

Banks:

Banks have proved to be the backbone of this entire process of demonetization and also the biggest beneficiaries. As on the direction of government, old notes have to be exchanged with the new one, this resulted in increased liquidity position of banks which could be utilized for lending. Both deposit and lending rates have been cut by many banks.

Media and Entertainment industry:

Currency ban adversely impacted the media and entertainment industry as it resulted in lesser number of viewers. The major portion of the drop has been seen in lower middle class. The sudden decision of demonetization affected the film industry as well. This brought the production of films to a halt. Also, the new and small players in the industry are most affected by demonetization.

Hospitality and tourism:

Due to demonetization Indian tourism industry have been severely impacted as the majority of spending is in cash. Most of the luxury foreign trips are sponsored by black money has come to a halt. Due to the cash crunch, local tourism will also get affected. The unorganized sector is most impacted with the inability to make payment in cash. Further, the slowdown is also faced by the restaurant's businesses with the inability of cash.

**Luxury items:**

Demonetization will have a drastic impact on this sector. Majority of the people spend their unaccounted money on luxuries. After the note ban, luxury segments and allied business like clothing, electronics, luxury car will have a huge setback.

Automobiles:

Demonetization has also affected automobile industry. The major decline in demand has been seen in two wheelers business as compared to four wheelers/luxury cars because buyers prefer to pay in cash for buying a two-wheeler. The used car industry is another segment affected by a demonetization wherein sudden decrease in sales has been reported by several dealers. In this industry, payments are not regulated.

Retail:

The cash crunch is leading to low consumer demand for the products. This ultimately leads to decline in their sales volume. Since cash is the favorable mode of payment in buying daily needs which in turn result in the number of cash transactions. The impact of demonetization on small and the unorganized traders is higher than the organized sector.

Agriculture:

There are various factors impacting agriculture such as sale, distribution, marketing and transport, such factors are dominantly cash-dependent. Further, demonetization disrupted the supply chains; this sector has severely been impacted by huge wastage of perishables. The small farmers selling their products on daily basis to the wholesale centers, mandis and to the consumers have also been impacted by demonetization.

Labor-intensive sectors:

In order to pay daily wage laborers huge amount of cash is required, they have faced problems buying their routine stuff. Limitations on the withdrawal amount from the bank are affecting the weekly payment to contract personnel in mining, textile and leather industries. Additionally, daily requirements of the factory owners are being affected by the restrictions on cash withdrawal. This is adversely impacting the procurement and production in this sector. However, the situation will improve once the cash flow becomes normal.

Impact of demonetization on Indian Economy:**Positives and Negatives Positives: Black money:**

Prime Minister Narendra Modi on a single stroke has choked the black money. Out of total currency which is Rs 17 lakh crores, Rs 3 lakh crores is estimated as black money. Operators of black money run a parallel economy which weakens the base of the country's economy. Modi's demonetization decision resulted in the collection of huge deposits with the bank, all unaccounted money has either been deposited into the banks with the heavy penalty or been simply destroyed.

Economy:

This demonetization has proved to be a turning point for the economy by cleaning-up the black money which in turn has brought more borrowings to the treasury, improved inflation outlook and increased GDP of India. Investment opportunities have also been revived and gave a boost to infrastructure and the manufacturing sector. A huge amount of money deposited in banks which in turn helped reduces interest rates and lower income tax rate.

Real estate:

It is said that real estate is an industry prospers on black money. The amount of illegal money involved in this sector is huge. An estimate tells us that in Delhi-NCR at least 40 percent of real estate deals are in black. Modi's demonetization move reduced the flow of unaccounted money into the real estate sector. This will help in curtailing the use of black money in real estate sector which in turn result in the reduction in the prices of land and property.



Hawala transactions:

Demonetization was a big thrash to the hawala racketeers. In Hawala money is transferred without its actual movement. Hawala had become the route to facilitate money laundering and terror funding. Hawala rackets run on black money. The sudden withdrawal of black money out of the economy was a surgical strike to hawala operations. Destruction of currency notes by hawala operators has also been reported.

Counterfeit currency:

Demonetization was a mighty blow to the counterfeit Indian currency. Currency with syndicate operator operating both inside and outside the country has been wasted. Counterfeit currency is one of the main reasons behind the devaluation of the real worth of Indian currency. Indian Statistical Institute reported that at any given point of time fake currency notes amounting to Rs 400 crores were in circulation in the economy and around Rs 70 crores fake currency notes are pushed into the country every year. But the real number could be much larger. With Prime Minister Modi's demonetization decision to ban old currency notes of Rs 500 and Rs 1,000 notes and replacing them with new one completely sucked the circulation of fake currency. As new currency notes have come with highly advanced security features which are barely possible to replicate.

Terror financing:

The main source of Terror financing is through counterfeit currency and hawala. This is how it works. Fake currency is circulated by the network of hawala operators. These hawala operators have a link with gamblers and smugglers of arms and drugs. Indirectly, they all end up financing terrorism. In addition, the terrorists obtain huge money by donations routing such money through hawala transactions. All channels of terror financing are now closed with the control in the circulation of counterfeit currency and hawala operators.

Maoism:

Maoist sympathizers have declared Modi's demonetization move as "undeclared financial emergency". There are reasons for it. Currency ban proved to be a serious attack on the Maoists movement. Black money is the major source of fund for Maoists. Maoists used to raise crores of rupees annually through extortions. Such unaccounted money is used to purchase arms and ammunition. With Modi's demonetization move, all those black monies are reduced to pieces of papers. Ever since note ban, no major incidence of violence took place from the states like Andhra Pradesh Odessa, Telangana. And Chhattisgarh.

Kashmir violence:

Stone pelting has reduced in Kashmir because of note ban. No stone pelting has been reported in Kashmir since the withdrawal of highest currency notes from the economy. As reported by Intelligence agencies 1,000 crores are sent annually by Pakistan to the separatists for creating chaos in Kashmir. The money to the separatists is transferred through hawala. With hawala transactions completely curtailed left separatists curelessly. Modi completely dismantled the Kashmir unrest with his surgical strike called demonetization.

Negatives: Liquidity crisis:

Demonetization gave rise to liquidity problem as people found it difficult to get sufficient amount of cash to fulfill their basic needs. Marginal section of the society mainly depends on cash to meet their daily transactions. Out of total currency in circulation 500 rupee notes constituted nearly 49% in terms of value. More the time is required to resupply Rs 500 notes, the more will be will be the duration of the liquidity crisis.

**Loss of well-being:**

Most of the population who constitute the lower middle and lower class uses currency to meet their daily transactions. Such class of the society such as daily wage laborers, small traders and other marginal section of the society use cash more often. These sections of the society have lost their income in the scarcity of cash. Cash crunch made firms to cut their labor cost and thus reduces the income of the lower middle class.

Consumption:

Cash shortage adversely affected the consumption behavior of the people in India. The sales of consumer durables likely to be hampered in short-term, especially sales through unorganized channels are cash purchases. Most of the purchases by retailers are through cash which brought down their volume of trade.

Decrease in GDP:

Withdrawal of highest currency notes reduces the growth rate of the economy. Demonetization reduces consumption pattern, income, investment etc. This may bring a slowdown in India's growth rate as the liquidity crisis itself may last three-four months.

Interest rate and Bank deposits:

Deposit of the bank may increase in short-term due to demonetization, but will come down in long-term. Such liquid cash deposited in the bank by people may not be assumed that such amount of money once stored in the banks will be invested for long term. Such money may be saved into banks just to convert the old notes with the new one. These are not voluntary savings aimed to get interest rather it is because of demonetization. It will be withdrawn by the savers as soon as the supply of new currency takes place. This indicates that new savings are only for short-term which may be encashed at the appropriate time in future. It may not be said that demonetization will generate big savings in the banking system in long term; this may reduce interest rates in short but not in the long term

Black money:

One of the main reasons behind demonetization move was to curb black money but only a small portion of the black money is actually stored in the form of cash. Most of the black money is kept in the form of land, gold and buildings etc. Hence the amount of unaccounted money deposited with the banks is only up to the amount of cash deposited. Countrywide awareness is created among the people to fight against black money

CONCLUSION:

The move by the government to demonetize old currency and replacing it with the new one has taken the country by surprise. The move was an effort to handle the threat of illegal money, corruption, terror funding and counterfeit currency. The decision regarding demonetizing the old currency was considered as a surgical strike against the undeclared money in the history of Indian Economy, it may be a move towards the cashless economy. The demonetization is followed by a liquidity crunch in the country, banks and ATMs across the country faced severe cash shortages with detrimental effects on various small business, agriculture and transportation. Currency ban by the government of India created chaos in short-term as most people with old currency notes faced difficulties exchanging them in long queues outside banks and ATMs across India. The total value of old currency notes in the circulation was to the tune of Rs 14.2 trillion, which constitute about 86% of the total value in circulation. The black money has either been accounted by paying heavy taxes and penalties or has reached the bank accounts through direct or indirect channels. Demonetization would bring a positive impact on Indian economy as it encourages the digital mode of payment like E-wallets and apps, online transactions using E-banking, usage of plastic money etc Demonetization is beneficial for the economy in the medium to long-term.

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Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

Peer-Reviewed Indexed

Multidisciplinary International Research Journal

SPECIAL ISSUE-CCXX(220)

March -2020

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“Impact Of E-Commerce On Indian Markets”

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ABSTRACT-

The purpose of this study is to find out the influence and growth of e-commerce and its impact on national and global market. E-commerce is growing at a rapid pace across the world. Its growth and its benefits are already visible from the studies of developed countries but it's also making a positive impact in terms of growth of developing countries. Due of globalization and relaxation in imports and exports between nations, economies across the world will witness better knowledge and information technology growth .E-commerce is also playing an important role in higher revenue generation, improved customer base, larger amount of job creation in Information Technology sector in a developing nation.

Keywords: E-commerce, Driving factors, Indian market, Global market, Online-trading.

INTRODUCTION:

E-commerce allows consumers to electronically exchange goods and services with no barriers of time or distance. Electronic commerce has expanded rapidly over the past seven years and is predicted to continue at this rate or even accelerate. E-commerce or Electronic commerce is a term for any type of business or commercial transaction that involves the transfer of information across the internet. It covers a range of different types of businesses from consumer based retail sites, to auction and music sites, to business exchanges trading goods and services between corporations. It is currently one of the most important aspects of the Internet to emerge. E-commerce has been used for describing a variety of market transactions, enabled by information technology and conducted over the electronic network. Electronic commerce simply means the capability to buy and sell goods, information, and services online through public networks. Ecommerce utilizes electronic networks to implement daily economic activities such as pricing, contracting, payments, and in some cases even the shipment and delivery of goods and services. Electronic commerce is concerned with systems and business processes that support:

- Creation of information sources.
- Movement of information over global networks.
- Effective and efficient interaction among producers, consumers, intermediaries and sellers

IMPACT ON INDIAN MARKET:

India is among the fastest growing economies of the world, according to several reports published by International Monetary Fund (IMF) and Central Statistics Office(CSO).The emergence of retail as a dominant market segment have contributed to the unprecedented growth of e-commerce in India. For the financial year 2016-17 e-commerce sales reached US \$16 billion with a projection of a seven fold growth within the next two fiscals as estimated by Morgan Stanley. And the e-commerce industry is expected to cross \$120billion. The major driving factors for the growth in e-commerce sector in India:

- Foreign Direct Investment.
- Goods and Services Tax.
- Participation of niche companies in online trading

Foreign Direct Investment:

While the Government has permitted 100% FDI in many sectors and it has prescribed some restrictions in certain other sectors. Retail is one such area where there are quite a few restrictions.



While FDI up to 100% under automatic route is permitted under Business to Business (B2B) e-commerce, no FDI is permitted in Business to Consumer (B2C), except in following circumstances:

1. A manufacturer is permitted to sell its products manufactured in India through e-commerce retail.
2. A single brand retail trading entity operating through brick and mortar stores is permitted to undertake retail trading through e-commerce.

Though FDI has been successful in lending variety to online market of India, their participation is limited by government laws. This would lead to foster a new environment of collaboration between retailers and marketplace that would ensure customer convenience and delight.

Goods and Services Tax:

GST leads to the biggest transformation in the indirect tax regime in India, which will make India a unified common market with reduced compliance costs and bring in simpler tax structure. It intends to rationalize the current indirect tax regime, by following its motto "One nation, one tax" thereby providing a stable economic environment favorable for growth and development. The model law of GST suggests that the E-commerce operator would be responsible for the collection of the tax at source, referred as TCS (Tax Collected at Source) from the seller. The proposal also seeks e-commerce operators or the providers of the platform known as the marketplace, to collect the tax from the seller and deposit it to the Government at a proposed rate. A uniform taxation structure, which GST purports to achieve, would contribute to the success of e-commerce business in India. Because of pan-India and a uniform tax structure calculations have become easier and uniform. Same tax for same product or service across various states of India is certainly helping in maintaining price uniformity.

CONCLUSION:

The following results can be concluded from this article. Ecommerce sector has various driving forces in national market in recent years such as foreign direct investment, Goods and services tax, and participation of niche companies in online trading, which is leading to higher revenue generation and has also increased customer attraction in this sector. Apart from these factors, the literacy level of our country is also continuously increasing, and awareness is also making customers compare products online before making any purchase from any offline store which in turn is leading to increased customer base in e-commerce day by day. On the other hand ecommerce is also showing a tremendous growth in promotion of global business wiping out the barriers of boundaries between nations. It is also an integral part in GDP contribution. Imports of goods are also increasing through ecommerce which will benefit various sections of society in terms of knowledge, skills, technological advancement, and improved ways of marketing as well as employment. Digital marketing is also growing at faster pace as it's fast, cost effective and easy. Hence this integration of digital marketing with e-commerce will bring innovations in marketing functions. Employment will increase in Information Technology and Computer Science sector, and there will be a reduction in traditional jobs. However the overall result will depend on the potential, knowledge and skills of an individual that how he/she is taking this opportunity.

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(SJIF) Impact Factor-7.675

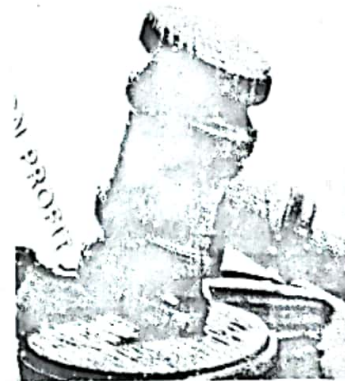
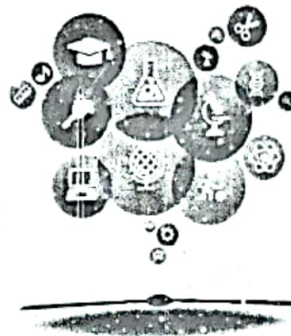
ISSN-2278-9308

B.Aadhar

Peer-Reviewed Indexed

Multidisciplinary International Research JournalFebruary-2020

SPECIAL ISSUE-CCXIV (214)



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Globalization And Its Impact On Indian Economy

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Globalization means different things to different people. It can be defined simply as an expansion of economic activities across political boundaries of nation states. More importantly it refers to a process of deepening economic integration, increasing economic openness and growing economic interdependence between countries in the world economy. It is associated not only with a phenomenal spread and volume of cross-border economic transactions but also with an organization of economic activities which straddle national boundaries of the world. Globalization in India is generally taken as integrating the economy of the country with the rest of the world. This in turn implies that opening up the economy to foreign direct investment by providing facilities to foreign companies to invest in different fields of economic activities in India; removing constraints and obstacles to the entry of MNCs; allowing Indian companies to enter into foreign collaborations in India and also encouraging them to set up joint ventures abroad; carrying out massive import liberalization programmes by switching over from quantitative restrictions to tariffs in the first place, and then bringing down the level of import duties considerably; and instead of plethora of export incentives opting for exchange rate adjustment for promoting exports. Whether seeds of globalization sown in pre-reform period as many concessions were granted to foreign capital, MNCs were allowed to enter a number of

crucial sectors to which their entry was previously restricted and banned. The study is purely based on secondary data. It will have a discussion on negative and positive impacts of globalization on Indian economy.

- **Introduction**

The real thrust to the globalization was provided by the economic reforms of 1991 initiated by Government of India. The period 1980-81 was marked by severe balance of payment difficulties. The second oil shock pushed up the import bill substantially while exports lagged considerably behind. Thus trade deficit rose to astronomical heights. During seventh plan, private remittances also showed a tendency of flattening out. As a result, net invisibles could finance only 24 percent of trade deficit in the seventh plan. The problems were compounded by gulf war in 1990-91. The trade deficit in this year soared to Rs. 16,934 crore and invisibles also recorded negative earnings. Therefore, current account deficit was as large as Rs 17,369 crore in 1990-91. The problem got further accentuated by India's increased reliance on high cost external commercial borrowings and non-resident deposits all through the 1980s as the flow of concessional assistance was considerably less than the requirements. Capital was flowing out of the country and country was close to defaulting loans. Along with these bottlenecks at home, many unforeseeable changes swept the economies of nations in western and Eastern Europe, South East Asia, Latin America and elsewhere around the same time.

Indian economy had experienced major policy changes in the early 1990s. The new economic reform popularly known as Liberalization, Privatization, and Globalization (LPG), aimed at making the Indian economy as fastest growing economy and globally competitive. The series of reforms undertaken with respect to industrial sector, trade as well as financial sector aimed at making the economy more efficient. With the onset of reforms to liberalize the Indian economy in July of 1991, a new chapter has dawned for India and her billion plus population. This period of economic transition has not only had tremendous impact on the overall economic development but also on the mindset of Indian people who could get rid from traditional, stubborn thinking, superstition, and illiteracy.



There were the economic compulsions at home and abroad that called for a complete overhauling of our economic policies and programs. Major measures initiated as part of liberalization, privatization and globalization in early nineties included the following:

- 1) Devaluation: The first step towards globalization was the devaluation of the currency by 18-19 percent against major currencies in the international foreign exchange market. These measures were taken to resolve the balance of payment crisis.
- 2) Disinvestment: In order to make the process of globalization smooth, under the privatization scheme, most of the public sector undertakings were sold to private sector to give opportunity to private players in the economy.
- 3) Dismantling the Industrial licensing regime at present, only three industries are under compulsory licensing regime, mainly on the accounting of environmental safety and strategic considerations. A significantly amended policy in tune with the liberalized licensing policy is in place. No industrial approval is required from the government for locations not falling within 25 kilometers of the periphery of cities having a population of more than one million.
- 4) Allowing foreign direct investment across a wide spectrum of industries and encouraging non debt flows. The department has put in place a liberal and transparent foreign investment regime where most activities are opened to foreign investment on automatic route without any limit on the extent of foreign investment.
- 5) Non-resident Indian scheme: the general policies and facilities for FDI as available to foreign investors and companies are fully available to NRIs as well. In addition government has extended some concessions especially for NRIs and overseas corporate bodies having more than 60 percent stake by non- Indian residents.

Globalization has positive as well as negative effects. One side if globalization has accelerated the growth rate of GDP on the other side it has generates high inequities among Indian people. There are few people who are exploiting the resources of economy and most of the proportion of national income is possessed by them. This type of unequal distribution of income is generating poverty, unemployment etc.

- Globalization as a Boon

- 1) The growth rate of GDP of India has been on the increase from 5.6 percent during 1980- 90 to 7 percent in the period of 1993-2001. In the last fifteen years except two or three years, rate of GDP growth was more than 7 percent. It was 9.2 percent in 2006-07. At present in 2016 GDP is growing at 7.4 percent shown by union budget 2016-17.
- 2) The foreign exchange reserves were \$39 billion (2000-01), \$107 billion (2003-04), \$145 billion (2005-06), and \$180 billion in 2007. According to reserve bank of India, India's foreign exchange reserves are \$351.83 billion as on 19 Feb, 2016.
- 3) The cumulative FDI inflows from 1991 to 2006 were Rs. 81566 crore (\$43.29 billion). The sectors attracting highest FDI inflows are electrical equipment including computer software (18 percent), Service Sector (13 percent), Telecommunications (10 percent), and Transportation industry (9 percent) etc.
- 4) In 2010 India's share was 55 percent in Global Outsourcing market.
- 5) India's rank was fourth in market capitalization in 2005, it was preceded by USA, Germany and China. But at present its rank is ninth, it means it is now preceded by eight countries and India's position has worsened but India was able to join trillion dollar market by going through all ups and downs. India's market capital is \$1.6 trillion and it is 2.5 percent of world's capital market.
- 6) As per the Forbes list 2015, India has 100 billionaires. There were only 40 billionaires in India as per Forbes 2007 list. The assets of these 100 billionaires are more than cumulative investment in the 91 public sector undertakings by the central government of India.

- Globalization as a Curse
 - 1) India is home to the largest number of child labourers in the world. The census found an increase in the child labourers from 11.28 million in 1991 to 12.59 million in 2001. M.V. foundation in Andhra Pradesh found nearly 40,0000 lakh children mostly girls between 7 and 14 years of age, toiling for 14-16 hours a day in cottonseed production across the country of which 90 percent are employed in Andhra Pradesh. Poverty and lack of security are main causes of child labour. Post reform period has witnessed drastic increase in child labour because due to LPG policy the role of public sector was reduced. Therefore corporates are working for profit motive only.
 - 2) Agriculture sector is the backbone of the Indian economy. Above 50 percent people are working in agriculture sector. This sector has been neglected by government in post reform period and share of agriculture has decelerated continuously. At the time of independence, agriculture was contributing nearly half of the GDP but now its share is only 14 percent in total GDP of country. Reasons for backwardness of agriculture are lack of public investment, indebtedness of farmers and presence of intermediaries between sellers (farmers) and buyers.
 - 3) Job and social insecurity: globalization has generated problems like job and social insecurity. Public sector provides jobs alongwith social as well as job security and other benefits also. But in the modern era a person can get a job but neither he would get a neither secure job nor social security. Therefore, increasing insecurity in society is perpetuating other social evils like dowry system, crimes, unemployment etc.
 - 4) Poverty and unemployment: as per the Forbes list 2015, India's number of billionaires has crossed 100 and the wealth they possess is more than the investment in public sector undertakings by central government. This has led to wide range of inequalities of wealth among Indian people. Some people are such who dying from starvation and some are dying due to consumption of excessive food in our country. Consequently, Malnutrition, child labour, and crimes are on the rise. Still a large proportion of people in India living below poverty line even India has been unable to achieve millennium development goals in case of many indicators. Whether India's present generation is education but Indian youth is suffering from unemployment and they have to survive on subsistence wages. Seasonal, underemployment and structural unemployment are found in India.

- A Comparison with other Developing Countries

Consider global trade- India's share of world merchandise exports increased from .05 percent to .07 percent over the past twenty years. Over the same period China's share has tripled to almost 4 percent.

India's share of global trade is similar to that of the Philippines an economy 6 times smaller according to IMF estimates.

Over the past decade FDI flows into India have averaged around 0.5 percent of GDP against 5 percent for china and 5.5 percent for Brazil. FDI inflows to china now exceed US \$ 50 billion annually. It is only US \$ 4 billion in the case of India.

Now India is in the process of restructuring her economy with aspirations of elevating herself from her present desolate position in the world. The need to speed up Indian economy is more imperative and having witnessed the positive role of the foreign direct investment has played the rapid economic growth of the most of The South Asean countries and most notably china, India has embarked on an ambitious plan to emulate the successes of her neighbors to the east and is trying to sell herself as a safe and profitable destination for foreign direct investment. Present NDA government has tried to maintain status quo very well by allowing maximum FDI in



different sectors as much as it may be possible. NDA's foreign policy has been commended all over the world but consequences of initiative taken to increase FDI inflows in India are still on the waiting list.

- **Policy Implications/Suggestions**

1) In the case of agriculture, if the FDI is allowed 100 percent in multi-brand retail sector, then farmers can get remunerative prices for their crop. Farmers are getting meager prices for their produce due to many types of intermediaries between sellers (farmers) and buyers.

2) UNCTAD had underlined the large amount of losses to the exchequer of developing countries (\$100 billion a year) due to the routing of FDI through tax havens therefore early implementation of GAAR (General anti avoidance rule) is required which has been delayed by present government. Policy makers need to take cognizance of the fact that it is domestic investment which has provided an overwhelmingly large share of india's capital formation should not be neglected because of foreign phobia.

3) Communal disharmony has been the issue of debate for present government. Whether India's ease of doing business rank has improved to 34 but due to violence, riots and strifes at domestic level India has lost its international reputation. Recently agitation by jats in Haryana for reservation was so horrible that shops, malls were set afire. After the withdrawal of protests when owners were advised to start their shops and malls along with financial help they refused to do so. Reason is that they are feeling insecure in such environment. Therefore, communal harmony is must to attract foreign as well as domestic investors.

4) To attract investors from different countries infrastructure, Social as well as physical should be improved. Social infrastructure includes education and health on the other hand physical infrastructure includes transportation, energy, banking services etc. A good and efficient infrastructure can play a vital role in the augmentation of globalization process.

5) The government has already set the ball rolling. It has relaxed FDI norms to encourage both domestic and foreign companies to manufacture in India sell their products abroad. Indian population has poor skill or they don't have skills at all. The Indian employers have been struggling with acute shortage of skilled manpower despite India having the largest pool of young population in the world. Reason: Lack of required expertise for specific jobs. As per the labour bureau report 2014, the current size of India's formally skilled workforce is only 2 percent. This apart there is also challenge of employability of large sections of the conventionally educated youth. The Indian education system has been churning out brilliant minds but lacking in the skills sets required for specific jobs. Therefore, there is need for appropriate and adequate skill development and training which can convert this force into the largest source of technically skilled manpower. The skill India mission launched by government is pertinent initiative to provide solution to the problem. Only a job ready and skilled workforce can reap the benefits of foreign direct investment.

- **6. Concluding Remarks**

Globalization has its own negative as well as positive impacts in modern era. Our policy implications have been against common man. It is the government which can reap the benefits from globalization if it prepares and implement pro-people policies to attract foreign direct investment. There is example of many developed as well as developing countries such as south ASEAN countries like china, who have yielded a lot from globalization by trading all over the world. Our policies are influenced by big corporates and elites it is proved by the increasing number of billionaires in India as per Forbes list. Even our elections are financed by corporates so it is obviously that government policies are too influenced by corporates to fulfill their own personal interests. It is the policies of china and Russia who have utilized the foreign direct



investment to elevate masses above the poverty line. Such policies and attitude should be adopted by India towards globalization. Only pro- poor policies and workforce ready for jobs will be beneficial for government who believes the theory trickle-down effect. Hitherto that trickle-down effect has not been seen by Indian people. Indians are still waiting for good days.

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Dr. P. U. J. Wanjari

Editorial

ISSN-2278-9308

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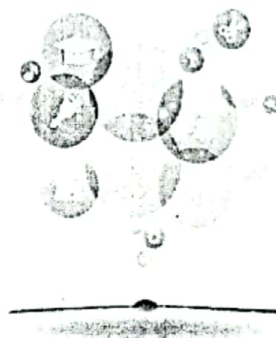
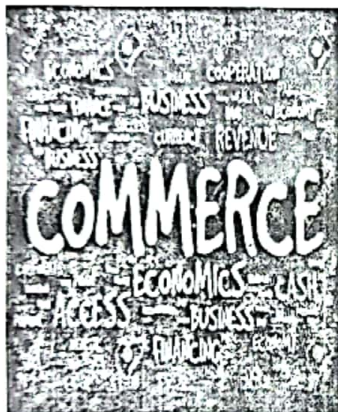
Editors -

Disciplinary International Research Journal

❖ **Dr. Dines'**

April-2020

SPECIAL ISSUE- CCXXIX (229)



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**Relevance Of Gandhian Economic Thought****Dr. Prakash U. Jawanjal****Sant Gadge Maharaj Mahavidyalaya, Walgaon**

Gandhi was the great philosopher of India who had played major role in the national movement that defeated the British colonialism in India. He engaged in non cooperation, non violence and peaceful struggle against British rule. However, he was not economist but he has given economic vision, if implemented, it would have relieved India from many socio-economic problems. He mostly emphasised on the small scale industries and also adopted the principle of Swadeshi. It evades economic dependence on external market forces that could make the village community weak. He encouraged cottage and village industries to improve the economic condition of the country. By the encouragement of Mahatma Gandhi small scale trading of pure Indian products started and gradually small scale business changed into industries. New large scale and foreign industries with intensive mechanization are coming with ongoing process of globalization which is mainly responsible for many socio-economic problems. Therefore, the main focus of this paper is analysing the present economic scenario from the Gandhian economic perspective.

• INTRODUCTION:

Gandhi was not an academicians even he was a charming leader of the Indian National Movement with prime intention of obtaining freedom from the British rule and re-established self-reliance of India's population. He always works for the well being of the Indian people who were suffering from the policies of East India Company during the era of British's. He was not a basically economist but given his ideas on economic issue and always struggled against the exploitation policy of British's. Gandhi was also influenced by the Marxian doctrine of neutrality, and its emphasis on the "exploitation of labour". Gandhiji was very much infatuated by Ruskin's heterodox doctrine that the wealth of a nation consisted, not in its production and consumption of goods, but in its people. His economic philosophy was mainly concerned with individual dignity and the welfare of the poor people. Gandhi's stress on individual's liberty includes a sense of responsibility towards oneself, to others, to society and perhaps to the world beyond. Thus individual would have more choices of enterprises and prospects. This type of arrangements would ensure a smooth relationship between the labour and entrepreneur which may enhance efficiency with increased labour welfare. Definitely, these institutional arrangement did not fully fruitful and develop an institutional arrangement for harmonious relationship between the capital and labour.

Gandhiji's economic ideas are understand in his whole philosophy. His main idea aims at the socio-economic reconstruction of society. These days, some people criticised the Gandhian thought as —not up to date and un-progressive. He thinks about a total socio-economic reform, so his economic thought must be analysed in this context. He didnot give any economic model regarding the development of economics but gave some basic canons based on which we can decide what kind of economic composition is most preferable for Indian economy (Ishii, 1994). Gandhiji has given the concept of useful work which would be



helpful among all communities, lack of untouchability, ban (of liquor), small scale and village industries, focus on basic education, Gram Swaraj. These are necessary social inputs without them economic development is not possible. Reconstruction in the rural areas is the main source of development in villages. In his views, each village is a totally independent and efficient which will fulfil their needs. Gandhian mode have very important place in the history of economic thought. Gandhiji sponsored the rule of control the wants and to take care of one's need and not greed. However the entire structure of economic thinking which is based on the perception of a constant development of the goods which satisfy unlimited demands. The second has to do with the idea of focusing on the well-being of the poorest and weakest member of society. This was an essential part of Gandhiji's moral view of the world (Nayak, 2005). Therefore, the main focus of this paper is analysing the present economic scenario from the Gandhian economic perspective.

- **ECONOMIC THOUGHTS OF GANDHIJI:**

Gandhi's views on economics were simple and straight forward which would make India economically self sufficient, manufacturing and satisfying its own needs in domestic market, home-grown ways. This would not only improve the composition of the rural economy of India, it had also demoralized the British economic motives of the exploitation of Indian people. The ethics of economic self sufficiency were spread all over India by Gandhiji during the colonial period.

- **VILLAGE INDUSTRY, KHADI AND SMALL SCALE INDUSTRY:**

Gandhi's great approach of Self reliance and Swadeshi is playing a significant role for the improvement of human beings. He presented a very useful model for economic development in India. Gandhi saw the importance of the rural economy and thought that poverty could be eased by stimulating village economies of agriculture and labour intensive production by using simple technologies on a ground level. Gandhiji wanted to re-establish India from the lowest level. Therefore, he gave an idea to Indians to reconstruct the villages. He had imagined self-reliant villages, free from dependency on big cities which cure them from exploitation. He has also strongly advocated for decentralization of economy. According to Gandhiji, if we want Swaraj to be built on nonviolence, we will have to give the villages their proper place. He said that development of the village is depended on their own self-sufficiency which is only possible when there is no more exploitation. On the other hand the use of large scale industries will create problem of competition and marketing in the economy. Gandhi felt that India's dependence on imports from other countries was the main reason of much adversity in India. His basic approach has always supposed about the intentional needs, the need for independent villager and very close to his philosophical and sociological thoughts. He was paying attention on the development of common person and more significantly the development of the depressed and needy group of people. Therefore, he has to focuses on the village being self-reliant, mechanized mainly for use.

The term Swadeshi which used by Gandhi consists to promoting and stimulating indigenous industries like small scale and cottage industry of Khadi, Handloom spinning and weaving mills. He offered khadi as a sign of patriotism, equal opportunity and independence. It was his idea by using Khadi India can defeat the British rule and which can also rebuild of the Indian society. Therefore, Gandhiji has started his movement for khadi in 1918. He suggested that if we wear and produce such type of clothes then British cloth must be abolished from the



Indian market and India become an independent economy. He imposed small scale and cottage industry in India which would be beneficial to Indian economy because these industries are based on family labour and low investment. Raw material is easily available in villages from agricultural products like cotton, food and many other crops. So this would lead to indigenous market. Gandhi gives pressure on the growth of the rural industries like khadi, handlooms, sericulture and handicrafts. Gandhi was of the opinion that large-scale industries have capital intensive which would concentrate of wealth in the hands

of few. If small scale industries introduced then people would never face the problem of production and external market. Small scale industries play major role in Indian economy it is a source of Employment generation. The most probable problem faced by the Indian economy is increasing pressure of population therefore there is need of employment opportunities. Only small-scale industries can solve the problem of unemployment because small-scale industries use labour intensive technique. The small-scale industries give equal distribution of income and wealth in the among labour. This is mainly due to the fact that small scale industries are wide-ranging as compared to large scale industries and are having large employment potential. These industries have more capability to generate or attract innovation. They provide abundant opportunities for the advance technology. The entrepreneurs of small industries play a deliberate role in expansion of new innovation and goods. It also makes easy to transfer the technology from one to the other. As a result, the economy collects the benefit from small units.

In the age of globalization, there is a different scene in India due to the mass effect of globalization. India becoming is an emerging economy and plays a significant role in global world. Actually in 21st century the economic views of Gandhi were not adopted by Indian government. Jawaharlal Nehru had given other idea of development which not only an indigenous growth of small industries and villages. It is happen with the significant effect of rapid westernization and industrialization during recent period. But in the global world the perspective of economies is to construct heavy and large scale industries. Globalisation possibly will be supposed as a development of 'global external market'. The main source of globalization is 'privatisation' and 'liberalisation'. Therefore, India also concentrates on the industrial growth which may be enhancing the growth of India. The growth of industrial sector leads to a more utilization of natural resources which have easily available in the particular country as a result, production of goods and services has increased employment opportunities has been generated and increased the standard of living of common people. In this ongoing process of globalization country framed various policies aimed at development of industries in the public and private sectors. Due to this effect India emphasis on large scale industries and multinational companies. The main effects of globalization in the Indian economy are that many foreign companies established industries in India. The benefit of Globalization on Indian economy is that the foreign companies acquire highly advanced technology and this would help to make the Indian economy more technologically advanced. But the real picture is totally different because this is one sided development in India. Due to the effect of Globalization small scale sector has abolished its existence from Indian economy. Large scale industries have use capital intensive technique which would increase unemployment because India is a most populated country and people wants more jobs. However with the effect of globalization or technology based industrial expansion and use of machines have created more



unemployment in country. The rapid growth of large industries due to globalization has not passed benefits to everyone. It has tremendously increased in the informal sector which affected the working population. The informal sector is not included in the labour legislation because these workers have not good health, terrible working situation and more burdens. Child labour has been forced to work in industries because in this ongoing period of globalization, the people who work in the large scale industries are living in extreme poverty. Profits are goes to only entrepreneurs therefore gap between the rich and the poor has been increased. Apart from this, large scale industries has also ruin of the environment through pollution which affects the health of human beings.

- **RELEVANCE OF GANDHIAN ECONOMIC THOUGHTS:**

The great economic ideology of Gandhi enhanced the development of rural areas and minorities by giving them equal and sustainable earnings, therefore question presents itself: What is his relevance of economic thought of Gandhiji today for Indian economy. Globalization has been playing a vital role in Indian economy. The economy of India is currently the world's fourth largest in terms of real GDP (Gross Domestic Product). Most of the private enterprise is established in urban and big cities so that villages are totally ignored by the industrialist who would lead them demoralize. On the other hand India is a country of villages where most of the people lives. However, the production on large scale would create conflicts between labour and capital. Here capital takes upper hand over labour. Such conflicts may not occur in the case of rural industries. Rural industries are the symbols of unity and equality. In India large-scale industries have been concentrated in a few big cities and in rural areas there is no big industry like khadi, handlooms, sericulture and handicrafts. The small-scale and cottage industries would give a deliberate place in our planned economy towards the fulfilment of the socio economic objectives of Gandhi's particularly in achieving equitable and sustainable growth. So there is need to move back to Gandhian economic ideology who was always in fever of Swadeshi and self- reliance of villages. If all the land and resources that is available was fully utilized, it would definitely fulfil the needs of all human being. If we should try to improve villagers workmanship and buy their products in spite of imported products or even articles produced in big cities, big factories. In other words, we should induce the creative talent of the villager and develop their indigenous market in the present 21st century. Gandhi's term true 'Swadeshi' consists in enhancing and stimulating cottage and small industries. It also provides opportunities to the original talent and imagination of the people. It can generate employment for Indian youth in the country that is in search of job. so India should adopted the economic mode and idea of Gandhiji which totally favourable in today's Indian economy because India's balance of payment is unfavourable because India export more from other countries rather than produce in our country by using labour intensive technology.

- **REMARKS:**

Gandhi's economic thoughts have great impact on Indian economy. He emphasized on cottage and small scale industries which have significant importance for the development of the Scio-economic condition of the common people. He has proposed very constructive economic ideas and if these ideas implemented, India would have been relieved many socio-economic problems. India should emphasis on the policy of Gandhi ji which specially represent the Swadeshi policy and work for human being. In the age of globalization, Indian

society is facing many socio-economic problems on account of large scale industries and mechanization. In such scenario, there is urgent need to rethink over Gandhi's economic ideology. Small scale industries play a key role in our economy for its development. These industries are basically using labour intensive and high potential for employment generation. Gandhi's thought that industrialism which uses capital intensive technique is based on the exploitation of people. As a result most of the people would be suffered from this type of mechanism.

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Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

**Peer-Reviewed Indexed
Multidisciplinary International Research Journal**

February-2020

SPECIAL ISSUE-CCX(210)

**"NEO INDIAN ECONOMICAL ISSUES AND DEVELOPMENTS"
(NIEID-2020)**



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१५	भारतातील कृषी विकास: आव्हाने व संधी	प्रा.डॉ. कांतेश्वर जी. ढोबळे	५४
१६	वस्तू व सेवाकर (GST) - एक निरीक्षण	प्रा.डॉ.राजेंद्र निंबा बोरसे	५८
१७	भारतीय कृषी विकास : प्रभाव व आव्हाने	प्रा.डॉ. अरुणा वाडेकर	६०
१८	जागतिकीकरण कृषी क्षेत्रातील आव्हान	डॉ. अलका अनिल मानकर	६६
१९	अमरावती जिल्ह्यातील औद्योगिक विकासातील संधी व आव्हाने	प्रा. अनिल रमेश पाचकुडके/प्रा.डॉ. अरुण गो. हरणे	६९
२०	बैंकिंग क्षेत्रातील ग्राहक सेवा	प्रा. डॉ. सुनिल एन. ढेरे	७३
२१	भारतीय बँकींग : सद्य:स्थिती आणि भवितव्य	प्रा. डॉ. दिपक शृंगारे	७७



२२	कृषी क्षेत्र ; नाबार्ड आणि ग्रामीण विकास	शिल्पा धनंजय म्हाला	८१
२३	विमुद्रीकरणाची सद्यास्थितीत यथार्थ	डॉ. शंकर मारोती सावंत	८६
२४	आदिवासींचे आर्थिक जीवन	प्रा. डॉ. बबन शा. सेलकर	९२
२५	औद्योगिक विकास : समस्या आणि आव्हाने	प्रा.डॉ.एम.बी.राठोड	९६
२६	भारतीय शेती व्यवसायासमोरील आवाहन	प्रा. संजय उध्दवराव देशमुख	१०१
२७	बँकिंग क्षेत्रावर विकासाचा प्रभाव : एक चिकित्सक अध्ययन	कु. सनाअंजुम महेबुबअली शहा	१०६
२८	लातूर जिल्ह्यातील सहकारी दुध व्यवसायातील रोजगार	संशोधक प्रा. संतोष निवृत्ती घोंगडे	१११
२९	वस्तू व सेवाकरांचे देशातील विभिन्न क्षेत्रावर होणारे परिणाम	प्रा.डॉ. शंकर चव्हाण	११६
३०	थेट परकीय गुंतवणूकीचे कृषी क्षेत्रावर होणा-या परिणामाचे विश्लेषण	डॉ. प्रदीप दामोदरराव दरवरे	१२०
३१	नोटबंदी नंतर रोख विरहीत व्यवहाराचे भारतीय अर्थव्यवस्थेच्या दृष्टीने आव्हाने	प्रा.डॉ प्रकाश मारोतराव वांदरे	१२४
३२	कृषी क्षेत्राचा विकास, समस्या व आव्हाने	प्रा.जाधव रामेश्वर दत्तराम	१२९
३३	भारतीय अर्थव्यवस्था पर विमुद्रीकरण के प्रभाव का अध्ययन	प्रा. नितिन सिंघवी	१३३
३४	भारतातील सेवा क्षेत्राचा विकास व समस्या	प्रा. डॉ. करमसिंग राजपूत / प्रा. डॉ. माणिक बी. ठिकरे	१३६
३५	पश्चिम विदर्भातील इतर मागासवर्गीयांच्या विकासाचा महामेरू — ओबीसी महामंडळ	प्रा. अमोल राऊत	१४१
३६	भौगोलिक संसाधने आणि आर्थिक विकास	प्रा.डॉ.कल्पना ए.देशमुख	१४६
३७	भारतातील पैशाचे विमुद्रीकरण व त्याचे अर्थव्यवस्थेवर परिणाम	डॉ. अनिल गंगाधर पितळे	१५०
३८	महाराष्ट्रातील कृषी विकासाची पाच दशके	प्रा.डॉ.पी.डी.जाधव	१५४
३९	शेती विकासामध्ये रस्ते निर्मितीचे महत्व	डॉ. दीपक दत्तात्रय निलावार.	१६०
४०	यवतमाळजिल्ह्यातील औद्योगिक क्षेत्रातील कार्यरत महाराष्ट्र औद्योगिक विकासमंडळाच्या सहभागने यवतमाळ जिल्ह्यातील उद्योजकांच्या विकासाचे अध्ययन	गणेश दादाजी तुरक	१६६
४१	भारतीय सेवा क्षेत्रावर राष्ट्रीय विकासाचा प्रभाव (वैद्यकीय सेवा क्षेत्राचा विशेष अभ्यास,)	कु.निलीमा रामेश्वर धुरिया	१७०



वस्तु व सेवाकरांचे देशातील विभिन्न क्षेत्रावर होणारे परिणाम

प्रा. डॉ. शंकर चव्हाण

संत गाडगे महाराज महाविद्यालय, वलगांव, जि. अमरावती

प्रस्तावना :-

कोणत्याही देशातील सरकारला कल्याणकारी राज्यांची जबाबदारी पार पाडण्यासाठी देशाच्या विकास योजना राबविण्यासाठी उत्पन्नाची गरज निर्माण होते. सरकारला उत्पन्न मिळविण्यासाठी सर्वात मोठा मार्ग म्हणजे कर हे आहे. कर हे नागरिकांचे सक्तीचे देणे असते. करापासून मिळालेल्या उत्पन्नाचा उपयोग जनकल्याणासाठी केला जातो. आर्थिक विकासाचे जगात जे काही निकष मानले जातात, त्यात देशाचे एकूण राष्ट्रीय उत्पन्न, जनतेची क्रयशक्ती नैसर्गिक साधनसंपत्ती, सोन्याचांदीचा साठा, परकीय चलनाचा साठा व औद्योगिक उत्पादन इत्यादी निकषात स्पर्धा करणारा भारत देश हा सर्व संपन्न असताना मात्र आर्थिक समस्येत अडकलेला आहे. याचे महत्त्वाचे कारण म्हणजे कर व्यवस्थेतील दोष होय. ज्या कर प्रणालीतून सरकारला मोठ्या प्रमाणात महसूल मिळावयास पाहिजे तो किती तरी पटीने कमी मिळतो. कारण प्रत्यक्ष करातील कर चुकवेगीरी होय. जगामध्ये इतर देशांना कराद्वारे मिळणारा महसूलाचा जी.डी.पी. मधील वाटा पाहिल्यास इंग्लंडचा ३९%, अमेरिकेचा २६.९%, फ्रान्सचा ४४.६%, स्वित्झरलंडचा ४५.८% तर भारतचा १७.७% एवढा कमी आहे. प्रत्येक देशाच्या उत्पन्नाच्या महत्त्वाच्या स्रोतांमध्ये कर हा महत्त्वपूर्ण स्रोत मानला जातो. अगदी प्राचीन काळापासून राज्यकारभार चालविण्यासाठी जनतेवर वेगवेगळ्या स्वरूपामध्ये कर लावण्यात येत असे. हे कर वेगवेगळ्या प्रकारचे होते. जसे शेतसारा, व्यापार विषयक कर, संपत्ती कर, उत्पन्न कर, निर्यात कर, मनोरंजन कर, मालमत्ता कर, इत्यादी वेगवेगळ्या कारणांसाठी कर लावण्यात येत होते. परंतु या कर प्रणालीमध्ये सुसूत्रता नव्हती. एकाच वस्तूवर केंद्र सरकार, राज्य सरकार व स्थानिक प्राधिकरण वेगवेगळ्या करांची आकारणी करण्यात येत होती. या सदोष कर प्रणालीमुळे व्यापारी व ग्राहकांची फसवणूक होत होती. या सर्व कर प्रणालीमधील दोषांचे निराकरण करण्यासाठी एक सुटसुटीत कर प्रणालीची आवश्यकता भासू लागली. त्यामधून जीएसटी म्हणजे वस्तु आणि सेवाकर ही संकल्पना समोर आली. वस्तु आणि सेवाकर एक मूल्यवर्धित, उपयोग कर, अप्रत्यक्ष कर अशी प्रणाली आहे. जीच्या सहाय्याने केंद्र सरकार व राज्य सरकार वेगवेगळ्या वस्तु आणि सेवांवर लागणारे कर निश्चित करतील आणि त्यामुळे कोणत्याही वस्तूची किंमत देशाच्या कोणत्याही राज्यामध्ये समान राहील. एक देश, एक कर, एक बाजारपेठ अशी सशक्त व स्वच्छ अशी करप्रणाली १ जुलै २०१७ पासून संपूर्ण देशामध्ये लागू करण्यात आली.

वस्तु व सेवाकर प्रणालीमध्ये वस्तूचे उत्पादन ते अंतिम ग्राहकांना विक्री या टप्प्यामध्ये त्यावर राज्य व केंद्र सरकारच्या विविध प्रत्यक्ष-अप्रत्यक्ष करांऐवजी वस्तु व सेवा यावर केवळ एकच कर आकारण्यात येतो. या कर व्यवस्थेमुळे केंद्र सरकारचे उत्पादन शुल्क, अतिरिक्त उत्पादन शुल्क, प्रतिपूरक उत्पादन शुल्क, सेवाकर, विशेष उत्पादन शुल्क तसेच राज्य सरकारचे विक्री कर, खरेदी कर, केंद्रीय निधी कर, जकात प्रवेश कर, एलबीटी, करमणुक कर हे सर्व रद्द करून किंवा या सर्व करांचा समावेश वस्तु व सेवा करामध्ये समावेश करण्यात आलेले आहे. वस्तु व सेवा करांचा विचार करताना केंद्रीय वस्तु व सेवा कर (CGST) व राज्य वस्तु व सेवाकर (SGST) असे करण्यात आले आहे. केंद्रीय वस्तु व सेवा कर कायद्यामध्ये एकंदर २१ प्रकरणे १७४ कलमे आणि ३ परिशिष्टे आहेत. यामध्ये कर आकारणी व कर संकलन कलम-५, आंतरराज्य पुरवठा कलम-७, राज्यांतर्गत पुरवठा कलम-८, समुद्र किनाऱ्याच्या हद्दीत केलेला पुरवठा कलम-९, वस्तु व सेवांच्या किंवा दोन्ही पुरवठ्याचे ठिकाण कलम-१०, भारतात आयात केलेल्या किंवा भारतातून निर्यात केलेल्या वस्तूंच्या पुरवठ्याचे कलम-११, सेवेचा पुरवठा करणाऱ्या व्यक्तीचे व तो स्विकारणाऱ्या व्यक्तीचे ठिकाण भारतात असेल कलम-१२ हा वस्तु व सेवा कर कायदा तयार करताना व त्याची अंमलबजावणी करताना अडचणी व भविष्यातील धोरण लक्षात घेवून केंद्र शासनाने या संबंधी



घटना दुरुस्ती करताना वस्तू व सेवा करामधील दरासोबत या संबंधी महत्त्वपूर्ण विषयावर निर्णय घेण्याचा पूर्ण अधिकार वस्तू व सेवा परिषद यांना दिला आहे.

संशोधनाची उद्दिष्टे :-

- १) वस्तू व सेवा कराच्या रचनेचा अभ्यास करणे.
- २) करामुळे देशाच्या विभिन्न क्षेत्रावर काय परिणाम झाला याचा अभ्यास करणे.
- ३) या कर प्रणालीच्या यशापयशाचा अभ्यास करणे.

संशोधन पद्धती :-

सदरुद्द विषयाचे अध्ययन करण्याकरिता संशोधनाने संशोधनासाठी द्वितीयक तथ्य संकलन पद्धतीचा आधार घेतलेला आहे. यामध्ये वस्तू व सेवा कर संदर्भात प्रकाशित लेख, वृत्तपत्रामधील प्रसिद्ध माहिती व इंटरनेटवरून मिळालेली माहिती याचा समावेश आहे.

वस्तू व सेवा करामुळे होणारे फायदे :-

१) कर पद्धती सोपी व सुटसुटीत होण्यास मदत :-

केंद्र सरकार व राज्य सरकारकडून अनेक अप्रत्यक्ष कर लावले जातात. वस्तू व सेवा करामध्ये बहुतांश अप्रत्यक्ष कर एकत्र आल्याने कर पद्धती सुलभ सुटसुटीत होण्यास मदत होईल. वस्तू व सेवा करामुळे संपूर्ण देशात कराच्या दरात आणि कायद्यात सुसंगता निर्माण होईल.

२) उद्योग व व्यापारांचा फायदा :-

वस्तू व सेवा कर लागू होण्याच्या अगोदर उद्योग, व्यापार व व्यवसाय करणाऱ्या अनेक स्तरावर अनेक ठिकाणी उत्पादन शुल्क, व्हॅट, विक्री कर, सेवाकर, एलबीटी अशा वेगवेगळ्या कायद्याप्रमाणे नोंद नोंदणी करणे आवश्यक होते. त्यानंतर व्यापाराचा हिशोब ठेवणे व वेळोवेळी रिटर्न भरणे बंधनकारक होते. परंतु आता वस्तू व सेवा करामुळे अनेक कर कायद्याऐवजी एकच कर कायदा लागू झाल्यामुळे उद्योग, व्यापार व व्यवसाय करणाऱ्यांना हिशोब ठेवणे सोपे झाले. त्याचप्रमाणे एकच वस्तू व सेवा करांची आकारणी करण्यात येत असल्यामुळे उद्योग व व्यापारांना कर भरणे सोपे झाले आहे.

३) ग्राहकांना फायदा :-

वस्तू व सेवा कर लावण्याआधी विभिन्न प्रकारच्या कराची आकारणी करण्यात येत होती. म्हणजेच करावर कर आकारण्यात येत होता. त्याचा परिणाम म्हणून वस्तूंच्या किंमतीत वाढ होऊन ग्राहकांचे नुकसान होत होते. परंतु वस्तू व सेवा करामुळे एकच कराची आकारणी करण्यात येत असल्यामुळे वस्तूंच्या किंमतीत घट होवून ग्राहकांचा फायदा झाला आहे.

४) देशाची अर्थव्यवस्था सुदृढ होईल :-

वस्तू व सेवा करामुळे आर्थिक साधने वाढतील. दरिद्र्य निर्मूलन व विकासात हातभार लागेल. कर पाया विस्तारेल. करापासून मिळणाऱ्या महसूलमध्ये वाढ होईल अर्थात सरकारच्या उत्पन्नात वाढ होऊन देशातील गरीबी दूर करण्यास मदत होईल. म्हणजेच देशाची अर्थव्यवस्था सक्षम व सुदृढ होण्यास मदत होईल. वस्तू व सेवा करामुळे वस्तू आणि सेवांच्या व्यापारात (देवाण घेवाणीत) पाददर्शकता येऊन देशाच्या अर्थव्यवस्थेला चालना मिळेल.

वस्तू व सेवा कराचे प्रमुख क्षेत्रावर होणारे परिणाम :-

१) आरोग्य क्षेत्रावर होणारे परिणाम :-

औषध उत्पादन क्षेत्रावर वस्तू व सेवा करांचा अनुकूल परिणाम होईल. औषध उत्पादनावर वस्तू व सेवा कराची आकारणी करण्यापूर्वी वेगवेगळ्या आठ कराची आकारणी करण्यात येत होती. वस्तू व सेवा करामुळे जुने कर रद्द करून एकाच कराची आकारणी करण्यात येते. वस्तू व सेवा करामुळे पुरवठा सुधारून औषधक्षेत्र दोन टप्प्यांनी वाढेल. याचाच परिणाम म्हणून ग्राहकांना फायदा होईल. काही औषधांवर १२%, काही औषधांवर ५%, शस्त्रक्रियेचे अवजारे यांच्यावर १८%, कराची आकारणी करण्यात येते. आरोग्य क्षेत्रावर एकाच कराची आकारणी करण्यात येत असल्यामुळे सामान्य माणसांना निश्चितच फायदेशीर राहील.

२) पर्यटन व प्रवास उद्योगावर होणारा परिणाम :-

भारतात प्रवास पर्यटन व आदरतिथ्य उद्योगावर अनेक कर होते. केंद्र व राज्याचे वेगळे कर आकारण्यात येत होते. वस्तु व सेवा करामुळे आता हॉटेल व रेस्टॉरेंट यावर एकाच कराची आकारणी करण्यात येत आहे. ए.सी. हॉटेलात खाद्य पदार्थावर १८% कर आकारण्यात आला आहे. तर पंचतारांकीत हॉटेलात २८% कराची आकारणी करण्यात आली आहे. त्यामुळे प्रवास, पर्यटन व आदरतिथ्य उद्योग महाग झाले आहे. या महागाईचा परिणाम सामान्य नागरिक, श्रीमंत नागरिक व विदेशी व्यक्ती यांच्यावर होत आहे. त्यामुळे या उद्योगांवर विपरित परिणाम होऊन त्याचा फटका सरकारच्या उत्पन्नात सुद्धा घट होईल.

३) शिक्षण क्षेत्रावर होणारे परिणाम :-

शिक्षण क्षेत्रात वस्तु व सेवा कराची आकारणी करण्याअगोदर अनेक कर सवलती होत्या. शाळा व महाविद्यालयाच्या सेवांवर कराची आकारणी करण्यात येत नव्हती. वस्तु व सेवा करात शिक्षण क्षेत्रावर विशेष परिणाम झालेला नाही. शैक्षणिक संस्थाद्वारा विद्यार्थ्यांना, शिक्षकांना आणि कर्मचाऱ्यांना दिलेल्या सेवा करमुक्त आहेत. फक्त खाजगी शिकवणीमध्ये विद्यार्थ्यांना १८% सेवा शुल्क द्यावे लागते. शैक्षणिक साहित्यावर २१%, काही साहित्यावर १८% तर फार थोड्या प्रमाणावरील साहित्यावर २८% कर भरावा लागतो. एकंदरीत वस्तु व सेवा कराचा परिणाम शिक्षण क्षेत्रावर फार मोठा झालेला दिसून येत नाही. फक्त उच्च शिक्षण काही प्रमाणावर महाग झालेले आहे.

४) बँकींग व आर्थिक क्षेत्रावर होणारे परिणाम :-

भारतात बँकींग व आर्थिक सेवा क्षेत्रात सेवा कराचे प्रमाण फार जास्त आहे. सध्या बँकींग व आर्थिक सेवा क्षेत्रावर १४.५% सेवा कराची आकारणी करण्यात येत आहे. या सेवा करात आता १८% पर्यंत तर काही सेवांवर १५% च्या स्लॅपमध्ये ठेवणार आहे. त्यामुळे बँकींग व आर्थिक क्षेत्रात होणारी महागाई ही ग्राहकांना जाणवेल. वस्तु व सेवा कराचा सर्वाधिक फायदा बँकांना होणार आहे. बँकांच्या माध्यमातून होणाऱ्या व्यवहारांवर वस्तु व सेवा कर लागणार आहे. याची प्रत्यक्षात झळ ग्राहकांना बसणार आहे. प्रत्येक व्यवहारात वेगवेगळे कर लागणार आहेत. त्यामुळे या क्षेत्रात लोकांना फारसा फायदा वस्तु व सेवा करामुळे मिळणार नाही.

निष्कर्ष :-

देशामध्ये वस्तु व सेवा कराची आकारणी लागू झाल्यापासून प्रत्येक राज्याचा वेगवेगळा अप्रत्यक्ष कर एकच वस्तु व सेवा कर म्हणून लागू झाला आहे. या करामुळे सरकारच्या उत्पन्नात वाढ झाली आहे. त्याचप्रमाणे कर चुकवेगिरी करणाऱ्याच्या प्रमाणात घट झालेली आहे. काही क्षेत्रावर या कराचा जास्त भार पडला तर काही क्षेत्रावर कमी भार पडल्याचे आढळून येते. परंतु सामान्य माणसावर या कराचा बोझा कमी झाला आहे. जीवनावश्यक वस्तूवर ०% ते ५% पर्यंत वस्तु व सेवा कराची आकारणी करण्यात येत असल्यामुळे सामान्य माणसांना आपले जीवन राहणीमानात वाढ झालेली आहे तर श्रीमंतांना कराची जास्त रक्कम भरावी लागते. परंतु श्रीमंतांवर त्याचा फारसा परिणाम होत नाही. शेतकरी व शेतमजूर यांना या करामुळे फायदा झालेला दिसून येत आहे. एकंदरीत विचार केल्यास देशाच्या आर्थिक गरजा भागविण्यासाठी व देशाचा कारभार चालविण्यासाठी सरकारला जी पैशाची गरज होती. ती पूर्ण होण्यास मदत झालेली दिसून येत आहे.

संदर्भ सूची :-

- १) वस्तु व सेवा कर कायदा एक परिचय - प्रा. प्रविण कामथे, प्रा. मेघना पाटील.
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- ३) भारतीय अर्थव्यवस्था - रंजन कोळंबे.
- ४) वृत्तपत्रे, प्रसार माध्यम वातम्यातील घेतलेली माहिती.

Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

Peer-Reviewed Indexed

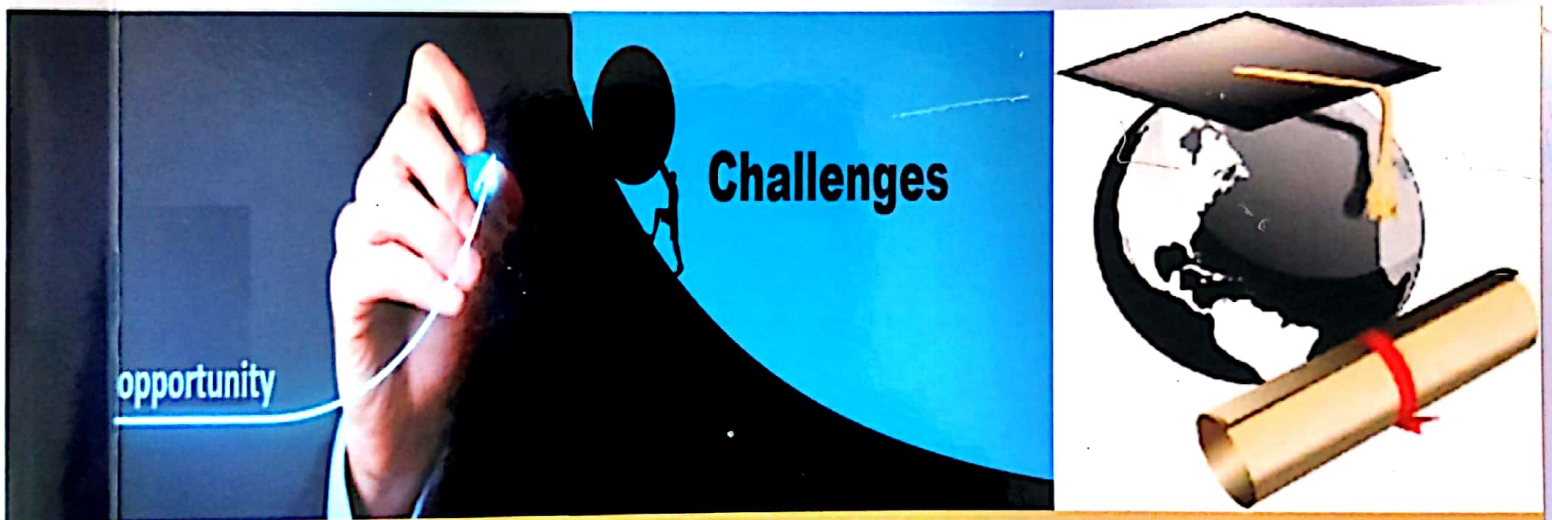
Multidisciplinary International Research Journal

SPECIAL ISSUE-CCXXII (222)

March -2020

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This Journal is indexed in :

- Scientific Journal Impact Factor (SJIF)
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संत गाडगे महाराज महाविद्यालय, वलगाव, जि. अमरावती

प्रस्तावना :-

व्यापार प्रतिकृती ही आधुनिक काळात विकसीत झालेली संकल्पना आहे. प्राचीन काळात व्यवसायाची परंपरागत पद्धती अस्तित्वात होती. परंतु आधुनिक व्यावसायिक व्यापार युगात वर्ल्ड वाईड वेबवर ही व्यापार प्रतिकृती फारच लोकप्रिय ठरत आहे. ही पद्धती ज्याप्रमाणे लोकप्रिय ठरत आहे त्याचप्रमाणे ती वादग्रस्त सुद्धा ठरत आहे. तरीसुद्धा ह्या संकल्पनेचा वापर उद्योग वर्गासाठी फारच लाभदायक ठरत असल्यामुळे ह्या संकल्पनेचे प्रचलन समाजामध्ये मोठ्या प्रमाणावर वाढत आहे. परंपरागत व्यापार प्रक्रियेत व्यवहाराकरिता शास्त्रोक्त अशी पद्धती नव्हती. उत्पादक व व्यावसायिक हा आपल्या आजूबाजूचे व्यावसायिक वातावरण पाहून त्या वातावरणाचे निरीक्षण करून त्याचा अभ्यास करून व्यापार, संबंधीच्या क्रिया पार पाडतात. जर उत्पादक असल्यास समाजातून वस्तूची मागणी वाढली की तो मोठ्या प्रमाणावर वस्तूचे उत्पादन करायचा आणि तो व्यापारी असल्यास ग्राहकांसाठी जास्त प्रमाणात आपल्या विक्री केंद्रामध्ये मोठ्या प्रमाणात वस्तू उपलब्ध करून ठेवायचा. परंतु वस्तूची मागणी जर कमी झाली तर मात्र त्या वस्तू व्यापाराकडे तशाच पडून राहायच्या आणि यामुळेच त्या शिल्लक राहिलेल्या वस्तूचे नुकसान त्याला सहन करावा लागायचा. यावरून असे म्हणता येईल की विक्रीबाबत किंवा उत्पादनाबाबत फारशे प्रगत नियोजन करण्यात येत नव्हते. परंतु जसजसे दळणवळणाचा आणि संदेशाच्या विभिन्न प्रगत पद्धतीचा विकास झाला तसतसा त्यांच्या वापरात सुद्धा वाढ झाली. यामुळेच उत्पादन - विक्रेते आणि ग्राहक हे तिघेही परस्परांच्या जवळ आले. यामुळे व्यापार करण्याच्या प्रक्रियेत मोठ्या प्रमाणात बदल घडून येऊ लागले. याचाच परिणाम म्हणून वस्तू उत्पादन विक्री व्यवसायाला एक प्रगत वळण मिळाले व नवीन दिशा प्राप्त झाली. यामधूनच व्यापारी प्रतिकृतीचा जन्म झाला.

आजच्या आधुनिक युगात दिवसेंदिवस उद्योग जगतात ई-वाणिज्याचा वापर झपाट्याने वाढत असल्यामुळे इंटरनेट, प्रकाशन, वितरण हे सुरक्षीत व विकसीत तंत्रज्ञानामुळे दिवसेंदिवस फारच विकास पावत आहे. इलेक्ट्रॉनिक साधनांचा वापर करून म्हणजे इंटरनेटद्वारा करण्यात येणाऱ्या व्यापाराच्या क्रिया यामध्ये वस्तूची आणि सेवांची खरेदी-विक्री त्यासोबतच व्यापारामध्ये सहाय्यक सेवांचा सुद्धा समावेश होत आहे. यामध्ये इलेक्ट्रॉनिक माध्यमांचा पुरेपूर वापर केला जातो. लागणाऱ्या वस्तूंची आदेश हे इंटरनेटचा उपयोग करून वस्तू मागवित आहे. या सर्व क्रियांमधून जो व्यक्ती व्यापार करतो त्या व्यक्तीला आर्थिक लाभ प्राप्त झाला पाहिजे. हे त्या मागील प्रमुख उद्देश आहे. त्यामुळेच व्यवहाराकरिता या पद्धतीची निवड करीत असतो. या पद्धतीद्वारे खरेदी-विक्रीचे व्यवहार करणाऱ्या पद्धतीला ई-वाणिज्य व्यापार प्रतिकृती असे म्हणतात. आज बाजारपेठेमध्ये ई-व्यापार करण्याच्या अनेक पद्धती आढळून येत आहे. आज तरूण आणि नवीन पिढी इंटरनेटचा उपयोग मोठ्या प्रमाणात करीत आहे. त्यामुळेच इंटरनेटच्या माध्यमातून वेबपेजला भेट देणाऱ्यांची संख्या मोठ्या प्रमाणावर वाढलेली आढळून येत आहे. व्यापार प्रतिकृतीमध्ये सुद्धा या इंटरनेटच्या व्यापारामुळे फार मोठ्या प्रमाणावर आमुलाग्र बदल घडून आलेले आहे. व्यवसायात ते व्यवहारात दिवसेंदिवस जसजसा ई-वाणिज्याचा वापर होत आहे त्याचप्रमाणे नवनवीन व्यापार प्रतिकृती निर्माण होत आहे.

ई-वाणिज्य म्हणजे इंटरनेटच्या माध्यमातून वस्तूची खरेदी-विक्री करण्याच्या पद्धतीला ई-वाणिज्य असे म्हणतात. ई-वाणिज्य ऑनलाईन सेवांवर किंवा इंटरनेटवरून इलेक्ट्रॉनिक पद्धतीने वस्तूची खरेदी करणे होय. इलेक्ट्रॉनिक कॉमर्स, मोबाईल कॉमर्स, इलेक्ट्रॉनिक फंड ट्रान्सफर, सफ्लाय चेन मॅनेजमेंट, इंटरनेट प्रोसेसिंग, इलेक्ट्रॉनिक डेटा चेंज, इन्व्हेंटरी मॅनेजमेंट सिस्टम आणि स्वयंचालित डेटा संग्रहण प्रणाली या तंत्रज्ञानावर आकर्षित करते. ई-वाणिज्य हे अर्थसंवाहक उद्योगाच्या तांत्रिक प्रगतीमुळे चालते आणि इलेक्ट्रॉनिक्स उद्योगातील सर्वात मोठे क्षेत्र आहे. ई-वाणिज्य सामान्यतः व्यवहाराच्या जीवन चक्रातील कमीत कमी एका भागासाठी वर्ल्ड वाईड वेब वापरतात. जरी त्यात ई-मेल सारख्या इतर तंत्रज्ञानाचा वापर केल्या जाऊ शकतो. ठराविक ई-वाणिज्य व्यवहारामध्ये ऑनलाईन पुस्तके आणि इतर वस्तू खरेदी करतात. ई-वाणिज्याचे तीन क्षेत्रे आहेत. जसे ऑनलाईन रिटेलिंग, इलेक्ट्रॉनिक मार्केट आणि ऑनलाईन लिलाव. किरकोळ विक्रीसाठी ऑनलाईन शॉपिंग थेट वेबसाईट्स आणि मोबाईल ॲप्सद्वारे ग्राहकांना आणि थेट चॅट, चॅट बॉट्स आणि व्हाईस सहाय्यकांद्वारे संभाषणात्मक वाणिज्य, तृतीय पक्षाच्या व्यवसाय ते ग्राहक किंवा ग्राहक ते ग्राहक विक्रीवर प्रक्रिया करणाऱ्या ऑनलाईन बाजारपेठांमध्ये प्रदान करणे किंवा त्यात भाग घेणे. व्यवसाय ते व्यवसाय



खरेदी-विक्री वेब संपर्क आणि सोशल मीडियाद्वारे डेमोग्राफीक डेटा गोळा करणे आणि वापरणे, व्यवसाय ते व्यवसाय इलेक्ट्रॉनिक डेटा इंटरचेंज संभाव्य आणि स्थापित ग्राहकांना ई-मेल किंवा फॅक्सद्वारे विपणन नवीन उत्पादने आणि सेवा सुरू करण्यासाठी प्रीटेलमध्ये गुंतलेले आहे. ई-वाणिज्य बऱ्याच वर्षांमध्ये प्रगत झाले आणि ऑनलाईन जगातील सर्वात वेगाने वाढणाऱ्या डोमेनपैकी एक आहे. शेवटच्या वापरकर्त्याद्वारे हे स्विकारण्यास थोडा वेळ लागला असला तरी आज आपण अशा ठिकाणी पोहचलो आहोत की बहुतेक लोकांना ऑनलाईन खरेदी करणे आवडते. आज मोठ्या प्रमाणावर लोकांनी सर्व प्रकारच्या वस्तू खरेदीसाठी ई-वाणिज्यावर विश्वास ठेवण्यास सुरुवात केली आहे.

संशोधनाची उद्दिष्टे :-

- १) ई-वाणिज्य रचनेचा अभ्यास करणे.
- २) ई-वाणिज्याचा देशातील विभिन्न क्षेत्रावर काय परिणाम झाला याचा अभ्यास करणे.
- ३) ई-वाणिज्य व्यवसायाच्या यशापयशाचा अभ्यास करणे.

संशोधन पद्धती :-

सदई विषयाचे अध्ययन करण्याकरिता संशोधकाने संशोधनासाठी द्वितीयक तथ्य संकलन पद्धतीचा आधार घेतलेला आहे. यामध्ये ई-वाणिज्य व्यवसायासंदर्भात प्रकाशित लेख, वृत्तपत्रांमधील प्रसिद्ध माहिती व इंटरनेटवरून मिळालेली माहिती याचा समावेश आहे.

ऑनलाईन व्यवसायात ई-कॉमर्सची भूमिका :-

१) चांगली सेवा :-

सर्व व्यापारी व्यवहार व संलग्न सेवा ई-वाणिज्याने आपोआप होताना विक्रेता व खरेदीदार यांच्यात चांगला संवाद साधता येतो. आठवड्याचे सगळे दिवस म्हणजेच २४ तास खरेदी करण्याला तुमची विक्री सेवा उपलब्ध असते. त्यामुळे जगाच्या कुठल्याही कोपऱ्यातून केव्हाही तुमच्या मालाची खरेदी करता येते. खरेदी करणाऱ्याला घरबसल्या वस्तूंची खरेदी करता येते.

२) सुव्यवस्थितपणा :-

चोवीस तास वस्तू व खरेदीची सेवा उपलब्ध असल्याने जगभरातील लोक कुठलाही खर्च न करता तुमच्या सायबर स्टोअरला केव्हाही भेट देऊ शकतात, यामुळे व्यापार सोपा व सुलभ होतो. चांगल्या दर्जाच्या वस्तू कमी किंमतीत व वस्तूचे विविध प्रकार हेही या स्पर्थेमुळेच शक्य होतात.

३) उत्पादनक्षमतेत सुधारणा :-

ई-वाणिज्य व्यवसायाने व्यापारी देवाण-घेवाण किंवा खरेदी-विक्री मधील वेळ वाचू लागला आहे. त्यामुळे सामान्य मानवीय चुका व रेकॉर्डचे डुप्लीकेशन नाहीसे झाले आहे. ई-वाणिज्याचा वाढता वेग व अचूक निर्णय यामुळे उत्पादन क्षमतेत वाढ झालेली आढळून येत आहे.

४) ऑनलाईन संवाद :-

गिन्हाईकाची माहिती काढून त्याच्याशी ई-मेलद्वारे संवाद साधने शक्य झाले आहे. नियमित अपडेशनमुळे विजिटरला उत्पादनाची उपलब्धता तपासता येते. ऑर्डर देण्यापूर्वी हवी असल्यास इतर माहिती मागविता येते. त्याचप्रकारे फीड-बॅक घेता येते.

५) मार्केटींगच्या मेहनतीत घट :-

ई-वाणिज्य व्यवसायात एकदा वेबसाईट तयार झाली की त्यामुळे तुमची उत्पादने, सेवा, दर या सर्व गोष्टी एका ठिकाणी एका वेळी उपलब्ध असतात. वस्तू विकण्याकरिता मार्केटींग करण्याची गरज निर्माण होत नाही.

६) ऑपरेशनल बेनिफिट्स :-

ऑनलाईन डेटाबेस असल्याने सप्लायरला खर्च कमी येतो. व्यापाराच्या छोट्या-मोठ्या पायऱ्यांवर होणारा उशीर यात नाहीसा होतो. वस्तूकरिता बाजारपेठ खुली होते. त्याचप्रकारे इंटरनेटवर व्यवहार होत असल्याने सेल्स कॉस्ट झीरो होते. मालाचे वितरण ताबडतोब होत असल्याने मध्यस्थाची गरज भासत नाही. त्यामुळे वस्तूंची किंमत सुद्धा कमी होते. ग्राहकाला कमी किंमतीत वस्तू घरबसल्या प्राप्त होते.

**निष्कर्ष :-**

ई-वाणिज्य केवल इंटरनेटद्वारे व्यवसाय व्यवहार करण्याबद्दल नाही. त्याचा प्रभाव दूरगामी आणि अधिक प्रख्यात असेल तर आम्हाला सध्या माहीत आहे. उच्च अर्थव्यवस्था विकास आणि अधिक नाविन्यपूर्ण प्रगत तंत्रज्ञानाचा उदय होण्याच्या परिणामी अधिक व्यवसाय ऑनलाईन केले जात आहे. सर्वसाधारणपणे आजच्या व्यवसायांनी ग्राहकांना पाहिजे असलेली पुढील सर्वोत्तम वस्तू तयार करण्यासाठी नेहमीच धडपड करणे आवश्यक आहे. कारण ग्राहकांनी त्यांची उत्पादने, सेवा इत्यादी सतत चांगले आणि स्वस्त होण्याची इच्छा बाळगली आहे. ई-वाणिज्य दिवसेंदिवस प्रगती करत आहे आणि तंत्रज्ञानाची प्रगती होत असल्याने व्यवसायांसाठी ते अधिकाधिक महत्त्वपूर्ण होत आहे. इंटरनेट आणि ई-वाणिज्याच्या स्थापनेपासून व्यवसाय आणि ग्राहक या दोघांसाठी शक्यता अंतर्हीत झाल्या आहेत. ग्राहकांसाठी अधिक पर्याय तयार करताना व्यवसायांसाठी अधिक नफा आणि प्रगतीसाठी अधिक संधी निर्माण करते.

संदर्भ सूची :-

- १) ई-कॉमर्स : मूलभूत सिद्धांत - प्रा. निता फडणवीस, पिंपळापूरे अँड कं. पब्लिशर्स, नागपूर.
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Impact Factor-7.675 (SJIF)

ISSN-2278-9308

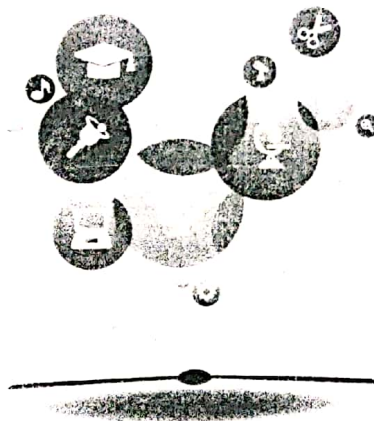
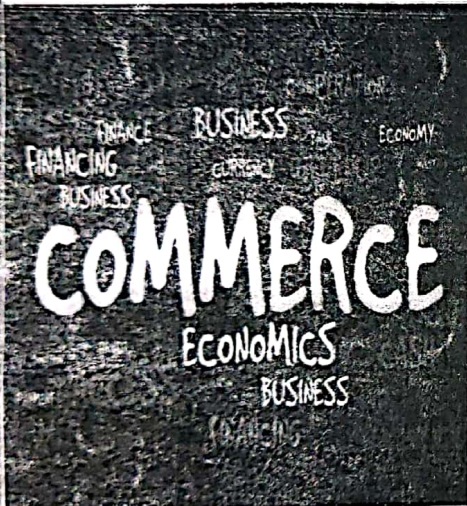
2019-20

M.V. Kothari

B. Aadhar

Peer-Reviewed Indexed
Multidisciplinary International Research Journal

February-2020
SPECIAL ISSUE-CCXIV(214)



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Literature Study about Social Change in Global Area

Dr.M.V.Kohale

H.O.D., S.G.M.M., Walgaon

Mulkraj Anand was well known for his anti imperial and cosmopolitan perspectives. Anand was well known for his anti – imperialist Indian nationalist rhetoric. His novel 'The sword and the Sickle (1942)' regard against the exploitation as cannon fodder of the 2 million Indian soldiers who fought under the British Flag in the first world war. His opposition to the colonial government, and its brutal suppression of nationalists, put him in conflict with the British government. But to the BBC, dissident diasporic voices would increase the India audiences confidence and the credibility and influence of broadcasts. Anand contributed to the 'Open Letters' series, condemning Nazism and fascism as vociferously as he did British imperialism, combining a cosmopolitan internationalism with Indian nationalism.

Support for education and training fund raising and charitable donations, trading with the investing in business at home paying taxes and transforming technology and knowledge, China, India are often portrayed as archetypal success stories in that their diasporas have made astute use of knowledge and technology transfers in the case of china and India.

I have cross an ocean,
I have lost my tongue,
And from the old root,
A new one's sprung
- Black woman's poems

As Hanif Kureshi, British Asian author said while reading from his novels at Cambridge, UK, in 2000 'the only way I could make sense of my confused world was to write.' Nichol's Epilogue provides us with a useful starting point for this essay. It foreground the major topics that are implicated within consideration of how diaspora impacts on literature and the study of literature : the relationship between a research program on diasporas, migration and identities.

Collection of essays has been compiled in association with a large programme of research on Diasporas, migration and identities funded by the Arts and Humanities Research council (AHRC) and led by Kim Knott in 2005. As such the programme sought to pursue the following objectives –

- 1) To stimulate high quality research on diasporas, migration and identities.
 - 2) To facilitate connection, communication and exchange at both programme and project level between researchers and wide range of individuals and organizations.
 - 3) To contribute to public awareness of arts and humanities research on diasporas, migration and identities.
 - 4) To generate research findings and outcomes of international significance and quality.
- Development by the diaspora refers to benefits that diasporic communities bring to their countries of region. Research has shown that diasporas undertake a range of venture at home, including house, building cultural loss effected through the diasporic displacement of peoples



and subsequent cultural production, particularly as seen in the realm of creative writing. The richness and variety of creative responses to diasporic existences and histories particularly into two genres of literature that have evolved in modernity, the novel and the lyric poem. V.S. Naipaul, Derek Walcott, Wilson Harris, Salman Rushdie, Hanif Kureishi, Amitav Ghosh, Jhumpa Lahiri, Homi Bhabha. Such novelists and poets who speak from diasporic subject positions and explore the psychic terrain of diaspora.

This international prominence of authors writing from and on diaspora is the part because of the optimal combination of cultural prestige and commercial capital that the publishing industry has garnered worldwide through the twentieth and twenty first centuries. The deep sense of 'Unhomeliness (Bhaba 1994)' precipitated by diaspora an crystallized in literary reflections on it.

These new approaches may will bring together the Atlantic, Indian and possibly even the Pacific oceans in a fruitful reconsideration of the productive and traumatic capacities of diaspora. The trilogy by Amitav Ghosh, of which the first part has been published as "The Sea of Poppies (2008)" traces precisely such a movement through the story. Diasporic creativity refugee intellectuals, exiled poets at BBC world service.

Diasporic Indians were courted to contribute to the programmed voices critical of British policy were considered particularly valuable. Mulk Raj Anand, who had arrived in Britain from the Punjab in 1924 to undertake post graduate studies was a key figure in London's intellectual and cultural scene. A friend of Orwell, Louis MacNeice, T.S. Eliot, E.M. Forster and Virginia Woolf, he helped shape London's literary modernism by injecting anti-imperial and cosmopolitan perspective.

The paradoxes of development:-

Most development specialties now accept same aspect of both Marxism and Modernization theory but are also critical of each. Much remains valuable in these once-dominant approaches, but recent events and analysis have significantly challenged them. A considerable body of literature has already been created seeking to describe and explain the fall of communism in central and eastern Europe. It questioned some of the most fundamental assumptions and laws of Marxist development.

Researchers are now well aware of the complex costs and benefits of widespread industrialization, urban growth and bureaucratization. The differences in the levels of socio economic development that exist between nations and regions today cannot simply be the result of differences in the rates at which these nations and regions have evolved.

Lessons learned about the Costs of Development:-

Five specific sources of failure have been identified in one or more programs as follows which were at Earl et al, 2001.

- 1) Insensitive to cultural differences
- 2) Forward the rich and powerful
- 3) Created a new international elite

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Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

**Peer-Reviewed Indexed
Multidisciplinary International Research Journal**

February-2020

SPECIAL ISSUE-CCXI (211)

**"NEO INDIAN ECONOMICAL ISSUES AND DEVELOPMENTS"
(NIEID-2020)**



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Impact of GST on Indian Economy

Assot. Prof. Dr. Sunil S. Kedar
Gadge Maharaj Mahavidyalaya, Walgaon, Amravati.

Abstract

GST is a single national uniform tax levied across India on all goods and services. In GST, all Indirect taxes such as excise duty, central sales tax (CST) and value-added tax (VAT) etc. will be subsumed under a single regime. Introduction of The Goods and Services Tax (GST) expected as a significant step towards a comprehensive indirect tax reform in the country, which would lead India for its economic growth. The Proposed study is designed to know the impact on GST on Indian Economy with the Help of Its individual effect on different sectors. The Study is Exploratory in nature and Secondary Data has been used for the study. The data will be collected from different Journals, Periodicals, Newspapers and Internets.

Key Words: GST, Economy, cascading effect of taxes, GST Council, Cess, taxation reforms
Impact of GST on Indian Economy

To remove cascading effect of taxes and also to provide for a common national market for goods and services, the Government of India proposed for amendments to introduce the goods and services tax for conferring concurrent taxing powers on the union as well as states including union territory with legislature to make laws for levying goods and services tax on every transactions. GST is an indirect tax has introduced on 1 July 2017 in India and was applicable throughout India which replaced multiple cascading taxes levied both by central and state governments. The GST is governed by a GST Council. Under GST, goods and services are taxed at the following rates, 0%, 5%, 12%, 18% and 28% and there is a special rate of 0.25% on rough precious and semi-precious stones and 3% on gold. Further in addition a Cess of 15% or other rates on top of 28% GST applies on few items like aerated drinks, luxury cars and tobacco products. Expert viewed it as biggest tax reform in India founded on the notion of "one nation, one market, one tax". The GST rollout has converted India into a unified market of 1.3 billion citizens. The rollout has a positive hope of India's fiscal reform program regaining momentum and widening the economy of the nation. The idea behind implementing GST in the country in 29 states and 7 Union Territories is that it would offer a win-win situation for every citizen. The entire taxation base will be shared between the assessment mechanism of the center and the states who would get to collect tax on the economic activities taking place in Indian territorial waters. At the ninth GST council meeting the center made significant concessions to bring states, including the defiant ones. The administrative decisions will be as follows. The state will administer 90 percent of the tax players, including service providers with annual turnover up to rupees 1.5 crore with scrutiny, and audit powers and the balanced 10 Percent will be controlled by the Centre. Tax players above that threshold turnover, including those pay integrated (interstate imports) GST will be equally shared between the center and state, and this will lead to significant shifting of the tax players base from center to state.

Objectives

- To understand the concept of goods and service tax.
- To find out short effect of GST on Economy.
- To find out the Impact of GST in future.

**Methodology:**

The proposed study is a Desk research and is an attempt of descriptive research, based on the secondary data sourced from journals, Internet, articles, previous research paper, parliament library and reference research ,Documentation and information service(LARRDIS]

Review Literature:

Nishita Gupta in her study „Goods and service tax: it's impact on Indian Economy" stated that The goods and services Tax (GST) will indeed be a significant improvement towards a comprehensive indirect tax reforms in India and it would give India a world class tax system and improve tax collections. It would end distortions of differential sectors .Further viewed that it would lead to the abolition of taxes such as central sales tax, state level sales tax, octroi, entry tax, stamp duty, telecom license fees,taxon consumption. GST is expected to create a business friendly environment in India, as a result price levels and inflation rates would come down overtime because of application of uniform tax rate. MoreoverIt will also improve government's fiscal health as the tax collection system would become more transparent, making tax evasion difficult.

Nitin Kumar wrote in his research paper "Goodsand Servicestax in India: A way forward that The Goods and Service Tax (GST) is one of the biggest taxation reforms in India The central idea behind this form of taxation is to replace existing levies like VAT, service tax ,excise duty and sales tax by levying a comprehensive tax on the manufactureand consumption of goods and services in the country. GST is expected to unite the country economically as it will remove various forms of taxes that are currently levied at different points.

Dr. Ambrishstates in his study "Goods and Service Tax and Its Impact on startups "that GST is expected to unite the country economically as it will remove various forms of taxes that are currently levied at different points. Based on a 2015 NASSCOM report this paper also analyzed how the GST has impact on startup of the country and how the has The impact on GDP.

Dr. R. Vasanthagopal, Studied "GST in India: A Big Leap in the Indirect Taxation System", and found that the positive impacts are dependent if design of the GST is rational and if balance the conflicting interests of various stakeholders. Further he said GST would be a big leaf ion the indirect tax system and also give a new impetus to India's economic change. Further he mentioned that the implementation of the GST would be pegged as one of the biggest game changing reforms of the Indian government, which will help India to become an economically integrated economy and help to reduce business costs and facilitate seamless movements of goods and services eliminating local charges

An overview of GST and Its impact on different sectors

If talk about impact of GST on manufacturers, distributor and retailers It is believe GST is expected to boost competitiveness and performance in India's manufacturer due to tax structure. High infrastructure spending and declining export are just some of the concerns of this sector. Single tax system will decrease the administrative costs for manufacturers and distributors and this sector will grow more strongly.

If thrown glance on impact of GST on Service Providers it is observe that most of the tax burden is borne by domains such as telecommunication services, Insurance industry, business support services, Banking and Financial services , IT services etc. Introduction of GST will decrease burden The Logistic industry forms the backbone of the economy. We can fairly assume that a well organized and mature logistics industry has the potential to shoot ahead the "Make In India" initiative of the Government of India and has positive impact on economy. Simultaneously GST will help the economy sector's growth but the long-term effects will be particularly interesting because the model GST law specifically proposes a tax collection at source (TCS) mechanism, If talk about Pharma industry GST is expected to benefit the pharma and healthcare industries. It boost medical tourism with simplified tax structure. Telecommunications sector prices are expected to come down after



GST. Manufacturers will save on costs through efficient management of inventory. Handset manufacturers will find it easier to sell their equipment as GST will negate the need of the state and will also save up on logistics costs. Textile industry generates employment to a large number of skilled and unskilled workers. It contributes about 10% of the total annual export, and this value is likely to increase under GST. GST would affect positively to the cotton value chain of the textile industry which lead economic growth. The real estate sector is also plays important role in the Indian economy, it Plays an important role in employment generation in India. The sector will see substantial benefits from GST implementation. Agricultural sector is the largest contributor of GDP. It covers 16% of GDP. The major issues faced by the agricultural sector, is transportation of agri products across state lines. It is expected that GST will resolve the issue of transportation. FMCG sector could rise significant savings in logistics and distribution costs as the GST will eliminate the need for multiple sales depots. The GST rate for this sector is expected to be around 17% which is way lesser than the 24-25% tax rate paid currently by FMCG companies. Under the current tax system, there are several taxes applicable on automobile sector like excise, VAT, sales tax, road tax, motor vehicle tax, registration duty which will be subsumed by GST.

An analysis on GST and its impact on Indian Economy

The implementation of goods and service Tax(GST) coupled with a digitized economy ushered in by demonstration, will make India's economy" look much cleaner and bigger "said union finance minister Arun Jaitely at the vibrant Gujarat global Summit. Further he said ,it is going to be a major step towards the integration of informal economy and this itself is going to increase the transactions, which are covered within the Banking system transactions and may lead to higher revenue in the future .He said "A new India Has Emerged". It is inevitable that with the increase in level of demand, the level of supply would respond likewise. The GST council is being asked by the ministry of Commerce to keep exporters of the plantation, leather and cement out of its framework and suggested to impose lower tax on them to boost output and increase employment generation. With this the producers increase productivity and perform better in global market's council retained its proposed definition of Agriculturist to allow a land to have been personally cultivated only if its farmed by individuals and family members of HUF and its exempted under GST. Manufacturers and traders would benefit from fewer tax filings, transparent rules and overall a sound book keeping system. Consumers would be paying less for the goods and services and lead to change their expenditure pattern and livelihood, The government would generate more revenues as revenue leaks would be plugged by GST implementation. How has GST really impacted India in current economy situation and in future. Firstly: from the viewpoint of the consumer, the consumers have pay more tax for most of the goods and services they consume. The GST implementation has a cost of compliance and tax on most of the goods attached to it. It examine that this cost of compliance will be prohibitive and slightly high for the small scale manufacturers and traders. Resulted to this pricing of goods will go high and has direct impact on cost of living of the society. Secondly: If long term effect of GST analyses it is expected that GST would not just mean a lower rate of taxes, but also minimum tax slabs imposed on .In many Countries where the Goods and Service Tax has helped in reforming the economy, apply only 2 or 3 rates .GST is designed to minimize the rate with a lower rate for essential commodities, and a higher tax rate for the luxurious commodities. Currently, in India, there are 5slabs, but there will be a shift soon .thirdly ;Impact of GST on macroeconomic indicators is likely to be very positive in the medium-term. Inflation would be reduced as the cascading (tax on tax) effect of taxes would be eliminated in the country and at the same time revenue from the taxes for the government is very likely to increase with an extended tax net, and the fiscal deficit is expected to remain under the checks and GST would be a change maker on this. Moreover, exports would grow, while FDI (Foreign Direct Investment) would also increase. The experts believes that the country



would grow economically in the ease of doing business with the implementation of the most important tax reform ever in the history of the country.

Conclusion

A single taxation system would encourage new businesses and entrepreneurs to engage in service and manufacturing sector. GST levied only on consumption of goods or services. This leads to eliminate economic distortions in taxation amongst states and also helps in free movement of goods, further it also minimize the complexity of taxation. It will also be beneficial to individuals as the prices will go down due to GST and decrease in price leads to increase in consumption and directly increase the GDP. As GST implementation applied at a time for all states lack of policy barrier will be removed. Directly GST will increase the investment in FDIs which increase the foreign exchequer of the country and indirectly increase the employment opportunities. It will promote new startups in India for its business-friendly tax structure.

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Impact Factor-7.675 (SJIF)

ISSN-2278-9308

B.Aadhar

Peer-Reviewed Indexed

Multidisciplinary International Research Journal

SPECIAL ISSUE-CCXXI(221)

March -2020

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**Challenges and opportunities in commerce education in India****Assot. Prof. Dr. Sunil S. Kedar****Gadge Maharaj Mahavidyalaya, Walgaon, Amravati.****Abstract**

The developing marvel of globalization, progression and privatization has been monstrosly impacting the Commerce Education. Alvin Toffler in his celebrated book "Future Shock" says that, "To help turn away future stun, we should make a super modern instructive framework and to do this, we should look for our goals, strategies later on as opposed to past. Training must move into future tense." The Higher Education division in India is extremely tremendous. The part of Higher Education in national improvement is settled. The targets of Higher Education can be accomplished just through subjective change in the framework. The yield of Commerce Education ought to be multidimensional and with full worldwide aggressiveness. However, we need to understand that the Commerce graduate have absence of viable information. Business instruction is adopting gradually an expert strategy. Strategy producers and also clients are embracing a more positive approach while taking a gander at business instruction. New specializations educational programs and methodologies are being acquired the trade training. The purpose behind this change can be properly comprehended in the event that one takes a gander at changing business and monetary condition in the nation. The ventures do never again need mono talented or single gifted individual, they expect a prepared, qualified and multi gifted authority who can meet the business necessity appropriately.

Keywords: commerce education, online education, e-marketing, e-commerce

Introduction

Education ought to be a three-crease procedure of conferring learning, creating aptitudes instilling appropriate demeanors and qualities towards life and society by and large. It must empower the person to build up the movement ability. To gain and carry on sensible way of life, it should likewise empower him to build up his innovative resources to the most extreme with the goal that mentally, ethically, physically and profoundly he is in a position to advance his identity. Despite the fact that trade training began in India very nearly a century back, it has seen numerous progressions because of progress in mechanical and financial circumstance. Ordinarily instruction has gone on rushes of changes of economy and modern progression. A settled type of business and administration instruction came into late forties. This paper plans to toss light on the new patterns of business training. The principal Commerce school was built up in Chennai in 1886 by Trustees of Pachiyappa's Charities. Trade classes began in the Presidency College, Kolkata in 1903. The Sydenham College of Commerce and Economics was set up in 1913 as the main organization for advanced education in Commerce. In post-Independence period, Commerce instruction has risen as a standout amongst the most potential interests in the wake of industrialization, financial improvement and techno-administrative transformation. Trade has developed from a subject to undeniable personnel in the greater part of the colleges and had procured a pride of place among various scholastic orders. The developing wonder of globalization, advancement and privatization has been affecting the Commerce training. The innovative upset has additionally given new measurements' E-keeping money, E-promoting, E-business, E-fund, E-venture paper less exchanging and administration has been picking up significance of everywhere throughout the world. In the meantime, the outsourcing business, call Center, private company activity, IT based administrations and so on are extending quick.

Definition

Webster defines Education as the process of educating or teaching. Educate is further defined as to develop the knowledge, skill, or character of students. The principle purpose of education is to educate all students and give everyone equal opportunity as a means to succeed in life. The important factors of education include providing the necessary knowledge and skill.

According to Eric Hoffer, "The central task of education is to implant a will and facility for learning; it should produce not learned but learning people. The truly human society is a learning society, where grandparents, parents and children are students together"



Education Today

For over a century, education has remained unchanged mostly. Classrooms with full of students deferring to the wisdom of an all-knowing teachers has, is, and many believe, will continue to be the accepted mode of instruction. Despite many technological advances and the introduction of new pedagogical concepts, the majority of today's classrooms continue to utilize this traditional mode. The world is getting both smaller and bigger at the same time. The management education plays an essential role in today's dynamic business environment. The rapid trend of globalization and technological changes have made difficult for organizations to survive in the competitive world. As a result the importance of management education has been increased many folds.

Commerce

Commerce is the exchange of items of value between Persons or Companies. Any exchange of money for a product, service or information is considered a deal of Commerce. The Internet and an efficient postal system have made International Commerce convenient for Business as well as individuals.

Education

Education is developing inherent abilities and power of students. It is the process by which society deliberately transmits its accumulated knowledge, skill and values from one generation to another. Short of time to go to a campus program have been able to benefit immensely from online sources. E-Commerce education has opened new avenues for Cyber law studies. It need not be stated that the importance of Cyber laws has increased by leaps and bounds in the recent years. With hundreds of Cybercrime cases every day, awareness and knowledge about Internet has become more important. Commerce education not only equips students about latest career development advancements, it also opens door for access to information and knowledge.

E-Commerce

E-Commerce involves conducting business using modern communication instrument like Internet, Fax, Telephone, Edata interchange, E-payment, Money transfer system. Ecommerce provides multiple benefits to the consumers in the form of availability of goods at lower cost, wider choice and save times. People or Consumer can buy goods with a click of mouse button without moving out of their house or offices. Similarly, online services such as Internet Banking, Tickets includes Airlines, Railway, Bus Bill Payment, Hotel Booking etc. have been tremendous benefit for the customers. Ecommerce education has been phenomenal in making a deep impact on higher education. Growth in the Internet over the last few decades has led to great impact on communication and research in the institutes. Many MBA's, Working Professionals, Administrators, Housewives and similar people who fell short of time to go to a campus program have been able to benefit immensely from online sources. Commerce education has opened new avenues for Cyber law studies. It need not be stated that the importance of Cyber laws has increased by leaps and bounds in the recent years. With hundreds of Cybercrime cases every day, awareness and knowledge about Internet has become more important. Commerce education not only equips students about latest career development advancements, it also opens door for access to information and knowledge.

Online Education

It has become an important mode of education. Since the regular courses in India are getting very expensive and highly competitive, distance and online education is fast developing as an amazing option for the students. E-learning opportunities are immense in India. Even the distance education programs are serving wonderfully. Distance learning can be availed through various types such as interactive CD-ROM programs, Mobile learning programs, Telecourses or Broadcast course via Television or Radio, Postal correspondence programs and many more.

Challenges and Opportunities in Commerce Education

Commerce is considered as one of the most popular career options in India. Commerce education is the backbone of the business and serial development of the nation. This education stresses on developing the people and making effective use of available resources. Commerce education develops the relationship of people with one another. Commerce education covers wide area of business and society. Commerce education provides to the business and society that how to use it for the betterment of self and oneself. Commerce education gives to the people for democratic living, good citizenship and proper utilization of resources. It provides skill oriented education to students and society.

**Challenges**

1. Challenges and Strategies for controlling inflation and promoting growth.
2. Emerging issue in global Economy, Commerce and Management.
3. Internationalization of Financial Market in the World.
4. Role of Foreign Direct Investment and Foreign Institutional Investment.
5. Reform in Indian and International Economic Sectors.
6. Challenges and Strategies of IMF and WORLD BANK for International competition.
7. Challenges and Strategies merger and acquisition strategies for Trade, Commerce and Industry in World.
8. Challenges and Strategies for commodities markets in the world and in currency market in International scenario.

Opportunities

At the undergraduate level, Bachelor of Commerce, a three year full time course. And Master of Commerce at the postgraduate level. After completing course in the field of Commerce, a student can join any private institute or government organization as a specialist in any of the Commerce stream and they can also pursue professional courses such as Company Secretary, Chartered Accountant, and ICWA.

A graduate in Commerce can also opt careers in financial services as a Financial Consultants, Stock Brokers, Merchant Bankers, Budget Consultant, Financial Portfolio Manager, Project Formulation Manager, Tax Consultants. Careers in Management are also available in the field of Personnel Management, Production Management, Financial Management, Marketing Management, and Material Management, other areas of Management such as Hotel Management, Hospital Management, Tourism Management, Event Management, Office Management, Export and Import Management.

In the Bank, call for Commerce graduates and post graduates with specialization of Banking. Insurance Companies can also call for Commerce graduates and post graduates with specialization of Insurance. Industrial segment are also call for Commerce graduates and post graduates with specialization of accounting skill including Computer Technology. Conclusion With a growing emphasis on information, global economy, Higher Education was viewed as increasingly essential for the world's population. Information Technology and Mobile Technology is now forcing education sector to change according to the need of the time. The most emerging dimension of the Business and Commerce education in the 21st century is the need for Business School to use technology and make it integral part of course contents. Education now becomes an industry, there is explosion of technologies and knowledge in all sphere. The quality of Commerce Education has become a major marketing issue in the changing environment. As per specialization, a practical training should be provided to the students. By making relevant and practical oriented Commerce Education, we may impact global competitiveness to our students. As a part of the society the social awareness among Commerce students is the emerging need of present time.

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Impact Factor-7.675 (SJIF)

ISSN-2278-9308

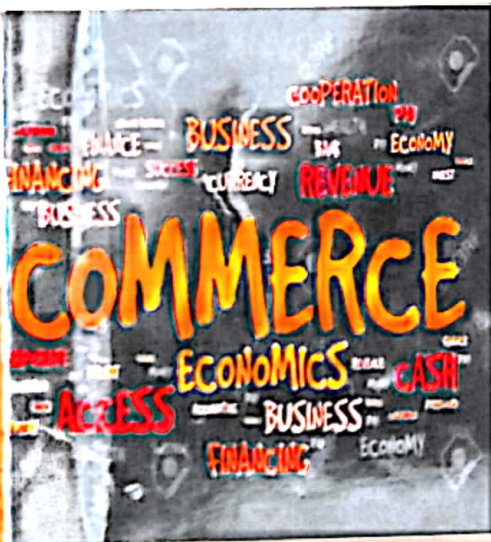
B.Aadhar

Peer-Reviewed Indexed

Multidisciplinary International Research Journal

May -2020

SPECIAL ISSUE-CCXXXIII (233)



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**किशोरवयीन मुलांच्या आहाराबाबत विचार****प्रा.प्रिया खोरगडे****गृहअर्थशास्त्र विभाग प्रमुख संत गाडगे महाराज कला, वाणिज्य व विज्ञान महाविद्यालय,
वलगांव, जि. अमरावती****प्रस्तावना -**

जसे बिज पेराल तसे झाड तयार होईल. या अर्थाने “शुद्ध बिजा पोटी फळे रसाळ गोमटी” ही म्हण सध्याच्या किशोरवयीन मुलांना खूप लागू पडते. कारण प्रत्येक बालक हे वेगळे असते. त्याच्या खाण्याच्या सवयी, आवडी, निवडी, स्वभाव भिन्न असतात. एकूण १० मुलांच्या गटात प्रत्येक मुलगा, मुलगी वेगळी दिसते. त्यांची महत्वाकांक्षी त्यांची स्वप्ने, उद्दिष्टे साधारण सारखी असतात जीवनामध्ये काहीतरी मिळविणे स्वतःचे नाव, प्रतिष्ठा उंचावणे पण त्यासाठी कष्ट करण्याची सर्वांची तयारी असतेच असे नाही किंबहुना कुटुंबातून तसे प्रोत्साहन त्यांना मिळत नाही. म्हणून यासाठी आईवडीलांची भूमिका खूप महत्वाची असते. सर्वसाधारण कुटुंबातील मुले हे स्वबळावर कष्ट करून स्वतःचा विकास करतात. मग तो बौद्धिक असा आर्थिक असो, किंवा मानसिक दृष्ट्य सक्षम असलेली काही मुले वयाच्या आधी मोठे होऊन स्वतःला सांभाळतात. आणि उन्नतीच्या पायऱ्या चढून यश संपादन करतात तर काही कुटुंबातील व्यक्तींच्या इच्छे नुसार स्वतःला घडवतात. आणि यश संपादन करतात. तर काही आर्थिक किंवा इतर कारणांनी मागे पडतात. सवयी लावणे या सर्व गोष्टींच्या मुळाशी त्यांच्यावर कुटुंबात मिळणारी वागणूक ही महत्वाची असते. तसेच चांगल्या सवयी, शिस्त, मुलांना लहापणीच लावणे महत्वाचे असते. लागलेल्या चांगल्या सवयी, स्वच्छतेचे धडे हे भविष्यात अतिशय उपयुक्त ठरते. कारण संपूर्ण जीवनाचा पाया हा कुटुंबातच घातला जातो म्हणून बाळकांच्या विकासात आई वडिलांचे मार्गदर्शन खूप महत्वाचे असते. त्या बळावर मुले आयुष्यात सर्व क्षेत्रात आघाडी घेऊ शकतात. आणि समाजात स्वतःचे स्थान निर्माण करू शकतात. पण त्यासाठी त्यांना मार्गदर्शन योग्य दिशेने मिळणे महत्वाचे आहे. एकूणच बालक हे मातीच्या गोळ्या प्रमाणे असते. त्याची सुंदर मुर्ती तयार करण्यासाठी कारागिराला (पालकांना) सर्व गोष्टींचे आकलन असावे, वेळप्रसंगी रागाऊन, मारून त्यांना पाहिजे तसे तयार करता आले पाहिजे. म्हणजे जीवनात येणाऱ्या संधीमुळे घाबरणार नाही खंबिरपणे न डगमगता स्वतःला आणि कुटुंबांना सांभाळतील असे त्यांचे व्यक्तीमत्व घडवणे म्हणजे पालकांसाठी पाषाणात मुर्ती साकारण्यासारखे आहे. प्रत्येकाच्या जीवनात संघर्ष असतो मग तो कशाचाही असेल, आर्थिक, शैक्षणिक, कौटुंबिक संघर्षातून मुलांना स्वतःला खंबीर आणि तठस्थ व्यक्तीमत्व बनवता आले पाहिजे कुठेही न डगमगता स्वतःचा तोल सर्व ठिकाणी सांभाळता आला पाहिजे. त्यासाठी पालकांना बाल संगोपनाचे थोडेफार ज्ञान असणे महत्वाचे आहे.

किशोरवयीन बालकांचा विचार करतांना प्रथम त्यांची बाल्यावस्था पाहणे गरजेचे वाटते. कारण कोणत्याही गोष्टीचा विचार करतांना त्याच्या पाया कसा आहे किंवा कश्यापद्धतीने तयार झाला हे बघणे ही तितकेच महत्वाचे आहे.

व्याख्या -

जन्मपूर्व अवस्थेपासून पौगंडावस्थेपर्यंत बालकाचा सर्वांगीण विकास कसा होतो हे शास्त्रीय पद्धतीने अभ्यासणारे शास्त्र म्हणजे बालविकास शास्त्र होय.

बालविकास शास्त्र हे सामान्य असामान्य आणि अपसामान्य बालकाची वाढ आणि विकासासंबंधी अभ्यास करते. बालविकासाचे सैद्धांतिक महत्व आहे. कारण बालकाच्या आयुष्याची पहिली १२ वर्षे त्याच्या भावी आयुष्याच्या जडणघडणीच्या आणि विकासाच्या दृष्टीने महत्वपूर्ण असतात. बालकाची शारीरिक, भावनीक, बौद्धिक आणि सामाजिक वाढ आणि विकास या संबंधीचा शास्त्रशुद्ध पद्धतीने ज्यात अभ्यास केला जातो. त्या शास्त्राला बालविकास शास्त्र म्हणतात ही एक गुंतागुंतीची सातत्याने चालणारी प्रदीर्घ प्रक्रिया आहे. या मध्ये शारीरिक वाढ विकासाशी संबंधीत आहे तसेच भावनिक, मानसिक, बौद्धिक, सामाजिक विकासाशी निगडित आहे. वाढत्या वयाबरोबर शारीरिक अवयवांमध्ये परिपक्वता येते. वया बरोबर बालकांचा भावनीक, सामाजिक, बौद्धिक विकास घडून येतो. वयानुसार परिपक्वता होण्यासाठी पालकांना



बालविकासाचे ज्ञान असणे महत्वाचे आहे. कारण आपलं बाळ लहान असे पर्यंत पालक खूप काळजी घेतात. डॉक्टर सांगेल तसे करण्यास तयार असतात. पण बाळ मोठे होतांना बरेचदा पालकांचे दुर्लक्ष होते किंवा मुळांशी कसे वागवे ते कळत नाही. मानवविकास ह्या विषयातून बालकाच्या सर्वांगीण विकासाचे ज्ञान मिळते. आणि आपल्या बाळाचे कसे पालनपोषण करावे याचे संपूर्ण ज्ञान मिळते.

विषयाच्या विचार करता याची पाच विभागात विभागण्यात आली आहे.
मानव विकासाचा अभ्यास पुर्णज्ञान देणारा विषय

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- २) नवजावस्था (अर्धव्यवस्था)
- ३) शैशावस्था वयाची दोन वर्षेपर्यंत
- ४) प्रारंभीक बाल्यावस्था ही वर्षे वयोगट (२ ते ६ वय)
- ५) उत्तर बाल्यावस्था ही ६ ते १२ वर्षे पर्यंत.
- ६) यौवनारंभाचा कालावधी १३ ते १५ वर्षे (कल्पीला)
- ७) पौगंडावस्था (किशोरवस्था)

अशी बालकाच्या विकासाची विभागणी भारतीय ग्रंथामधून तसेच पाश्चिमात्य ग्रंथातून केलेली आढळते.

विकासाचा विचार करता बौद्धिक विकास हा अनुवंशिकता आणि वातावरणावर अवलंबून असतो. शारीरिक विकास हा अनुवंशिकता आणि आहार यावर अवलंबून असतो. आहाराचा संपूर्ण आरोग्यावर परिणाम होतो. मुलांना बालपणापासून योग्य पोषण आहाराची सवय लागावली तर त्यांचा सर्वांगीण विकास योग्य दिशेने होतो.

कुटुंबाचा प्रभाव -

कुटुंबातील व्यक्ती बालाच्या विकासात हातभार लावतात. आपापल्या परीने त्याला चांगले संस्कार देण्याचा प्रयत्न करतात. कुटुंबाच्या सामाजिक, आर्थिक स्तराचा बालकावर परिणाम होत असतो. आर्थिकस्थिती कमजोर असेल तर मुलांच्या आरोग्यावर, शिक्षणावर त्याचा प्रभाव होतो. त्या अनुषंगाने मानसिक विकासावर परिणाम होतो. परंतु आर्थिक स्थिती चांगली असणाऱ्या कुटुंबात मुले शैक्षणिक प्रगती करतील पण अति पैसा हा मुलांच्या विकासात अडथळा सुद्धा ठरू शकतो.

कुटुंबातील वातावरणाचा मुलांच्या विकासावर निश्चित परिणाम होतो. घरात आनंद, प्रेमळ वातावरण असेल तर मुले मानसिक दृष्ट्या सुदृढ होतील.

आईवडीलांचे परस्परंशी चांगले संबंध असलीतल, मुलांचे आईवडीलांशी योग्य संबंध असतील तर त्या कुटुंबातील मुलांचा विकास चांगला झालेला दिसतो.

मुले आईवडीलांशी सांगितल्या प्रमाणे वागतात. अशी मुले अभ्यासातही पुढे असतात. पण कुटुंबातील वातावरण योग्य नसेल तर मुले भरकटत जातात. पैसा असूनही मुलांचा चांगला बौद्धिक विकास होत नाही. एकूणच कुटुंबातील वातावरणाचा मुलांवर सखोल परिणाम होत असतो.

आहाराबाबत सवयी -

आहाराचा विचार करतांना बालकांच्या आवडी निवडी, कुटुंबाची आर्थिक परिस्थिती. मातेला असलेले आहाराबाबतचे ज्ञान या सर्व गोष्टी महत्वाच्या ठरतात. कारण आहार हा प्रत्येक वयात उत्कृष्ट दर्जाचा असणे महत्वाचे आहे. बालकापासून तर वृद्धावस्थेपर्यंत आहाराचे महत्त्व आहे आणि त्यासाठी मातेला आहारशास्त्राचे ज्ञान असणे गरजेचे आहे. वयानुसार आहाराची गरज पाचपोषक घटकांची पूर्ण होते. (प्रथिने, कर्बोदके, जीवनसत्व, खनीज, सिंधूपदार्थ) प्रत्येक वयात वेगवेगळी गरज असते. किशोरवस्थेत प्रत्येक मुलामुलींना सर्व प्रकारच्या पोषक घटकांची गरज असते. संपूर्ण स्वास्थ्यासाठी आहार महत्वाचा आहे. उत्कृष्ट पोषणमुल्यांसाठी पोषक आणि दर्जेदार पदार्थांचा आहारात समावेश असावा. शारीरिक, मानसिक, बौद्धिक, स्वास्थ्यासाठी आहाराची आवश्यकता असते.

आहारात सर्व प्रथम विचार केला जातो. ते प्रथिने आहारात याचे स्थान प्रथम आहे. म्हणून त्याला प्रथिने म्हणतात. प्रथिने महत्त्वपूर्ण घटक आहे. डाळी, कडधान्ये, अंडी, दुध, दुधाचे पदार्थ, याच्यात प्रामुख्याने समावेश असावा. प्रथिनांची रोज गरज असते. ते विविध घटकातून मिळविता येते. तसेच कर्बोदके यापासून शरीराला उर्जा मिळते. तरूणवयात



उर्जेची गरज जास्त असते. जिवनसत्वामध्ये अ, ब, क, ड, सी इत्यादींना समावेश करावा तसेच जिवनसत्वे हे फळ, भाजीपाल्यातून मिळतात यांचा आहारात समावेश करावा, बौद्धिक विकासासाठी फळे, सुखामेवा आहारात असावा.

खनीजामध्ये कॅल्शियम हे हाडासाठी आवश्यक आहे. कॅल्शियमसाठी दुध - दुधाचे पदार्थांचा आहारात समावेश करावा लोह- किशोरावस्थेतील मुलांना लोहची आवश्यकता असते. खासकरून मुलींना लोहची जास्त गरज असते. ती रोजच्या आहारातून पूर्ण झाली पाहिजे. उदा. खजूर, गुळ, शेंगदाणे, पाले भाजीतील सर्व प्रकारच्या पाल्याभाज्या, मेथी शुद्ध तुप, लोणी, अशा पदार्थांचा आहारात समावेश असावा जेणे करून या वयात असणारी गरज पूर्ण होईल. स्निग्ध पदार्थ - तेल, तूप, यामध्ये तळलेले पदार्थ किशोरावस्थेतील मुलांना जास्त आवडतात. पण त्याचा योग्य प्रमाणात समावेश करावा जेणे करून शरीरात चर्बी जास्त वाढणार नाही. आहाराबरोबरच व्यायाम, खेळ, मुले मुलांचा बौद्धिक शारीरिक विकास चांगला होईल हे पालकांनी बघावे.

किशोरावस्था ही सळसळत्या रक्ताप्रमाणे खूप काही करून दाखविण्याची, करण्याची असते. पण योग्य दिशेने प्रेरणा मिळाली तर मुले आपले ध्येय योग्य पद्धतीने साध्य करू शकतात. खूप काहीतरी करण्याची धडपड असते. पण अनुभव नसतो. त्यामुळे मार्गदर्शनाची आवश्यकता असते परिश्रम करण्याची तयारी असावी लागते. त्यासाठी रोजचा आहार परिपूर्ण असावा लागतो. सर्वप्रकारचे अन्नघटक आहारातून शरीराला मिळायला पाहिजे योग्य मार्गदर्शनामुळे निश्चित स्वतःचे भविष्य घडवून शकतील यात किंचीत मात्र शंका नाही. जिद्ध तिथे यश.

विषयाचे संशोधन -

बाहेर गावी शिकणाऱ्या महाविद्यालयीन मुलांशी चर्चा -

अंदाजे १० ते २० मुलांशी त्यांच्या नकळत चर्चा केल्यानंतर असे लक्षात आले. जी मुले होस्टेलवर बाहेरगावी शिक्षणासाठी राहतात. त्यांना सतत मेसच्या टीफीन मधील खाऊन त्याच त्यात वासाचा, चवीचा कंटाळा आलेला असतो. टिफोन मधील तीखट तर कधी खूप साधे जेवन असते. त्यामुळे मुले हॉटेलचे किंवा फास्टफूड, चरमरीत खाण्याकडे वळतात. गरम गरम तयार होणारे सजवलेले पदार्थ खाऊन उत्साहीत होतात आणि या मानसिकतेने ते शिक्षण अभ्यास, प्रॅक्टिकल चांगल्या प्रकारे करू शकतात. तळलेले पदार्थ तरीदार पदार्थ, सोबत, कोल्डलॉक्सची हळुहळू शरीराला सवय लागते. पण हे पदार्थ शरीराला घातक आहेत हे कळत असूनही वेळ निभवून नेणे हा पर्याय असतो.

एकूणच या मुलांचे आरोग्य किंवा मानसिकता अशी झाली आहे. पाहिजे ते खायला मिळाल्यानंतर खाणार अन्यथा नाही अशा विचारांमुळे काही मुले लड्डू तर काही अतिशय रोड दिसतात. आणि फास्टफूड आणि जंगफुड या पदार्थांची सवय जवळपास अनेक तरूणांना लागलेली आहे. पण भविष्यात त्याचा काय परिणाम होईल याचा विचार कुठेही केलेला दिसत नाही. मोबाईल, कॉम्प्युटर, लॅपटॉपवर सतत बैठक करणे, एनर्जी फुड खाऊन काम करणे या मानसिकतेचा परिणाम भविष्यावर न झालेलाच बरा. यासाठी पालकांनी लहानपणीच मुलांना सकस आहार खाण्याच्या सवयी वेळ देऊन लावणे गरजेचे आहे. त्यांच्या आवडीनिवडी लहानपणीच पोषक आहार खाण्याबाबत तयार करणे महत्वाचे आहे. लहानपणी लागलेल्या खाण्याच्या सवयी या नंतरही कायम राहतात.

पण आज नोकरी करणारे आईवडील मुलांना पुरेसा वेळ देऊ शकत नाही. घरी मुलांना पोषक पदार्थ तयार करून द्यायला कोणी नसल्यामुळे काही मुले लहानपणापासूनच फास्टफुड व जंगफुडच्या आहारी गेलेले दिसतात. याचा परिणाम भविष्यात मुलांच्या आरोग्यावर व मानसिकतेवर कसा हाईल याचा विचार आजच्या पालकांनी करावा म्हणजे सुद्ध व सक्षम पिढी तयार होण्यास मदत होईल.

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RESEARCH JOURNAL OF INDIA

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E mail – researchjournalofindia@gmail.com Alternate mail id – marathipradhyapak@gmail.com

Telephone: 07201-226147, 226129 Telefax, Mobile No.: 9403014885

Websites: www.researchjournal.net.in www.indiramahavidyalaya.com

Printer: Seva Prakashan, Vijay Colony, Rukmini Nagar, Amravati, Maharashtra 444 606

Cover Page Design & Computer Work: Dr. Pavan Mandavkar

Online Access Free / Subscription for hard copy for a year including special issues Rs. 500/-
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Research Centre, A/c No. 60175373000, Bank Of Maharashtra, Branch - Azad Maidan Road,
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(या नियतकालिकात प्रकाशित झालेल्या लेखांचे किंवा शोधनिबंधांचे अधिकार सुरक्षित असून दत्त प्रकाशनार्थ संपादक मंडळची परवानगी घेणे गरजेचे आहे. मात्र या लेखांमधून अथवा शोधनिबंधांतून प्रकाशित नवांशी संपादक मंडळ, सल्लागार मंडळ किंवा प्रकाशक सहमत असतीलच असे नाही. मूळ संदर्भ तयारून घेण्याची विनंती वाचकांना व अभ्यासकांना करण्यात येत आहे. मुद्रणदोषासह कोणत्याही चुकांबद्दल दिलगिरी व्यक्त केली जाईल; मात्र कापदेशीर बाबी कळव घेतील न्यायालयांतर्गतच सोडविता येतील.)

Application of Bradford's Law on Journal Citations: A Study of Ph. D. Theses in Agricultural Economics Submitted to Mahatma Phule Krishi Vidyapeeth, Rahuri During 2006-2010

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Abstract

The present study covers 8 Ph. D. theses submitted during 2006-2010 in the subject Agricultural Economics submitted to Mahatma Phule Krishi Vidyapeeth, Rahuri that have 412 citations scattered in 73 journals. An attempt has been made to test whether Agricultural Economics journals follow the Bradford's Law as well as Leimkuhler Model.

Keywords: Citation, Citation Analysis, Core Journals, Bradford's Law, Leimkuhler Model.

Introduction

There are number of information sources in various forms of documents but journals are the most favoured information source to the researchers as it provides nascent information on the concerned subject. But their high subscription costs and large number of journals in every discipline makes it difficult to libraries to subscribe all required journals. Citation analysis of the journals helps to identify the core journals in respected field of knowledge.

The ranked list of highly cited journals is a useful tool for a librarian to select the journals of maximum utility. Citation analysis is one of the ways through which one can identify journals most important for the library collection cited by the researchers in their theses.

The present study is based on application of Bradford's law of scattering on the journal citations of theses in Agricultural Economics submitted to Mahatma Phule Krishi Vidyapeeth, Rahuri (MPKV, Rahuri) during 2006-2010. The concept of core journals is derived from the Bradford's Law of Scattering.

Citation Analysis

Citation analysis is a branch of information science in which the way articles in a scholarly field are accessed and reference is studied. It was developed to identify core articles, authors, or journals in a field.⁽¹⁾ It reveals the relationships between works that are represented by references⁽²⁾, and thus can guide collection development in academic libraries.⁽³⁾ Citation analysis is defined by R. Rousseau as, "that subfield of informetrics where patterns and frequencies of citations, given as well as received are analyzed. Such an analysis is performed on the level of authors, journals, scientific disciplines and any other useful unit or level. Citation analysis further studies relations between cited and citing units (documents, authors, countries etc.). From an application point of view citation analysis may be considered as a collaborative peer effort to analyze and promote the quality of scholarly publication and research."⁽⁴⁾

Definitions of the key terms:

1 Citation:

D. Nicholas and M. Ritchie⁽⁵⁾ defined Citation as, "refer to a note, references to a work from which a passage has been quoted or to some sources as authority for a statement or propositions."

2 Citation Analysis:

M. Paul and R. Roy⁽⁶⁾ defined citation analysis as, "one branch of bibliometrics where the unit of analysis is a document that is being cited as a bibliographic reference or as a foot note in a citing document."

Objectives of the study:

The main objectives of the present study are:

1. To compile rank list of journals based on frequency of citations in the subject Agricultural Economics.
2. To ascertain whether the distribution of citations among the journals confirm to the Bradford's law of Scattering as well as Leimkuhler Model.

Data Collection and Analysis of Data:

The source of the data for the present study is the Ph. D. theses submitted to MPKV, Rahuri during 2006-2010 in the subject Agricultural Economics. During the study period 8 Ph. D. theses submitted in MPKV, Rahuri. The present study is based primarily on the analysis of bibliographic units which is available in the form of footnotes, references and bibliographies in the thesis. The bibliographic details of cited documents in thesis have been collected. The collected details has been recorded using excel sheet for the purpose of analysis. Several fields such as title of the documents, name of author, type of document, year of publication, country of publication etc. have been created to fill in the data so as to analyze it.

After data collection these work sheets were sort out according to the objectives of the study and in this process collected data presented in tabular and graphical form and on the basis of analysis, conclusion are drawn.

Analysis of Data

Ranking of Cited Journals

Journals are very useful for researchers for scientific communication, but their increasing cost puts the librarian to study the quality, usefulness and suitability to a particular group of users. Core journal ranking studies are usually made to help in the selection of journals and in assessing the importance of one or more journals in a particular subject field. Frequency of citations or uses of a journal is governed by many factors such as availability, language and country of publications, size and frequency of publication, coverage in secondary journals, the reputation of the authors and so on.

In the present study ranking of the journals has been prepared on the basis of total citation frequency received by each journal. The journals have been arranged in decreasing order of the number of citations. It is given in the table no. 1 with their rank and percentage of citations.

Table No. 1 Ranking of Cited Journals

Sr. No.	Rank	Name of Journal	Country	No. of Citations	Percentage	Cumulative Citation	Cumulative Percentage
1	1	Indian Journal of Agricultural Economics	India	145	35.19	145	35.19
2	2	Agricultural Situation In India	India	53	12.86	198	48.06
3	3	Agricultural Economics Research Review	India	33	8.01	231	56.07

4	4	Indian Journal of Agricultural Marketing	India	28	6.80	259	62.86
5	5	Economic and Political Weekly	India	19	4.61	278	67.48
6	6	Agricultural Marketing	India	17	4.13	295	71.60
7	7	Maharashtra Journal of Agricultural Economics	India	11	2.67	306	74.27
8	8	American Journal of Agricultural Economics	USA	8	1.94	314	76.21
9	9	ArthaVijnana	India	5	1.21	319	77.43
10	9	Journal of Maharashtra Agricultural Universities	India	5	1.21	324	78.64
11	10	Farming System	India	4	0.97	328	79.61
12	10	Financial Express	India	4	0.97	332	80.58
13	10	Journal of Indian Society of Agricultural Statistics	India	4	0.97	336	81.55
14	10	The Andhra Agricultural Journal	India	4	0.97	340	82.52
15	10	The Bihar Journal of Agricultural Marketing	India	4	0.97	344	83.50
16	11	2 Journals having three citations each		6	1.46	350	84.95
17	12	6 Journals having two citations each		12	2.91	362	87.86
18	13	50 Journals having one citation each		50	12.14	412	100.00
Total				412	100.00	412	100.00

Rank list of journals is presented in table no. 1. In all, 73 journals have been cited by the researchers during the scope of the study.

From the above table it is observed that "Indian Journal of Agricultural Economics" (India) is a highly cited journal with 145 (35.19%) citations. "Agricultural Situation In India" (India) stands at the second position with 53 (12.86%) citations whereas "Agricultural Economics Research Review" (India) occupied third rank with 33 (8.01%) citations.

Core journal is identified on the basis of rank list of journals. From the above table it is found that first ranked journal contribute 145 (35.19%) citations. This journal can be considered as core journal in the subject of Agricultural Economics.

Application of Bradford's Law of Scattering

Bradford's law of scattering is used to determine the number of core journals in any given field. Bradford's law of scattering states that "If scientific periodicals are arranged in the order of decreasing productivity of articles on a given subject, they may be divided into the nucleus of periodicals most particularly devoted to the subject and several groups or zones containing the same number of articles as the nucleus where the number of periodicals in the nucleus and succeeding zones will be as 1: n^2 .⁽⁷⁾

Where 1 represents the number of journals in the nucleus and 'n' is multiplier.

Application of Bradford's Law of Scattering

For verifying the Bradford's law, the 73 journals and 412 citations in the subject Agricultural Economics were divided into three zones as shown in the table no. 1A.

Table No. 1A: Scattering of Journals and Citations over Bradford's Zone

Sr. No.	Zones	No. of Journals	No. of Citations
1	Core Zone	1 (1.37%)	145 (35.19%)
2	Zone 1	4 (5.48%)	133 (32.28%)
3	Zone 2	68 (93.15%)	134 (32.52%)
Total		73 (100%)	412 (100%)

According to Bradford's Law, in a descending series of journals relevant to a given topic three zones can be marked of such that each zone produces $1/3^{rd}$ of total citations and the number of periodicals in each zone should be in $1: n: n^2$. In the present study, there are 412 citations, one-third of which is 137.33 in each zone. First 145 citations are produced by 1 journal; next 4 journals have 133 citations and in the last zone 68 journals cover 134 citations. Hence, the journal distribution as per Bradford's Law reveals the ratios as 1: 4: 68:: 1: n: n^2

Here 1 represent the number of journals in the nucleus and $n = 4$ is a Bradford's multiplier. The Bradford's multiplier factor was arrived at by dividing journal of a zone by its preceding zone. Bradford multiplier is expressed as the ratio of a number of journals in any group to the number of journals in any immediately preceding group.

Therefore

$$1 \times 1: 4 \times 1: (4)^2 \times 1 \times 4.25$$

$$1: 4: 16 \times 4.25$$

$$1: 4: 68$$

Bradford's Law of Scattering should be $1: 4: (4)^2 = 1: n: n^2$

But in the present analysis, Bradford's law is in the following form $1: 4: (4)^2 \times 4.25$ which is not equal to $1: n: n^2$

Table no. 1A and mathematical analysis shows that there are 1 (1.37%) journals in nucleus zone. The first zone is represented by 4 (5.48%) journals and last zone is represented by 68 (93.15%) journals.

It is evident from the above ratio that the number of journals titles in each zone is not increasing geometrically. Hence it is concluded that the dispersion of journals titles in Agricultural Economics does not satisfy the verbal formulation of Bradford's Law of Scattering.

For more confirmation of this law we can apply one more law i.e., Leimkuhler Model.

Application of Leimkuhler Model

For the application of Bradford's law, citations are divided into three or more equal zones (p). Since Bradford assumes that, there should be minimum 3 zones, here also p is assumed to be 3. Then by using the mathematical formula, the value of the Bradford's multiplier k is calculated as

$$k = (e^y \times y_m)^{1/p}$$

Where: $e^y = (1.781)$ Euler Number

$y_m = 1^{st}$ rank journal citations = 145

$p = p$ is number of zones i.e. 3

$$k = (1.781 \times 145)^{1/3}$$

$$= (258.25)^{1/3}$$

$$= 6.37$$

$$y_o = \frac{A}{p}$$

Where: y_o = No. of citations in each zone.

A = No. of Citations

p = No. of Zones

$$y_o = \frac{\Lambda}{p} = \frac{412}{3} = 137.33$$

Using k we can calculate different Bradford's groups. Number of journals in the core/nucleus zone can be calculated with the help of following formula

$$r_o = \frac{T(k-1)}{(k^p-1)}$$

r_o = No. of Journals

T = Total number of journals

$$\therefore r_o = \frac{73(6.37-1)}{(6.37^3-1)}$$

$$= 1.52$$

Different Bradford's zone can be obtained using the value of k and r_o

$$\text{Nucleus Zone} = r_o = r_o \times 1 = 1.52 \times 1 = 1.52$$

$$\text{First Zone} = r_1 = r_o \times k = 1.52 \times 6.37 = 9.68$$

$$\text{Second Zone} = r_2 = r_o \times k^2 = 1.52 \times (6.37)^2 = 61.68$$

$$1.52 \times 1: 1.52 \times 6.37: 1.52 \times (6.37)^2$$

$$1.52: 9.68: 61.68 = 72.88$$

$$\text{Percentage of Error} = \frac{72.88-73}{73} \times 100 = -0.16$$

The Bradford's groups, thus formed were shown in table no. 1B.

Table No. 1B: Using Leimkuhler Model, Bradford's Zone and Number of Journals

Sr. No.	Zones	No. of Journals	No. of Citations
1	Core Zone	1 (1.37%)	145 (35.19%)
2	Zone 1	10 (13.70%)	183 (44.42%)
3	Zone 2	62 (84.93%)	84 (20.39%)
Total		73 (100%)	412 (100%)

Above table indicates that there is 01 journal in core zone with 145 citations, which is excess by 7.67 citations with a deviation of +5.58%. In the first zone there are 10 journals and the number of citations crosses the limit by 45.67 citations indicating a deviation of +33.25%. Further in the second zone the number of journals are 62 with 84 citations, which falls short by 53.33 citations indicating a deviation of -33.83%. With such a great deviation ranging from +33.25% to -33.83% Bradford's Law with Leimkuhler formulation did not fit in present data set.

Graphical Formulation

The graph in the figure 1 shows the cumulative number of journal titles on the X- axis and the cumulative number of citations on the Y- axis. From the figure it is also confirmed that Bradford's law of Scattering is not valid for the data set.

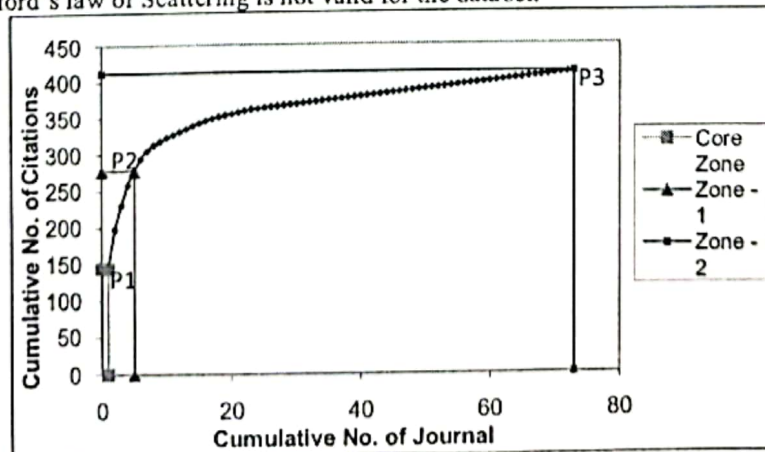


Figure No. 1: Bradford's Bibliograph

Conclusion

The application of Bradford's law of scattering helps in deriving the list of core journals in a given field. Now in a situation, where information is exponentially growing in the form of books, journals and other documents, cost is also increasing accordingly especially of foreign publications and limited budget of a library does not allowed a librarian to purchase all kind of documents. For this bibliometric methods are playing a crucial role, in which Bradford's law of scattering is one through which a list of core journals can be prepared according to that librarian will select those journals which are found to be greater importance or core journals by applying the Bradford's law on the data. From the present study it is confirmed that Bradford's law of Scattering is not valid for the current data set. Though, the present study, which is based on the journal citations of Ph.D. theses in Agricultural Economics submitted to MPKV, Rahuri during 2006-2010 will definitely help the librarian to select the core journals Agricultural Economics by using the list of core journals prepared by the authors by applied Bradford's law of scattering.

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ISSN (PRINT): 2393-8374
ISSN (ONLINE): 2394-0697

**INTERNATIONAL JOURNAL
OF
CURRENT ENGINEERING AND SCIENTIFIC
RESEARCH (IJCESR)
VOLUME-5, ISSUE-5**

DOI:10.21276/ijcesr

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Published by



TECHNICAL RESEARCH ORGANISATION INDIA

Website: www.troindia.in

Email : ijcesr.editor@gmail.com

IMPACT FACTOR

IARC(JCRR)=0.916

GIF=0.695

SIF=0.73

JIF= 0.9

ICV 2015= 63.71

TOTAL=3.241

Indexed By



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APPLICATION OF BRADFORD'S LAW OF SCATTERING TO HOME SCIENCE LITERATURE: A STUDY OF DOCTORAL THESES CITATIONS

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³Research Scholar

Abstract

The study cover 05 Ph.D. theses of Home Science submitted to MAU, Parbhani. The study was carried out to examine the applicability of Bradford's Law of Scattering. From the study it is found that Indian Journal of Nutrition and Digest is the most cited journal with 12.94% citations. Bradford's Law fits to present study and the applicability of Leimkuhler model was also tested with the present data.

Introduction

Journals are the one of the most important information source in any subject field. However, the large number of journals and their subscription cost make it difficult for libraries to subscribe all required journals. Citation analysis is one of the useful tool in the hands of librarian to identified the core journals in particular subject. In fact citation study is one of the effective method to understand the information requirement of users.

The present study is based on application of Bradford's law of scattering to the journal citations appended in theses in the subject Home Science submitted to Marathwada Agricultural University, Parbhani.

Review of Literature

Number of studies have been undertaken to test the Bradford's Law of Scattering. Vickery¹ (1948) conducted study on Bradford's law to analyzed periodical references. Patra S. K., Bhattacharya P. and Verma N².(2006) in their "Bibliometric study of literature on bibliometrics identify core journals. Devi B.M. and Sankar V.S.J³.(2014) in their study analyzes the citations

of doctoral dissertations in commerce awarded by University of Kerala (During 2001 to 2010). Study reveals that Bradford's law did not find fit with commerce literature. Singh K P and Bebi⁴ (2014) analyzed the citations of Ph.D. theses of Social Sciences Submitted in University of Delhi. The Study revealed that journals are the most preferred cited source and the Bradford's Law fits to present study. There are number of studies carried out on Bradford's Law Of Scattering. Banateppanavar K P D and Vindya A D⁵ (2015) in their citation study of Free- e- journal "Collection Building" found that journals are the most preferred source of information used by researchers and Bradford's Law of Scattering was applied.

Objectives of the Study

- 1) To study distribution of citations by type of document.
- 2) To prepare a ranked list of most cited journals by the Home Science scholars.
- 3) To test the Bradford's Law of scattering.

Methodology

05 Ph.D. Theses of Home Science submitted to MAU, Parbhani during 2003 to 2012 were selected as a source of data. 823 citations were found in these 05 theses. Each citation was noted down on a data sheet. MS-Excel was used for data entry. As per objective of study the citations were analyzed and presented in the form of tables.

Form wise Distribution of Citations

Information published in different form like Journals, Books, Theses, Reports, Conference papers etc. Form wise distribution of citations has been done in order to know the most dominant form in which the information is cited.

This study will be helpful for information scientists as well researchers, to know the most dominant form of information.

Table no.-1 present the data about different information sources used by the researcher in the field of Home Science during 2003-2012.

Table No.- 1: Form wise Distribution of Citations

Sr. No.	Source Of Documents	No. of Citations	Percentage	Cumulative Citations	Cumulative Percentage
1	Journals	564	68.53	564	68.53
2	Reports	70	8.51	634	77.04
3	Books	58	7.05	692	84.09
4	Conference Papers	42	5.10	734	89.19
5	Theses	30	3.65	764	92.84
6	Websites	12	1.46	776	94.30
7	Other	47	5.70	823	100.00
Total		823	100.00	823	100.00

Data presented in above table shows that out of total 823 citations, maximum i.e. 564(68.53%) citations are from journals, followed by reports 70(8.51%), books 58(7.05%), conference papers 42(5.10%), theses 30(3.65%), websites 12(1.46%) whereas 47(5.40%) citation are of different information sources such as patent,

standards, newspapers etc. and these sources are grouped in other category.

So, this indicates that journals are most preferred source of information among research scholars of Home Science.

Country wise Distribution of Citations

Data presented in table no.- 2 shows the country wise distribution of citations

Table No.- 2 : Country wise Distribution of Citations

Sr. No.	Country	No. of Citations	Percentage	Cumulative Citations	Cumulative Percentage
1	India	550	66.83	550	66.83
2	U.S.A.	165	20.05	715	86.88
3	U.K.	56	6.80	771	93.68
4	China	24	2.92	795	96.60
5	Italy	14	1.70	809	98.30
6	Japan	8	0.97	817	99.27
7	Pakistan	6	0.73	823	100.00
Total		823	100.00	823	100.00

From the above table it is observed that research scholars in the subject Home Science cite the document published from seven countries. Data presented in above table shows that documents published from India has got the maximum citations i.e. 550 .Out of total citation,66.83% citations are of Indian documents followed by documents published

from USA received the second highest preference with 20.05% citations.

The analysis reveals that the scholars depend mostly on literature published from India and USA.

Authorship Pattern of Journal Citations

Authorship has been analyzed to determine the percentage of single, two, three,

four and above authors. Following table shows the authorship pattern of the journal citations, according to the number of authors.

Table No.- 3 : Authorship Pattern of Journal Citations

Sr. No.	No. of Author	Citations	Percentage	Cumulative Citations	Cumulative Percentage
1	1	105	18.62	105	18.62
2	2	168	29.79	273	48.40
3	3	137	24.29	410	72.70
4	4	76	13.48	486	86.17
5	5	46	8.16	532	94.33
6	6	32	5.67	564	100.00
Total		564	100.00	564.00	100.00

It is observed from the analysis of citations by authorship pattern that the highest number of citations is from two authors. Out of 564 total journal citation 168 citations are of two authors and the percentage is 29.79%.

Out of total 564 citations, 105 citations are from single author with percentage 18.62% and 137 citations are from three authors with percentage 24.29%. Further 76(13.48%), 46(8.16%) and 32(5.67%) citations are of four, five and six author papers respectively.

Hence from the study it can be said that in the subject Home Science trend toward joint authorship found.

This reflects the degree of prevalence of multiple authored publications in Home Science, which reflects higher level of collaboration.

Ranking of Journals

In the present study ranking of the journals has been prepared on the basis of total citation frequency received by each journal. The titles have been arranged in decreasing order of the number of citations. Ranked list of journals is given in the table no. 4 with their rank, number of citations and origin of journal.

Table No.- 4 : Ranking of Cited Journals

Sr. No.	Rank	Name of Journal	Country	No. of Citations	Cumulative Citations	Percentage	Cumulative Percentage
1	1	Indian Journal of Nutrition and Digest	India	73	73	12.94	12.94
2	2	Journal of Food Science and Technology	India	56	129	9.93	22.87
3	3	Journal of Applied physiology	India	20	149	3.55	26.42
4	4	Applied Ergonomics Journal	India	17	166	3.01	29.43
5	5	Journal of Ethnopharmacology	India	12	178	2.13	31.56
6	6	Dharwad, Karnataka Journal (UAD)	India	10	188	1.77	33.33
7	6	International Sunflower Journal	U.S.A.	10	198	1.77	35.11
8	6	International Journal of Industrial Ergonomics	U.S.A.	10	208	1.77	36.88
9	6	Indian Journal of Experimental biology	India	10	218	1.77	38.65
10	6	Phytotherapy Research Journal	India	10	228	1.77	40.43
11	7	Journal of Nutritional Medicine	India	9	237	1.60	42.02

INTERNATIONAL JOURNAL OF CURRENT ENGINEERING AND SCIENTIFIC RESEARCH (IJCESR)

12	7	International Journal of Crude Drug Research	India	9	246	1.60	43.62
13	8	Beverage and Food World Journal	India	8	254	1.42	45.04
14	8	Acta Oncol Journal	India	8	262	1.42	46.45
15	8	The American Journal of clinical Nutrients	U.S.A.	8	270	1.42	47.87
16	8	Natural Product Sciences,	India	8	278	1.42	49.29
17	8	Journal Research of Indian Medical	India	8	286	1.42	50.71
18	8	Journal of Nutritional Medicine	India	8	294	1.42	52.13
19	8	Journal of Managerial Psychology	India	8	302	1.42	53.55
20	9	Journal of Maharashtra Agriculture University	India	7	309	1.24	54.79
21	9	Journal of Food Science and Technology	India	7	316	1.24	56.03
22	10	Journal of Biology Control	U.S.A.	6	322	1.06	57.09
23	10	Indian journal of Psychology	India	6	328	1.06	58.16
24	10	Fitoterapia Journal Elsevier	U.S.A.	6	334	1.06	59.22
25	10	Journal of Child Development	U.K.	6	340	1.06	60.28
26	11	Shanghai Traditional Chinese Medical Science Journal	China	5	345	0.89	61.17
27	11	Plant Food Fpr Human Nutrition	India	5	350	0.89	62.06
28	11	Karnataka Journal of Agricultural science	India	5	355	0.89	62.94
29	12	Journal of Food Science and Technology	U.S.A.	4	359	0.71	63.65
30	12	Journal of clinical Psychiatry monograph Series	U.S.A.	4	363	0.71	64.36
31	12	Journal of Child and Adolescent Psychiatry and mental Health	India	4	367	0.71	65.07
32	13	13 journals each having three citation	.	39	406	6.92	71.99
33	14	28 Other journals each having two citation		56	462	9.93	81.91
34	15	102 Other journals each having only one citation		102	564	18.09	100.00
Total				564	564	100	100.00

From the analysis of data presented in above table it is revealed that "Indian Journal of Nutrition and Digest" is highly cited journal with 73(12.94%) citations. "Journal of Food Science and Technology" has got the second rank with 56(9.93%) citations.

Further rank list of journal indicates that research scholars of Home Science cite 564 research articles from 174 journals. Out of these 174 journals first 6 journals contribute 188(33.33%) citations and these 06 journals are the core journals in the subject Home Science.

Application of Bradford's Law of Scattering:

Bradford's Law of Scattering is used to determine the number of core journals in any

given field. It states that "journals in a given field can be divided into three zones, containing the same number of citations, a core zone containing the same number of citations but a greater number of journals and zone 2 containing the same number of citations, but still greater number of journals". The mathematical relationship of the number of journals in the core zone to the zone first is a constant 'n' and to the second zone the relationship is 'n²'. Bradford expressed this relationship as; 1: n: n² for verifying the Bradford' law, the 174 journals and 564 citations in the subject Home Science were divided in three zones as shown in the table no. 4A

Table No.- 4A : Scattering of Journals and Citations over Bradford's Zone

Sr. No.	Zones	No. of Journals	No. of Citations
1.	Core zone	6	188
2.	Zone 1	28	188
3.	Zone 2	140	188
Total		174	564

$$6 : 28 : 140 :: 1 : n : n^2$$

Here 6 represent the number of periodicals in the nucleus and $n = 4.67$ is a multiplier.

$$\text{Therefore, } 1 \times 6 : 4.67 \times 6 : 4.67^2 \times 6 \times 1.07$$

$$6 : 28 : 140$$

Bradford's law of Scattering should be $1 : 4.67 : 4.67^2 = 1 : n : n^2$

But in present analysis Bradford's law is in following form

$1 : 4.67 : (4.67)^2 \times 1.07$ is not equal to $1 : n : n^2$ but it is almost equal to Bradford's law.

$$\text{Percentage of error} = \frac{174.02 - 174}{174 \times 100} = 0.01$$

Here the percentage of error is negligible.

It is also observed that, the number of journals contributing citations to each zone increases by a multiplier of 4.67. So it can be said that the distribution in present study follow Bradford's law for more confirmation of this law we can apply one more law i.e. Leimkuhler model.

Application of Leimkuhler model :

For application of Bradford's law, the citations distribution was divided in three zones (p). Bradford assumes that there should be minimum three zones, here also 'p' is assumed to be 3. Then by using the mathematical formula, the value of the Bradford's multiplier 'k' is calculated as

$$k = (e^y \times y_m)^{1/p}$$

Where $e^y = 1.781$ Eulers number

y_m = first rank Journal citations

$p = p$ is number of zone.

Table No.- 4B : Using Leimkuhler Model, Bradford's Zone and Number of Journals

Sr. No.	Zones	No. of Journals	No. of Citations
1.	Core zone	6	188
2.	Zone 1	28	188
3.	Zone 2	140	188
Total		174	564

$$k = (1.781 \times 73)^{1/3}$$

$$= (130.013)^{1/3}$$

$$= 5.065$$

$$y_o = \frac{A}{p}$$

Where y_o = No of citations in each zone.

A = No. of Citations

$$y_o = \frac{564}{3} = 188$$

The nucleus zone r_0 can be defined as:

$$r_0 = \frac{T(k-1)}{(k^p - 1)}$$

$$r_0 = \frac{174(5.065 - 1)}{(128.94)}$$

$$= \frac{174 \times 4.065}{128.94}$$

$$= \frac{707.31}{128.94}$$

$$= 5.48$$

Different Bradford's zone can be obtained using the value of k and r_0 .

$$\text{Nucleus zone } r_0 = r_0 \times 1 = 5.48$$

$$\text{First zone } r_1 = r_0 \times k = 5.48 \times 5.065 = 27.76$$

$$\text{Second zone } r_2 = r_0 \times k^2 = 5.48 \times 5.065 \times 5.065 = 140.58$$

$$5.48 : 27.76 : 140.58$$

$$\text{Percentage of error} = \frac{174 - 173.82}{174 \times 100} = 0.103$$

The Bradford groups thus formed were shown in the table no. 4B

Here the percentage of error is very much negligible. It was observed that, the number of Journals contributing citation to each zone is increased by multiplier of 5.065. The data of zonal analysis also shows that there is exact $1/3^{\text{rd}}$ of total citations in each zone. Journal in nucleus zone are highly productive and productivity of journals decreases in next subsequent zones.

This theoretical presentation of Bradford's law proves that Bradford's law of Scattering is valid in present study.

Graphical Formulation:

Bradford's Bibliograph for present study have been plotted taking the cumulative number of citations on the Y-axis and cumulative number of journal titles on the X-axis. From the figure no. 1 it is found that data in present study have an initial raising curve and followed by linearity. From the figure it is also confirms that Bradford's law of Scattering is valid for the present study.

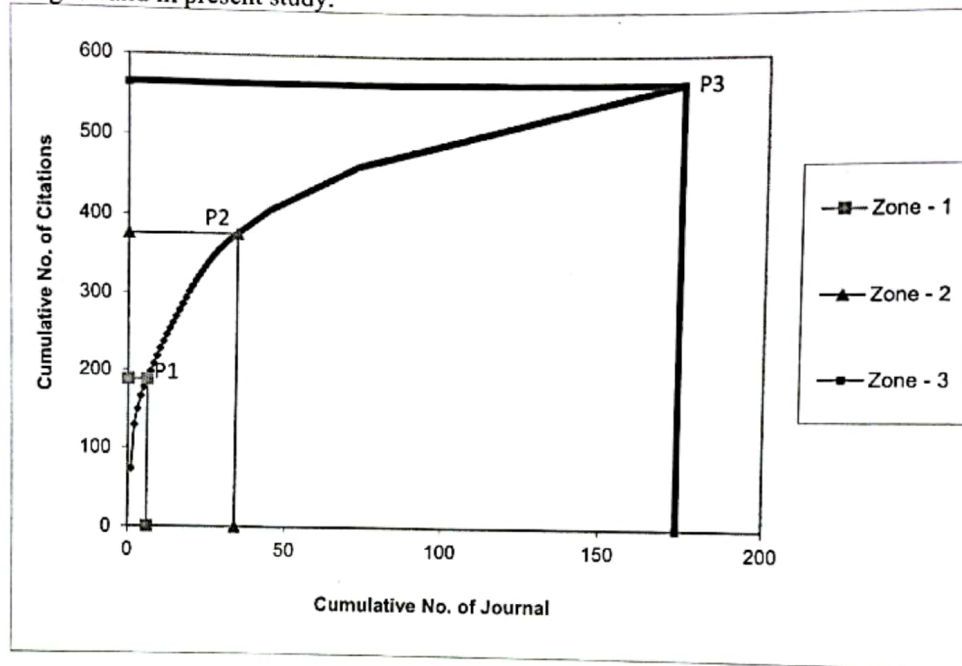


Figure No.- 1 : Bradford's Bibliograph

Conclusion

The study revealed that journals are preferred source of information with 68.53% citations, further country wise distribution of citations indicates that information sources published from India received highest i.e. 66.83% citations followed by documents published from USA. It indicates that information sources published from India in the subject Home Science is worthwhile.

The rank list of journals in the subject Home Science indicates that 564 citations were scattered in 174 journal titles. It is evident from rank list that out of these 174 journals 1st 06 journals contribute 188 (33.33%) citations i.e. $1/3^{\text{rd}}$ citations and these 06 journals are core journals in the subject Home Science.

To test the Bradford's Law, 174 journals and 568 citations were divided in three zones of

equal number of citations. After dividing citations in three zones the number journals in each zones is in the ratio of "6:28:140". Hence it is evident from analysis of data that dispersion of journal titles in Home Science is follows Bradford's Law. The Method Based on the Leimkuhler model was used for the verification of Bradford's Law. From the study it is found that Law is valid for the data set.

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ISSN: 0474-9030 Vol-68, Special Issue-
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Open Access Repositories In India Developed By Using E-Prints: A Study of Open Doar

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Abstract

This paper investigates the open access initiatives in terms of open access repositories developed by using E-prints especially devoted to Journal Articles, Conference and Workshop Papers, Theses and Dissertations, and Books, Chapters and Sections in books for scholarly communication in India. Relevant data from OpenDOAR was analyzed to study the status of open access in India.

Keywords: Open Access, Repositories, E-Prints, OpenDOAR

Introduction

Rapid advances in information technology have brought about paradigm shifts in various aspects of the information environment that have impacted library systems, information services and forms of scholarly communication channels. One of the most important paradigm shifts in scholarly communication process is the rise of e-publishing and open access to information.



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E-Prints

E-Prints is a free and open-source software package for building open access repositories that are compliant with the Open Archives Initiative Protocol for Metadata Harvesting. It shares many of the features commonly seen in document management systems, but is primarily used for institutional repositories and scientific journals. EPrints has been developed at the University of Southampton School of Electronics and Computer Science and released under a GPL license.(Tansley & Harnad, 2000)



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OpenDOAR

OpenDOAR stands for Directory of Open Access Repositories. It is a UK-based website that lists academic open access repositories. It is searchable by locale, content and other measures. (Michael, Charles, & Fytton, 2008)

Objectives of the study

This study aims to explore the open access repositories in India developed by using E-Prints. Specific objectives are as follows:

- To explore the status of open repositories in India;
- To find out Institutional and disciplinary repositories.
- To find out subject wise repositories.
- To identify interface language wise and language wise repositories.

Scope of the study

This study was limited to the institutional repositories devoted to Journal Articles, Conference and Workshop Papers, Theses and Dissertations, and Books, Chapters and Sections in books developed by using E-Prints and registered in the OpenDOAR in India.

Analysis of the data

Following table presents the data collected from OpenDOAR.

Table No. 1: Repositories in India developed by using E-prints registered under OpenDOAR

Sr. No.	Repository Name	Repository Type	Interface Language	Repository URL	Languages	Subjects
1	AMU Repository	Institutional	English	http://ir.amu.ac.i	English	Multidisciplinary



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	(Knowledge Repository)			n/		
2	National Aerospace Laboratories Institutional Repository (CSIR-NAL)	Institutional	English	http://nal-ir.nal.res.in	English	Mathematics and Statistics, Mechanical Engineering and Materials
3	DIR@IMTECH	Institutional	English	http://crdd.osdd.net/open/	English	Multidisciplinary
4	Electronic Theses and Dissertations of The Tamil Nadu Dr. M.G.R. Medical University	Institutional	English	http://repository-tnmgrmu.ac.in	English	Health and Medicine
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 in E-learning Environment: Role and Prospect"
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 Mahavidyalaya, Devgram, Narkhed, Nagpur, Maharashtra
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20	OneWorld South Asia Open Archive Initiative	Disciplinary	English	http://open.ekdun-ia.net/	English	Computers and IT, Library and Information Science
21	Open Access to Odia Books (OAOB)	Disciplinary	English	http://oaob.nitrkl.ac.in/	English, Odia	Language and Literature
22	OpenMED@NIC	Disciplinary	English	http://openmed.nic.in/	English	Health and Medicine
23	Research Archive of Indian Institute of Technology Hyderabad (RAIITH)	Institutional	English	http://raiith.iith.ac.in/	English	Technology
24	University of Mysore - Digital Repository of Research, Innovation and Scholarship (ePrints@UoM)	Institutional	English	http://eprints.uni-mysore.ac.in/	English	Multidisciplinary
25	ePrints@ATREE	Institutional	English	http://eprints.atree.org/	English	Ecology and Environment
26	ePrints@AzimPremji University	Institutional	English	http://publications.azimpremjifoundation.org	English	Multidisciplinary
27	ePrints@Bangalore University	Institutional	English	http://eprints-bangaloreuniversity.in/	English	Multidisciplinary
28	ePrints@Bangalore University	Institutional	English	http://moeseprints.incois.gov.in/	English	Earth and Planetary Sciences
29	ethesis@nitr	Institutional	English	http://ethesis.nitrkl.ac.in/	English	Multidisciplinary

From the data presented in above table it is found that there has been 29 repositories developed by using EPrints in India registered in OpenDOAJ specially developed for Journal



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Articles, Conference and Workshop Papers, Theses and Dissertations, and Books, Chapters and Sections in books.

Further from the analysis of the data it is observed that out of total 29 repositories, 25 repositories are institutional while remaining 4 are disciplinary repositories.

It is observed that interface language of the all the repositories is English while only one repository is also available in Arabic language as an interface along with English, namely ICRISAT Open Access Repository (OAR) is available in English and Arabic.

It is also observed that the literature preserved in all the repositories are in written in English language while three repositories namely Etheses - A Saurashtra University Library Service is preserved literature of English and Gujarati languages, ICRISAT Open Access Repository (OAR) possessed the literature written in English and Arabic languages and Open Access to Odia Books (OAOB) has literature of English and Odia languages.

Further it is also clear that the repositories belonging to the subject science and technology is more as compare to arts and humanities.

Conclusion

The repositories in India are growing and performing well. There should be national open policy in India on the lines of NIH open access policy of United States. While the institutions, academies and scholars in India are making their research output open access. However, with the recent launch of ETD at INFLIBNET by UGC and National Digital Library of India by MHRD, India would be a great boost to the open access movement in India but is long way to go.

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Impact Factor
5.455
www.sjifactor.com

ISSN 2349-9370

Vol. 6 Issue 2

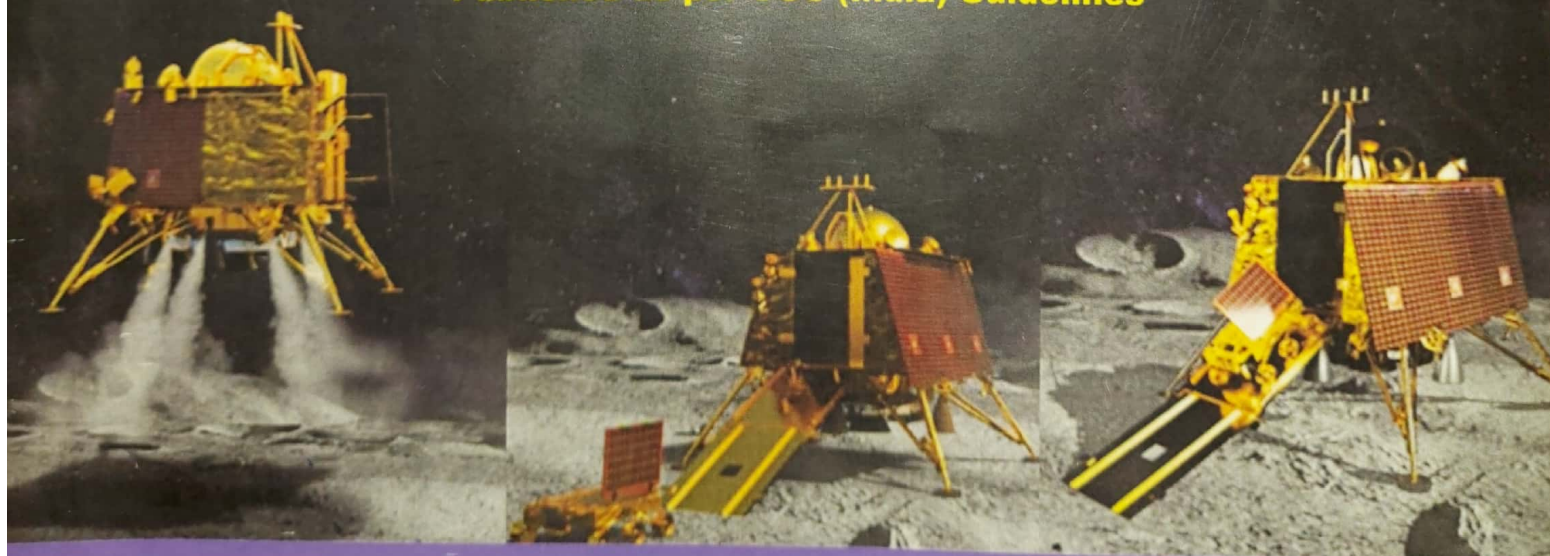
Oct. 2019

Regular Issue

Research Journal of India

www.researchjournal.net.in
www.indiramahavidyalaya.com

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प्रस्तावना —

भारतीय संस्कृतीत मातृशक्तीला अत्यंत मानाचे स्थान आहे. महिलांचा आदर आणि तिच्याविषयीची कृतज्ञता प्राचीन काळापासून आपण अनुभवत आहे. प्राचीन धर्मग्रंथातील याचा प्रत्यय येतो. निसर्गाची सुंदर रचना स्त्रियांना योग्य त्या मानसन्माने वागविले जाते. मग ती ग्रामीण स्त्री असो वा शहरी. परंतु गत काही काळापासून असे जाणवते आहे की, स्त्री ही सबल, सुशिक्षित असली तरी तिची मानसिकता ही परावलंबी असलेली दिसते. यामागे तिची सहनशिलता असेल किंवा अजून काही हे कळायला मार्ग नाही.

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१. महिलांची मानसिकता बदलविणे,
२. आर्थिक, सामाजिक मानसिक क्षमता विकसीत करणे
३. महिला शिक्षण व सत्ताकारणातील सहभाग वाढविणे
४. आर्थिकदृष्ट्या सक्षमीकरण करणे.
५. धार्मिक न्यूनगंडातून बाहेर काढणे.
६. आरोग्य आणि स्वातंत्र्य याचे महत्व समजून सांगणे.

भारतीय पुरुषप्रधान संस्कृतीत महिला इतकी सक्षम आहे काय हा चिंतनाचा विषय आहे. सनातन संस्कृतीपासून स्त्रियांना देवता स्वरूप मानले गेले पण तिच्यावर अत्याचार होतच गेले. खऱ्या अर्थाने इंग्रज भारतात आल्यावरच तिची स्थिती सुधारत गेली. महात्मा गांधींनी म्हटले की, 'एक पुरुष किंवा मुलगा शिकला तर तो व्यक्तीगत विकास करतो पण स्त्री शिकली तर ती पूर्ण कुटुंबाला समोर नेते'. आज जरी आपण स्त्री-पुरुष समानतेच्या गोष्टी करतो पण स्त्रियांकडे बघण्याचा दृष्टीकोण अजूनही अबला म्हणूनच आहे. त्यामुळे स्त्री सक्षमीकरण काळाची गरज आहे.

१९५७ साली युनोने आंतरराष्ट्रीय महिला वर्ष साजरे करून १९७५ ते १९८५ हे महिला दशक साजरे केले. प्रत्यक्षात या गोष्टीने ती प्रकाशझोतात आली पण सक्षम झाली नाही. तिची आर्थिक सुबत्ता हा एक भाग विचारात घेतला तरीही ती कुटुंबासाठी दुय्यम स्रोत ठरते, पुरुष हा कर्ता ठरतो. त्यामुळे तिचे मानसिक खच्चीकरण होते. कामाच्या ठिकाणी तिची अवहेलना केली जाते. स्त्रियांना चाकोरीबाहेरचे काही कळत नाही हीच धारणा सगळीकडे दिसते. कुटुंबाचा जर विचार केला तर भ्रुणहत्येसारखे प्रकार, हुंडा, तिचे आरोग्य यामुळे ती घरातूनही दुर्लक्षितच राहते. राजकारणासारखा विषय तर हाताळायला पाहतच नाही. नोकरी पेशात अतिशय जबाबदारीच्या पेशावर स्त्रिया ह्या कमी असते यामागे असमानता हाही एक मुद्दा येतो.

स्त्री ही बालपणी मातापित्याच्या संरक्षणात असते. प्रौढ झाल्यावर पतीच्या बंधनात आणि म्हातारपणी मुलांच्या हाताखालचे खेळणे बनते. एकूण ती स्वतंत्र कधी होत नाही. जय शंकर प्रसाद यांची एक रचना इथे उद्धृत करावीशी वाटते.

“नारी तुम केवल श्रद्धा हो। विश्वास रजन नग पग तल मे।

पियुष स्रोतसी बहा करो जीवन के सुंदर समतल में।”

महिला शिक्षणाचा जर आपण विचार केला तर याची भयावहता ग्रामीण भागात जास्त जाणवते. कारण मुलींची लवकर लग्न करायच्या सवयीमुळे त्यांचे शिक्षण अर्धवट राहते. आणि मानसिकदृष्ट्या परिपक्व

नसल्यामुळे त्या निर्णय क्षमतेत अंधातरी राहतात आणि चुकीच्या पावलावर पाऊल ठेवतात. शहरी भागातही शिक्षणाची गंगा वाहत असली तरी त्याचा अतिरेक होतो. मुली अविचार करतांना दिसतात. यामुळे त्यांचे सुरक्षितपण धोक्यात आले आहे आणि स्त्रियांकडे उपभोग्य वस्तू म्हणून बघण्याचा दृष्टिकोण बळावत चालला आहे. त्यामुळे लहान मुलींवर, महाविद्यालयीन तरुणींवर वाढत चाललेले अत्याचार याचेच द्योतक आहेत.

राजकीय व्यवस्थेमध्ये पुरुषांप्रमाणे स्त्रियांनाही सहभागी होण्याचा समान अधिकार घटनेने दिला आहे. परंतु स्त्रियांना स्थानिक स्वराज्य संस्थांतर्गत राखीव जागा ठेवून राजकीय व्यवस्थेत सहभागी घ्यावे लागते. आपल्यातील क्षमतेनुसार अनेक स्त्रिया राजकीय व्यवस्थेमध्ये उच्च पदावर गेलेल्या आहेत पण तो सहभाग सिमित आहे. स्थानिक स्वराज्य संस्थेत मोठ्या प्रमाणात स्त्रियांचा सहभाग राखीव जागांमुळे आहे पण त्यांच्या कार्यक्षमतेचा प्रभाव पाहिजे तेवढा दिसत नाही. स्त्रियांनी पुरुषांचा आधार न घेता स्वतःच्या क्षमता विकसीत करून आपल्यातील नेतृत्व गुणांचा पुरेपूर उपयोग केला पाहिजे तरच खऱ्या अर्थाने राजकीय सक्षमीकरण झाले असे म्हणता येईल.

आरोग्याकडे बघण्याचा स्त्रियांचा दृष्टीकोणही वेगळा आहे. सहनशिलतेमुळे किंवा संकुचितपणामुळे आपल्या आरोग्यविषयी ती सतत राहत नाही. त्यामुळे आजार बळावत जातात. ती मानसिकदृष्ट्या खचून जाते. घर, नोकरी, कुटुंब व्यवस्था, आदरातिथ्य यामुळे तिची जी घुसमट होते त्याचा तिच्या आरोग्यावर परिणाम होतो.

धार्मिक दृष्टिकोण —

भारतीय संस्कृतीला प्राचीन परंपरा आहे त्यामुळे धार्मिक पुजाविधी, व्रतवैकल्य, उपवास यामध्ये स्त्रियांचा सहभाग पुरुषांच्या तुलनेत अधिक असतो. सुशिक्षित असो वा निरक्षर व्रतवैकल्यातून ती बाहेर पडू पाहत नाही. पण स्त्रियांनी सुद्धा सजग राहून त्यामागचा वैज्ञानिक दृष्टीकोन, सामाजिक, आर्थिक दृष्टीकोन, सण साजरा करण्यामागची पार्श्वभूमी याचा विचार करायला हवा, जेणेकरून संस्कृती व विचार यांची सांगड घालता येईल.

निष्कर्ष —

८ मार्चला आपण आंतरराष्ट्रीय महिला दिवस साजरा करतो. शासनाने स्त्री सक्षमीकरणासाठी अनेक योजना आखल्या आहेत. महिला आर्थिक विकास महामंडळ, स्वयंसिद्धा योजना, स्वशक्ती योजना, किशोरी बालिका योजना, महिला समृद्धी योजना, ग्रामीण महिला विकास परियोजना या व शैक्षणिक क्षेत्रातील स्त्रियांना आरक्षण मिळाले आहे त्याचा फायदा घेऊन स्त्रियांनी स्वतःला सिद्ध केले पाहिजे. तिने उंच भरारी घेण्याची गरज आहे. पंख तर तिलाच फुटले आहे. सक्षमीकरणाची हवाही भरली आहे. फक्त तिला आकाश कवेत घ्यायचे आहे. किती भरारी घ्यायची हे तिचे तिने ठरवायचे आहे.

‘कोमल है कमजोर नहीं शक्ती का नाम ही नारी है।’

संदर्भसूची —

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३. भारतीय स्त्री जीवन, लीला पाटील



ISSN 2250-169X

International Registered & Recognized
Research Journal Related To Higher Education For All Subjects

VISION



RESEARCH REVIEW

(UGC Approved & Peer Reviewed Research Journal)

Year - IX, Issue -XVII, Vol.-I

Impact Factor 6.014
(GRIFI)

June 2019 To Nov. 2019



EDITOR IN CHIEF

DR. BALAJI KAMBLE



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7

म्हणीतून घडणारे सांस्कृतिक जीवनदर्शन

माधुरी भटकर

मराठी विभाग,

कला व वाणिज्य व विज्ञान महाविद्यालय,

वलगांव, जि. अमरावती

Research Paper - Marathi

लोकसाहित्य हे समाजजीवनाचा आरसा आहे. त्यामध्ये लोकांचे जगणे प्रतिबिंबित झालेले दिसून येते. एखाद्या राष्ट्राचे समाजजीवन जाणून घ्यावयाचे असेल तर त्या राष्ट्रांमध्ये प्रचलित असणारे लोकसाहित्य जाणून घेणे महत्वाचे ठरते. लोकसाहित्य हे कोणा एकाचे नसते तर त्यामध्ये समूहमनाचे दर्शन घडते. त्यातून समूहमन अवतरलेले असते. लोकसाहित्यामध्ये लोकगीते, लोककथा, लोककथागीते, म्हणी, उखाणे, वाक्प्रचार यांसारख्या वेगवेगळ्या प्रकारांमधून लोकमानस अभिव्यक्त होते. एकंदरीत विचार करता लोकसाहित्यातून त्या समाजाच्या संस्कृतीचेच दर्शन घडते. लोकसाहित्याच्या वेगवेगळ्या प्रकारांमधून लोकसंस्कृती आविष्कृत होताना दिसते.

लोकसाहित्यातील वेगवेगळ्या प्रकारांमधून समाजजीवनाचे दर्शन घडत असले तरी, या लेखामध्ये केवळ म्हणीतून घडणाऱ्या समाजदर्शनामध्ये केवळ सांस्कृतिक जीवनदर्शनाचा विचार केला आहे. लोकसाहित्यातील लोककथा, लोककथागीते, लोकगीते यांचा वापर समाजामध्ये विशिष्ट प्रसंगी होतांना दिसतो परंतु म्हणी आणि वाक्प्रचाराचे मात्र तसे नाही. बोलणारा म्हणीचा वापर केव्हाही आणि कुठेही करताना दिसतो. त्यामुळे समाजजीवनामध्ये म्हणीचा वापर मोठ्या प्रमाणात होताना दिसून येतो. बोलणारा आपले म्हणणे अधिक समर्पक व परिणामकारक ठरावे म्हणून म्हणीचा वापर करताना दिसतो तर ऐकणाऱ्यावरही त्याचा चांगला प्रभाव पडलेला दिसून येतो. समाजजीवनामध्ये म्हणीचा वापर मोठ्या प्रमाणात होतो त्यामुळे मराठी भाषा आणि तिच्या बोलीमध्ये म्हणीची विपुलता दिसते. त्यामुळेच म्हणीतून समाजजीवनातील अनेक कंगोरे उलघडताना दिसून येतात. लोकसाहित्यातील या म्हणीतून समाजातील रूढी, परंपरा, आहार-विहार, तसेच धार्मिक, सांस्कृतिक, आर्थिक, कृषी अशा वेगवेगळ्या संदर्भातील अनुभव अभिव्यक्त होतात. त्यामुळेच म्हणी या समाजाच्या अनुभवाच्या खाणी ठरतात.

म्हणीतून समाजजीवनाचे संपूर्ण दर्शन घडत असले तरी आपण या शोधनिबंधामध्ये केवळ म्हणीतून



घडणाऱ्या सांस्कृतिक जीवनदर्शनाचा विचार करणार आहोत; तत्पूर्वी म्हणीच्या संदर्भात अभ्यासकांनी केलेल्या वेगवेगळ्या व्याख्यांचा विचार करू.

१. न. चिं. केळकर : यांच्या मते, "चिमुकले, चटकदारपणाचे चतुर वाक्य."^(१)
२. र. वि. हेरवाडकर : यांच्या मते, "म्हण म्हणजे सर्वसामान्य झालेल्या वैशिष्ट्यपूर्ण अर्थाचे संपूर्ण वाक्य."^(२)
३. डॉ. प्रभाकर मांडे : यांच्या मते, "अगदी मोजक्या शब्दात मर्मग्राही स्वरूपात जीवनातील विदारक सत्य सांगणारे वचन म्हणजे म्हण."^(३)
४. डॉ. श्याम परमार : "जीवनके विस्तृत प्रांगणमें भिन्न भिन्न अनुभव सर्वसाधारण जनके मानस को प्रभावित करके उसकी अभिव्यक्तीसे संबंधित अंगको उत्कर्ष प्रदान करते है। ये ही अनुभव लोकोक्ति या कहावत है।"
५. कृष्णदेव उपाध्याय : "सुन्दर रीतिसे कही गई उक्तिको ही सुक्ति कहते है। इसी उक्तिको यदि लोक अर्थात साधारण मनुष्य प्रयोग में लाने लगते है तब उसका नाम लोकोक्ति पड़ जाता है।"^(४)

मराठी व हिंदी भाषेतील अभ्यासकांप्रमाणे इंग्रजी भाषेतील विचारवंतांनीही म्हणीच्या व्याख्या केलेल्या आहेत. म्हणीची प्रथम व्याख्या करण्याचा मान अँरिस्टॉटलकडे जातो. म्हणीची व्याख्या करताना त्यांनी म्हटले आहे की, "Proverbs are remarks which on account of their shortness and correctness have been saved out of the wreck and ruins ancient philosophy". अँरिस्टॉटलप्रमाणे म्हणीची व्याख्या अलेक्झांडर क्रॉप यांनीही केलेली आहे. त्यांच्या मते, "अगदी मार्मिकपणे शक्य तितक्या मोजक्या शब्दात विदारक सत्य प्रगट करणारे वचन म्हणजे म्हण होय." म्हणीच्या वेगवेगळ्या अभ्यासकांनी ज्या व्याख्या केलेल्या आहेत त्यावरून आपणास म्हण म्हणजे थोडक्यात मोजक्या शब्दामध्ये विदारक सत्य सांगणारे वचन असे म्हणता येते.

लोकसाहित्याच्या अभ्यासामध्ये म्हणीच्या अभ्यासाला अनन्यसाधारण महत्त्व आहे. म्हणीच्या अभ्यासाशिवाय लोकसंस्कृतीचा अभ्यास पूर्ण होऊ शकत नाही. त्यामुळे म्हणीचा अभ्यास अनेक अभ्यासकांनी केलेला दिसून येतो. इंग्रजी भाषेतील अभ्यासकांमध्ये अँरिस्टॉटल, अलेक्झांडर क्रॉप, लॉर्ड बेकन, टेनिसन, हॉल, थॉमस कार्लाइल, ब्रायन बॉलर यासारख्या अभ्यासकांची नावे घ्यावी लागतात. तसेच हिंदी भाषेतील अभ्यासकांमध्ये वा. रा. अग्रवाल, कन्हैयालाल सहल, डॉ. एम. एस. दक्षिणामूर्ति, डॉ. श्याम परमार व कृष्णदेव उपाध्याय यांचा नामोल्लेख करणे अत्यावश्यक वाटते. मराठी भाषेतील अभ्यासकांचा विचार केला तर श्रीमती दुर्गा भागवत, डॉ. सरोजिनी बाबर, डॉ. प्रभाकर मांडे, डॉ. शरद व्यवहारे, डॉ. रमेश सूर्यवंशी, डॉ. विठ्ठल वाघ, डॉ. विनायक तुमराम, डॉ. शशिकांत कांबळे, डॉ. विठ्ठल जंबाले व डॉ. सविता सिरसाट यांसारख्या अभ्यासकांनी नावे सांगता येतात.



म्हणीतून घडणारे सांस्कृतिक जीवन दर्शन :

लोकसाहित्याच्या वेगवेगळ्या प्रकारांमधून लोकसंस्कृतीचे दर्शन घडते. त्यामध्ये म्हणींचाही मोठा वाटा आहे. संस्कृतीचे जतन करण्यामध्ये म्हणीचे मोलाचे योगदान आहे. लोकसंस्कृतीही लोकांच्या दररोजच्या जीवन जगण्यातून दिसून येतो. या संस्कृतीचा 'धर्म' हा प्राण असतो. ही संस्कृती मानवाला संस्कारमय बनविते. डॉ. आ. ह. साळुंखे यांनी संस्कृती म्हणजे काय? हे सांगतांना म्हटले आहे की, 'सम्यक्कृती म्हणजे संस्कृती'. मानवाला म्हणीतून अशा सम्यक् कृतीची शिकवण मिळते. संस्कृतीही समाजामध्ये साजरे होणारे सणोत्सव, विधी यामधून विकसित होते. या संस्कृतीचे दर्शन म्हणीतून ठसठसीतपणे घडते.

समाजातील सांस्कृतिक जीवनाची ओळख अत्यंत समर्पकपणे करण्यामध्ये म्हणी मोलाची भूमिका बजावतात. आपल्याकडे वेगवेगळे सणोत्सव व विधी साजरे होतात. त्यांचे दर्शन म्हणीतून सहजपणे घडते. दसरा, दिवाळी, होळी, गुढीपाडवा तसेच पोळा यांसारखे सण साजरे केले जातात. अशा सणाच्या संदर्भातील दर्शन म्हणीतून घडते. दिवाळी हा सण मोठ्या आनंदाने साजरा करतो. यावेळी शेतकऱ्यांच्याही घरामध्ये खरीपाची पिके आलेली असतात. त्यामुळेच या सणासाठी शेतकरी मोकळ्या मनाने पैसा खर्च करतो याचेही दर्शन म्हणीतून होते. जसे 'असलं तवा दिवाळी नसलं तवा शिमगा', 'दिवाळी दसरा अन् हातपाय पसरा' यांसारख्या म्हणीतून आपणास या सणासाठी केलेल्या पैशाची उधळपट्टी लक्षात येते. या सणासाठी मोकळ्या मनाने पैसे खर्च केले जातात. नंतर मात्र दुसऱ्यासमोर मदतीसाठी हात पसरावे लागतात. अशी अवस्था समाजातील सर्वसामान्य माणसांची होते. परंतु श्रीमंत माणसांना मात्र दररोजच दिवाळी असते. योचही दर्शन म्हणीतून घडते. 'राजाला दिवाळी काय माहीत' यासारख्या म्हणीतून ते अभिव्यक्त होताना दिसते. लोकसाहित्यातील 'लोक' हेच खऱ्या अर्थाने संस्कृतीचे जतन करण्यामध्ये मोलाची भूमिका बजावतात. लोकांकडून साजऱ्या होणाऱ्या सणांचे दर्शन म्हणीतून होते.

दिवाळीपूर्वी 'दसरा' (विजयादशमी) हा सण मोठ्या आनंदाने लोक साजरा करतात, देवीला पुजतात. या सणाच्या दिवशी पुरूष मंडळी सिमोल्लंघन करतात आणि आपट्याची पाने सोनं म्हणून आपल्या मित्र तसेच नातेवाईकांना देतात. दैनंदिन व्यवहारामध्ये मात्र या सोन्याला काही किंमत नसते. याचेही दर्शन म्हणीतून सहजपणे होते. 'दसऱ्याचं सोनं ना ठेवायच्या ना मोडायच्या कामाचं'. दसऱ्या प्रमाणेच 'होळी' (शिमगा) या सणाचेही दर्शन म्हणीतून होते. या सणाला सायंकाळी लाकडं, गोवऱ्या यांची होळी पेटविली जाते. तसेच होळीसाठी पुरणपोळीचा नैवेद्यही करतात. पेटविलेल्या होळीभोवती मुले फिरतात आणि बोंबलतात. यावेळी होळीसाठी लागणाऱ्या गोवऱ्या कोणी स्वतःसाठी वापरल्या तर ते अशुभ मानले जाते. याचेही दर्शन म्हणीतून होते. 'आवस-पुनव पाळते अन् होळीच्या गवऱ्या जाळते.' थोडक्यात म्हणीतून समाजातील शुभ-अशुभ, पाप-पुण्य याविषयीच्या भावनाही अभिव्यक्त होतात.

वरील सणाशिवाय श्रावण महिन्याच्या शेवटीच्या दिवशी 'पोळा' हा सण साजरा करतो. शेतामध्ये



राबणाच्या बैलांना शेतकरी मनोभावे पुजतो. यावेळी आपल्याकडे पावसाचे प्रमाण चांगले असते. बैलांना चाराही असतो. यावेळी पावसाचे प्रमाण अधिक झाले तर समाजमन कसे असते याचे चित्रण म्हणीतून सहजपणे होते. 'पोळा अन् पाऊस झाला भोळा.' याप्रमाणे म्हणीतून समाजातील जगणे अभिव्यक्त होते.

म्हणीतून सणोत्सवाप्रमाणेच लोकांमध्ये साजऱ्या होणाऱ्या अनेक विधींचेही दर्शन होते. घर बांधणे, त्याची वास्तुशांती करणे, तसेच मुला-मुलींचे लग्नविधी पार पाडणे हे काम खुप कष्टाचे आणि आर्थिक खर्चाचे आहे. यातून बाहेर पडण्यासाठी माणसांना अनेक संकटांना तोंड द्यावे लागते. म्हणूनच मानवी जीवनातील ही कामे किती मोठी आहेत याचेही दर्शन म्हणीतून होते. 'घर पहावे बांधून अन् लग्न पहावे करून' त्यावेळीच त्यातील त्रासाची जाणीव होते. लग्नविधीमध्ये अनेक लोक सहभागी होत असले तरी म्हणी मात्र समाजातील वास्तव सहजपणे टिपतात. 'नवरा गेला नवरीसाठी अन् बिन्हाड गेलं पोटासाठी'. भोजनव्यवस्था चांगली असेल तरच लोक लग्न चांगले केले असे म्हणतात. नामकरण विधी, लग्नविधी याप्रमाणेच मानवी जीवनामध्ये अंत्यविधीही अटळ असतो. हा विधी करताना प्रत्येक व्यक्तीची मानसिकता कशी असते हे वास्तव म्हणीतून सहजपणे अभिव्यक्त होते. 'कितीही कमवा इथंच ठेवून जायचय', 'रिकाम्या हाताने यायचे अन् रिकाम्याच हाताने जायचे' असे असले तरी मानवाची स्वार्थी वृत्ती कमी होताना दिसत नाही. शेवटच्या श्वासापर्यंत तो माझं-माझं म्हणून जीवन जगताना दिसून येतो. मृत्यूनंतर एक वर्षांनी श्राद्धाचा विधी केला जातो. याचेही दर्शन म्हणीतून होते, 'बाप दाखव नाहीतर श्राद्ध घाल'.

एकंदरीत विचार केला असता आपणास म्हणीतून संपूर्ण संस्कृतीचे दर्शन होते. समाजामध्ये साजरे होणारे सण, उत्सव, विधी तसेच ते साजरे करण्याची पद्धती याचे दर्शन म्हणीतून घडते. सणोत्सवातूनच संस्कृती जतन होते. या संस्कृतीला जीवंत ठेवण्याचे कार्य म्हणीतून होते. सांस्कृतिक जीवनाचे दर्शन घडविण्यामध्ये म्हणी मोलाची भूमिका बजावतात. याची वरील उदाहरणेवरून साक्ष पटते.

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