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#### Self Study Report: 2023 (1 st Cycle)



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Reaserch, Innovation & Extention

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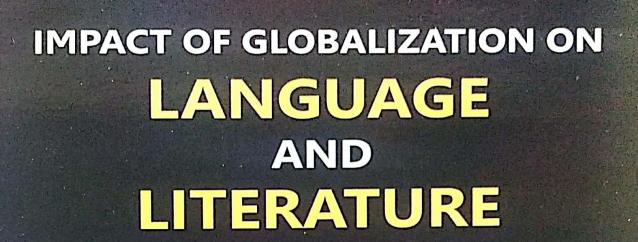
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#### आदिवासी मराठी साहित्य आणि जागतिकीकरण

डॉ.कुंदा बाळासाहेब कवडे

लोकनेते डॉ.बाळासाहेब विखेपाटील (पद्मभूषण उपाधीने सन्मानित) प्रवरा ग्रामीण शिक्षण संस्थेचे' कला, वाणिज्य व विज्ञान महाविद्यालय, अळकुटी, ता. पारनेर, जि. अहमदनगर.

आज एकविसाव्या शतकातील अर्धशतक संपलेले आहे. एकविसाव्या शतकात वावरत असताना 'जागतिकीकरण' शतकातील परवलीचा शब्द झाला आहे. समाजातील प्रत्येक व्यक्तीला आपले जीवन जगत असताना 'जागतिकीकरण' या विषयी जाण असणे आवश्यक आहे. आणि असणारच. एकविसावे शतक हे सहस्र जागतिकीकरणाचे शतक आहे. पण हे जागतिकीकरण कसे? असा प्रश्नही प्रत्येकाला पडतो. भारतीय संस्कृतीचे वेदकाळापासून स्वप्न साकार करणारे की, पाश्चात्य संस्कृतीच्या प्रवृत्तीमुळे मानवाला सहाराकडे नेणारे? कारण एकीकडे मराठी भाषा, संस्कृती या नष्ट होतील, असाही एक विचार बाहेर येतो. खाजगीकरण, उदारीकरण आणि जागतिकीकरण यामुळे मराठी भाषा, साहित्य व संस्कृती या सर्वांवरच परिणाम झाले आहेत का? अशा काळात जागतिकीकरणात मराठीच्या संदर्भात शासनाने भूमिका घेण्याची गरज निर्माण झाली आहे का? याविषयीचा उहापोह करण्यासाठी जागतिकीकरणाचा मराठी भाषा व साहित्यावर होणारे परिणाम या विषयावर चर्चासत्रे, कार्यशाळा, परिसंवाद, संमेलने घेतली जातात.

'जागतिकीकरण' या विषयावर रोज इतके बोलले जाते, लिहिले जाते की, त्याबद्दल नेमकी काय भूमिका घ्यावी हा प्रत्येकाला पडलेला प्रश्न आहे. त्यामुळे जागतिकीकरणावर बोलणे किंवा लिहिणे काही सोपी गोष्ट नाही. जागतिकीकरणावर बोलणारे लोक जसे आग्रही असतात तसेच त्यांच्यावर कडाडून विरोध करणारे लोकही आढळतात. एकीकडे जागतिकीकरणामुळे येत्या काही वर्षात भारत सुखी, समृद्धी होईल असेही म्हणणारे लोक दिसतात, तर दुसरीकडे त्याच्या उलटे होईल असे म्हणणारे लोकही दिसतात. जागतिकीकरणाचा भाषा व साहित्यावर होणारे परिणाम व प्रभाव समजून घ्यायचे म्हणजे भाषा, समाज, संस्कृती यासारख्या सगळ्याच गोष्टींचा विचार करावा लागतो. एवढा मोठा पट एकट्या दुकट्या माणसाला मांडताना मर्यादा नेहमीच लक्षात ठेवली पाहिजे. जागतिकीकरण हे आजच्या जीवनशैलीचे अभिन्न असे वास्तव झालेले आहे. ग्रामीण व्यवस्थिपासून महानगरीय संस्कृतीपर्यंत जागतिकीकरणाचा विळखा मानवजातीला घट्टपणे बसलेला आहे. शिक्षण, समाजकारण, राजकारण, धर्मकारण, संस्कृती, साहित्यकारण इत्यादी

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अंगावर जागतिकीकरण धो-धो कोसळत आहे खाजगीकरण, उदारीकरण आणि जागतिकीकरण या संज्ञांनी जगाच्या पाठीवरचा प्रत्येक माणूसबद्ध झाला आहे.

विसाव्या शतकाच्या शब्दकोषानुसार जागितकीकरण म्हणजे जगभर पसरणे. एकाच वेळी संपूर्ण जगाचा किंवा जगातील सर्व लोकांचा विचार करणे होय. भारतात १९९०च्या सुमारास जागितकीकरणाला सुरुवात झाली. जागितकीकरणाबरोबर उदारीकरण व खाजगीकरण यांचापण समावेश होतो. यांनाच एकत्रितपणे खा.उ.जा. धोरण असे संबोधले जाते. हा विषय वगळून आपल्याला नवीन वाड्मयीन, सांस्कृतिक स्थित्यंतराचा विचारच करता येणार नाही. कारण सामाजिक, राजकीय आणि साहित्य क्षेत्रासह सर्वच पर्यावरण या विषयाने प्रभावित झाले आहे. जागितकीकरणाने आपल्या समग्र आशा सांस्कृतिक आकृतीबंधाला नवा आकार दिल्यामुळे एका नव्या संस्कृतीचा उदय झाला आहे. ही संस्कृती तंत्रज्ञानाने व्यापलेली असल्यामुळे आपले सांस्कृतिक वैविध्य आणि भाषा व साहित्यावर याचा मोठा मोठा परिणाम झाला आहे. या परिणामांची चर्चा या पूर्वी खूप मोठ्या प्रमाणात आणि वेगवेगळ्या माध्यमातून होत आहे. या संदर्भात 'जागितकीकरणानंतरचे मराठीसाहित्य' हा ग्रंथ महत्त्वाचा वाटतो. या ग्रंथात जागितकीकरणाच्या परिणामांची आणि त्याचबरोबर एकूणच मराठी साहित्यात घडून आलेल्या स्थित्यंतराची चर्चा करण्यात आली आहे.

आज माहिती आणि तंत्रज्ञानाच्या युगात मराठी भाषा देखील 'ग्लोबल' झाली आहे. भारतासारख्या विकसनशील प्रादेशिक देशात विविध जाती, धर्म, भाषा, संस्कृती, भिन्नता असल्यामुळे हे आव्हान मोठे स्वरूप धारण करण्याची शक्यता निर्माण झाली आहे. शिक्षण, गुणवत्ता, मुक्तप्रदेश, रोजगाराच्या संधी आणि व्यावसायिक शिक्षण, स्वायत्ततेची जबाबदारी असे अनेक प्रश्न जागतिकिकरणारत उभे असताना मातृभाषेतून शिक्षण घेणे हा प्रश्न उपस्थित झाला आहे. सध्याच्या जागतिकीकरणात आणि माहिती तंत्रज्ञानाच्या युगात मराठी भाषा देखील ग्लोबल झाली आहे. आदिवासी साहित्याचा विचार करताना आदिवासी जमात नागर संस्कृतीपासून अलिप्त राहिली. डोंगरदऱ्या खोऱ्यांचा आश्रय घ्यावा लागला, त्यामुळे एकूणच आदिवासी जमातीची संस्कृती वेगळी होती. सुसंस्कृत समाजापासून दूर डोंगर जंगलात वास्तव्य होते. त्यामुळे आदिवासींनी स्वतःची जीवन जगण्याची कला स्वतः विकसित केली, म्हणूनच आपण त्यांना निसर्गपूजक असे म्हणतो. आधुनिक काळात जागतिकीकरणाच्या रेट्याखाली घटनेने दिलेल्या आरक्षणामुळे काही नवतरुण शिक्षण घेऊ लागले. शिक्षणाच्या प्रसारामुळे नवे आत्मभान आदिवासींना आले. आदिवासी साहित्य स्वातंत्र्योत्तर कालखंडानंतर उदयास आले. आदिवासी समाजातील नवी पिढी नुकतीच शिकून पुढे येत आहे. आदिवासी जमातीची बोली 48 | Prashant Publications

भाषा स्वतंत्र झाहे. शिक्षणामुळे मराठी भाषेला पर्याय नाही म्हणून मराठी भाषेतून शिकत आहे. परंतु बोलीभाषा वेगळी असल्याकारणाने त्यांना अनेक समस्यांना सामोरे जावे लागत आहे.

आदिवासींचे जीवनविश्व साहित्याभावी असेच काहीसे अंधारलेले आहे. परंतु आज आदिवासी साहित्य वृक्ष हा बहरू, फुलारु लागला आहे. 'आदिवासी साहित्य' ही नाममुद्रा आज साहित्य क्षेत्रात सुस्थिर व सन्मानित झाली आहे. स्वयंभू बाण्याचे व स्वयंसिद्ध अस्तित्वाचे वेगळे साहित्य म्हणून ते नावारूपाला आले आहे. शालेय विद्यापीठिय अभ्यास क्षेत्रातही हे साहित्य समाविष्ट झाले आहे ही फार आनंदाची बाब आहे. आदिवासी साहित्याला आता थोडे चांगले दिवस आले आहेत. आदिवासी साहित्याच्या सृष्टीत संशोधकीय दमदार पाऊल ज्यांनी टाकले, त्यांच्या नामावलीत प्राचार्य डॉ. गोविंद गायकी, डॉ.राजेंद्र ठाकरे, डॉ. तुकाराम रोंगटे, पितांबर कोडापे, डॉ. विनोद कुमरे तसेच इतर अभ्यासकही संशोधन करत आहे.

जागतिकीकरणाच्या प्रक्रियेत आदिवासी साहित्याचा विचार करताना आदिमातेचा शोध आणि जागतिक पातळीवरील एकात्म मानव्याचा शोध हे मुद्दे महत्त्वाचे ठरणार आहेत. एकात्मतेची ओढ सर्वच मानवी समृहांना लागलेली आहे अशा परिस्थितीत मानवी संस्कृतीच्या मुळाशी आदिवासी संस्कृती हा मूळ ह्योत असण्याची अभ्यासातून, संशोधनातून पुढे येत आहे. आदिवासी भाषा बोली यांची भाषा कुले जागतिक पातळीवर कदाचित एक वंशाची असल्याचे निष्पन्न होण्याची शक्यता दिसते. या सर्व गोष्टींचा विचार करता आदिवासी मराठी साहित्य हे जागतिक आदिवासी साहित्याच्या तुलनेत कमी कालावधीत झपाट्याने लिहिले जात आहे, त्यामुळे जागतिक साहित्य अभ्यासामध्ये मराठी आदिवासी साहित्य हे पायाभूत ठरत आहे. याचा विचार करता आदिवासी साहित्य बोली भाषेत लिहिले जात असले तरी आदिमतेच्या संवेदनासिहत आदिम निसर्गावलंबी भौतिक अवस्थेपासून वैज्ञानिक अंतराळ युगापर्यंत परिवर्तन करण्याची आस आदिवासी साहित्यातील भावविश्वात आढळते आहे. एक प्रकारे वैश्विक संस्कृतीच्या मूलभूत विचारांचा आधार या साहित्याच्या अस्तित्वाला आहे म्हणूनच या साहित्याचे भवितव्य अतिशय प्रगल्भ आणि उदात्त अशा मानवी मूल्यांचे प्रकटीकरण करणारे असे आहे. जागतिकीकरणाच्या झपाट्यात जगातील साहित्य आविष्कार आदिवासी साहित्य हे पारदर्शक ठरण्याची शक्यता वाढली आहे.

विविध जमातीतील आदिवासी साहित्यिकांनी आपापले अनुभवविश्व घेऊन साहित्यविश्वात लिहिते होण्याची गरज आहे. तेंव्हा आदिवासी साहित्य अधिकपणे

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समर्थपणे प्रकटेल, समृद्ध होईल. आपल्या समृद्ध बोलीचा साज घेऊन समृद्ध लोकशाहीत्याचा बाज घेऊन साहित्यविश्वात अवतरण्याची गरज आहे. आज आदिवासी नवतरूण शिकला आहे. आपले अनुभव तो लिहू लागला आहे. परंत आज आधुनिक तंत्रज्ञानाच्या या युगात शिकलेला आदिवासी तरूण मागे पडत आहे. कित्येक विद्यार्थी ऑनलाईन शिक्षणामुळे अडचणीत येत आहे. जर आदिवासी सुशिक्षित युवा वर्गाने या अडचणी सोडवण्यात पुढे येऊन थोडाफार मार्गदर्शन केल्यास ते मौलिक ठरेल. तंत्रज्ञानाची खरी ओळख करण्याची गरज आहे. ज्या काही थोड्या तरुणांना संगणकाचे ज्ञान आहे, अशा तरुणांनी खेडोपाड्यात जाऊन कार्यशाळा घेतली पाहिजे. इंटरनेट सारख्या विविध तंत्रज्ञानाची ओळख समाजाला करून दिली पाहिजे. आज स्मार्टफोनच्या सगळीकडे प्रसार झालेला असला तरी त्याचा वापर संपर्क व करमणुकी करता केला जातो. याचा वापर तेवढ्यापुरता मर्यादित न राहता त्यापुढे जाऊनही इतर काही महत्त्वाची कामे त्यावर होऊ शकतात. आज इंटरनेटवर विविध प्रकारच्या शेतीच्या उत्पादनाची व लागवडीची माहिती उपलब्ध आहे ही माहिती समाजापर्यंत गेली पाहिजे. त्यावर साहित्यनिर्मिती केली पाहिजे. जेणेकरून याचा फायदा आदिवासींना शेतीच्या उत्पादनात वाढ करण्यासाठी होईल.

आदिवासी संस्कृती ही सर्वश्रेष्ठ प्राचीन संस्कृती आहे. आदिवासी संस्कृती ही भारतीय संस्कृतीचे मूळ आहे. याचा परिचय आपल्याला आदिवासी साहित्यातून होत आहे. संस्कृतीची ओळख समाजाला जर ऑनलाईन पद्धतीने झाली तर, त्याचा फायदा संशोधकांना चांगल्या प्रकारे होईल. लोकगीते, लोकनृत्य, लोकसाहित्य हे आदिवासी साहित्यातून चांगल्या प्रकारे जगासमोर येईल कारण आदिवासी संस्कृती ही प्राचीन संस्कृती आहे. भारतीय संस्कृतीचे मूळ आहे. ही जगात सर्वश्रेष्ठ संस्कृती आहे याची ओळख समाजाला होईल. चांगली साहित्यनिर्मिती होईल. आदिवासी साहित्य व संस्कृतीची ओळख होईल व जागतिकीकरणात आदिवासी साहित्य तग धरेल. थोडक्यात आजकालच्या या स्मार्टयुगात आदिवासीदेखील स्मार्ट होईल.

आदिवासींचा इतका उज्वल, उदात्त, गौरवशाली सुवर्णाक्षरात लिहून ठेवावा असा दैदिप्यमान इतिहास आहे. जागतिकीकरण हेच मोठे आदिवासी साहित्यापुढे आव्हान आहे. आदिवासींच्या इतिहासाची भारतीय इतिहासात जाणीवपूर्वक उपेक्षा झाली. आज आदिवासींचा गौरवशाली इतिहास उजागर करण्याची मोठी जबाबदारी येऊन पडली आहे. आदिवासींचा गौरवशाली इतिहास आदिवासींच्या साहित्य लेखनाची एक महत्त्वाची प्रेरणा आहे. आदिवासींचा पराक्रमी, सुवर्णशाली इतिहासाचा वारसा आदिवासी समाजाला आहे. हा इतिहास झपाट्याने लिहिला जाण्याची मोठी जबाबदारी आदिवासी विचारवंत व साहित्यकांवर येऊन पडली 50 | Prashant Publications

आहे. आदिवासींमध्ये विविध जमातीत निर्माण झालेल्या संतांचे कार्यही उपेक्षित राहिले आहे. ते समाजासमोर येण्याची गरज आहे. याची जबाबदारी आदिवासी विचारवंतांवर साहित्यिकांवर आली आहे. आदिवासी संतांचे विचार समाजासमोर येण्याची गरज आहे.

आदिवासी जमातीतील साहित्यिकांनी लिहिते होण्याची गरज आहे. आदिवासी चळवळीचा मुख्य उद्देश म्हणजे अस्मिताजागर, संस्कृतीजागर करणे आहे. आदिवासी साहित्यामध्ये समाज दर्शनाबरोबरच परिवर्तन उपेक्षित आहे. आदिवासींमध्ये अनेक ज्वलंत समस्या आहे. त्या आ वासून उभ्या आहे. कुपोषण, स्थलांतर, विस्थापन, पुनर्वसन, बोगस आदिवासी, धर्मांतर, शासकीय योजनांतील भ्रष्टाचार, नक्षलवाद, आरक्षणावर आक्रमण, संस्कृती विकृतीकरण, स्त्रियांचे होणारे लैंगिक शोषण या सर्व प्रश्नांचे मंडन आदिवासी साहित्यातून तीव्रतेने होताना दिसते. आदिवासी हे भूमिपुत्र आहेत त्यांच्याकडून जल, जंगल आणि जमीन असे सर्वच हक्क हिरावून घेतले ते त्यांना मिळाले पाहिजे. हा आदिवासी चळवळीचा उद्देश आहे.

भारतावर ज्या ज्या वेळी परकीय आक्रमणे झाली, त्या त्या वेळी येथील आदिवासी जमातींनी त्यांना अत्यंत प्रखरपणे विरोध केला. इस्लामच्या आक्रमणाविरुद्ध लढताना राणी दुर्गावती पासून ते पुंजा भिल्लापर्यंत अनेक आदिवासी शूरवीरांनी आपल्या प्राणाचे बलिदानही दिले. ब्रिटीशांविरुद्ध लढताना आदिवासींनी १००हून अधिक लहान-मोठे सशस्त्र संघर्ष केले. या संघर्षात अनेक आदिवासी वीर हुतात्मा झाले. आदिवासींचा गौरवशाली इतिहास हा आदिवासी आणि सर्वहरा समाजासमोर येण्याची जबाबदारी जागतिकीकरणात आदिवासी, विचारवंत, साहित्यिक, संशोधक यांच्यापुढे एक मोठे आव्हान आहे, तरच आदिवासी साहित्य जागतिकीकरणात तम धरेल.

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#### Prvara Rural Education Society: At the Glance



The keel of Pravara Rural Education Society was laid by founder Chairman Padmashri Vikhe Patil in the year 1964. Pravara Rural Education Society is widely recognized as Rural India's novel Education Society. Today it has blossomed into an ultra-modern and multidimensional education complex. It was Padmashri Vikhe Patil's firm conviction that rural youth play dominant role in the nation building, if they were provided quality education. He also advocated that education of a women mean education of the whole family. He knew that

the success of social transformation in rural area depended a good deal on gradual upliftment and active participation of the women folk. In order to accomplish these objectives, Pravara Public School, Pravara Kanya Vidya Mandir, the residential schools were established. Bringing the girls for enrollment was an uphill task. Undaunted in spirit, Padmashri Vikhe Patil went from door to door motivating the parents; and to ease their financial constraints, he founded Late Mrs. Gangubai Eknathrao Vikhe Patil Trust. Similarly he introduced Earn and Learn Scheme to intelligent and needy students pursuing higher studies. Subsequently a chain of several institutions mushroomed in this Pravara region for providing education in Technical, Vocational, Medical streams turning the founder father's dream into a reality.

Late Dr. Eknathrao alias Balasaheb Vikhe Patil was a member of the 14th Lok Sabha of India. He took upon himself the task of translating the dreams of Padmashri into concrete realities by providing dynamic and pragmatic leadership to the society, true to the tradition of illustrious family. Such a visionary who quoted and acted as per his own maxim "Think globally and act locally", was awarded with prestigious civilian award "Padmabhushan" on

31st March 2010 for his outstanding social work.

Pravara Rural Education Society is bound to grow enormously under the dynamic leadership of Hon'ble Namdar Shri. Radhakrishna Eknathrao Vikhe Patil, whose entire life was dedicated to the service of the farmers and the rural community, He persevered to provide them educational facilities, employment, and ushered reforms in the rural agroindustries, water conservation and its distribution, agriculture, financial, and health sectors. Under his dynamic leadership the Pravara Rural Education Society is working earnestly to achieve the goals set by his father.

Starting an educational institution in such a remote place and making it run successfully was a task next to impossible. The challenge was taken by the visionary Padmashri Vikhe Patil and his associates. Further for the Higher Education he started Arts, Science and Commerce College. It was the humble beginning to provide urban amenities to rural area. Many centers of Primary, Secondary and Higher Education in and around, recognizes Pravara as an Educational hub and become a role model of rural educational center in the

country.



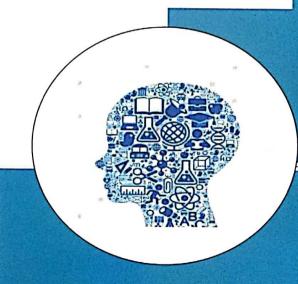




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पद्मश्रीच्या नावाशिवाय सहकार चळवळीचा इतिहासच लिहिता येणार नाही ."सहकार चळवळीच्या इतिहासातील सोनेरी पान म्हणजे पद्मश्री डॉ. विठ्ठलराव विखे पाटील होय" .पद्मश्री डॉ, विठ्ठलराव विखे पाटील यांचा जन्म 12 ऑगस्ट 1997 रोजी झाला .त्यांचे पूर्ण नाव एकनाथराव विठ्ठलराव विखे पाटील महाराष्ट्रातील सहकार चळवळीचे आद्यप्रवर्तक होय .अहमदनगर जिल्ह्यातील लोणी ब्रुद्रक ता.श्रीरामपुर या खेडयात एका शेतकरी कुटुंबात झाला. लोणी खुर्दच्या प्राथमिक शाळेत चौथी पर्यंतचे शिक्षण पूर्ण केले .लहान वयात शेतीला सुरुवात केली. पद्मश्री जन्माला आले,तेव्हा त्या काळी शेतकन्याच्या जमीनी कर्जवाजारीपणामुळे सावकाराच्या घशात गेल्यामुळे ते कंगाल वनले होते. हे नेमके पद्मश्री हेरले, व्यवहार, बुद्धी, चातुर्य व काटकसरीने शेती केली. 1923 मध्ये त्यांनी लोणी ब्रुद्रक येथे सहकारी पतपेढीची स्थापना करून सहकारी संस्थांचे जाळे निर्माण केले .

पद्मश्री विठठलराव विखे पाटील सहकाराचे प्रणेते म्हणून ओळखले जातात, म्हणून त्यांचा जन्मदिवस 2014 पास्त 'शेतकरी दिन' म्हणून महाराष्ट्रात ओळखला जातो. कृषी औद्योगिक सहकार साखर कारखान्याचे आद्यप्रवर्तक म्हणून ओळखले जातात. त्यांनी शेतकः,यांच्या भरीव आणि उल्लखणीय कार्याची दखल घेऊन महाराष्ट्र शासनाने त्यांचा जन्मदिवस मराठी तिश्री प्रमाणे 'नारळी पौर्णिमा' या दिवशी 'शेतकरी दिन' म्हणून साजरा करण्याचा निर्णय घेतला. विठ्ठलराव विखे पाटील हे महाराष्ट्राच्या सहकार चळवळीचे आघाडीचे कार्यकर्ते म्हणून परिचित आहेत आज महाराष्ट्रात सहकार चळवळीचा वराच प्रसार झाला आहे .सहाजिकच सहकार महर्पी म्हणून मिरवणारे अनेक पुढारी जागोजागी अढळुन येत आहे .परंतु सहकारमहर्पी या किताबाचे महाराष्ट्रातील सहकाराचे खरे मानकरी कोण असतील तर ते म्हणजे पद्मश्री विठ्ठलराव विखे पाटील होय .पद्मश्रीने 23 जानेवारी 1923 रोजी आपले जन्मगाव 'लोणी बुद्रक' येथे लोणीबुद्रक सहकारी पत्मेढी स्थापन केली .ही पत्मेढी भारतातीलच नव्हे, तर आशियातील सहकारी तत्त्वावर स्थापन होणारी

पहिलीच पतपेढी ठरली .त्यानंतर त्यांनी गांवोगांवी सहकारी पतपेढी स्थापन करण्याची मोहीमच हाती घेतली .या तहकारी पतपेढ्याच्या माध्यमातुन गरीब व शेतकर्यांना आवश्यक ती मदत उपलब्ध करून देण्याचा प्रयत्न त्यांनी केला .10 १९४४ मध्ये त्यांनी सहकारी या गांवी विठठलरावांनी आदिवागी समाजासाठी सहकारी सोसायटीची स्थापना केली . १९४४ मध्ये त्यांनी सहकारी तत्वावर शेतीगंस्था स्थापन केली.विखे पाटील यांचा काही काळापुरता राजकारणांशी संबध आला. ब्राहमणेतर चळवळ व सत्यशोधक चळवळ या चळवळीतही त्यांनी भाग घेतला .या चळवळीतुन बहुजन समाजाला उन्नतीचा मार्ग निघु शकेल.असे त्यांचा वाटत होते.तथापी मात्र त्यांची राजकारणांथेक्षा सहकारी क्षेत्रकडे आपले लक्ष केंद्रित केले . ब्रिटिश राजवट व सावकारशाहीच्या घट्ट विळख्यात ध्येयाने पद्मश्री डॉ. विट्ठलराव विखे पाटील यांनी १९५० ला सहकारी साखर कारखानदारी जन्माला घातली. त्यातून राज्यात देशात आणि जगातील अनेक राष्ट्रात परीवर्तनाचे नवे पर्व सुरू झाले.महाराष्ट्रतील सहकारी साखर कारखानदारीचे आद्यप्रवर्तक अहमदनगर जिल्ह्यातील 'लोणी बुट्ठक' या खेड्यात एका शेतकरी कुटुंबात जन्म. लोणी खुर्दच्या प्राथमिक शाळेत चौथीपर्यंत शिक्षण, नंतर त्यांनी लहान वयातच शेतीला सुरुवात केली. त्याकाळी शेतकऱ्याच्या जिमनी कर्जवाजारीपणामुळे सावकारांच्या घशात गेल्यामुळे ते कंगाल बनले होते, हे नेमके हेरून त्यांनी व्हवहारी, चातुर्य व काटकसरीने शेती केली. १९२३ मध्ये 'लोणीबुदुक' सहकारी पतपेढीची स्थापना करून ते सार्वजनिक जीवनातील सहकारी क्षेत्राकडे वळले. त्यांनी जिल्ह्यात सहकारी संस्थांचे जाळे निर्माण केले, तसेच गावातील पाथरवट-वहार मंडळींना एकत्र आणून हामजूर सहकारी सोसायटीची स्थापना केली.

इंग्रज सरकारने मुंबई कौन्सिलमध्ये तुकडेबंदी आणि तुकडे जोड हे विधेयक आणले, या विधेयकामुळे शेतकऱ्यांच्या जिमनीचे तुकडे यांच्या घशात जाऊन ते जिमनीला मुकणार होते. अशावेळी इस्लामपूर येथे शाह महाराजांनी घेतलेल्या शेतकरी परिपदेला विखे-पाटील नगर जिल्ातील अनेक शेतक-यासह गेले व तेथे हजारो शेतक-यापुढे भाषण देऊन शेतक-यांच्या प्रश्नांना वाचा फोडली. त्यातूनच त्यांच्या शेतकरी नेतृत्वाचा जन्म झाला, पुढे महाराष्ट्राच्या एक लाख शेतकऱ्यांनी याच प्रश्नासाठी पुण्याच्या कौन्सिल हॉलला वेढा घातला, त्यात विखे-पाटील आघाडीवर होते. त्यांनी शेतकऱ्यांना त्याच्या दैन्यावस्थेची जाणीव करून देऊन संघटित होण्याचे त्यातून व्यक्तिगत व सामुदायिक विकास साधण्याचे महत्व पटवून दिले. विखे-पाटील यांच्यावर सत्यशोधक चळवळीचा व डाव्या विचारसरणीचा प्रभाव होता.

सहकारी चळवळीत देशात महाराष्ट्र अग्रेसर असून अहमदनगर जिल्हा राज्यात अग्रेसर आहे. भारतातील पहिला सहकारी साखर कारखाना थी विठ्ठलराव विखे पाटील यांच्या प्रयत्नामुळे प्रवरानगर, लोणी येथे उभा राहिला. हा कारखाना आता पद्मश्री विठ्ठलराव विखे पाटील सहकारी साखर कारखाना म्हणून ओळखला जातो. सहकारी तत्वावरील सर्वाधिक साखर कारखाने राज्यात याच जिल्ह्यात आहेत. आशिया खंडातील पहिल्या सहकारी साखर कारखान्याची मुहूर्तमेढ पद्मश्री डॉ. विट्ठलराव विखे पाटील यांनी नगर जिल्ह्यातील प्रवरानगर येथे 1950 मध्ये रोवली. या वेळी देशाला नुकतेच स्वातंत्र्य मिळाले होते, म्हणून शेतकऱ्यांच्या मालकीचा साखर कारखाना निर्माण होणे ही घटना भारतीय शेती, शेतकरी आणि उद्योग जगताला नवी प्रेरणा देणारी ठरली. कै. धनंजयराव गाडगीळ के. कुठभाई मेहता यांच्या बहुमोल मदतीने पद्मश्री विखे पाटील यांनी खऱ्या अर्थाने कष्टकरी शेतकऱ्याला आर्थिक स्वायतता मिळवून दिली. नंतरच्या काळात या सहकारी साखर कारखान्याच्या माध्यमातून शेतकऱ्यांच्या मुलांसाठी शिक्षण संस्था, आरोग्यासाठी रुग्णालय, वँका संस्थांची स्थापना केली.

सहकाराच्या माध्यमातून राज्य आणि देशाच्या विकासास मोठा हातभार लागला. देशातील सहकारी चळवळीसाठी मोलाचे योगदान देणाऱ्या मान्यवरांच्या चरित्रातून ग्रामीण शेतकरी समाजाला नवी दृष्टी मिळत असते. सहकारमहर्पी पद्मश्री डॉ. विठ्ठलराव विखे पाटील यांनी सहकाराच्या माध्यमातून नवचैतन्य फुलविले. त्यांच्या कायाची प्रेरणा पुढच्या पिढीला मिळत राहील, यात शंका नाही.शेती, सहकार आणि उद्योग या क्षेत्रात नवनवीन परंपरा निर्माण करणाऱ्या पद्मश्री विठ्ठलराव विखे पाटलांनी सहकारी साखर कारखान्याच्या

डॉ.कुंदा बाळासाहेब कवडे.

माध्यमातून अनेक नवनवीन योजना राबविल्या. या योजनांद्वारा कारखाना कार्यक्षेत्रातील लोकांच्या आर्थिक व सामाजिक जीवनात लक्षणीय सुधारणा झाली. उपसा सिंचन योजना, पाझर तलाव, नदीवरील वंधारे याशिवाय अनेक छोट्या सिंचनाचा लाभ शेतकऱ्यांना मिळवून दिला. परिसरात फिरताना विखे पाटील शेतकऱ्यांच्या शेतावर किंवा घरी जाऊन शेतीसंबंधी सूचना करीत. चोपण जिमनीतून चर काढले तर पाण्याचा निचरा होईल, जमीन सुपीक बनेल आणि उसाचे एकरी उत्पादन वाढेल, यासाठी ते शेतकऱ्यांमध्ये सतत जागृती करीत. ऊस पिकविणाऱ्या शेतकन्यांची आर्थिक प्रगती साधायची असेल तर त्याच्या उत्पादनात वाढ होणे गरजेचे आहे. 'शुद्ध बीजापोटी । फळे रसाळ गोमटी.'हया उक्तीप्रमाणे ज्या उसाची लागवड करायची, त्याचे देणे सकस आणि उत्तम असले पाहिजे. पद्मश्री विखे पाटील कारखाना सदस्यापासून गट कमिटीच्या सदस्यांच्या बैठकी घेऊन चांगल्या बेण्याचा पुरवठा करता यावा यासाठी कारखान्याच्या मालकीचे सीड फार्म तयार केले.

प्रत्येक शेतकरी हा स्वतःच एक विद्यापीठ बनु शकेल, मात्र त्याला गरज आहे ती योग्य मार्गदर्शनाची आणि त्यांच्या परिसरातच सर्व पायाभूत सुविधा उपलब्ध होण्याची. ही गरज ओळखून पद्मश्री डॉ. विठ्रलराव विखे पाटील यांनी अतिशय दूरदृष्टीतून शेतकऱ्यांना सहकार चळवळीतून मिळणाऱ्या आर्थिक लाभापुरतेच मर्यादित न ठेवता सहकार चळवळीला आवश्यक असणाऱ्या पायाभूत सुविधा आणि साधनांची उपलब्धता होण्याच्या दृष्टीने अनेक प्रकल्प प्रवरा परिसरात राबविले. त्यामुळेच परिसराचा सर्वांगीण विकास साधला गेला. शेतकऱ्यांच्या सहकारी साखर कारखान्यांची योजना विखे पाटील यांनी यशस्वीरीत्या राबविल्यामुळे भारत सरकारने त्याचा लाभ आणि माहिती भारतातील विविध प्रतिनिधी आणि अभ्यास शेतकरी यांना व्हावी, म्हणून अखिल भारतीय सहकारी साखर कारखान्याची पहिली परिषद १९५६ साली प्रवरानगर येथे भरविली. प्रवरानगरचा सहकारी साखर कारखाना व विखे-पाटील हे भारतातील सहकारी चळवळीतील कार्यकर्त्यांचे प्रेरणास्थान बनले. अशा प्रकारचे आणखी कारखाने उभे राहण्यासाठी विखे

डॉ.कुंदा बाळासाहेब कवडे.

पाटील यांनी अनेक शेतकरी नेत्यांनी प्रोत्साहन दिले उदा.सांगलीचे वसंतदादा पाटील, तात्यासाहेव कोरे, पोहेगावचे गणपतराव औताडे राहरीचे बाबूराव तनपुरे, अकलूजचे शंकरराव मोहिते. पंचगंगेचे रहाप्पा कुंभार, परभणीचे शिवाजीराव देशम्ख, इत्यादी. भारताचे पहिले पंतप्रधान पं जवाहरलाल नेहरू यांनी स्वतः प्रवरानगरला येऊन विखे-पाटील यांच्या कार्याची प्रशंसा केली (१५ मे (१९६१). विखे-पाटील यांनी शेतकऱ्यांना बचतीचे महत्त्वही पटवून दिले. शासनाची अल्पबचत योजना यशस्वीरीत्या राबविल्याबद्दल १९६५ मधे भारताचे तत्कालीन अर्थमंत्री टी. टी. कृष्णम्माचारी यांनी खास मानपत्र देऊन गौरविले. त्याचप्रमाणे कुटुंबनियोजनाची योजनाही १९५९ पासून त्यांनी परिसरात राबविली. या योजनेचे फलित म्हणजे, १९७६ साली ऑक्टोबर महिन्यात प्रवरा हॉस्पिटलमध्ये चार दिवस भरविलेल्या शिबिरात कटंबनियोजन 5,738 यशस्वीरीत्या पूर्ण करण्यात आल्या व त्यातून शस्त्रक्रियांचा जागतिक विक्रम प्रस्थापित झाला. विखे पाटील यांनी पुढील सामाजिक, शैक्षणिक संस्थांवर विविध नात्यांनी काम केले. प्रवरा शिक्षणोत्तेजक सहकारी पतपेढीचे संस्थापक व अध्यक्ष (१९५३), अहमदनगर जिल्हा मराठा विद्याप्रसारक समाजाचे अध्यक्ष (१९५३-५६) कोपरगाव व कारेगाव सह. साखर कारख्यान्यांचे सन्मानीय संचालक (१९५४). प्रवरा ग्रामीण शिक्षणसंस्थेचे आद्यप्रवर्तक (१९६४), साखर कामगार हॉस्पिटलचे (श्रीरामपूर) अध्यक्ष (१९६८). अहमदनगर जिल्हा सहकारी बँकेचे संचालक (१९५८) व अध्यक्ष (१९६८), गोदावरी विकास मंडळाचे सदस्य (१९७१)

कर्मवीर भाऊराव पाटील यांच्या शैक्षणिक कायानें ते प्रभावित झाले व त्यांनी कर्मवीरांना नगर जिल्ह्यात शैक्षणिक संस्था उभारण्यास पाचारण केले. तसेच सर्वतोपरीने साहाय्य केले. विखे-पाटील हे रयत शिक्षण संस्थेचे संचालक व उपाध्यक्ष (१९७८) होते. ग्रामीण भागातील आरोग्याचे प्रश्न सुटावेत म्हणून त्यांनी प्रवरा मेडिकल ट्रस्ट ची स्थापना (१९७४) करून अत्याधुनिक

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सुविधा असलेले भव्य इस्पितळ लोणीत सुरू केले. त्यांच्या पश्चात् त्यांनी स्थापन केलेल्या विविध संस्थांच्या माध्यमांतून अनेक शिक्षणसंस्था - उदा., वैद्यकीय दंत, परिचालिका, अभियांत्रिकी, तंत्रनिकेतन (मुलांचे व मुलीचे), औद्योगिक प्रशिक्षण संस्था, कला अकादमी तसेच गावोगावी अनेक माध्यमिक विद्यालये इ. संस्था उभ्या राहिल्या.विखे-पाटील यांनी सहकार, कृषी, औद्योगिक व शैक्षणिक क्षेत्रांत केलेल्या मौलिक कामगिरीवद्दल भारत सरकारने त्यांना १९६१ मध्ये पद्मश्री हा किताब दिला, तर पुणे विद्यापीठाने डी. लिट्. (१९७८) व राहुरी येथील महात्मा फुले कृषी विद्यापीठाने डॉक्टर ऑफ सायन्स (१९७९) या पदव्या प्रदान केल्या.

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डॉ.कंदा ब

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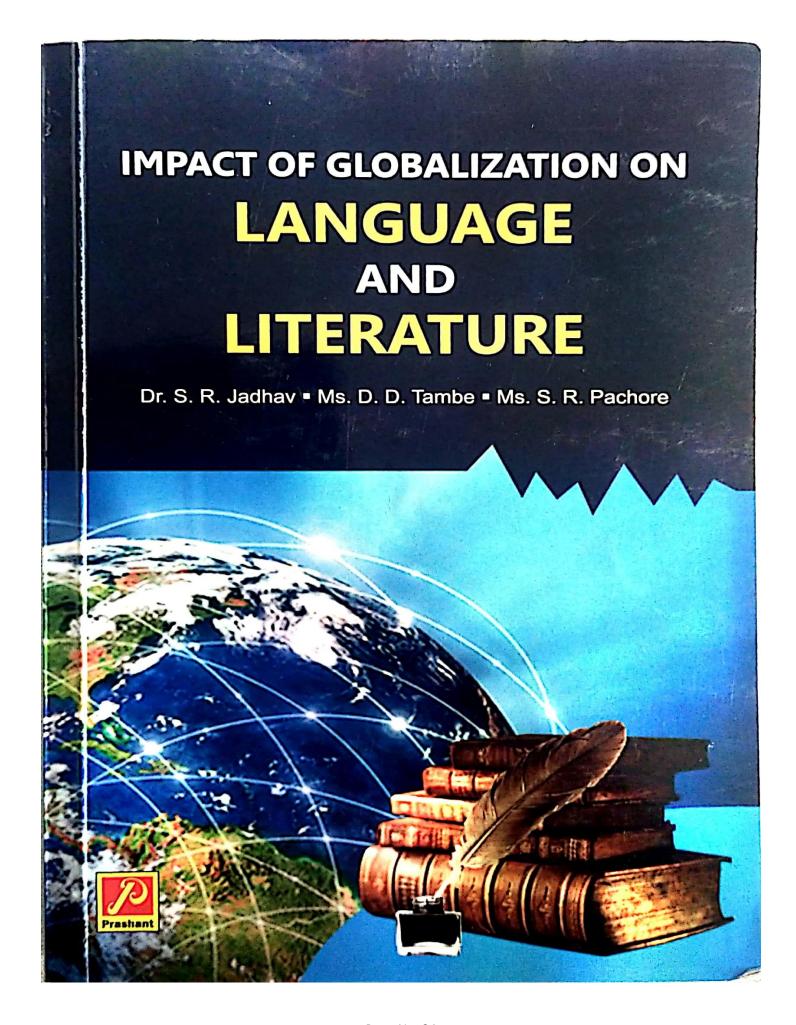
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#### प्रस्तावना :

मराठी भाषा आणि साहित्य मरणार नाही आणि संस्कृती संपणार नाही हे खरे आहे पण त्यांच्या संवर्धनाचे काय? हा प्रश्न विचारात घेतला पाहिजे. जागतिकीकरणाच्या मोठ्या वर्तुळात हे वर्तुळ लयास जाण्याची आहे. म्हणूनच मराठी भाषा आणि साहित्यासाठी एक वैचारिक भूमिका घेण्याची गरज निर्माण झाली आहे. आपल्या देशाने जागतिकीकरणाचा स्वीकार करुन आता दोन दशके झाली आहेत. त्याचे परिणामही नागरी जीवनापासून खेड्यांपर्यंत पसरले आहेत. विषमता अधिक वाढण्याच्या भीतीने सामान्य माणूस पार हादरुन गेला आहे. त्यातून जगण्याचे बळ हरवल्याची जाणीव व्यक्त होते. मध्यमवर्गीय समूहांनी आपले सुरक्षित कवच निर्माण केले. भाकरीच्या चाकाभोवती फिरणाऱ्यांचा रोजीरोटीचा सवाल करीत जगतो आहे. निर्भय समाजाऐवजी भयभीत समाज असे चित्र निर्माण झाले. जागतिकीकरणाच्या स्वीकाराने आणि त्याच्या सार्वित्रिक दर्शनाने भांडवलशाही प्रवृत्ती आनंदून गेल्या आहेत. त्यांचा आनंद सामान्यांच्या शोषणाने समृद्ध झालेला आहे. ग्लोबल व्हिलेजच्या मागे लागत व्हिलेज तसेच समस्याग्रस्त राहिले. नफ्याच्या शोधात निघालेल्या भांडवलशाहीने सट्टेबाजीचा खेळ सुरु केला. जगभर सारे विक्रीचेच असते. असा भास वास्तव रुपात आणला.

साधे सरळ जीवन जगणाऱ्या माणसांवर भांडवली उत्पादनाच्या प्रचार, प्रसाराचा असा मारा केला जातो की, त्याशिवाय दूसरा विचार करायला वेळ मिळू नये किंवा दुसरी भावना ही मनात येऊ नये. योग्य परिणाम साध्य झाला की माणसाची जीवनशैली बदलले. भाषा बदलते, खाण्या-पिण्याचे पदार्थ बदलतात आणि राहणीमानही बदलते. परिणाम स्वरूप संस्कृती बदलते. या साऱ्यांमध्ये भाषा बदलून टाकणारी जीवनशैली आणली जाते. तिचा प्रभाव मध्यमवर्गीयांवर प्रारंभी केला जातो. तोच लवकर बदलणारा घटक आहे. हा जगाचा अनुभव आहे. राज्यकत्यांची भाषा, राज्यकत्यांची संस्कृती स्वीकारणारा हा वर्ग आहे. जगाची भाषा ज्ञानाची भाषा येणाऱ्याचा अहंगंड आणि अन्य भाषकांत न्युनगंड निर्माण होतो. ग्लोबल व्हिलेजच्या परिणामातून मराठीचे व्हिलेज संघर्ष करत आहे. भाषिक

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ओळख हरवणारा समाज आपली सांस्कृतिक सामाजिक अस्थिरता गमावुन बसतो. अशी अस्मिता नसलेल्या समाजाला आत्मविश्वास नसतो. मानवी जीवनाला साऱ्या चेतना मातृभाषेतूनच मिळतात. त्यातुन त्याला सांस्कृतिक, समृध्दी मिळते. त्यावरच आक्रमण करण्याचे आणि त्यांची मुळे उखडण्याचे काम जागतिकीकरणाची प्रक्रिया करीत असते. भाषा केवळ संवादाचे साधन नसते तर त्या भाषक समुहाचा इतिहास. संस्कृती, साहित्य, कला, तत्वज्ञान, धर्म, नीतीमुल्ये यांचा सागर त्या भाषेतन चाललेला असतो. त्या त्या समाजातील स्त्रियांची भाषा, पुरुषाची भाषा, मुलांची भाषा आपले रंगरुप, नाद, स्पर्श गंध व्यक्त करीत असते. त्यावेळी त्यात्न एक संस्कृती प्रतीत होते. कोणत्याही भाषेच्या समाप्तीबरोबर त्या समाजाच्या आशा, आकांक्षा, फुलविणाऱ्या संस्कृतीची समाप्ती असते. जागतिकीकरणाने अशा अन्य संस्कर्तींनी समाप्तीच्या मार्गावरुन प्रवास सुरु केला आहे. दलित, आदिवासी, भटके, बलुतेदार, अलुतेदार, शेतमजुर या जागतिकीरणाचे बळी ठरताहेत. त्यांचे व्यवसाय संपव्न त्यांचे अस्तित्व संपण्याची प्रक्रिया घडत आहे. जागतिकीकरणाच्या आक्रमणाचा मोठा परिणाम होत असतो. पहिला परिणाम भाषेवर होत असतो. केशभुषा, वेशभुषा बदलते. आणि भाषाही बदलते. या बदलांसह जीवनातील होणारे अन्य बदल म्हणजे संस्कृती बदल ठरतो. मराठी भाषेची जी परवड झाली आहे, त्याला भाषा जबाबदार नसते तर भाषक जबाबदार असतात.

आमच्या खरेदीची ठिकाणे, जेवणाची ठिकाणे, मनोरंजनाची ठिकाणे-साधने भांडवलदारांनी ठरविली. जगातील माहिती तंत्रज्ञानाच्या जोरावर आम्हीच विचार करण्याऐवजी आश्चर्यचिकत झालो. सोबत बसुनही घरातील माणसे आपसात बोलत नाहीत. भांडवलदारी व्यवस्थेने त्यांची भाषा काढून घेतली. होम मिनिस्टर पासून सारेगम पर्यंत सारे एकापेक्षा एक वरचढ असल्याची भावना आमच्यातील बंध-अनुबंध संपवायला निघाले होते. जी भाषा शिक्षणाची माध्यमभाषा म्हणून टिकू शकत नसेल, तर ती ज्ञानभाषा कशी होईल? मग ती भाषा जागतिकीकरणात सुरक्षित तरी कशी राहील? स्वभावविषयीचे प्रेम आपले असते ते फक्त भावनिक.

मराठी संस्कृतीची आठवण येऊ नये असे आक्रमण चालु आहे. बर्गर-पिझ्झाच्या स्विकार भाकरी हरवून जावी, असे सारे वातावरण आहे. सारी हाय-फाय ची भाषा सुरु आहे. मराठी शाळांऐवजी इंग्रजी शाळांचे पेव फुटले आहे. मराठी भाषेचे राजकारण करीत कलह निर्माण केला जातो. मराठी भाषेवरील आक्रमण यामुळे संपणार नाही. मराठी भाषेचा कलह केवळ मराठीच्या शिक्षक, प्राध्यापकांच्या डोळ्यातील गंगा-जमुना थांबाव्यात म्हणून नव्यासाठी नवे रस्ते सापडावेत म्हणून आग्रह धरुन उपयोग नाही. मराठी माणसाची मराठी समाजाची नाळ मराठीशी जोडली आहे. म्हणून हा आग्रह धरणे योग्य असेल, सध्या भाषेची अस्मिता टिकवणे अवघड होत चालले आहे. माणसे एकमेंकांशी बोलत नाहीत.

सारं जग जवळ आलंय म्हणतात पण माणसं माणसापासून दूर धावताहेत सारेच मोबाईलवर जिमनीवर कोणीच नाही.

मराठी माणूच काय सारी माणसेच आपले अस्तित्व पैशात विलीन करतील अशी स्थिती आहे. जागतिकीकरण सर्वात अगोदर मराठी प्रातांवर पोहचले. सामान्य माणूस वाऱ्यावर आणि भांडवशाहीच लोकशाहीचा आत्मा असे वास्तव सार्वित्रक दिसायला लागले. संपूर्ण समाजाला जगण्याची भ्रांत वाटु लागली आहे. सामाजिक समतेच्या, न्यायाच्या भुमिकेशी जगणे महत्वाचे ठरत गेले. प्रतिष्ठेच्या कल्पना बदलल्या. सामान्यांसाठी पाणी टंचाई असली तरी मध्यमवर्गीयांसाठी पाण्याची बाटली प्रतिष्ठेचे बनले. इंग्रजी बोलणे कौतुकाचे तर मराठी बोलणे कमीपणाचे ठरत आहे. साहित्याचा सामाजिकशास्त्राचा अभ्यास गुणवंताधारकांसाठी नसतो. जागतिकीकरण तुमचा खिसा आणि तुमचा घास काढून घेते आहे. त्यासाठी क्रेडीट-डेबीट कार्डची सोय केली आहे. मोबाईलवर बोलण्याची, गाणे ऐकण्याची, चित्रपट पाहण्याची सोय करून तुमचा मेंदु बिधर केला. कीर्तन-प्रवचनांना प्रायोजक मिळाल्याने त्याचे रूप चमकदार आणि टोकदार बनले. मराठी भाषा व संस्कृतीला आज मरणयातना भोगाच्या लागताहेत. पर्यायाने या मरणयातना मराठी माणसांच्या ठरतात. शिक्षण व्यवस्था ही व्यावसायिक बनली आहे. सुंदर जग निर्मिण्याचे माणसाचे एक स्वप्न असते.

माणसे एकाकी होताहेत ते का? समानता, न्याय, स्वातंत्र्य ही मुल्ये का संपली? त्याचे उत्तर जागितकीकरण हेच आहे. गुलामीला नकार देणारी, गुलामी विरुध्द विद्रोह करणारी मानसिकता आता यस म्हणत जगते आहे. जीवघेणी स्पर्धा अनेकांचे जीव घेत आहे. माणसाच्या जगण्या मरण्याचे प्रश्न घेऊन संघर्ष होत नाहीत. मराठी भाषा आणि संस्कृती यांचा अस्त होईल. जागितकीकरणाच्या प्रक्रियेत मराठी भाषेचे महत्व संपविण्याचा प्रयत्न चालला आहे का? याचे उत्तर नाही असे आहे. कारण की जागितकीकरण भाषेचे होत नाही. आपल्या जीवन जाणिवांचे होत असते. परिणामी मराठी भाषापासून, त्या जाणिवांपासून आपण दुरावतो आहोत. मराठी ज्ञानभाषा होऊ शकते. असा विश्वास मराठी भाषिकांनाच नाही. मराठी माणूस जगभर पोहचला आहे. पण मराठी भाषा मात्र पोचली नाही.

विस्तारलो फक्त त्याचा व्यवसाय आणि त्यांचे पद. लाभले आम्हांस भाग्य बोलतो मराठी जाहलो खरेच धन्य ऐकतो मराठी

निष्कर्ष:

जागतिकीकरण हे मराठी भाषेचे होत नसून ते जाणिवा व जीवनातील उणिवांचे होत आहे. जागतिकीकरण व मराठी भाषा यांचे अनुबंध हे प्रत्येक पावलांवर आपल्याला दिसून येत आहे. प्रत्येकाने ठरविले की आपण जागतिकीकरणाबरोबर भाषेचा विसर किती पडून द्यायचा तर नकीच मराठी भाषा अभिजात होईल. सर्वांचा मराठी भाषेला समृध्द करण्याचा प्रयत्न यशस्वी होईल. जागतिकीकरण हे व्यापक जागा न घेता प्रमाणात राहिल. त्यासाठी सर्वांनी बदलायला हवे. जागतिकीकरणात मराठीने आपले स्थान पक्के केल्याशिवाय मराठीचे जागतिकीकरण होणार नाही.

संदर्भ ग्रंथसूची :

१. जागतिकीकरण, विकिपीडिया.

२. जांगतिकीकरणाचा मराठी भाषा प्रभाव, डॉ. वासुदेव वले.

३. जागतिकीकरण आणि मराठी भाषा, डॉ. सौ. सुर्यकांता अजमेरा.



#### Prvara Rural Education Society: At the Glance



The keel of Pravara Rural Education Society was laid by founder Chairman Padmashri Vikhe Patil in the year 1964. Pravara Rural Education Society is widely recognized as Rural India's novel Education Society. Today it has blossomed into an ultra-modern and multidimensional education complex. It was Padmashri Vikhe Patil's firm conviction that rural youth play dominant role in the nation building, if they were provided quality education. He also advocated that education of a women mean education of the whole family. He knew that

the success of social transformation in rural area depended a good deal on gradual upliftment and active participation of the women folk. In order to accomplish these objectives, Pravara Public School, Pravara Kanya Vidya Mandir, the residential schools were established. Bringing the girls for enrollment was an uphill task. Undaunted in spirit, Padmashri Vikhe Patil went from door to door motivating the parents; and to ease their financial constraints, he founded Late Mrs. Gangubai Eknathrao Vikhe Patil Trust. Similarly he introduced Earn and Learn Scheme to intelligent and needy students pursuing higher studies. Subsequently a chain of several institutions mushroomed in this Pravara region for providing education in Technical, Vocational, Medical streams turning the founder father's dream into a reality.

Late Dr. Eknathrao alias Balasaheb Vikhe Patil was a member of the 14th Lok Sabha of India. He took upon himself the task of translating the dreams of Padmashri into concrete realities by providing dynamic and pragmatic leadership to the society, true to the tradition of illustrious family. Such a visionary who quoted and acted as per his own maxim "Think globally and act locally", was awarded with prestigious civilian award "Padmabhushan" on 31st March 2010 for his outstanding social work.

Pravara Rural Education Society is bound to grow enormously under the dynamic leadership of Hon'ble Namdar Shri. Radhakrishna Eknathrao Vikhe Patil, whose entire life was dedicated to the service of the farmers and the rural community, He persevered to provide them educational facilities, employment, and ushered reforms in the rural agroindustries, water conservation and its distribution, agriculture, financial, and health sectors. Under his dynamic leadership the Pravara Rural Education Society is working earnestly to achieve the goals set by his father.

Starting an educational institution in such a remote place and making it run successfully was a task next to impossible. The challenge was taken by the visionary Padmashri Vikhe Patil and his associates. Further for the Higher Education he started Arts, Science and Commerce College. It was the humble beginning to provide urban amenities to rural area. Many centers of Primary, Secondary and Higher Education in and around, recognizes Pravara as an Educational hub and become a role model of rural educational center in the country.







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ता. संगमनेर, जि. अहमदनगर, महाराष्ट्र ४१३७३८

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'जागतिकीकरणाचे मराठी भाषा आणि साहित्यावरील परिणाम'



प्रमाणित करण्यात येते की, प्रा./बीं./श्रीं./श्रींम. स्वाती रमेश फापाळे

महाविद्यालय काका, वाणिज्य व विकान महाविद्यालय, अळकुटी

यांनी 'जागतिकीकरणाचे भाषा आणि साहित्यावरील परिणाम' यावर दि. १२ व १३ एप्रिल २०२२ रोजी मराठी, हिंदी, इंग्रजी विभाग आयोजित दोन दिवसीय आभासी आंतरराष्ट्रीय भाषा परिषदेमध्ये शोध निबंध सादर करून सक्रीय सहभाग घेतला. त्याबद्दल हे प्रमाणपत्र देण्यात येत आहे.

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(सिध्दांत आणि व्यवहार)

FEMINISM
OR
EQUALISM?



GULLES

डॉ. प्रतिभा एस. जाधव

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# स्त्री वाद आणि सामाजिक समानता प्रा.श्रीमती स्वाती रमेश फापाळे

मराठी विभाग कला वाणिज्य व विज्ञान महाविद्यालय अळकुटी ता. पारनेर, जि. अहमदनगर

#### प्रस्तावना

स्त्रीवाद म्हणजे स्त्रीला आपल्या स्वत्वाची जाणीव होणे तिला आपल्या व्यक्तिमत्त्वाचा अर्थ करणे तिला तिच्या अस्मितेचा सार्थ अभिमान वाटणे. तिला तिच्या अवमूल्यनाचे आणि शोषणाची जाणीव होणे स्त्रीने श्बाईपणाचीश कात टाकून माणूसपणाचे नवे रूप धारण करणे म्हणजे स्त्रीवाद होय. ज्यात स्त्रियांचे स्त्रियांनी केलेले चित्रण आहे ते साहित्य म्हणजे स्त्रीवादी साहित्य. स्त्रीने तिचं स्वत:चं अस्तित्व तपासलं आहे. देह स्त्रीचा आहे म्हणून ती स्त्री आहे का? या प्रश्नावर तर क्षणभर थबकल्या सारखं होतं. कारण शास्त्रीयदृष्ट्या स्त्री-पुरुष यांच्यातील फरकाचा तो एकच तर भेद आहे, पण याचा उलगडा स्त्री साहित्याच्या उज्ज्वल परंपरेची पाने उलगडल्यावर होतो. स्त्रीने तिच्या देहा पलीकडे जाऊन पाहिले आहे. निश्चितपणे त्यापुढे जाऊन विचारही केलेला आहे तिने जर अगदी देहाचे अस्तित्वही नाकारून पाहिले आहे. यासाठी अनेक संत रचनांचे दाखले दिले गेले आहेत. श्अवघा रंग एक झाला, रंगे रंगला श्रीरंगश किंवा बहिणाबाईंची स्त्रियेचे शरीर. पराधीन देह, न चाले उपाय व विरक्तीचा ही ओवी त्याचे तर प्रतीक नव्हे काय?

स्त्रीयांनी त्यांच्या लेखनातून इतर स्त्रियांच्या व्यथा ,त्यांचा संघर्ष व स्त्री—पुरुष समाज यांच्यातील परस्पर नात्यांचे तणाव अधोरेखित केले आहेत. ज्येष्ठ साहित्यिका विजया राजाध्यक्ष यांच्या कथा मधूनही यांची झलक दिसते. त्यांच्या कथा स्त्री केंद्री असल्या तरी मी स्त्री संवादी आहे. स्त्रीची खरी ओळख तिच्या संस्कृतीतून दिसते. श्री कुटुंब व्यवस्थेचा महत्त्वाचा आधार आहे म्हणूनच कुटुंबातील एकोपा टिकला पाहिजे असे मत मांडताना नातवंड आवर, आजी आजोबा वन वरील माया आणि नातवंडांना वाटणारा त्यांचा आधार अखंड राहिला पाहिजे. नव्या जुन्याची सांगड घालता आली पाहिजे. टीकाकारांनी कितीही विरोध केला तरी अंतिम टप्पा स्वीकृती चा असून त्याचेच पडसाद आज साहित्यिक विश्वास दिसत आहेत.

#### स्त्रीवाद (सिद्धांत आणि व्यवहार)

स्त्रीयांच्या साहित्याचा तो राजमार्ग ठरला अशी अपेक्षा व्यक्त करत स्त्रियांनाच नाही तर पुरुषांनाही बदलवण्यासाठी स्त्रियांनाच नेतृत्व करावे लागेल. अशी जबाबदारीची जाणीव त्यांनी करून दिली. स्त्रिया आता अनेक क्षेत्रात चमकू लागल्या आहेत. त्यामुळे त्यांच्या अनुभवांच्या कक्षा रुंदावल्या आहेत. तरी ही स्त्रियांच्या आयुष्यात अनेक प्रसंग असे येतात की अनेकदा ते लेखणीच्या माध्यमातून समोर येत नाहीत. ते अनुभव तिच्या मनातच राहतात त्या अनुभवातूनच त्या संसाराचा गाडा चालवून समाजात काम करीत असतात.

स्त्रीला मदनिका, त्यागमूर्ती, चेटिकण अशा टोकांच्या भूमिकांमध्ये दाखवले जाते. ही स्त्रीची भूमिका तिचे दुय्यमत्व अधोरेखित करणारी आहे. स्त्री वाद पुरुषांना दोष देत नाही तर पुरुषसत्ताक व्यवस्थेला दोष देतो पुरुषसत्ताकामुळे पुरुष हा स्त्रीपेक्षा श्रेष्ठ आहे. स्त्री ही खालच्या स्तरावर आहे आणि स्त्री हे पुरुषाच्या भोगाचे स्थान आहे अशी शिकवण पुरुषांच्या मनात बिंबवली जाते .जाती धर्माप्रमाणे स्त्री पुरुषी लढाही नाही. कारण अशा लढाईत एकाची हार व दुसऱ्याची जीत अपेक्षित नाही. इथे दोघांचेही हितसंबंध एकच आहेत. कुटुंबातील सदस्यत्व व मुले यांच्या संबंधाने दोघांची कर्तव्य सारखीच आहेत. म्हणून सत्तेचे हस्तांतर हा स्त्री वादात मुद्दाच नाही. उलट शांततापूर्ण सह अस्तित्व व सामंजस्य अधिक महत्त्वाचे आहे. परस्परांचा सन्मान राखून व समतेच्या पायावर आधारलेल्या नात्याने हे घडू शकते.

स्त्रियांना पुरुष व्हायचे नाही स्त्रियांचे जे नैसर्गिक वैशिष्ट्य आहे त्यात लाज वाटण्यासारखे काही नाही स्त्रियांवर निसर्गाने सोपवलेल्या जबाबदाऱ्या स्त्रिया नाकारत नाहीत. स्त्रिया व पुरुष यांच्यातील शारीरिक भिन्नता असली तरी व्यक्ती म्हणून दोघात समता नांदू शकते. स्त्रीवाद म्हणजे साहित्यातील सवतासुभा व वेगळी चूल नव्हे. पण साहित्याच्या मुख्य प्रवाहात स्त्रियांच्या साहित्याकडे सतत दुर्लक्ष झाल्यामुळे स्त्रीयांच्या साहित्यातील वैशिष्ट्य अधोरेखित करणे ही स्त्रीवादाची गरज आहे.

स्त्रीवादी म्हणजे कुटुंब मोडणाऱ्या स्वातंत्र्य म्हणजे स्वैराचार मान्य असणाऱ्या किंवा स्वतःच्या वैवाहिक आयुष्यात नैराश्य आलेल्या स्त्रियांनी अंगिकारलेली विचारसरणी नव्हे. असे मानणे हा स्त्रीवादाचा अपप्रचार आहे, नवे कोणतेही विचार समजून घेण्यातील भीती या मागे आहे, कुटुंब व समाज यातील आपले वर्चस्व कमी होईल अशी भीती

#### स्त्रीवाद (सिद्धांत आणि व्यवहार)

पुरुषांना वाटते. स्त्रीवाद हा फक्त स्त्रियांचा प्रश्न नसून पुरुषांची मानसिकता बदलण्याचा तो प्रयत्न आहे. ग्रामीण भागातील गरिबी, अज्ञान, शिक्षणाचा अभाव, जातीची बंधने, परंपरा चालीरीतींचे अंधानुकरण, अंधश्रद्धा यांच्या प्रभावामुळे स्त्रीवादी विचारसरणी सगळ्या स्त्रियांपर्यंत पोहोचायला अजून काही वर्ष जावी लागतील. पण स्थानिक स्वराज्य संस्थेत ५० टक्के आरक्षण मिळाल्यापासून स्त्री हक्काबद्दल ची जाणीव वाढत आहे.

स्त्रीयांच्या सर्व प्रकारच्या हक्कांची पुनर्स्थापना करण्याच्या हेत्ने प्रेरित होउन स्त्री वादी साहित्य निर्माण झाले आणि एक नवा क्रांतिकारी इतिहास घडवला. सन १९७५ हे आंतरराष्ट्रीय स्त्रीवर्ष म्हणून घोषित झाले आणि १९८५ पर्यंतचे दशक हे स्त्री प्रश्नांना प्राधान्य देणारे ठरवले गेल्यावर स्त्रीमुक्ती चळवळीच्या माध्यमातून स्त्रीयांसंबंधीचे शतकानुशतके दडपले गेलेले प्रश्न पृष्ठभागावर येऊ लागले. स्त्री मुक्ती, स्त्री स्वातंत्र्य, स्त्रीवाद वगैरे पारिभाषिक संकल्पना याच काळात रूढ झाल्या. स्त्रीवादी एक विचार प्रणाली आहे. स्त्रियांचे समताधिष्ठित हक्क प्राप्त करून समाज परिवर्तन घडू बघणारी ही एक राजकीय जाणीव आहे. मानव म्हणजे पुरुष. तरीही त्याचे उपांग या पारंपारिक विचारसरणीला प्रश्न करत स्त्रीवादी साहित्य घडत गेले आणि स्त्रियांच्या हक्काचे व अधिकारांचे विविध अंगांनी समर्थन करत त्याचा प्रवास झाला. स्त्रीवादी सिद्धांताने कालानुरुप बदल केले आहेत तसेच धार्मिक समजुती, जातीय परंपरा, व्यक्तीची जडणघडण, मानसिकता लैंगिकता, शिक्षण संस्कार यानुसार देखील स्त्रीवादाचे स्वरूप वरवर बदलते. मात्र स्त्री वादाचा गाभा स्त्री—पुरुष समता हाच आहे आणि तो देशकाल यांच्या पलीकडे एकच आहे. स्त्री भोवती एक गूढ वलय आहे. स्त्रियांच्या वर्तनाचं तार्किक स्पष्टीकरण देता येत नाही. स्त्री ही लहरी आहे, स्त्री हे कोडे आहे अशा स्वरूपाची विधाने साहित्यिका पासून मानसशास्त्रज्ञांपर्यंत आणि बुद्धिवाद्यांपासून तत्त्वज्ञांपर्यंत अनेकांनी केली आहे.

जे जे काही पुरुषांचे आहे ते सर्वोत्कृष्ट आहे स्त्री चे आहे ते दुय्यम आहे. मुले व मुली यांना कशा रीतीने वाढवले जाते. लैंगिक संबंध, गर्भारपण, मुलाचा जन्म, ही स्त्री, विशिष्ट अनुभव, स्त्री यांना कसे वाटतात, बाई, आई, बायको या वेगवेगळ्या भूमिका निभावताना त्यांचे भावनिक अनुभव काय असतातण कौटुंबिक अत्याचार, बलात्कार

#### स्त्रीवाद (सिद्धांत आणि व्यवहार)

यांचा त्यांच्या मानसिकतेवर काय परिणाम होतो. असा स्त्रीनिष्ठ अभ्यास स्त्री अभ्यासकांनी सुरु केलेला दिसतो. काळाच्या प्रत्येक टप्प्यावर स्त्रीवादाची भिन्न रूपे तर दिसतातच परंतु त्यांच्यात अनेकदा परस्पर विरोधही आढळून येतो.

स्त्री एक स्वतंत्र व्यक्ती आहे तिला देखील मन आहे ती स्वतंत्रपणे विचार करू शकते "जावे त्याच्या वंशा तेव्हा कळे" या उक्तीप्रमाणे केवळ स्त्रियाच स्त्रियांचे अनुभव भावभावना यांचे यथायोग्य वर्णन करू शकतात. स्वत्वाचा शोध घेत लिहिलेले साहित्य म्हणजे स्त्रीवादी साहित्य होय.

#### निष्कर्ष

स्त्री वाद हा स्त्रीयानं पुरता मर्यादित न राहता तो पुरुषी मानसिकता बदलण्याचा प्रयत्न आहे. समाजातील परंपरा, रूढी, चालीरीती यांना बाजूला ठेवून स्त्रीचे स्वातंत्र्य अबाधित राहील का? अशीही शंका निर्माण होते. स्त्रीची भूमिका ही सर्वांना सामावून घेणारी आहे. स्त्रीचे अस्तित्व हे अबाधित राहण्यासाठी स्त्रीवादी विचार निर्माण करणे गरजेचे वाटते. तिचा योग्य सन्मान करता नाही आला तरी तिचा अपमान व्हायला नको हीच एक माफक अपेक्षा.

#### संदर्भ

- स्त्रीवादी मराठी साहित्य विकिपीडिया
- स्त्रीवादी साहित्याचा अभ्यास
- स्त्रीवाद आणि मराठी साहित्य डॉ.वंदना महाजन
- समाज स्त्रीवाद आणि स्त्रीवादी साहित्य लोकसत्ता



#### डॉ. प्रतिभा एस. जाधव

(समीक्षक, वक्ता, साहित्यिक, एकपात्री कलाकार, कथाकथनकार, निवेदिका) एम.ए., डी.एड., बी.एड., एम.एड., सेट (मराठी, शिक्षणशास्त्र) मराठी विभागप्रमुख, पीएच. डी. मार्गदर्शक, कला, वाणिज्य व विज्ञान महाविद्यालय, लासलगाव, ता निफाड, जि. नाशिक

प्रकाशित पुरतके:

- १ अक्षरांचं दान (काय्यसंग्रह), २०१० मध्ये प्रकाशित, प्राजक्त प्रकाशन, नाशिक
- २ मी अरुणा बोलतेय.. (एकपात्री नाटक, २०१५) प्रतिमा पब्लिकेशन, पुणे
- काळोखाला दूर सारुन... (लिलत लेखसंग्रह, २०१६) शब्दालय प्रकाशन, श्रीरामपूर
- ४ श्वास मोकळा घेते (काव्यसंग्रह संपादन, २०१९, आम्ही लेखिका, नाशिक शाखा)
- ५ संवाद श्वास माझा... (काव्यसंग्रह, २०२०, संवेदना प्रकाशन, पुणे)
- अस्वस्थतेची डायरी (ललित लेखसंग्रह, २०२१, संवेदना प्रकाशन, पुणे)
  - सावित्रीबाई फुले पुणे विद्यापीठातगत पीएच.डी. मार्गदर्शक म्हणून कार्यरत
  - महाराष्ट्र राज्य विश्वकोश निर्मिती मंडळावर समीक्षक-लेखक म्हणून कार्यरत
  - यशवंतराव चव्हाण महाराष्ट्र मुक्त विद्यापीठ, नाशिक येथील कुसुमाग्रज अध्यासनाच्या सल्लागार समितीवर कुलगुरु नियुक्त सदस्य म्हणून कार्यरत.
  - नाशिक येथे संपन्न ९४ व्या अखिल मारतीय मराठी साहित्य संमेलनातील निमंत्रित कवियत्री
  - झी मराठी, मायबोली. झी २४ तास. टीवी ९, कलर्स मराठी या विविध वहिन्यांवर मुलाखती व इतर कार्यक्रम प्रसारित
  - मी जिजाऊ या एकपात्री प्रयोगाचा शुभारम मॉरिशस येथील महात्मा गांधी ऑडिटोरियम येथे २५ मे २०१६ रोजी संपन्न
  - सिंगापूर येथील आंतरराष्ट्रीय परिषदेत दि. २४ नोव्हें. २०१८ रोजी मी सावित्री ज्योतिबा फुले हा एकपात्री प्रयोग सादर
  - सिंगापूर येथे पर्यटन मंत्रालयाद्वारे ग्लोबल सिटीझन ऑफ इंडिया २०१८ हा पुरस्कार प्रदान
  - युनिव्हर्सल टॅलेंट बुक ऑफ रेकॉर्डस मध्ये नोंद-२०१८
  - मी अरुणा बोलतेय या पुस्तकास राज्य पुरस्कार प्राप्त.
  - चित्रलेखा या महाराष्ट्रातील अग्रणी साप्ताहिकात महिला सबलीकरण व युवां जनजागृती च्या कार्यासंदर्भाने दखल घेत जून २०१८ मध्ये मुलाखत प्रसिध्द
  - विविध राष्ट्रीय आंतरराष्ट्रीय जर्नल्समधून विविध विषयांवरील पन्नासह्न अधिक शोधनिबंध प्रसिध्द
  - सदस्य, अखिल भारतीय मराठी चित्रपट महामंडळ
  - दैनिक सकाळमध्ये अंतर्नाद या सदरात (२०१९), दैनिक पुण्यनगरीमध्ये अधे आकाश तिचेही (२०२०), तिचे जगणे–ितची आशा (२०२१) या सदरात साप्ताहिक लेखन प्रसिध्द
  - सायंदैनिक सह्यांद्री टाइम्स (औरंगाबाद) यात प्रतिभासंवाद हे साप्ताहिक सदरलेखन सुरु आहे.
  - सदस्य, महाराष्ट्र साहित्य परिषद, शाखा नाशिक रोड
  - विविध दिवाळी अंक, नियतकालिके यातून सातत्याने लेखन
  - भिवंडी येथून प्रकाशित होणाऱ्या प्रसिध्द लक्ष्यवेध दिवाळी अंक २०१६ च्या मुखपृष्ठावरील सेलिब्रेटी झळकण्याचा बहुमान प्राप्त
  - सावित्रीबाई फुले पुणे विद्यापीठ बहिःशाल मंडळाच्या व्याख्यात्या व प्रंथअन्वेषक आहेत
- महाराष्ट्रभर विविध विषयांवर ५०० ह्न अधिक व्याख्याने दिली आहे.
- धिंक महाराष्ट्र डॉट कॉम या येबपोर्टलेंबर डॉ. प्रतिमा जाधव प्राथमिक शिक्षका ते डॉक्टरेट प्राध्यापिका हा विशेष मुलाखतवजा दीर्घलेख जून २०१६ मध्ये प्रसिध्द.
- आवाज इंडिया टीवी या राष्ट्रीय वाहिनीवरील हम बेटियाँ सावित्री की या कार्यक्रमात २७ सप्टेंबर २०१६ रोजी मुलाखत प्रसारित
- वेग न्यूज झी २४ तास या वाहिन्यांवर मुलाखत प्रसारित
- मिसेस नाशिक २०१४ चा बहुमान प्राप्त

#### विविध संस्थांच्या पदाधिकारी

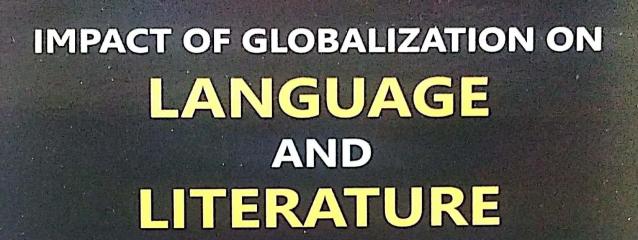
- १) काव्यप्रतिभा विविध बहुद्देशीय संस्थेच्या संस्थापक अध्यक्षा
- २) साहित्यसखी महिला मेंच, नाशिक यांच्या संस्थापक अध्यक्षा
- अखिल भारतीय चित्रपट महामंडळ, सदस्य
- ४) थंडरबोल्ट एक परिवर्तन या राज्यव्यापी सामाजिक संस्थेच्या नाशिक जिल्हाध्यक्ष
- ५) माणुसकीची शाळा या अभिनव अभियानातील काँर्यकर्ती शिक्षिका
- ६) डॉ. बाबासाहेब आंबेडकर राज्यव्यापी सामाजिया, साहित्यिक संस्थेच्या जिल्हाध्यक्ष
- आम्ही लेखिका या संस्थेच्या नाशिक शाखा, जिल्हाध्यक्ष



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## Globalization and English Language

## Smt. Sharmishtha Balkrishna Borude

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#### Abstract:

English language is language before Globalization is the language after globalization. Globalization and English language are said to work as pull factors for one another. English language plays the major role in the progress of globalization. Globalization of trade and commerce, increasing diversities of work force with different setup values have increased the importance of language. English language can be rightly regarded as the key to the store house of production and productivity. We can make use of this language to promote our world view and spiritual heritage and promote cultural and traditional aspects across the globe. Globalization has brought English language in to limelight. The scenario of the usage of the language has change drastically. In this world English is the language of the latest business management. English is language is not only a means for international commerce; it has become increasingly essential for inter-state commerce communication. It is the official language of air transfers and shipping, the leading language of science and technology. Computers and commerce and major medium of Education. In modern period of communication through the telephones, fax machine, television and modern, the world is becoming more and more globally oriental. Business, families, friends and many others group with common interest are able to form small tele or cyber communications that transcend geographical boundaries.

#### Introduction:

English language plays an essential role in our lives as it helps in communication. It is the main language for studying any subject all over the world. English is the important for students as it broadens their minds, develops emotional skills improve the quality of life by providing job opportunities.

What is the role that English plays in India? Apart from the fact that there are small sections of the population that speak it with

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native proficiency, far better than they speak any Indian languages. and who therefore claim that it is their mother tongue, English plays a very important role in education, business and administration. It is the medium of instruction for higher education, both academic and technological. Those who seek job in private companies or the profession must proficient in English. It is recognized as an official language for purpose of administration at national level. It would be follow that it should be considered as a second language other than a foreign language. Looking at it from the point of view of the learner, one notes that exposure to English in large cities is considerable. In a city like, Mumbai, English language newspapers are widely read, English programmes on TV are avidly watched, and advertisement, shops signs, street names, announcement at stations and other public places make use of English. Certainly, no foreign language could occupy such a position. Yet, there are aspects in which the position of English for many Indian learners is more akin to that of a foreign language than a second language. In the city of Mumbai itself, it is possible to satisfy all one's normal requirement with the aid of Hindi or Marathi. At stations, buses, shops, restaurant, and banks, the use of English is not essential. Many students only read newspapers tn their mother tongue, see only Hindi films, and confine themselves to radio and TV programmes in their mother tongue or Hindi. Exposure to English is thus limited. Added to this is the fact that both the structure of the language and the expression of concepts make it more difficult for an Indian to learn English than another Indian language. English thus becomes as alien to the learner as any other foreign language. How much more so would this be the case in small towns and rural areas? Learners there have scarcely any exposure to English outside the classroom. Most of them will not in future take up occupation or move in an environment where they will make any use of English. They will not travel abroad and most will not go in for higher education.

Thus the position of English on India is in some respects akin that of second language, in some respects that of a foreign language, in some respects that of foreign language. A further complication, and a serious one, arises from the number of languages to be learnt. English may be the third language introduced in schools, after the mother tongue and Hindi. It may even be forth language, when the mother

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tongue of student is different from the regional language of the state. All these considerations will affect not only the goals, we set ourselves, the level of proficiency at which we aim, but our assumption about the way the language will be learnt.

What is Globalization: Globalization is the process by which ideas, knowledge, and information, goods, and services spread around the world. In business, the term is used in an economic context to describe integrated economies marked by free trade, the free flow of capital among countries and easy access to foreign resources including labor markets to maximize retunes and benefit for the common good.

Globalization, or globalization as it is known in some world, is driven by the convergence of cultural and economic systems. This convergence promotes and in some cases necessitates increased interaction, interaction and interdependence among nations. The more countries and region of the world become intertwined politically, culturally and economically, the more globalized the world becomes.

Meaning of Globalization- Globalization is the word used to describe the growing interdependence of the world's economies, cultures, and populations brought about by cross border trade in goods services, technology, and flows of investment, people and information.

Globalization means the speedup of movements and exchange (of human beings, goods, and services, capital technologies or cultural practices) all over the planet. One of the effects of globalization is interactions between different regions and populations around the globe.

#### Language and Globalization:

"Globalization is the social process" characterized by the existence of global economic, political, cultural, linguistic and environmental interconnections and flows that make the many of the currently existing borders and boundaries irrelevant: stager's book Globalization: A very short introduction (public date: 2003) oxford university press. Globalization is not as recent a phenomenon have generally led us to believe, although it has undoubtedly operated in faster and more complex ways since the late 1980s.

Globalization is readily increasingly in today's world. This increase in globalization has many effects on language. However,

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with globalization allowing languages and their cultures to spread and dominate on a global scale. It also leads to the extinction of other languages culture, such as through vocabulary, greetings or humor. Language is in sense the substance of culture. A language serves as important symbols of group belonging, enabling different groups of people to know what ethnic groups they belong to, and what common heritage they share. Without a language, people would lose their cultural identity.

Languages are the essential medium in which the ability to communicate across culture develops. Knowledge of one or several languages enables us to perceive new horizons, to think globally, and to increase our neighbor. Languages are then, the very lifeline of globalization: without language, there would be no globalization; and vice versa, without globalization, there would be world languages. Today there are about 6,500 different natural languages. Even of them account for the speech of more than half the world's population. Those eleven are Mandarin Chinese, Spanish, Hindi, French, Bengali, Portuguese, Russian, German, Japanese Arabic and English. According to Garrick Bailey and James people their book humanity: An Introduction to cultural Anthropology estimates for extinct languages range from 4,000 to 9,000 since the 15 th century. Other estimates for future predict that only 10 percent of the present languages will continue in to the 22nd century.

The global languages system is very much interconnected linked by multilingual persons who hold the various linguistic groups together. The hierarchical pattern of these connections closely corresponds to other dimensions of the world system, such as the global economy and the world wide constellation of states. English is distinguished from the other languages by having very significant numbers of non-native speakers; I think it's going to be the one be the one most affected by globalization. At the opposite end of the scale there are languages teetering on the brink of extinction. More than half the worlds languages have fewer than 5,000 speakers, and there are many hundreds that have as few as dozen. Languages are disappearing all the time- it's estimated that a language becomes extinct roughly every two weeks.

We can say that almost everywhere language is used as an identity to be part of the "world system "now and the thing about any

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system that intergrades people is that it benefits its architects. Imported cultures are going to push out one indigenous ones.

#### Conclusion:

It is clear that globalization is making English especially important not just in universities, but in areas such as, computing diplomacy medicine, shipping and entertainment, no language is currently being learned by more people there may soon be 2 billion actively doing so and the desire to learn it reflects a desired to be plugged in to kind of" world brain". To many people then the spread of English seems a positive thing, symbolizing employment education modernity, and technology. But to hold irresponsible for grinding down homogenizing their identities and interests. It tends to equalize values and desires without doing the same for opportunities.

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## Prvara Rural Education Society: At the Glance



The keel of Pravara Rural Education Society was laid by founder Chairman Padmashri Vikhe Patil in the year 1964. Pravara Rural Education Society is widely recognized as Rural India's novel Education Society. Today it has blossomed into an ultra-modern and multidimensional education complex. It was Padmashri Vikhe Patil's firm conviction that rural youth play dominant role in the nation building, if they were provided quality education. He also advocated that education of a women mean education of the whole family. He knew that

the success of social transformation in rural area depended a good deal on gradual upliftment and active participation of the women folk. In order to accomplish these objectives, Pravara Public School, Pravara Kanya Vidya Mandir, the residential schools were established. Bringing the girls for enrollment was an uphill task. Undaunted in spirit, Padmashri Vikhe Patil went from door to door motivating the parents; and to ease their financial constraints, he founded Late Mrs. Gangubai Eknathrao Vikhe Patil Trust. Similarly he introduced Earn and Learn Scheme to intelligent and needy students pursuing higher studies. Subsequently a chain of several institutions mushroomed in this Pravara region for providing education in Technical, Vocational, Medical streams turning the founder father's dream into a reality.

Late Dr. Eknathrao alias Balasaheb Vikhe Patil was a member of the 14th Lok Sabha of India. He took upon himself the task of translating the dreams of Padmashri into concrete realities by providing dynamic and pragmatic leadership to the society, true to the tradition of illustrious family. Such a visionary who quoted and acted as per his own maxim "Think globally and act locally", was awarded with prestigious civilian award "Padmabhushan" on

31st March 2010 for his outstanding social work.

Pravara Rural Education Society is bound to grow enormously under the dynamic leadership of Hon'ble Namdar Shri. Radhakrishna Eknathrao Vikhe Patil, whose entire life was dedicated to the service of the farmers and the rural community, He persevered to provide them educational facilities, employment, and ushered reforms in the rural agroindustries, water conservation and its distribution, agriculture, financial, and health sectors. Under his dynamic leadership the Pravara Rural Education Society is working earnestly to achieve the goals set by his father.

Starting an educational institution in such a remote place and making it run successfully was a task next to impossible. The challenge was taken by the visionary Padmashri Vikhe Patil and his associates. Further for the Higher Education he started Arts, Science and Commerce College. It was the humble beginning to provide urban amenities to rural area. Many centers of Primary, Secondary and Higher Education in and around, recognizes Pravara as an Educational hub and become a role model of rural educational center in the

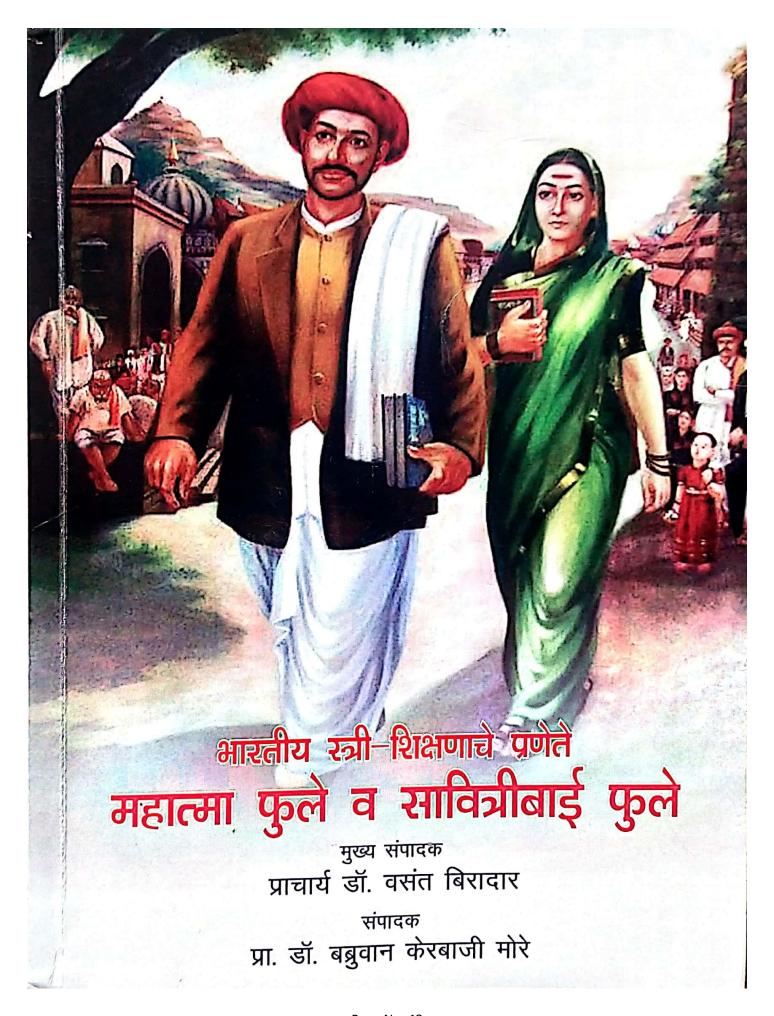
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## सावित्रीबाई फुले शैक्षणिक कार्य

### चाटे अर्जुन खंडू कला, वाणिज्य व विज्ञान महाविद्यालय, अळकुटी.

प्रस्तावना-

आज जगभर स्त्रियांच्या मानवी हक्काचा प्रश्न ऐरणीवर आलेला आहे. पुरुषांच्या खांद्याला खांदा लावून जीवनाच्या सर्व क्षेत्रांमध्ये स्त्रियांनी भरारी घेतली आहे. असे कोणते क्षेत्र नाही की जेथे स्त्रिया गुणवत्तेत पुरुषांच्या तुलनेत मागे आहे. १७८ वर्षापूर्वी स्त्री, शिक्षण, ज्ञान, सत्ता सामाजिक न्याय, जातिनिर्मूलन, समता स्वातंत्र्य आणि बंधुता या मूल्यांच्या प्रस्थापनेसाठी ज्यांनी समर्पितपणे कार्य केले. त्या क्रांतिज्योती सावित्रीबाई फुले होय. सर्व शैक्षणिक कार्य विनामूल्य करणाऱ्या पहिल्या अध्यापिका क्रांतिज्योती सावित्रीबाई फुले तसेच शिक्षणामध्ये शारीरिक शिक्षणाचा अंतर्भाव करणाऱ्या पहिल्या अध्यापिका होय. शाळेत कथाकथनाची खास तासिका ठेवणाऱ्या व आनंददायी शिक्षणाच्या पहिल्या प्रवर्तक होय. त्यांनी स्त्री व शुद्रांना मध्ये शिक्षणाचा प्रसार केला. आशिया खंडातील पहिली मुलींची शाळा सुरू केली. सावित्रीबाई फुले त्यांनी भारतातील महिलांच्या हक्काच्या विकासातील मोलाची कामगिरी बजावली होती.

सावित्रीबाईफुलेयांचाजीवन परिचय -

क्रांतिज्योती सावित्रीबाईंचा जन्म ३ जानेवारी १८३१ रोजी नायगाव येथील तालुका- खंडाळा जिल्हा -सातारा येथील खंडोबा सदुजी नेवासे पाटील व लक्ष्मीबाई यांना कान्यारात्नाच्या रुपाने झाला. या काळ नुकताच पेशवाई संपून इंग्रजीअंमल सुरू झालेला होता; तरी प्रत्यक्ष जीवन मात्र अज्ञान, कर्मकांड, वर्णभेद, जातिभेद, बालिववाह, केशवपन, सतीची चाल, बहुपत्नीत्व यासारख्या असंख्य सामाजिक व्याधींनी बरबटलेले होते. स्त्रियांची स्थिती अत्यंत हीन होती. "चूल आणि मूल" याच्या पलीकडे जाऊन त्यांना कोणतेच अधिकार नव्हते.

फाल्गुन कृष्ण पंचमी शालिवाहन शके १७६५ इ.स१८४० मध्ये नायगावला तात्यासाहेब महात्मा ज्योतिबा फुले व ज्ञानज्योती सावित्रीवाई फुले यांचा विवाह झाला. त्यावेळी माई चे वय अवघे नऊ वर्ष आणि महात्मा ज्योतिबा फुले यांचे वय तेरा वर्षांचे होते. तात्यांचे वडील गोविंदराव फुले हे मूळचे फुरसुंगीचे क्षीरसागर परंतु पेशव्यांनी त्यांना

पुण्यातील फुलबागेची जमीन बक्षीस दिली म्हणून ते पुण्याला येऊन राहिले आणि फुलांच्या व्यवसायावरून फुले हे आडनाव मिळाले. पहिल्या शिक्षिका / मुख्याध्यापिका-

महात्मा फुले यांना स्त्री शिक्षणाची तळमळ होती. समाज स्त्री शिक्षणाच्या विरोधात होता. मुलींना शाळेत पाठवण्यास कोणीही तयार नव्हते, परिणामी महात्मा फुले यांनी सावित्रीबाईंना शिकवण्याचा निर्णय घेतला. महात्मा फुले शेतात काम करता करता फावल्या वेळात आंब्याच्या झाडाखाली त्यांची विधवा मावस बहीण सगुणाबाई क्षीरसागर व सावित्रीबाईंना शिक्षणाचे धडे देत असतात. त्यानंतर "मिसेस मिचेल" यांनी माईना व सगुणाबाई "नॉर्मल" स्कूलमध्ये १८४६-४७ मध्ये तिसऱ्या वर्गात प्रवेश दिला. या दोघांनी१८४६-४७ मध्ये चौथे वर्ष पूर्ण केल्यावर त्यांना प्रशिक्षित शिक्षिका व मुख्याध्यापिका बनवल्या.

मुलींची पहिली शाळा भारतीय स्त्री शिक्षणाच्या दृष्टीने ही अत्यंत महत्त्वाची व निर्णायक घटना फुले दाम्पत्यांनी स्री शूद्रांना शिक्षण देण्याच्या कार्यास सुरुवात केली. १ जानेवारी १८४८ रोजी "पुण्यातील बुधवार पेठेतील भिडे वाड्यात" मुलींची" पहिली शाळा सुरु झाली. या शाळेत सुरुवातीला केवळ सहाच मुलींनी प्रवेश केला. त्यामध्ये चार ब्राह्मण, एक मराठा, एक धनगर जातीच्या मुलींना प्रवेश दिला. स्त्री शिक्षणाच्या कार्यात अडचणी निर्माण केल्या होत्या हे खरे असले तरी सावित्रीबाईंनी कधीच ब्राह्मण मुलींना सापत्न वागणूक दिली नाही. सावित्रीबाईंनी १५ मे १८४८ ला मुलींसाठी प्रथम शाळा काढून १ मे१८४९ ला पुणे येथील उस्मान शेख वाड्यात प्रौढांसाठी शाळा काढली. त्याच शैक्षणिक प्रचार आणि प्रसार करतात. त्यांच्या या कृत्यामुळे सनातन्यांकडून माईंना नेहमीच अंगावर दगड, घाणेरड्या शिव्या खाव्या लागत असत, म्हणून माई नेहमी सोबत दोन लुगडे ठेवत असत. इतका त्रास देऊनही माई आपल्या हातातील शैक्षणिक कार्य सोडत नाही. हे लक्षात आल्यावर सनातन्यांनी भाडोत्री मारेकरी पाठवले मात्र त्याचा परिणाम उलटाच झाला. त्यातील धोंडीराम कुंभार हा तात्यासाहेबांच्या प्रेरणेने पंडित झाला. त्याचे वेदाचार्य हे पुस्तक फार गाजले, तर "रामोशी रोडे हा भक्षक असता त्यांचा रक्षक झाला".

सावित्रीबाई फुले यांनी नेटिव लायब्ररी काढली होती,

 त्यांनी पहिले अध्यापक प्रशिक्षण केंद्र नॉर्मल स्कूल काढले व चालवले होते. त्यातून फातीमा शैख ही पहिली मुस्लिम शिक्षिका तयार करण्याचे श्रेय सुद्धा सावित्रीबाई फुले व ज्योतिबा फुले यांना जाते.

शालेय मुले व आजूबाजूच्या संचालन करणाऱ्या पहिल्या संचालिका प्राथमिक स्तरापासून इंग्रजीचा पुरस्कार करणाऱ्या व राववणाऱ्या पहिल्या अध्यापिका फुले दाम्पत्याने सर्वप्रथम प्रौढांसाठी प्रशिक्षण वर्ग काढले होते. शेतकरी, कामकरी यांच्यासाठी त्यांनी रात्र शाळा काढल्या होत्या. सावित्रीबाई यांचा मूळ पिंड शिक्षकाचा होता, त्या माध्यमातून शिकवल्या संस्कारक्षम बालमनावर अधिक प्रभाव पडतो. बालकांना शिकवण्याचा हा सुलभ मार्ग सावित्रीबाईनी चांगला अवगत केला होता हे त्यांनी लिहिलेल्या कवितेवरून दिसून येते.

'प्रांत' काली करी बाळा, शौचदी मुखमार्जन॥ होऊनिया शुचीर्भूत वंदू माता-पिता जन॥ विद्या हे धन आहे रे श्रेष्ठ साऱ्या धना हून॥ तिचा साठा जयापाशी तो ज्ञानी मानती जन क्षणानंतर चे काम या क्षणी कर ठोकून झाले हो काम की नाही न पुसे मृत्यू कारण॥ (काव्यफुले)

यावरून सावित्रीबाई चे अध्यापन कौशल्य प्रेरणादायी उद्योगशील असेल याची सहज प्रचीती येते. महिलांना अंधश्रद्धेच्या व जुनाट गुलामगिरीतून मुक्त करण्यासाठी त्यांना आटोकाट प्रयत्न करून महिला व सेवा मंडळाची स्थापना केली. त्याद्वारे स्री जागृतीसाठी सर्वांगीण प्रयत्नांची पराकाष्टा करून स्त्रीमुक्ती आंदोलन उभारले. समारोप-

सावित्रीबाईंनी आपले संपूर्ण आयुष्य समाजाच्या कल्याणासाठी खर्ची घातले. महात्मा फुले यांच्या मृत्यूनंतर सत्यशोधक समाजाची धुरा यशस्वीपणे संभाळली. महात्मा फुले यांसारख्या कर्त्या सत्यशोधक समाजसुधारकाची सहचारिणी, पिहल्या शिक्षिका, स्त्री चळवळीच्या प्रणेत्या, बुद्धिवादी वक्त्या, अनाथांच्या पालन करते. तसेच प्रतिभासंपन्न कवियत्री या सर्व पातळीवर त्यांनी आपले कर्तृत्व सिद्ध केले. महात्मा फुले यांनी जो विश्वास यांच्यावर दाखविल्या तो त्यांनी सार्थ ठरविला, जर सावित्रीबाईंनी एका सामान्य स्त्रीप्रमाणे पारंपरिक जीवन जगणे पसंत केले असते तर, महात्मा फुले यांना स्त्री शिक्षणाची मुहूर्तमेढ होणे फार कठीण गेले असते. म्हणूनच सावित्रीबाईंच्या स्वतंत्र व्यक्तिमत्त्वाची दखल घेणे गरजेचे वाटते. महिला सक्षमीकरण धोरण निर्मिती आणि निर्णय प्रक्रियेत सहभाग यात आपण बरीच मजल गाठली असली, तरी अजूनही खूप काम

बाकी आहे. सावित्रीबाई या स्त्रीच्या मानवी अधिकाराचे प्रतीक बनलेल्या आहेत. स्त्रीभ्रूणहत्या कौटुंबिक हिंसाचार सार्वजनिक जीवनातील अत्याचार असे अनेक प्रश्न सोडवण्यासाठी सावित्रीबाईंचे विचार आणि कार्य आपल्याला प्रेरणादायी आहेत आणि राहतील.

संदर्भसूची

१.जीवन वेध –डॉ. स्नेहल तावरे ,डॉ. गिरीश लांडगे

२.सत्यशोधक समाज साहित्य आणि विचार- डॉ.च वी. जोशी

3.http//Mr.vikaspedia in education Goggle

रितीय सुधारणावादी चळवळीमध्ये महात्मा फुले आणि सावित्रीबाई फुले याचे कार्य अत्यंत महत्त्वपुणं आहे. त्यामध्ये विशेषतः स्त्री उध्दारासाठी, स्त्री शिक्षणासाठी त्यांनी १९ व्या शतकात मांडलेले विचार, प्रत्यक्ष केलेले कार्य हे क्रांतीकारक स्वरुपाचे होते. फुले दांपत्यांनी स्त्रि शिक्षणासाठी सुरु केलेले कार्य तत्कालीन काळाचा विचार केला तर त्यांचे हे कार्य म्हणजे एक मोठी सामाजिक व शैक्षणिक क्रांतीच म्हणावी लागेल. त्यांचे हे कार्य म्हणजे त्याकाळातील सनातनी मंडळींना हा एक मोठा/ चपराक होता.या मार्गावर मार्गक्रमण करत असताना त्यांना सनातनी मंडळीनी मोठा विरोध केला. अनेक अडथळे आणले, पण फुले दांपत्यांनी न घाबरता मोठ्या धाडसाने आपले कार्य पढ़े चालूच ठेवले.

आज २१ व्या शतकात स्त्रियांनी प्रत्येक क्षेत्रात जी उत्तुंग भरारी घेतली आहे. याचे खऱा अर्थाने श्रेय फुले दांपत्यांना द्यावे लागेल.

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#### भारतीय अर्थव्यवस्थेपुढील समस्या - दारिद्र्य

प्रा .दशरथ पानमंद

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#### सारांश

आज जगातील फारच थोड्या देशांचा समावेश विकसित देशांमध्ये केला जातो बऱ्याच देशांमध्ये विकासाची प्रक्रिया कमी अधिक वेगाने चाललेली आहे प्रत्येक देशाचे प्रमुख उद्दिष्ट आर्थिक विकास साध्य करणे हे असते भारतीय अर्थव्यवस्थेची विकसित अर्थव्यवस्था अशी तुलना करत असताना लोकसंख्या दारिद्र्य कृषी आणि सेवा क्षेत्राच्या संदर्भात विचार करणे गरजेचे आहे विकसित देशांच्या तुलनेने आपण खूपच मागे आहोत कारण भारतीय अर्थव्यवस्थेसमोरील अनेक मोठ्या समस्या आहेत देशातील फार मोठी लोकसंख्या दारिद्र्यरेषेखालील जीवन जगत आहे ही अर्थव्यवस्थेपुढील प्रमुख समस्या बनली आहे

#### अभ्यास विषयाची उद्दिष्टे :

दारिद्र्य ही भारतीय अर्थव्यवस्थेपुढील प्रमुख समस्यांचा अभ्यास करणे भारतातील दारिद्र्याचे स्वरूप स्पष्ट करणे दारिद्र्याची विविध कारणे शोधून त्यावर उपाय सुचवणे

भारतातील दारिद्र्य

दारिद्र्य ही भारतीय अर्थव्यवस्थेपुढील एक महत्त्वाची समस्या आहे सहाव्या पंचवार्षिक योजनेत ग्रामीण भागातील जनतेसाठी दररोज दरडोई 2400 उष्मांक देणारा आहार ठरविण्यात आला आणि शहरी जनतेसाठी दररोज दोन हजार शंभर उष्मांक देणार आहात

ठरविण्यात आला देशात दरडोई खर्चाच्या माध्यमातून दारिद्र्याचा निश्चित मापदंड बनविण्यात आलेला आहे यातूनच (MPI) एम पी आय म्हणजेच दारिद्र्य निर्देशांक बहुआयामी ही संकल्पना पुढे आली. आहारात आवश्यक असलेले धान्य डाळी दूध तूप यांचे किमान प्रमाण आणि त्यांच्या किमती विचारात घेऊन दरडोई खर्च निश्चित करण्यात आला आहे लकडावाला समितीने दारिद्र रेषा निश्चित करण्यासाठी ग्रामीण भागातील शेतमजूर करीता ग्राहक किंमत निर्देशांक तर शहरी भागातील औद्योगिक कामगारांचा ग्राहक किंमत निर्देशांक तसेच बिगर श्रम कामगारांसाठी ग्राहक किंमत निर्देशांक आच्या सरासरीचा उपयोग केला आहे

वर्ष	दारिद्र्याचे प्रमाण (%)	गरीबीची एकूण लोकसंख्या (कोटी )
१९७३-७४	48.9	37.8
१९८३-८४	88.4	32.3
१९९३-९४	३६.0	37.0
2003-08	२६.१	२५.0

Indian Economy: Datt & Mahajan 66th Revised Ed.page.402

1971-72 पासून दारिद्र्य निर्मुलनाचे विविध कार्यक्रम सुरू करण्यात आले आहे परंतु दारिद्र्यात फारशी घट झालेली नाही देशात राहणाऱ्या प्रत्येक व्यक्तीला राज्यघटनेच्या कलम 21 नुसार सन्मानाने जगण्याचा अधिकार आहे प्रत्येकास सकस आहार स्वच्छ पाणी उपलब्ध झाले पाहिजे सरकार कडून दारिद्र्याच्या बाबतीत वेगवेगळी आकडेवारी सादर केली गेल्याने भारतातील दारिद्र्याचे प्रमाण निश्चित करताना

फसगत होते योजना आयोगाने 36 टक्के लोकसंख्या दारिद्र रेषेखालील दर्शविण्यासाठी आधार घेतलेल्या दारिद्र्यरेषेच्या वरच सर्वोच्च न्यायालयाने आक्षेप घेतला आहे शिक्षण व आरोग्यावरील खर्च सुधारित दारिद्र्याच्या व्याख्या बाबतही सर्वोच्च न्यायालयाने आक्षेप घेतलेला आहे शिक्षण व आरोग्यावरील खर्चाच्या सुधारित दारिद्र्याच्या व्याख्या बाबतही न्यायालयाने प्रश्नचिन्ह उपस्थित केले आहे. प्राध्यापक तेंडुलकर तज्ञ गटाच्या अहवालानुसार 2004-05 मध्ये ग्रामीण भागात 446. 68 रुपयांपेक्षा कमी तर शहरी भागात 578.8 रुपयापेक्षा कमी उत्पन्न असलेली व्यक्ती दारिद्र्यरेषेखाली गृहीत धरण्यात आली आहे ग्रामीण भागात प्रति दिन 15 रुपये पेक्षा कमी उत्पन्न असलेल्या व्यक्तीला 2400 कॅलरीज व शहरी भागातील प्रतिदिन 20 रुपया पेक्षा कमी उत्पन्न असलेल्या व्यक्तीला 2100 कॅलरीज कशा मिळतील असा मूलभूत प्रश्न सर्वोच्च न्यायालयाने आयोगापुढे उपस्थित केला. आंतरराष्ट्रीय पातळीवर प्रतिदिन खर्च 1.25 अमेरिकन डॉलर सर्व मान्य झालेली आहे म्हणजेच भारतीय रुपयात 65 रुपये होईल भारताची दारिद्र्य रेषे ची मर्यादा खुपच कमी झाली आहे योजना आयोगातील संख्याशास्त्र तज्ज्ञांनी आकड्यांचा खेळ करीत देशातील गरिबांची संख्या कागदोपत्री घटवली आहे कॅलरीचा व तिची माहिती योग्य पद्धतीने वापरल्यास ग्रामीण भागात 80 टक्के तर शहरी भागात 50 टक्के गरिबी आढळते सरकारला खरी दारिद्र्यरेषा निश्चित करावयाची असेल तर दारिद्र्य बाबत वास्तव दृष्टिकोन स्वीकारायला हवा .

जागतिक बहुआयामी दारिद्र्य निर्देशांक सप्टेंबर २०१८ साठी यूएनडीपी-ऑक्सफोर्ड विद्यापीठाकडून जारी करण्यात आला होता. एमपीआयमध्ये सहभागी असलेल्या लोकांना गरीबी. उपासमार यांचे पीडित मानलं जातं. एमपीआयमध्ये आरोग्य, शिक्षण, जीवनमान यांसारख्या १० निकषांच्या आधारावर गरीबीचं आकलन केलं जातं. २०१५-१६ मध्ये ६४० जिल्ह्यांचं सर्वेक्षण करण्यात आलं होतं. यापूर्वी २००५-०६ ते २०१५-१६ या १० वर्षातील गरीबांच्या संख्येत २७.१ कोटींची घट झाली होती. भारताने सर्वाधिक लोकांना गरीबीतून बाहेर काढण्यात चीनलाही मागे टाकलं होतं. डिसेंबर २०१८ मध्ये निती आयोगाने आधार रेषा अहवाल २०१८ जारी केला होता. संयुक्त राष्ट्राने ठरवलेल्या १७ शाश्वत विकास ध्येय (एसडीजी) गाठण्यात भारताने किती प्रगती केली याचं आकलन या अहवालात करण्यात आलं होतं. यात १०० गुण मिळवणाऱ्या राज्याला Achiever, ६५ ते १०० गुणांना Front Runner आणि ५० ते ६५ ला Performer आणि ५० पेक्षा कमी गुण असलेल्या राज्यांना Aspirant ही श्रेणी देण्यात आली होती.

प्रा .दशरथ पानमंद

यात २८ राज्य आणि केंद्रशासित प्रदेशांचं आकलन करण्यात आलं होतं.

एसडीजी क्रमांक एक, म्हणजे गरीबी कमी करण्याच्या बाबतीत २०१८ च्या ५४ गुणांच्या तुलनेत २०१९ मध्ये ५० गुणांवर घसरण झाली आहे. निती आयोगाच्या आकडेवारीनुसार, २०१८ च्या तुलनेत २०१९ मध्ये २२ राज्य आणि केंद्रशासित प्रदेशात गरीबी वाढली आहे. गरीबी वाढलेल्या राज्यांमध्ये बिहार, ओदिशा, झारखंड, उत्तर प्रदेश, आसाम, पंजाब आणि पश्चिम बंगाल यांचा समावेश आहे. आंध्र प्रदेश आणि सिक्कीम या दोन राज्यांमध्येच फक्त गरीबी कमी झाली आहे. मेघालय, हिमाचल प्रदेश, तेलंगण आणि महाराष्ट्रातील परिस्थितीत कोणताही बदल झालेला नाही.

शून्य उपासमार हे देखील एसडीजीमधील लक्ष्य आहे. यात २०१८ च्या ४८ गुणांच्या तुलनेत ३५ गुणांवर घसरण झाली आहे. २४ राज्य आणि केंद्रशासित प्रदेशांमध्ये उपासमार वाढली आहे. छत्तीसगड, मध्य प्रदेश, तेलंगण, कर्नाटक आणि आंध्र प्रदेश या राज्यांचा यामध्ये समावेश आहे. मिझोराम, केरळ, नागालँड आणि अरुणाचल प्रदेश या राज्यांमध्ये उपासमार कमी झाली आहे.

असमानतेच्या बाबतीतही ७ गुणांवर घसरण झाली आहे. २५ राज्य आणि केंद्रशासित प्रदेशात ही असमानता वाढली आहे. असमानता कमी करण्याच्या बाबतीत केरळ, कर्नाटक आणि उत्तर प्रदेश या तीन राज्यांनाच यश मिळालं आहे. एमपीआय २०१८ नुसार २०१५-१६ मध्ये बिहार, झारखंड, उत्तर प्रदेश आणि मध्य प्रदेश या सर्वात गरीब चार राज्यांमध्येच १९.६ कोटी एमपीआय गरीब होते. देशातील गरीबांची ही निम्मी संख्या आहे. सर्वाधिक गरीबांमध्ये गावांमध्ये राहणारे वंचित समूह, अनुसूचित जाती-जमाती आणि मागासवर्गीय यांचा समावेश आहे.

#### भारतातील दारिद्र्याची कारणे-

अतिरिक्त लोकसंख्या, बेकारी, संपत्तीतील विषमता, निरक्षरता, दारिद्र्याचे दुष्टचक्र, कोरडवाह् शेती, वेतनाचे कमी दर, शेतमजुरांची सौदाशक्ती कमी, लोकसंख्येचे शहराकडे स्थलांतर ,नवीन आर्थिक धोरण, सरकारकडे इच्छाशक्तीचा अभाव, भ्रष्टाचार,

#### भारतातील दारिद्र्य निवारण्यासाठी करावयाच्या उपाययोजना-

लोकसंख्या नियंत्रण, रोजगार निर्मिती करणे, उत्पन्न व संपत्ती तील विषमता कमी करणे, साक्षरता प्रसार भांडवल निर्मितीत वाढ ,औद्योगीकरण ,ग्रामीण विकास, ग्रामीण युवकांना स्वयंरोजगारासाठी प्रशिक्षण, एकात्मिक ग्रामीण विकास कार्यक्रम , इंदिरा महीला योजना ,प्रधानमंत्री ग्रामोदय योजना, या सर्वांचा वापर करताना वरील काही योजना सरकारने यापूर्वीच आलेले आहेत परंतु त्यांची असणारी अंमलबजावणी योग्य रीतीने व सक्षम पद्धतीने होणे गरजेचे आहे 20 ऑगस्ट 1995 ला सुरू करण्यात आलेली इंदिरा महिला योजना ही प्रभावीपणे राबवणे गरजेचे आहे तसेच भारतात सध्या 36.4 कोटी आहे 15.6 ज्यात 15.6 कोटी म्हणजेच 34.36 टक्के मुलं आहेत भारतातील जवळपास 27.1 टक्के गरिबांना आपला दहावा जन्मदिवस अहि पाहायला मिळत नाही यापूर्वीच या मुलांचा मृत्यू होतो दिलासादायक बाब म्हणजे दहा वर्षाखालील मुलांच्या बाबतीत गरीबी मोठ्या प्रमाणात कमी झाली आहे २००५-०६ मध्ये भारतात 29.02 गरीब होते म्हणजेच यात 47 टक्के घट झाली 2019 च्या एम पी आय मध्ये 2015 16 या वर्षातील एकच आकडेवारी आहे यात कोणताही बदल झालेला नाही 2019 मध्ये 22 राज्य आणि केंद्रशासित प्रदेशात गरिबी वाढली आहे गरीबी वाढलेल्या राज्यांमध्ये बिहार ओडिशा झारखंड उत्तर प्रदेश आसाम पंजाब आणि पश्चिम बंगाल यांचा समावेश आहे.

#### संदर्भ-

- १)अर्थ संवाद-त्रैमासिक -माहे जाने ते मार्च २००९ /खंड ३२ अ
- Revised Ed.page.402
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- ४)महाराष्ट्र टाईम्स ९ जाने २०२०

प्रा .दशरथ पानमंद

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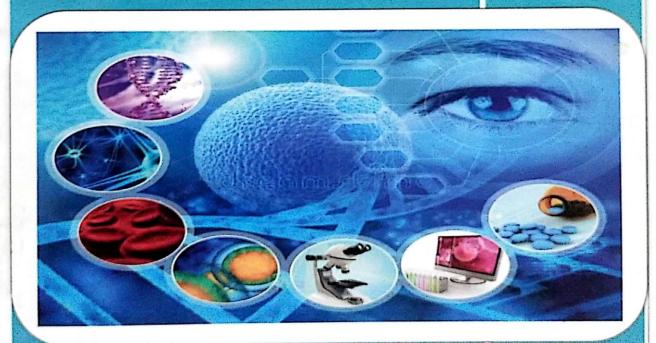
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#### आभाळ फाटलं

माहे डिसेंबर 2019 पर्यंत संपूर्ण जगाचे जीवनमान सुरळीत चालू असताना चीनमध्ये सुरू झालेल्या कोरोना महामारी मुळे संपूर्ण जगात भयाचे वातावरण पसरण्यास सुरुवात झाली. हा हा म्हणता अल्पावधीतच या घातक विपाणू ने संपूर्ण जगाला विळखा घातला यातून आपला देश सुटला नाही. अचानक आलेल्या या महामारी च्या संकटाला सामोरे जाण्याची यंत्रणा जगात कोणत्याही देशाकडे नव्हती. हे आपण 'याची देही याची डोळा' पाहिले, अनुभवले. त्सुनामी भूकंप यांसारखे संकटे पापणी मिटाबी या वेगाने येतात. तितक्याच वेगाने आपलं सर्वस्व हिरावून नेतात. परंतु कोरोना महामारी संकट क्षणार्धात होत्याचे नव्हते करणाऱ्या संकटा पेक्षा कितीतरी पटीने अधिक नुकसानदायी तसेच दूरगामी परिणाम करणारे आहे. महामारी थोपवण्यासाठी वेगवेगळ्या उपाययोजना लक्षात घेतल्या आणि त्यावेळी असंख्य लोकांचा जीव वाचवण्यासाठी त्या त्या उपाययोजना योग्य असतील. तरीही यातून भविष्यात संपूर्ण जगाची सामाजिक आर्थिक राजकीय समीकरणे नक्कीच बदलतील. आपण या ठिकाणी भारत या महामारी च्या अनुषंगाने Covid-19 मुळे भारतीय अर्थव्यवस्थेवर होणारा परिणामांचा ऊहापोह करणार आहोत. अर्थव्यवस्थेचा गाडा सुरळीत चालू असताना अचानकपणे कोरोना महामारी त्या पार्श्वभूमीवर मार्च 2020 ते जून 2020 पर्यंत संपूर्ण देशात कडक लॉकडाऊन लावण्यात आले. कोरोना साथी रहेगाला आटोक्यात आणण्यासाठी दीर्घकाल लागू केले. त्या लॉकडाऊनमुळे आर्थिक गणिते विघडली. त्याला आपलाही देश अपवाद ठरला नाही. कोरोना महामारी मुळे काय परिणाम झाला हे पुढील प्रमाणे

#### भारतीय अर्थव्यवस्थेवर जी.डी.पी. वर झालेला परिणाम

आकडेवारीनुसार सांगायचे झाल्यास कडक लॉकडाऊन मुळे एप्रिल 2020 ते जून 2020 राष्ट्रीय सांख्यिकीय पाहणीच्या अहवालानुसार आपला जी.डी.पी. 24% घटला होता. सगळ्या देशाच्या अर्थव्यवस्थेची तब्येत दर्शवणारा प्रमुख निकषहत जी.डी.पी. चा सम्गवेश होत असल्याने या घसरत्या आकडेवारीनुसार अपला जीडीपी चा दर एकूण अर्थव्यवस्थेची घसरण किती मोठ्या प्रमाणात झाली होती हे सहज लक्षात येते. सन 2020 - 21 मध्ये आर्थिक पाहणी अहवाल सादर करण्यात आला. यात भारताचा जी.डी.पी. दर 7.7 टक्के नोंदवण्यात येईल असा अंदाज व्यक्त करण्यात आला.

#### शेती क्षेत्रावर झालेला परिणाम

Covid-19 मुळे शेतकरी व शेती उद्योग फार मोठ्या प्रमाणावर अडचणीत सापडला आहे. आज शेतात मजूर कामाला येत नाही. त्यामुळे मालकांचा माल बाजारात येत नाही. तर तो माल विक्रीसाठी वाजारात नेण्यासाठी वाहन नाही आणि बाजारात नेला तर विकला जाईल याची शाश्वती नाही. त्यामुळे शेतकऱ्यांना हा माल आपल्या डोळ्यादेखत शेतात तसाच सोडून द्यावा लागत होता. त्याप्रमाणे शेतकऱ्यांसाठी हमखास उत्पन्नाचा मार्ग असणारा आठवडी बाजार बंद झाला. त्यामुळे शेतकऱ्याने विक्री योग्य असलेला माल कवडीमोल दराने विकला आणि शेवटी वाजार बंद असलेले जागीच नष्ट केले. शेतकरी भाजीपाल्याचे उत्पादन घेतो. मात्र हा माल वेळेत वाजारपेठेत न पोहोचल्यामुळे भाजीपाला खराव झाला तर त्यावर मिळणारा दर ही माफक स्वरूपात होता. मागणी कमी आणि पुरवठा जास्त असल्याने शेतकऱ्यांना खर्च वजा जाता उदरनिर्वाह चालविणे कठीण झाले. त्यात डाळी, खाद्यतेल, सिलेंडर व इतर जीवनावश्यक वस्तू महागल्या. घर खर्चामध्ये वाढ होत गेली. ही चिंताही सामान्यांच्या डोक्याला सतावत होती. बाजारपेठेत आलेली मंदी पाहता शेती कशी चालवायची आणि परिस्थितीचा सामना कसा करायचा. ही विवंचना शेतकरी सर्वसामान्य नागरिक गृहिणी यात भरडल्या गेल्या.

#### सेवा क्षेत्रावर होणारा परिणाम

Covid-19 प्रसार होत असल्याने राज्य सरकारने मुक्तसंचार लावलेल्या निर्वंधांमुळे सर्वात मोठा परिणाम सेवा क्षेत्रावर झाला आहे. लोकांना कामाच्या ठिकाणी सार्वजनिक वाहनामुळे जात जाता येत नसल्याने बेरोजगारीमध्ये वृध्दी झाली. यात बरेच जण मजूर कारखान्यांमध्ये कामगार आहेत. बांधकाम बंद झाले. याचा परिणाम लोकांच्या रोजगारावर झाला आणि रोजगार नसल्यामुळे राहण्याच्या जागेचे भाडे, किराणा, भाजी अशा गोष्टी विकत घेण्याची त्यांची क्षमता नष्ट झाली आणि त्यामुळे वेरोजगारीत वाढ होऊन कामाच्या अभावाने लाखो स्थलांतरित मजुरांना त्यांच्या मूळ गावी परतावे लागले.

#### शेतीपूरक व्यवसायावर झालेला परिणाम

दूध, अंडे, मासे या व्यवसायावर Covid-19 फार मोठा परिणाम झालेला दिसून येतो. आज दूध व्यवसायाची फारच मोठी अडचण झालेली दिसून येते. दूध कोणी घ्यायला तयार नाही. दूध शहरात नेऊन विकणे शक्य नाही. आईस्क्रीम दूध उत्पादनाची मागणी कमी झाल्यामुळे त्याचा थेट परिणाम दुग्ध व्यवसायावर होणार आहे. तसेच Covid-19 मुळे मोठ्या संख्येने लहान खाजगी डेअरी चे संकलन बंद केल्यामुळे दुग्धव्यवसाय लोकांवरती परिणाम झाल्याचे दिसून येतो. त्यामुळे त्यापासून मिळणारा आर्थिक लाभ कमी होण्यास सुरुवात झाली. त्याचप्रमाणे अंडे मांस यांच्या विक्रीवर कोरोना प्रादूर्भावाचा परिणाम झाल्याचे दिसून येते.

#### रियल इस्टेटवर झालेला परिणाम

चिंता करण्यासारखे आणखी एक क्षेत्र म्हणजे रिअल इस्टेट अर्थात स्थावर मालमत्ता क्षेत्र. निवासी आणि वाणिज्य अशा दोन्ही विभागात या क्षेत्राच्या मागणीत उदासीनता आली आहे. मजुरांना मोठ्या प्रमाणात रोजगार पुरवठा करणारे क्षेत्र, नंतर दुसरा क्रमांक हा बांधकाम क्षेत्राचा लागतो. याचा अर्थ या क्षेत्रातील मंदी ही बेरोजगारी कडे नेणारी ठरली. तसेच या क्षेत्रात आलेल्या मंदीमुळे सिमेंट, पोलाद, विटा, टाइल्स, ग्रॅनाइट, इलेक्ट्रीकल्स वायर्स संबंधित उद्योगांवर परिणाम झालेला आहे.

#### विमानवाहतूक व्यवसायावर झालेला परिणाम

नागरी विमान वाहतूक ठप्प झाल्याने आधिच वित्तीय तणावाखाली असलेले हवाई क्षेत्र अधिकच खोलात जाऊ लागले आहे. उत्पन्नाचा स्त्रोत नसला तरी हवाई क्षेत्रातील विमानतळ किंवा विमानासाठी दीर्घ मुदती सारख्या करारानुसार द्यावे लागणारे भाडे यासारखे खर्च मात्र सुरूच आहे. या कंपन्या नियुक्त तांत्रिक कुशल आणि अकुशल कर्मचारी. वैमानिक सहकर्मचारी आणि इतर कर्मचारी यांचा ताफा सांभाळत हवाई वाहतूक कंपनी आर्थिक दृष्ट्या हातात धरून ठेवणे अतिशय कठीण काम आहे.

#### पर्यटन उद्योग / अतिथी उद्योग

कोरोनाच्या प्रादुर्भावामुळे पर्यटन आणि अतिथी उद्योग ही प्रवासी बुकिंग नाही. कामासाठी किंवा इतर पर्यटन नाही. हॉटेलमध्ये रेस्टॉरंटमध्ये अतिथी नाही. परिषदा भरवल्या जात नाही. यामुळे अतिशय तणावाखाली असलेले क्षेत्र अतिथी व पर्यटन उद्योग आहे. रोजगार पुन्हा पुरवणारे हे क्षेत्र त्याचे मुख्य कौशल्य आहे. कोरोना संकटात आर्थिक दृष्ट्या या क्षेत्रावर गंभीर परिणाम झाला आहे. याचा प्रशिक्षण आणि कौशल्य विकासावर परिणाम होणार आहे. येथे कुशल कामगारांना मागणी असते. त्यांना त्यांचे कौशल्य अद्यावत करण्याची संधी असते. मात्र

त्यांना त्यांचे कौशल्य दाखवण्यासाठी मार्ग मिळणार नाही आणि त्यातूनच रोजगारही उपलब्ध होत असतो आणि रोजगारावर परिणाम होणार आहे.

#### शेअर मार्केटिंगवर झालेला परिणाम

कोरोना व्हायरसचा प्रादुर्भावचा परिणाम आज शेअर बाजारही पाहायला मिळतो. भारत सरकारने खबरदारीचे पावले उचलत परदेशातून येणारा व्हिजा रद्द करण्याचा निर्णय घेतल्यानंतर मोठी घसरण पाहायला मिळाली आणि निफ्टी यांच्याबाबत 2919 अंकांपासून 32778 वर बंद झाला तर निफ्टी 868 अंकांनी घसरून 9590 वर बंद झाला. 2008 नंतर आत्तापर्यंतची सर्वात मोठी घसरण असल्याचे जाणकार सांगत आहेत. याच प्रकारे टाटा मोटर्स, भारत पेट्रोलियम, महिंद्रा अँड महिंद्रा, ओएकजीसी नुकसान झाले. आंतरराष्ट्रीय बाजारात कच्च्या तेलाची घसरण यामुळे जागतिक अर्थव्यवस्थेवर मंदीचे सावट पसरले.

#### आयात-निर्यात वर झालेला परिणाम

चीनमधून एपीआय आयात होऊ न शकल्याने अनेक कंपन्यांचे उत्पादन घटते. याचा परिणाम भविष्यामध्ये औषधाचा जागतिक पुरवठा वर पाहायला मिळू शकतो. देशाच्या आयात-निर्यातीच्या दोन्हीमध्ये नोव्हेंबर मिहन्याच्या दरम्यान घसरून झाल्याची नोंद करण्यात आली आहे. निर्यातीत काहीशी घसरण झाली तर आयातीमध्ये वारा टक्केहून अधिक असल्याची नोंद करण्यात आली आहे. नोव्हेंबर मिहन्यात भारताची निर्यात गेल्या वर्षी याच मिहन्यात 26.7 घसरून 25 पर्यंत पोहोचली आहे. गेल्या मिहन्याच्या तुलनेत नोव्हेंबर मिहन्यात निर्यात कभी झाली. ऑक्टोवर मिहन्यात भारताने 26.38 अब्ज डॉलर किमतीच्या वस्तूंची निर्यातीत केली होती. नोव्हेंबर मिहन्यात तेलाची आयात 11.6 अब्ज डॉलर इतकी झाली. गेल्या वर्षी याच मिहन्यात 13.1 डॉलर किमतीच्या तेलाची आयात करण्यात आली होती. मागील वर्षाच्या तुलनेत डॉलरचे मूल्य 18.4 टक्के कमी झाले आहे. Covid-19 च्या प्रादुर्भावामुळे देशाच्या आयात निर्यातीवर ही फार मेरेठा परिणाम झाल्याचे दिसून येत आहे.

#### सुक्ष्म / छोटे / लहान उद्योग धंद्यावर झालेला परिणाम

लहान उद्योग थांवले आहेत. अनेक मजुरांना त्यांच्या गावी परत जावे लागले. लहान उद्योग काही वंद पडले आहे. तसेच कामगारांचा तुटवडा, कच्चग्रमाल पुरवठा होणे आणि तयार झालेले उत्पादन वाजारात न आणता येणे. या समस्यांना उद्योजकांना तोंड द्यावे लागत आहे. लहान उद्योग किंवा छोटे सुक्ष्म उद्योग हे उद्योगही वंद पडले आहेत. समारोप

भारतीय अर्थव्यवस्थेमध्ये Covid-19 च्या महामारी चा मोठ्या प्रमाणावर विपरित परिणाम झालेला आहे. हा परिणाम फक्त अर्थव्यवस्थेवर नाही तर त्या संपूर्ण अर्थव्यवस्थेच्या विविध टप्प्यांवर झाल्याचे दिसून येते. वर उल्लेख केलेले सर्व आर्थिक क्षेत्र कमी अधिक प्रभावित झाल्याचे दिसते. भारतीय अर्थव्यवस्था ही कृपिप्रधान अर्थव्यवस्था असल्यामुळे इतर देशाच्या तुलनेत भारतावर तितकासा विपरीत परिणाम झालेला दिसत नाही.

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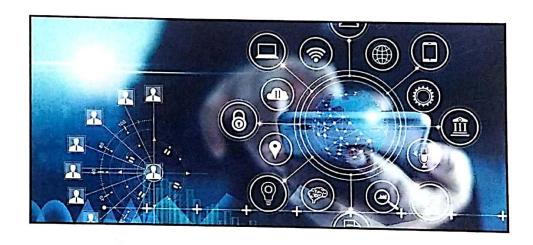
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प्रा. श्रीमती प्रियंका साहेबराव दिवटे सहाय्यक प्राध्यापक, अर्थशास्त्र विभाग, कला, वाणिज्य व विज्ञान महाविद्यालय, अळकुटी

प्रस्तावना :

१८ मे १९९५ रोजी वेल्स फार्गोही ग्राहकांना इंटरनेट बँकिंग ऑफर करणारी पहिली बँक बनली. ज्यामध्ये डेस्कटॉप संगणक हार्ड ड्राईव्ह आणि बँकेने प्रदान केलेली फ्लॉपी डिस्कचा समावेश असलेला प्रोग्राम बदलले. 'ई-वँकिंग म्हणजे इलेक्ट्रॉनिक बँकिंग होय. इलेक्ट्रॉनिक माध्यमाचा वापर करून केला जाणारा बँकिंग व्यवसाय म्हणजे ई बँकिंग पैसे देणे, पैसे घेणे जलद गतीने पार पडतात'. इंटरनेट बँकिंगमुळे प्रत्येक वेळी ग्राहकांना बँकेत जाण्याची गरज पडत नाही. इंटरनेट आल्यापासून सर्व गोष्टी ऑनलाइन आणि जलद होत आहे, त्यामुळे कोणतेही काम एका जागेवरून होत आहे. यामुळे भारत सरकारने १ जुलै २०१५ ला डिजिटल इंडिया मोहिमेच्या अंतर्गत संपूर्ण भारतात सगळं डिजिटल क्राण्याची प्रक्रिया सुरू केली, ह्या डिजिटल इंडिया मोहिमेमध्ये नऊ मुख्य पिलर्स आहे. Broadband, Highway Public Internet Access इत्यादी. मार्फत भारत देशात संपूर्ण ठिकाणी सर्व डिजिटल आणि ऑनलाइन होणार आहे. त्याचेच निमित्त साधून बँकेतील सर्व सेवा ऑनलाईन क्राण्यात आल्या आहे. माणूस एका जागेवरून फक्त एका क्लिकवर बँकेत सर्व सेवा ऑनलाईन वापरू शकतो त्यामुळे बँकेत न जाता घरबसल्या इंटरनेट बँकिंगचा वापर करतो.

ई-बँकिंग म्हणजे इलेक्ट्रॉनिक बँकिंग होय, ई-बँकिंग मध्ये तुमची बँक तुम्हाला असे अधिकार देते ज्या तुम्ही घरी बसल्या बँकेचे व्यवहार करू शकतात जसे बँक खात्याचे तपशील करणे. किती रक्कम आहे ते जाणून घेणे तसेच मागील काही व्यवहार बघ शकता. ऑनलाइन पैशाची देवाण-घेवाण करू शकता, आणि इतर कामे अनेक जलद गतीने आणि कमी वेळेत करू शकता. ई-बँकिंग चा वापर संगणक किंवा मोबाईल फोनच्या मार्फत करू शकतो. इलेक्ट्रॉनिक बँकेचा वापर करण्यासाठी बँकेत खाते आणि फक्त इंटरनेट कनेक्शन असणे गरजेचे आहे. ही बँकिंग मध्ये इंटरनेट बँकिंग, मोबाईल बँकिंग, टेली बँकिंग, ए.टी.एम, डेबिट कार्ड, क्रेडिट कार्ड यांसारख्या इलेक्ट्रॉनिक माध्यमाद्वारे विविध प्रकारचे बँकिंग सेवा आणि व्यवहार समाविष्ट असतात त्यामुळे आपण बँकेत न जाता या सेवांचा फायदा घेऊ शकतो ई-बँकिंग द्वारे पुढील व्यवहार केले जातात.

- पैसे स्वतः खात्यामध्ये जमा करणे व पैसे काढणे किंवा 8. पाठवणे.
- खाते उताऱ्याची प्रिंट मिळवणे. ₹.
- खात्याची आद्यवत माहिती मिळवणे. ₹.
- धनादेश पुस्तिका धनाकर्ष इत्यादी मिळवणे. 8.
- ठेवी व कर्जावरील व्याजदर व इतर शुल्क यांची अद्यावत माहिती मिळवणे.
- लाईट बिल, मोबाईल रिचार्ज, इत्यादी इंटरनेटवरील कामे आरामात घरी करू शकता नवीन खाते तयार करू शकता.

ऑनलाइन पैसे ट्रान्सफर करण्याचे प्रकार :

NEFT, RTGS, IMPS, UPI यांचा वापर करून तुम्ही एका बँक अकाउंट मधून दुसऱ्या बँक अकाउंट मध्ये पैसे ट्रान्सफर करू शकता.

ऑनलाईन पैसे ट्रान्स्फर करण्याचे प्रकार :

- NEFT (National Electronic Fund Transfer) : नॅशनल इलेक्ट्रॉनिक फंड ट्रान्सफर किंवा एनईएफटी ह्या सेवेचा वापर करून एका बँकेतून दुसऱ्या बँकेत पैसे पाठवू शकतो. पैसे पाठवण्याचा हा सर्वात सोपा आणि जास्त प्रमाणात वापरला जाणारा प्रकार आहे. एनईएफटी चा वापर करून कोणताही व्यवहार करण्यासाठी तुमच्याकडे ह्या दोन माहिती असली पाहिजे. एक म्हणजे अकाऊंट नंबर आणि दुसरे म्हणजे ज्या व्यक्तीला पैसे पाठवायचे आहे, त्या व्यक्तीच्या बँक अकाउंट मधील खऋड उेवश.
- RTGS (Real Time Gross Settlement) : रिअल ₹. टाईम ग्रॉस सेटलमेंट ही सेवा जवळपास एन.ई.एफ. टी. सारखीच असते. परंतु किमान पेमेंट आणि पैसे पाठवलेल्या व्यक्तीच्या खात्यात कसे जमा होते ही पद्धत वेगळी आहे. तुम्हाला २ पेक्षा जास्त पैसे टान्स्फर करायचे असल्यास आपण ह्याचा वापर करू शकतो. ठढऋड मध्ये रकमेवर कोणतीही अप्पर कॅप लावली जात नाही. आर.टी.जी.एस. मनी ट्रान्सफर रिअल-टाइम तत्त्वावर होते. ज्या व्यक्तीकडे पैसे ट्रान्स्फर केले जातात, त्याच्या बँकेस त्याच्या खात्यात जमा करण्यासाठी ३० मिनिटे लागतात.
- UPI (Unified Payments Interface) : युनिफाइड ₹. पेमेंट्स इंटरफेस (UPI) ही रिअल-टाइम पेमेंट सिस्टम आहे. जी VPA (व्हर्च्यूअल पेमेंट ड्रेस) वापरून कोणत्याही स्मार्टफोनद्वारे व्यवहार करण्यास अनुमती देते. यूपीआयमार्फत पैसे ट्रान्स्फर करण्यासाठी

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कोणत्याही बँक अकाउंटची गरज लागत नाही. फक्त मोबाइल नंबर किंवा नाव पुरेसे आहे. तसेच व्यवहार २४/७ केले जाऊ शकतात. यूपीआय वरून तुम्ही १ लाख रुपयांपर्यंत पैसे ट्रान्स्फर करू शकता किंवा पाठवू शकता.

- IMPS (Immediate Payment Service): IMPS 8. ही सेवा त्वरित निधी ट्रान्स्फर सेवा आहे. ज्याचा वापर करून आपण कधीही पैसे पाठवू शकतो. ही सेवा कधीही वापरली जाऊ शकते. ह्या सेवा अंतर्गत लगेच पैसे ट्रान्स्फर करता येतात. फसवणूकीच्या तक्रारी टाळण्यासाठी, व्यवहाराच्या मर्यादेवरील लिमिट खूपच कमी सेट केली जाते. आयएमपीएस सेवेचा वापर करून पैसे ट्रान्स्फर करण्यासाठी आपल्याला ज्या व्यक्तीला पैसे पाठवायचे आहे त्या खातेधारकाचा IMPS ID (एमएमआयडी) आणि त्याचा किंवा तिचा मोबाइल नंबर माहित असणे आवश्यक आहे. आयएमपीएसद्वारे, आपण २४/७ पैसे ट्रान्स्फर करू शकतो. परंतु RTGS आणि NEFT ने पैसे केवळ आठवड्याच्या दिवसात कामकाजाच्या तासांमध्ये पाठवले जाऊ शकतात. तसेच शनिवारी काही तास काम करते. NEFT, RTGS आणि IMPS व्यतिरिक्त आपण आपले पैसे यूपीआयमार्फत सुद्धा ट्रान्स्फर करू शकतो आणि चेक द्वारे सुद्धा पाठवू शकतो.
- Cheque : आपण चेकद्वारे सुद्धा पैसे ट्रान्स्फर करू शकतो. आपण एका खात्यातून दुसऱ्या खात्यात पैसे ट्रान्सफर करू शकतो. आपल्याला आपल्या नावासह एक स्टेटिंग पेअर काढावा लागेल, ज्यामध्ये आपण आपली स्वाक्षरी करून पैसे ट्रान्स्फर करू शकतो. ह्यासाठी तुमच्या जवळ चेकबुक असणे खुप गरजेचे आहे. हे काम अत्यंत त्वरित होते.

आपल्याला खात्यातून दुसऱ्या खात्यात पैसे पाठवण्यासाठी कोणतीही मर्यादा नाही आहे. परंतु आपल्याला काही रक्कम काढायची असल्यास काही निर्बंध आहेत.

#### ई बँकिंग चा वापर कसा करायचा :

- ई बँकिंगचा वापर करण्यासाठी आपल्याजवळ एक बँक खाते असणे गरजेचे आहे तसेच इंटरनेट सेवा वापरण्यासाठी असणे गरजेचे आहे.
- तुमचे वय १८ वर्षे पूर्ण झालेले हवे. बँकेत जाऊन ₹. तुम्ही बँकेत तुमचे खाते उघडून त्यानंतर नेट बँकिंग सेवा सुरू करू शकता.
- नेट बँकिंग मध्ये लॉगिन होण्यासाठी तुम्हाला बँकेतून ₹. एक युजर नेम आणि पासवर्ड दिला जातो त्याचा वापर करून तुम्ही नेट बँकिंगचा वापर करू शकता.
- मी तुम्हाला आय.सी.आय. बँकेतील खात्यामधून नेट ٧. बँकिंगचा वापर कसा करायचा हे उदा. देऊन सांगणार

आहे त्यासाठी आय.सी.आय. या वँकेत तुमचे खाते असणे आवश्यक आहे. आय.सी.आय. च्या ऑफिशियल वेबसाईट वरून किंवा बैंकेत जाऊन तम्ही नेट बैंकिंग सेवा सुरू करू शकता त्यानंतर तुम्हाला युजर नेम आणि पासवर्ड मिळेल त्याने लॉगिन करा -आता तुमच्या समोर एक पेज ओपन होईल ज्यामध्ये बँक धारकाचे नाव बँक वॅलन्स वॅक व्यवहार बँक स्टेटमेंट आणि इतर अनेक सुविधा दिलेल्या असतील तसेच त्यात पैसे ट्रान्सफर करण्याची सुविधा असेल.

#### इंटरनेट बॅंकिंगचे वैशिष्टे :

या सुविधेचा वापर करणारा ग्राहक व्यवहार आणि गैरव्यवहार दोन्ही कार्य करू शकतो ज्या खालील गोष्टींचा समावेश आहे.

- ग्राहक खाते विवरण पाह् शकतो. 3)
- व्यवहारांचा तपशील ग्राहक जाणून घेऊ शकतो. 2)
- बँक स्टेटमेंट विविध प्रकारचे फॉर्म डाउनलोड करता 3)
- ग्राहक गुंतवणूक करू शकतो व्यवसाय चालू शकतो. 8)
- ग्राहक वाहतूक प्रवास पॅकेज आणि वैद्यकीय पॅकेज 4) बुक करू शकतो.

#### इंटरनेट बँकिंग चे फायदे :

- जलद व सुरक्षित व्यवहार 3)
- तत्काळ पण ट्रान्सफर ग्राहकांना तातडीच्या पैशाच्या ?) गरजेच्या वेळी मदत करणे.
- ग्राहकांना त्यांच्या बँकेत कुठेही आणि कधीही ₹) कायमस्वरूपी प्रवेश मिळतो.
- यामुळे ग्राहकांचा अमूल्य वेळ वाचतो. 8)
- 4) सुट्टीच्या दिवशी आपण बँकेचा कारभार पाह शकतो करू शकतो, आणि जर आपल्याला पैसे पाठवायचे असतील किंवा प्राप्त करायचे असेल तर तेही करू
- ६) जर आपल्याला काही अडचण आली तर ती आपण ऑनलाइन तक्रार करून सोडू शकतो आणि आपल्या समस्येचे निवारण करू शकतात.

#### ई वॅकिंग चे तोटे :

- नेट वॅंकिंग कधीही सायबर इतर कोणाच्याही मोबाईल किंवा कम्प्युटर वर चालू नये कारण इथे आपले अकाउंट हॅक होण्याची संभावना असते.
- 2) ग्राहक आणि बँकेतील संपर्क चांगला होत नाही जर ग्राहकाला काही मोठी अडचण आली तर ती ऑनलाइन सोडवणे कठीण होते ज्यामुळे त्याला बँकेत जावे लागते.
- ई बँकिंग साठी मोठ्या प्रमाणात खर्च करावा लागतो, ₹) उदाहरणार्थ सारखे यंत्र खर्चिक असून त्याचे आहेत करावे लागते सुरक्षित देखभालासाठी मोठा खर्च करावा लागतो.

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September 2022

ठी तुमचा महत्त्वाचा दोष म्हणजे नेटवर्कची समस्या नेटवर्क डाऊन असणाऱ्या व्यक्तींना बँकेच्या व्यवहारात अडचणी निर्माण होतात त्यामुळे अनेक समस्यांना तोंड द्यावे लागते.

प्रस्तुत संशोधन लेखांमधून आपण असे निष्कर्ष काढू शकतो की ई-बँकिंग व डिजिटल बँकिंगच्या माध्यमातून बँकिंग सेवा या ग्राहकांना जलद व तात्काळ मिळू लागल्या आहेत. भारत सरकारने जुलै २०१५ मध्ये डिजिटल बँकिंग मध्ये क्रांती घडवून आणण्याचा परिपाक म्हणजे आज भारतीय अर्थव्यवस्थेमध्ये डिजिटल बँकेचे योगदान सर्व आर्थिक क्षेत्रांमध्ये दिसून येते आणि याचाच परिणाम भारताची अर्थव्यवस्था आर्थिक दृष्ट्या जलद गतीने विकसित होत आहे.

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#### A Geographical Study Of Education Facilities In The Akole Tehsil District Ahmednagar, Maharashtra

Prof. Sonawane V.V1 Prof. Smt. Jadhav S.R2

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Ahmednagar Maharashtra, India

DOI-10.5281/zenodo.7525008

#### Abstract:

In the tahsil there are 341 number of education Institutes are available. Among of these primary educations maximum is 133 and Average distance in two schools is about 3.35K.m. Second position is Upper primary schools are 90 with the average distance in two schools is 4.08K.m. The Average distance tow education institutes are Polytechnic, MCA and B. Ed colleges about 19.36 K.M. and but of all education institutes average distance are 2.09 K.M.

Key words: Economic development, Education, Amenities, Human resources.

#### Introduction:

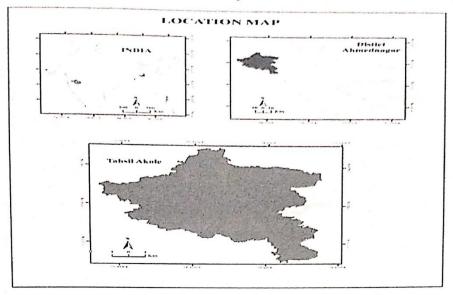
Economic development of a region is depending on the development of human and natural resources because of Man develops with his knowledge, skilled and good health. The most important criteria of human resources development are population density, literacy, occupation, sex ratio etc. The base of geography is depending on the study of human population the environmental elements. For development of specific region or area, we used these knowledge resources. Resources mainly used for the origin of national, local economic and self-development. Human resources are one of the most important national resources and base for the study of population geography. Man has layout the resources on the earth's surface and main natural utility classified in rank. On the Earth, it are biotic and abiotic elements included in classified resources. Man always using the available resources for human development with the help of own skill. Man uses resources for himself development. developing nation's inthe Therefore. population is increasing very rapidly.

(Mahesh 2012) The human resources are important vision for in terms of per capita income, life expectancy, education, per capita health consumption of electricity and 1996, facilities. (Spatarshi 1996, Gosal Human 1996) Mali Spatarshi 1996. Resources development has calculated with the help of several parameters like density of population, population growth rates, and literacy as alternate indicators of the quality of human resources. Health amenities are important for human resources development. (Gosal 1995) Population growth, literacy, education, technical education and health care facilities are important indicators for quantifying the human resources. The human resources play the dynamic role in the development of natural resources. He has supported the idea in quality of man is the key factors in the whole of regional Human (Saptarshi 1996). development. development based resources technological, social, cultural and economic elements. (Siddiqui 2010 and Hussain . 2014). The process of development involves a significant change in the economic activities over different region along with a change in the structure of economy. The identification of regional disparities and extend of inter Blocks disparities in different types like Education, Medical, Communication and Transportations, Market, Electricity water, Agricultural, Finance, Drinking Recreational to use the Deprivation Index and Development Index or Deprivation Method Formula.

#### Study Area:

Geographically Ahmednagar district is the largest district in the state of Maharashtra, divided into 14 Tahsil. One of the Akole Tahsil which is on the western Hilly region of Ahmednagar district, it is divided into 191 villages. Four Revenue Circles namely Rajur, Akole, Samsherpur revenue circles and surrounded Sangamner tahasil from East side, to the West side Thane district, to the North side Nashik district and in to the South direction Pune district. Well surrounded with the mountains range of Sahyadri in Western side. Akole Tahsil is located in 19015' 14" N to 190 44' 59" N latitude and 730 37' 00"to 740 07' 24" E longitudes (Map. No 2.1). Total Geographical area is 1, 49,990.31 hector (1499sq.K.M). Total population of this Tahsil is, 2, 7, 7 1, 71 in 2011 Census year, out of 1, 01,966 (ST) Tribal population is in this study area.

Map no: 01 Location map of study area



### Amis And Objective:

The main objective for this research paper is how the level of education in Akole tehsil Another main objective is to find out the average distance between these educational facilities.

### Methodology:

Secondary data has been used to fulfill the main objective of this research paper. The above statistical information is taken from the Panchayat Samiti in Akola Tehsil, the statistical information has been processed and bar graph has been prepared and average distance method has been used.

### Result:

### Education:

Education is the vital characteristic of a nation for human resources development. Education is most significant used for a development. area/region with nation Moreover, peoples are development with modify social and economic status are changed. Education influence in averagely for development surrounding all achievement of human life of man. Any levels of employment in a region the greater are both the quantity and the quality of education available.

The quality of population can be referring from life expectancy the level of literacy and the level of technical education make by the people of any country/ Region. (Gupta 1992) has describe that education formal as well as informal one of the introduction agent's

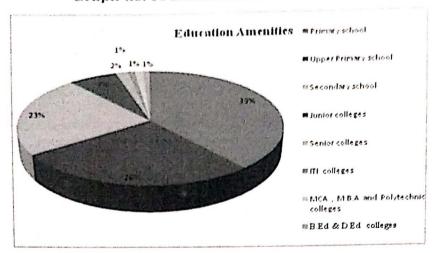
community change particular between the females by exposing them to outside world wading their possibility if with information about a lot of matters applicable to life. Education facilities are very essential for human resources developments and their close relationships in level of human resources development. Education level depends on the accessibility in education facilities. The education amenities are open challenge in human resources development because of all good reference in these amenities in a human life. The availability of various education facilities in the as well as the all the villages are and have education availability.

### **Average Distance:**

The average distance between two schools calculated to find out relationship between educational facilities and human resources development. The inter institution distance may be one of the indicator of accessibility of education facilities in a region. (Pawar D.H. 2009) Average Distance sued for the spacing of rural settlement. Thus, recharger uses in this formula each educational institution with averagely distance in the study area. In the tahsil there are 341 number of education Institutes are available. Among of these primary educations maximum is 133 and Average distance in two schools is about 3.35K.m. Second position is Upper primary schools are 90 with the average distance in two schools is 4.08K.m. The Average distance tow education institutes are Polytechnic, MCA and B. Ed colleges about 19.36 K.M.

and but of all education institutes average distance are 2.09 K.M.

Graph no: 01 Education amenities in Akole tehsil



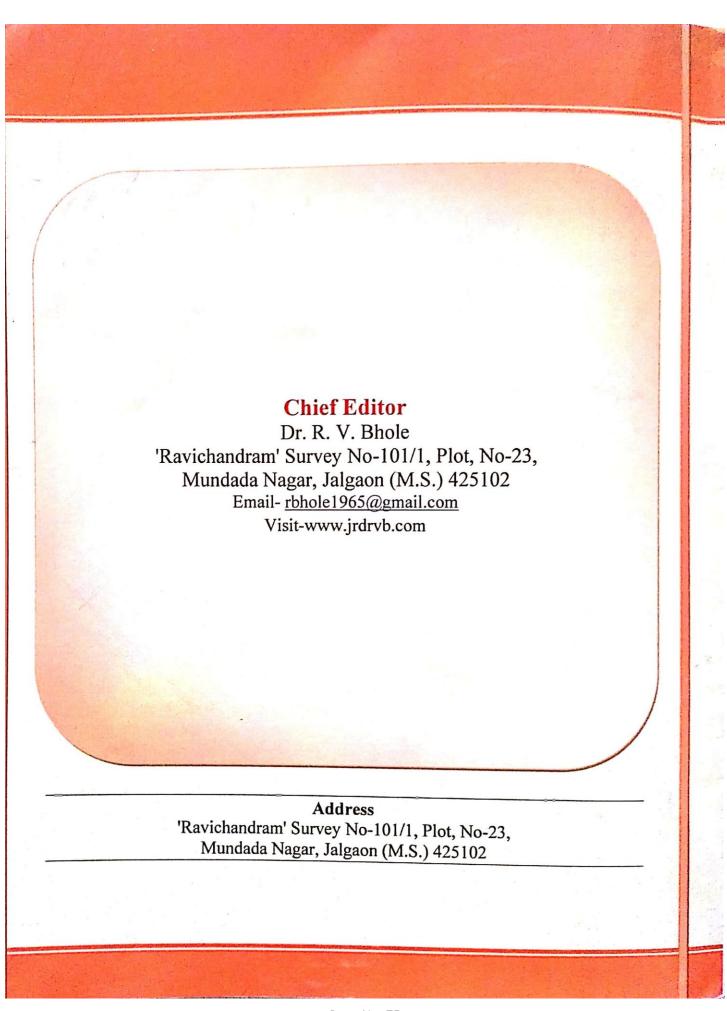
### Conclusion:

The identification of regional disparities and extend of inter Blocks disparities in different types like Education, Medical, Communication and Transportations, Market, Electricity and Drinking water, Agricultural, Finance, Recreational to use the Deprivation Index and Development Index In the tahsil there are 341 number of education Institutes are available. Among of these primary educations maximum is 133 and Average distance in two schools is about 3.35K.m. Second position is Upper primary schools are 90 with the average distance in two schools is 4.08K.m. Average distance education tow institutes are Polytechnic, MCA and B. Ed colleges about 19.36 K.M. and but of all education institutes average distance are 2.09 K.M.

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### A Geographical Study of Tourism Classification in Nashik District, Maharashtra State, India

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### Abstract

In Nashik district, there is diversity in terms of tourism. Both religious and natural tourism centers are in the way of development in Nashik district and one can see that some of these religious tourism centers have been developed. Although this research paper is done from a descriptive point of view, it will help people to know what are the types and kinds of tourism available in Nashik district. Although various mediums and sources have been used for this research based on the secondary information, it has mainly used information from reference books and research papers on the internet and various websites.

Keywords: Tourism, classification, Potential, Human Resources, Nashik District

Contribution/Originality: While some tourist centers are awaiting development, Nashik district has a great deal of socio-cultural and environmental diversity. All these factors have affected the tourism business in the study area.

### Introduction

The economy of a country is dependent on various trades mainly through direct and indirect exchange of goods. And tourism is an international trade or national trade which generates foreign exchange but does not involve direct exchange of goods. Also the local visa development of any area depends on the natural and human resources available there. This tourism business can provide a lot of employment to the local people and help in the regional development of a wide

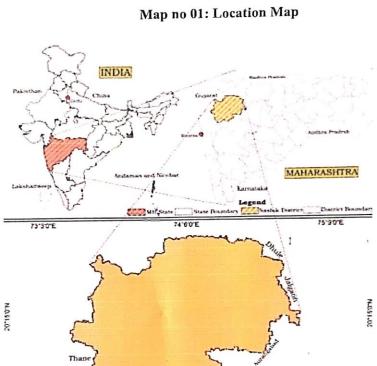
range of things. However, there are different types of tourism, mainly natural tourism, religious, cultural, adventurous tourism, religious tourism, etc. Nashik district covers all these tourist centers. Socio-economic, geographical, technological, demographic and political factors are responsible for the development of tourism. There are many tourist destinations in the world that have not yet been explored by human beings or they are deprived of development but they can be developed if human beings know about such tourist destinations. Socio-economic, political and religious factors affect the development of any tourism. This tourism business promotes a lot of local and regional development as well as a large number of commodity purchases. This business generates a large number of different jobs and creates new markets. Although tourism is an invisible mind trade and money is transacted but not seen in the exchange of goods, tourists are considered to be an important factor. Natural resources are required for tourism development as much or more human resources are also required. There is no need for tourism in a place where there is no need for human development. In short, without human resources, there can be no tourism development of any kind.

Due to this, various tourist centers in Nashik district have been classified and their capacity has been studied in this research paper. This work is based on the secondary data as well as information presented from the point of view of theoretical approaches.

### Study Area

The tribal area of the Nashik district is positioned between 19°34'39" N to 20°51'41" N latitudes and 73°14'15"E to 74°24'45" E longitudes. The area mainly covers western part of the Nashik District and includes seven tehsils namely Baglan, Dindori, Kalwan, Peint, Surgana, Trimbakeshwar and Igatpuri. The area has hilly topographic conditions with medium to high rainfall. In the area of study, two major rivers originate i.e. Godavari and Girana flowing eastward. The average height of the study area is 620 meters AMSL. Area is mainly eastward sloping and has an average slope of 7.13 degree. The total geographical area (TGA) of tribal tehsil is 6786 sq. km., which is about 43 percent of TGA of the Nashik district.

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### Aims and Objectives

Nashik District 13'3'UE

The most important aim is to study the tourist center in Nashik district. An assessment of tourism potential in Nashik District. Then the secondary objectives are as follows:

1. To do a geographical study of the tourist centers in Nashik district,

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2. To classify the tourist centers in Nashik district,

The aims and objects of this research have been taken from a theoretical point of interpretation.

### Methodology

This work is dependent on the secondary data. It mainly uses information research Articles, Books, Nashik District gazetteer, reports, and various information sources on the Internet. This information is also based on information from the internet/website and other research papers.

#### Results and Discussion

### 1. Religious Tourism Center:

There is a lot of diversity in Nashik district from a religious point of view but Nashik district is famous for some temples in Nashik district in which eleven important temples are generally considered important for tourists. These temples have huge potential for tourism development, but some of these temples are not developed for tourists. Trambkeshwar is one of the most famous places in Nashik district. It has a 'Jyotirlinga' (There are only 12 such places in India) and it is also a place of Kumbh Mela (There are only 4 such places in India). People, mostly Hindus, from all over the world visit here for religious ceremonies. You can see that some tourist centers in Nashik city have been developed and Shree Saptshrungi Gad Wani has been developed religiously but the rest of the tourist centers are underdeveloped even though they have a lot of potential. The potential for development among the following religious tourism centers is as follows, Tapovan and Kalaram temple, Mangi Tungi Temple, Kushavart Tirtha, Shree Someshwar Temple, Dhammagiri - Vipassana Centre, Sita Gumpha etc. Other famous temples are Goddess 'Saptshrungi Devi' (Kalwan Tehsil), Goddess 'Renuka Devi' (Chandwad Tehsil), God Ganpati temples at Thengoda (Baglan), Khedgaon (Kalwan) and Navashya Ganpati (Nasik). Ancient Gondeshwar temple at Sinnar is one of the examples of great ancient Indian art but not so popular. It is a Hemadpanthi style temple. The Archeological Survey of India has been working on the restoration of this temple. Other

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religious centers which have a potential of becoming a tourist centers are, Taked (Igatpuri tehsil), Jagdamba Mata temple (Kottam Gav - Yeola tehsil), Vipshyana center near Igatpuri, Chandanapuri near Malegaon.

### 2. Natural Tourist Places:

Nashik district is underdeveloped as a natural tourist destination. Due to the Sahyadri range to the west of the district, there is a large area of greenery, the lot of potential for natural tourism. The study area has a wide range of mountains in various forms and a large number of trekking sites have been developed. It mainly consists of the following tourist centers. Brahmagiri Hill, Salher Hill, Anjaneri hills, Gangapur Dam, Dudhsagar Falls, Dugarwadi waterfall and Vihigaon Waterfall. The study area has a lot of scope for the development of waterfalls and these centers can be developed here. In short, there is a lot of potential for the development of these natural tourism centers. Dudhsagar waterfall (< 30 mtr.) famous for its scenic beauty, located 8 km to the west of Nasik city at Someshwar. One of the major waterfalls lies west of Trambakeshwar called as Dugarwadi Waterfall (140 mtr.), It is 30 km west to Nasik city and 6 km. from Trambakeshwar. Few minor waterfalls also have local importance and located in the hilly track of weastern ghat mainly in Igatpuri, Trambak, Peth, Surgana, Kalwan and Bag,an tahsil (eg: Sangameshwar-Shirala waterfall-Peth, Saptshrungi gad waterfall- Kalwan, Dodheshwar waterfall- Baglan. But all the waterfalls are seasonal and depend on the monsoon rain.

### 3. Forts:

Nashik district has a historical background so a large number of forts have been built. There are many forts in Nashik district that tourists do not know or they are deprived of development. For the development of such forts, it is necessary to develop transportation in these areas. So that people can reach those forts. According to the Nashik District Gazeteer there are 25 forts in the districts and almost all are hill forts. But according to the MTDC website there are 38 forts. Major forts are Salher-Mulher, Ankai-Tankai, Ramshej, Dhodap, Hatgad, Ahivant etc. Others are Tilwan, Achala, Aundha Patta, Bahula, Bhaskargad, Chauler, Galna, Ghargad, Harish, Indrai, Kachna, Kanheri, Kankrala, Kantra, Koledhair, Manikpunj, Markinda, Pisol,

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Bhorgad, Ratangad, Vaghera, and Tringalwadi fort. Most of them are damaged but still its historical value attracts the tourists.

### 4. Cultural or Heritage Tourism:

Nashik district has a large religious heritage including some of the Ramayana period antiquities, and so it is a culturally important tourist attraction. Pandavleni are the Buddhist rock-cut caves. They are a group of 24 caves in the Trirashmi hill (as known from the inscriptions), representing the Hinayana Buddhist caves. These caves contain inscriptions written in the Brahmi script using Prakrit language. These caves are located 8 km, to the southwest of Nashik city. At the same time, the number of tribal people is high in Nashik district, so tribal culture can be developed here or tribal culture can be developed in tourism centers. With proper guidance and proper planning, a cultural tourism center can be developed here, so there is a potential.

### 5. Other Attractions:

Due to the large-scale production of grapes in Nashik district, there is a large wine industry in the district. Students visit this area as an industrial visit to see the wine industry. For this, Industrial Visit Tourism can be developed as an educationally important tourist destination. There are also Coin Museums which are also devoid of people. In short, these museums are not known to the public but are visited by local tourists. There are also many adventure tourism centers in the district that can be developed. Zonkers Adventure Park, Deolali Camp, Shubham Water World, Shagun Resort & Water park, Arjun Adventure Park, There are other tourist centers in Nashik district but this tourist center is not known to people from other districts or other states so proper planning and planning is required to make people aware of this tourist center. It is visited by local tourists for various reasons but it needs to be developed from the point of view of people from outside the district or other states coming to visit this place. From that point of view, proper planning is needed.

### Conclusion

Nashik district is a natural house, due to the Sahyadri mountain range running from the western side of the district, Godavari River originates here and the district also has a religious heritage. As a result, there is a huge potential for development for natural and religious tourism.

In addition, some of the tourist centers in Nashik district are deprived, even if the roads are developed and with the help of technology, the tourist centers can also be developed. There is a need to create awareness among the people as the culture of tourism is not yet developed as people are not aware of the benefits of tourism. Few tourist centers have been developed in Nashik district or more tourists visit those places. People or tourists do not go to other tourist places. Proper planning and policy for tourists to visit other places can create many jobs in rural areas.

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# TOURISM POTENTIAL IN AKOLE TEHSIL, AHMEDNAGAR DISTRICT OF MAHARASHTRA STATE, INDIA

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### **ABSTRACT**

The development of tourism is influenced by historical, cultural, technological, religious, economic and environmental factors. In order to develop tourism in any place, it is necessary to first study the potential of tourism development in those areas and then it is very important to develop tourism. In short, Akola tehsil has a large amount of natural diversity. Among these tehsil, Kalsubai is the highest peak in the state of Maharashtra. Due to the natural diversity of the area, it has a lot of potential. In Adventure, Natural, Historical, Religious, Agro-based etc. tourism activity has been developing in Akole. For e.g. scope for Trekking, bird watching, safaris, facing, boating and wild life safari in the forest region etc. These things are focusing the regions and some tourism activities of Akole.

KEY WORDS: Resources, Tourism, Potential. Human Resources, Akole.

#### INTRODUCTION

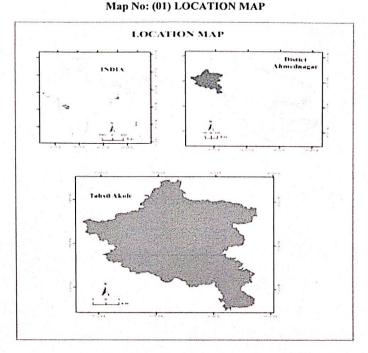
Tourism is renowned as the largest industry in the world. It contributes about 10 per cent Gross Domestic Product out of total in the world . Tourism is a service sector, which has a great potential for increasing economy, employment, infrastructural facilities and eliminate the regional disparity. Tourism has comprehensive nature therefore, it known as the fourth dimension of contemporary economics .In many developing countries like India tourism become a major source of regional development, which is backward due to the lack of natural resources. Especially, rural and tribal area of the country has great potential of tourism because of pleasant environment, diversity in physical features, distinctive culture and different socio-economic status (1). As tourists always get attracted towards the mountain destinations, tourism as a sociocultural and economic phenomenon can be develop a lot in the mountainous region, if planned properly. In this context, the Akole tehsil of Ahmednagar district has a great potential for tourism development. The western mountainous region of the tehsil offers many tourism products of nature with a wide ecological range and biodiversity. In addition, the socio-cultural dimension of tribes of this region is one of the major tourist attractions (12). Ahmednagar district is famous for various geographical, historical, religious and cultural Aspects. Akole large amount share to geographical resources and Tourism. The good Potentiality of geographical resources so large amount development of Tourism activities. The main aspect is there are

hilly off shoots of the Sahyadris in Western part of the district. They have called Kalsubai, Adula, Baleshwar and Harishchandragad hill ranges. Kalsubai, the highest peak (1646M) in the sahyadris, lies in Ahmednagar district. Another peak is, Ratangad, Kulang and Ajuba Dogar etc. we see the Vitha-Ghat on the way of Randha falls etc. Akole tehsil of Ahmednagar district is well known tribal area of Maharashtra. It is east towards part of the Western Ghat, Abundant natural scenery, diver's physical features, pleasing climate, specific tribal culture, reservoir and biodiversity are the main tourism characteristics of Akole tehsil. However, government infidelity is responsible for under development of tourism potential in this region.

### STUDY AREA

Geographically, Ahmednagar district is the largest district in the state of Maharashtra. It is divide into 14 tehsil. It is divide into 191 villages and coverage area about 1, 50,508 hectares. There are total population of this tehsil is 2, 71,719 (2001) one of which 1, 01,966 (ST) tribal people in this area. Akole is a tehsil place in Ahmednagar district, Maharashtra state, well surrounded with the mountains of Sahyadri. Akole tehsil is located in 19° 15' 14" N to 19° 44' 59" N latitude and 73° 37' 00" E to 74° 07' 24" E longitudes. Total geographical area of 150508 hectors. Area under the forest in 41698 hectors. The total agriculture lands have about 98712 hectors and average of rainfall is 508.9 mm.

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### AIMS AND OBJECTIVES

For this research paper, two main objectives have been taken into consideration for the potential of tourism development in Akole tehsil.

- 1. To study of tourism Classification in the Akole tehsil.
- To study Geographical Resources and Tourism potential in Akole tehsil.

### DATABASE AND METHODOLOGY

The present research paper is based on the primary and secondary data sources. Primary data were collected through people participating rural evaluation method, spot observation. The Secondary data were achieved through various reference books, research papers, and newspaper article. Tourism atlas, maps, reports on district tourism plan for Ahmednagar district were used as a secondary source of information. GIS software has also been used to create tourism maps and location amp.

### GEOGRAPHICAL RESOURCES FOR TOURISM

According to Robinson, have great Geographical components of tourism Developments and Tourist Attractions. Which have been termed as geographical components of tourism. There are seven geographical components are Accessibility and Location, Space, Scenery, Climate, Animal life, Settlement features and last Culture. There are certain Geographical features of the world that that attract travelers to them/ types of climate are most suitable for different types of tourist activity there are five main Geographical Features, which attract travelers to them.

a) Climatic Resources for Tourism b)Coastal Resources and the sea c) Landscape and wildlife Resources d) Historic Resources for Tourism e) Cultural, entertainment, manmade resources for tourism. The large Amount Geographical Resources available in the Akole tehsil for e.g. Forest, Wild life's and Animals, Climate, Mountain, Good of History, Culture etc. So very large amount Scope of tourism and good of capable tourism Development the Akole Tehsil.

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CLASSIFICATION OF TOURISM	I (TABLE NO. 01)
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Sr. No.	Types of Tourism and Geographical Resources.	Places/ Area
1	Natural	Kokan-kada, Kalsubai Peak, Bhandardara Dam, Umbrella Falls, Randha Falls, Tawa Water Falls
2	Historical Forts	Patta fort or Vishramgad (1396 meters), Harischandragad, Ratangad
3	Religious	Amriteshwar, Agasti Rishi Ashram, Ratangad, Taaked
4	Cultural	Tribal Cultural
5	Forest and Wild Life	Kalsubai and Harischandragad Forest area Wild life (Flora and Fauna) KajavaFestival(during September To November).
6	Agro &Forest based ( Eco-Tourism)	Agricultural & Forest Area.
7	Adventurous Tourism	
	A) Mountains Play	
	Rock Climbing	Kokankada, Alang, Malg, Kulang etc.
	Trekking Routes	Kalsubai, Harischandragad, BalubhiDongar, Kandaka, Kothale, Chanchakar, Muda, AjubaKridaDongar etc.
	Mountaineering	Kalsubai, Harischandragad, BalubhiDongar, Kandaka, Kothale, Chanchakar, Muda, AjubaKridaDongar etc.
	B) Forest Play	
	Jungle Cap and Safari	Kalsubai, Harischandragad, Ratangad Forest area
	Wild life	Kalsubai, Harischandragad, Ratangad Forest area
	Angling and Fishing	River - Pravara, Mula river and Bhandardara Dam, Ghatghar Dam
	Boating	Bhandardara Dam, GhatgharDam, Nilwande Dam etc.

Kalsubai and Harischandragad wild life sanctuary is situated at Akole Tehsil, in the district of Ahmednagar. The kalsubai peak has an altitude of 1646 m and is the highest peak in Western Ghats. It is an ideal place for people who want to enjoy the beauty of nature far away from the city life. The sanctuary has various temples, peaks and forts that make it a place of rich past. Some of monuments located here are Alnag, Kalsubai, Kulanggad, Bahiroba, Harischandragad, Madangad, Ratangad and many more. All this makes the sanctuary an ideal place for trekkers. The place is very rich in natural vegetation cover and abounds in various species of plants and trees. Mostly the vegetation is southern moist mixed deciduous and in places that are near to the western coast the vegetation is semi deciduous semi evergreen type. Some of the common species of trees found here are Aashing, Gulchavi, Parjambhual, Hirda, Bahava, Beheda, Kudal, Avali, Jambhul, Siras, Chandawa, Lokhandi, Kharvel etc. There are various bushes around like Dhaiti, Mandar, Chilhar, Ber, Rametha, Kapipatta etc. In some areas of the sanctuary large patches of different species of grass occurs. Some of the grasses found here are Pawanya, Harali, Marvel, Surad, Dongari etc. The sanctuary is a dwelling place of various species of animals that include reptiles, mammals as well as the birds. Some of the common mammals found here are Palm civet, Wolf, Jackal, Barking Deer, Leopard, Mongoose, Jungle cat, Wild Boar, Hyena, Bats, Sambhar, Porcupine, Indian Giant Squirrel etc. The reptile group includes Fan-throated Lizard, Monitor Lizard, Turtles, Snakes and many more. One can also

see around both land birds as well as the water birds. Some of the common birds seen around are Egrets, White Necked Storks, Water hen, Herons, Black Ibis etc.

### AGASTI RISHI ASHRAM AND AMRITESHWAR

Situated on the bank of the Pravara River, this legendary dwelling finds a place in the scripts of the Ramayan. It is said that Lord Ram, Laxman and Sita visited Agasti Rishi. The Rishi had then given Lord Rama a miraculous arrow, which was used to kill the devil, Ravana, in order to rescue Sita. Amriteshwar temple dates back to 1100 AD. Built in a distinct Hemadpanti style, the intricately carved temple still stands proud. Other places worth visiting are KonkanKada (another trekker's delight), a small garden and a swimming tank.

### Patta / Vishramgad

Fort is located in Kalsubai range a mountain range that emerges from Sahyadris at Alng-Kuloang and Madangad forts near Igatpuri and run east-west direction till Sinnar in Nashik district.

### MOUNTAINS PLAY AND ADVENTURE TOURISM

A host of mountains sport in also part of western Akole There are various trekking routes; climbing, Mountaineering etc. enjoy the Adventure tourisms in the Akole tehsil. The Western Part of Akole tehsil good potential Area for Adventure tourism.

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"Rock climbing: The rocky cliffs of Kokankada challenge to the take great risks. And other challenge area is Alnag, Malg and Kulang Mountain etc." Trekking routes and Mountaineering, Kalsubai the highest peak (1646 m) in the Sahyadri range. It is an ideal place for these who enjoy trekking, as are the surrounding hills. Kalsubai and other places were good condition and opportunities of trekking, mountaineering because the western part of Akole in nearest all mountains (Forts) height is above sea level 1250 m. the western side a great for trekking, climbing, mountaineering rock climbing etc.

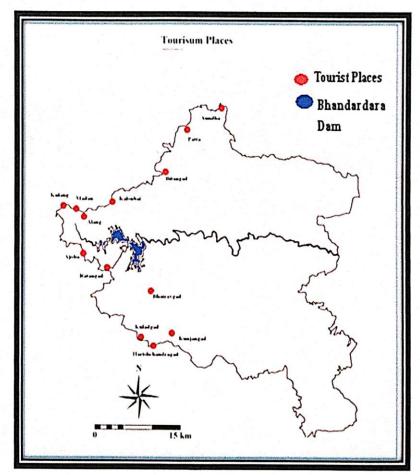
### FOREST PLAY AND ADVENTURE TOURISM

"Jungle Cap and Safari: The Night and Day time good condition of living forest area in western part forest area." As well as forest safari and discovering of medical plants and wild life large opportunities. This area to maximum cover by mountain range.

### WATER PLAY AND ADVENTURE TOURISM

Angling and Fishing: The Pravara River on the eastern slopes of the Sahyadris between Kulang and Ratangad. Peninsular of Pravara, Mula River and Bhandardara dam, Ghatghar dam. Offer some great opportunities for fishing and boating in Bhandardara dam, Ghatghar dam. Offer some great opportunities for boating.

Map No: 02 (Tourism Places in Akole Tehsil)



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#### CONCLUSION

Geographical Resources condition is suitable for the development of tourism but for this development, government should need for the care of that tourist places. People should essential know about this tourist places. Mentioned above tourist places have been essential doing advertisement and to develop in road networks to all tourism places. At that, time there should be develop of Eco-tourism. So large amount scope of all types' tourisms Activates in the Akole tehsil. Akole tehsil of Ahmednagar district have full of potential of tourism on the basis of pleasant environment, natural beauty, wildlife, pilgrim's centers and historical tourism sites. But still the area is lacking behind to attract tourists at the national and international level. There are some causes were we want to pay attention. Lack of promotion and publicity about the tourism sites is the major obscurity. Low levels of awareness among stakeholders regarding the potential. Infrastructural facilities like public convenience facilities, medical facility, accommodation facilities, absence of integrated efforts to promote the many facets, electricity, seating resting, street light, parking, guard railing, toilet block, drinking water, street lighting direction signage's etc. are require for tourism development.

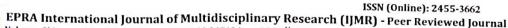
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### Economic Development in Ahmednagar District, Maharashtra State, India

Mr. Vinayak Vijay Sonawane

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Abstrace: This research paper based on sources of secondary information, mainly using the 2011 census data as well as District Statistical Handbook at 2019. To study of economic inequality in Ahmednagar district, 15 factors have been used, while population factors and agricultural factors have also been considered. Also the Z score method is used to level these entire economic factors.

Key word: Feonomic Development, Regional Disparities, Agricultural, Ahmednagar District.

### Introduction:

There are some factors of economic development which mainly include the total population engaged in primary second tertiary activity. In short, how many people are involved in economic development is important, and on top of that, today's production in that area depends. What are the factors for measuring regional disparity mainly include physical resource cultural factors and institute and technical factors. Regional disparities in the level of development are the product of regional disparities in the distribution of physical resources [13.4.5]. (Chandna R.C 2012)Regional disparities in cultural moorings as well as regional disparities in technology attainments and disparities in the institutional framework. Study Area:

The present study Ahmednagar district has been selected as a study area. It extends between 18° 20' and 19° 59' north latitudes and 73° 40' to 75° 43' east longitudes (Map.1). The total length of Ahmednagar district is 200 kilometers and Width it is 210 kilometers. This Ahmednagar district naturally physical into three divisions. The first is the Sahyadri mountain range. There are various mountain ranges like Kalsubai, Adula, Baleshwar and Harishchandragad in this range, second Plateau third plains area. The major rivers in the district are Godavariand Bhima and tributaries Pravara, Mula, Sina, Dhora, Kukdi.

### Aims and Objective:

The main objective of this research is to study the economic inequality in Ahmednagar district. Thereare 15 main factors considered to study economic inequality. It is important to study the effect of these factors on economic inequality. The objectives of this research are also to study economic inequality with the help of Z score.

### Research Methodology:

secondary data source of The information has been used for this research. The has: been collected information Almednagar District Statistical Handbook for the year 2019 in front of the district. Fifteen

Regional disparities in the level of development. are not the product of the regional disparities in the distribution of natural resources alone but are the function of combined effect of regional disparities in the distribution of natural resources, cultural background, technological attainments and intuitional framework associated with the political background. In order to overcome the socio-political and economic disparities of a region, it is necessary to formulate goal strategies based on the geographical background of the region. Accordingly, it is necessary to implement a planin this area. Human Resources and Natural-Resources are the two factors that contribute to reducing the social and economic inequality of any region [10, 15, 16].

Location of Study Area Map No:01 **Medius** Atlanedang/e Clubrics

factors have been used to study economic inequality and to score the level of economic development from these fifteen factors, the Z score is the statistical method used. The four levels of this economic level are as follows, Level of Development, Very Low Development,

Low Development. Moderate Development, and Development. As well as the Z score index value level is created in that format as shown in Table 1. The Feonomic Indicators are Percentage of Set sown area (X1), Number of Shallow tubewells (X2). Number of deep tube-wells (X3), Number of commercial banks (X4), Number of gramin banks (X5). Number of

Very Low Development:
The very log development level is based on the level of Z score, it is between levels -1.0 to -0.4, so it includes two talukas. In Ahmednagar district, in very low development, there are two talukas, mainly Jamkhed and Shrirampur talukas. This development depends on these fifteen factors which means that these fifteen factors have not been developed in these talukas or you can see their deficiency.

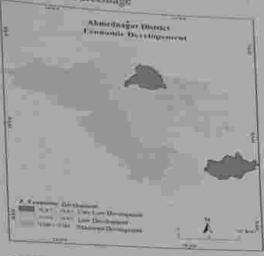
Low Development:

Considering the above fifteen factors, you come across five talukas in low development, mainly Akole Parner, Nevase Sangamner and Shrigonda talukas. This means that the above fifteen factors are underdeveloped, so you see a lot of regional disparities. In short, you don't see economic development in these talukas. Out of these talukas, Parner, Nevasa and Shrigonda talukas are in drought prone areas.

Moderate Development:

Piffeen factors are important factors in the inequality of economic development in Ahmednagar district. Through these factors and the Z score method, seven tehsils come into moderate development. Those tehsils are karjat, Nagar, Pathardi, Rahata, Rahuri, Shovgaon.

cooperative societies (X6), Number of Fertilizer Depot (X7), Percentage of Agricultural labour (X8), Percentage of Cultivators (X9), Road Length (X10)Percentage of HII, (X12)Percentage of Offier workers (X13),(X14)Irrigated Area,(X15)



MAP NO 02: ECONOMIC DEVELOPMENT

Kopargoan. According to the method of Z score, the value of development is 0 to 1.1. Although literacy rate is low in Shevgaon and Pathardi talukas, the rest of the area is moderately developed as per Z score and agriculture is not developed here as there are irrigation problems or limitations.

Table No 01: Level of Economic Development

Level Z Score	Level of Development	Name of the Tehsils	Number of the Tehsil
-1.0 to -0.4	Very Low Development	Jamkhed, Shrirampur	02
-0.3 100.0	Low Development	Akole, Parner, Newasa, Sangamner, Shrigonda,	05
0. to 1.1	Moderate Development	karjat,, Nagar, Pathardi, Rahata, Rahuri, Shovgaon, Kopargoan.	07
More Than 1.2	Development		00

Conclusion:

The help of this Z score, you can find four levels in economic development, very low development, low, moderate and development. It is clear from this that there are two talukas in Very Low, there are five talukas in Low, there are seven talukas in Moderate and there is no taluka in development.

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### A Geographical Study Of Education Facilities In The Akole Tehsil District Ahmednagar, Maharashtra

### Prof. Sonawane V.V1 Prof. Smt. Jadhav S.R2

Department of Geography, Art's, Commerce & Science College, Alkuti, Tal.: Parner, District : Ahmednagar Pincode : 414305 Maharashtra, India

#### Abstract:

In the tabsil there are 341 number of education Institutes are available. Among of these primary educations maximum is 133 and Average distance in two schools is about 3.35K.m. Second position is Upper primary schools are 90 with the average distance in two schools is 4.08K.m. The Average distance tow education institutes are Polytechnic, MCA and B. Ed colleges about 19.36 K.M. and but of all education institutes average distance are 2.09 K.M.

Key words; Economic development, Education, Amenities, Human resources,

### Introduction:

Economic development of a region is depending on the development of human and natural resources because of Man he develops with his knowledge, skilled and good health. The most important criteria of human resources development are population density, literacy, occupation, sex ratio etc. The base of geography is depending on the case study of human population and environmental elements. For development of specific region or area, we used these knowledge resources. Resources mainly used for the origin of national, local economic and self-development. Humanresources are one of the most important national resources and base for the study of population geography. Man has layout the resources on the earth's surface and main natural utility classified in rank. On the Earth, it are biotic and abiotic elements included in classified resources. Man always using the available resources for human development with the help of own skill. Man uses resources for himself development Therefore, in the developing nation's population is increasing very rapidly.

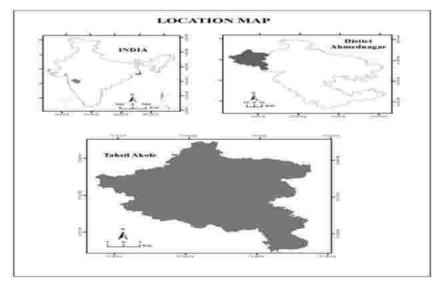
(Mahesh 2012) The human resources are important vision for in terms of per capita. income, life expectancy, education, per capita consumption of electricity and health facilities. (Spatarshi 1996, Gosal 1996, Spatarshi 1996, Mali 1996)Human Resources development has calculated with the help of several parameters like density of population, population growth rates, and literacy as alternate indicators of the quality of human resources. Health amenities are important for human resources development. (Gosal 1995) Population growth, literacy, education technical education and health care facilities are important indicators for quantifying the human resources. The

human resources play the dynamic role in the development of natural resources. He has supported the idea in quality of man is the key factors in the whole of regional development. Saptarshi 1996). Human resources development based technological, social, cultural and economic elements, (Siddiqui 2010 and Hussain . 2014). The process of development involves a significant change in the economic activities over different region along with a change in the structure of economy. The identification of regional disparities and extend of inter-Blocks disparities in different types like Education, Medical, Communication and Transportations, Market, Electricity and Drinking water, Agricultural, Finance. Recreational to use the Deprivation Index and Development Index or Deprivation Method Formula.

### Study Area:

Geographically Ahmednagar district is the largest district in the state of Maharashtra, divided into 14 Tubsil, One of the Akole Tuhsil which is on the western Hilly region of Ahmednagar district, it is divided into 191 villages. Four Revenue Circles namely Rajur, Akole, Samsherpur revenue circles and surrounded Sangamner tahasil from East side, to the West side Thane district, to the North side Nashik district and in to the South direction Pune district. Well surrounded with the mountains range of Sahvadri in Western side. Akole Tahsil is located in 19015' 14" N to 190 44' 59" N latitude and 730 37' 00" to 740 07 24 E longitudes (Map. No 2.1). Total Geographical area is 1, 49,990,31 hector (1499sq.K.M). Total population of this Tahsil is, 2, 7, 7 1, 71 in 2011 Census year, out of 1, 01,966 (ST) Tribal population is in this study SAMESTA.

### Map no: 01 Location map of study area



### Amis And Objective:

The main objective for this research paper is how the level of education in Akole tehsil Another main objective is to find out the average distance between these educational facilities.

### Methodology:

Secondary data has been used to fulfill the main objective of this research paper. The above statistical information is taken from the Panchayat Samiti in Akola Tehsil, the statistical information has been processed and bar graph has been prepared and average distance method has been used.

### Result:

### Education:

Education is the vital characteristic of a nation for human resources development. Education is most significant used for a nation with area/region development. Moreover, peoples are development with modify social and economic status are changed. Education influence in averagely for development all surrounding achievement of human life of man. Any levels of employment in a region the greater are both the quantity and the quality of education available.

The quality of population can be referring from life expectancy the level of literacy and the level of technical education make by the people of any country/ Region. (Gupta 1992) has describe that education formal as well as informal one of the introduction agent's community change particular between the females by exposing them to outside world wading their possibility if with information about a lot of matters applicable to life. Education facilities are very essential for human resources developments and their close relationships in level of human resources development. Education level depends on the accessibility in education facilities. The education amenities are open challenge in human resources development because of all good reference in these amenities in a human life. The availability of various education facilities in the as well as the all the villages are and have education availability.

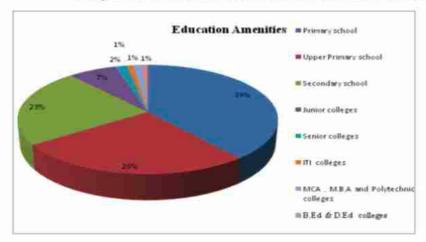
### Average Distance:

The average distance between two schools calculated to find out relationship between educational facilities and human resources development. The inter institution distance may be one of the indicator of accessibility of education facilities in a region. (Pawar D.H. 2009) Average Distance sued for the spacing of rural settlement. Thus, recharger uses in this formula each educational institution with averagely distance in the study area. In the tahsil there are 341 number of education Institutes are available. Among of these primary educations maximum is 133 and Average distance in two schools is about 3.35K.m. Second position is Upper primary schools are 90 with the average distance in two schools is 4.08K.m. The Average distance tow education institutes are Polytechnic, MCA and B. Ed colleges about 19.36 K.M.

and but of all education institutes average

#### distance are 2.09 K.M.

### Graph no: 01 Education amenities in Akole tehsil



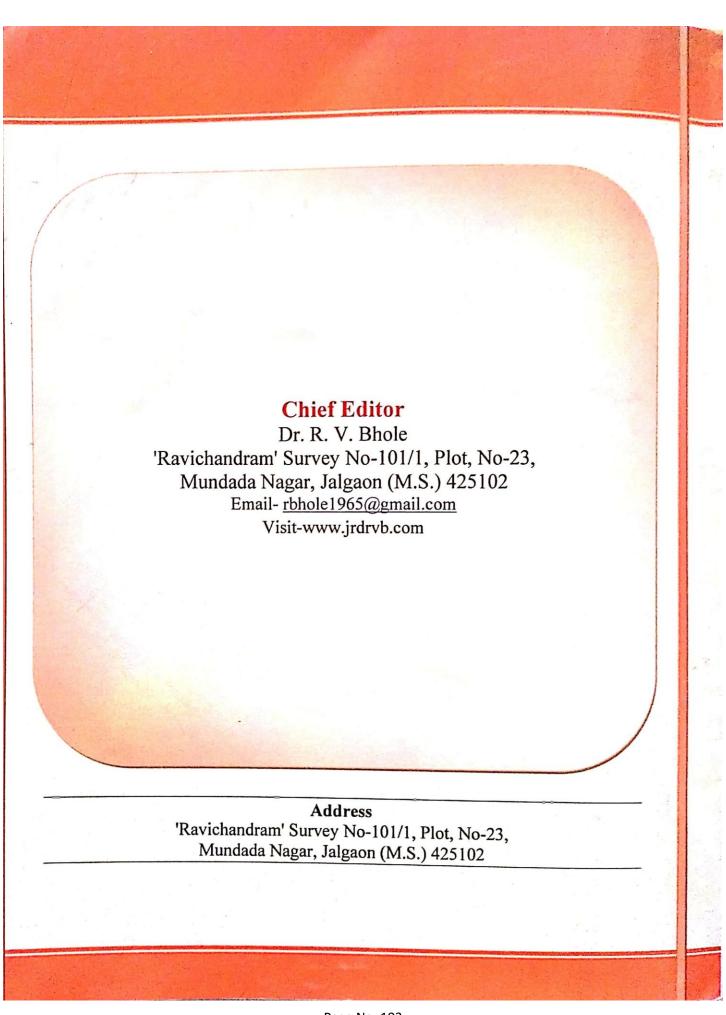
### Conclusion:

The identification of regional disparities and extend of inter Blocks disparities in different types like Education, Medical. Communication and Transportations, Market, Electricity and Drinking water, Agricultural, Finance. Recreational to use the Deprivation Index and Development Index In the tahsil there are 341 number of education Institutes are available. Among of these primary educations maximum is 133 and Average distance in two schools is about 3.35K.m. Second position is Upper primary schools are 90 with the average distance in two schools is 4.08K.m. Average distance tow education institutes are Polytechnic, MCA and B. Ed colleges about 19.36 K.M. and but of all education institutes average distance are 2.09 K.M.

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### Digital and E-Business Marketing: A Pressing **Need Before Society**

Dr. S. S. Thorat

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This is a research paper presenting the current E-Business situation in India. Electronic Business is more than just buying and selling products online. It also includes the entire online process of developing, marketing, selling delivering, servicing and paying for products and services. In recent time the information about the organization products, services, features are available online. The information and price transparency allow business organizations to expand their business globally and that factors are ascertained is the main motive of this research paper. E-business enables instant flow of communication regarding goods, services, transmission of orders and the status of delivery. In modern world, the services of the organization are available 24 hours a day and 365 days a year. E-business helps to deliver just in time information and removes communication barriers between employees, customers, suppliers and business associates.

Keywords: Electronic Business, Electronic Marketing, Electronic Commerce, Information Technology, Goods and Services etc.

### Introduction:

This research paper is focuses on the need and importance of e-Business in the modern world. The researcher also studies the tools, growth and benefits of e-Business in Digital Economy. In recent time the information about the organization, products, services, features are available online. The information and price transparency allow business organizations to expand their business globally and that factors are ascertained is the main motive of this research paper. E-business enables instant flow of communication regarding goods, services, transmission of orders and the status of delivery. E-business is an increasingly important topic for all companies. However, business and IT lack a common language necessary to discuss, analyze, and design opportunities that allow enterprises to take advantage of the digitalization of business. Modern businesses use technology to create new value in business models, customer experiences and the internal capabilities that support its core operations. The term includes both digital-only brands and traditional players that are transforming their businesses with digital technologies.

E-business provides cost and transaction efficiency and helps business organization to enjoy economies of scale. Today, online presence along with physical presence is required for business organizations. Companies that have been conservative in the use of computers are rushing to have their presence in the internet world. E-business generates revenues and increases the productivity of the country. Commerce

constitutes the exchange of products and services between businesses, groups and individuals and hence can be seen as one of the essential activities of any business. Hence, electronic commerce or e-Commerce focuses on the use of ICT to enable the external activities and relationships of the business with individuals, groups and other businesses.

E-business involves business processes spanning the entire value chain: electronic purchasing and supply chain management, processing orders electronically, handling customer service, and cooperating with business partners. Special technical standards for ebusiness facilitate the exchange of data between companies. E-business software solutions allow the integration of intra and inter firm business processes. Ebusiness can be conducted using the web, the internet, intranets, extranets, or some combination of these.

### Objectives of The Research Study:

The said research study was carried out with following objectives in view:-

- 1. To study the current position of e-Business in India.
- 2. To study the growth and benefits of e-Business in modern world.
- 3. To study the factors stressing the need for e-Business.

### Research Methodology:

This research paper studied only secondary source of data of various references related to e-Business. Basically, the secondary data is collected from various

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reference books related to e-Business, e-Commerce, e-reference books related to e-Business, e-Commerce, e-Marketing etc. For the said research study secondary data is also collected from the National and International Research Journals which are related to International Research Journals which are related to International Research study the data pertaining to the present research study the data pertaining to the present research study the data pertaining to the internature on the topic concerned. The literature was thus collected by visiting various libraries. Some Government offices were also visited for getting office record and statistical data. The secondary data is also collected from various websites.

### Hypothesis:

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The said research study was carried out with following main hypothesis are:

1. E-Business generates revenues and increases the productivity of the country.

### An Overview of E-Business:

E-commerce and e-business involve the creation of new value chains and business relationship between an organization and its customers and suppliers, as well as within the organization itself. There are lot of organizational obstacles in developing an e-business strategy. It involves major and potentially disruptive organizational change. E-business has got a wider scope than e-commerce. E-commerce is a subset of ebusiness. It is essential for all companies to have an ecommerce strategy. But some companies need to move beyond e-commerce and form e-business strategies especially large companies that already have links to Electronic Data Interchange networks or have completed major Enterprise Resource Planning implementation. Companies that are successful in implementing e-commerce have a bright chance of being successful in an e-business strategy. E-Business organizations can enter international market at lower cost; the primary benefit of e-business is global accessibility at marginal cost. Web enables a business organization to introduce and market a new product without incurring huge investment. satisfaction helps to increase the customer base. Ebusiness enables a business organization to keep the doors open for business, whenever a customer requires it. Up-to-date information available Organization's website provides more information to customer, thus educating them better.

Recent Growth of E-Business in Modern World:
Today, people are spending more money online,
which has shifted business emphasis to digital sources
of revenue and digital channels. The growth of the

digital economy has made people more familiar with digital products and services, which has driven companies to seek new competitive advantages in the digital space. Digital business is distinct from ebusiness in that e-business typically leaves existing business models intact, merely using technology to gain efficiency or eliminate redundancies. Having customers fill out a credit card application form online reduces the inefficiencies of a paper application process, but it doesn't provide an experience that is new or different. Digital business focuses more on how technology allows companies to create new value and experiences that differentiate companies and give them a competitive edge over their peers.

Uber capitalizes on the widespread adoption of smartphones and utilizes a business model that allows them to maintain relatively low capital assets. A traditional taxi company must own and maintain vehicles, as well as contribute overhead to recruiting and managing employees; an e-business version would allow customers to schedule a taxi online and perhaps view past trips, but the essential experience would remain the same.

Uber cements its place as a digital business because it is, at its core, a platform that connects people and drivers at a massive scale through the internet, while creating an experience that improves on what was previously available to people.

Netflix is a good example of a company that switched from e-business to digital business. Originally, Netflix used technology to manage an inventory system and mail people DVDs, providing an experience that was more convenient, but ultimately fairly similar to movie rental stores. However, once it gave customers the option to stream video on demand, it disrupted itself and transformed the way that people view film and television media. The ability to consume movies and TV shows at any time or place is impossible without the widespread internet access that most consumers have today.

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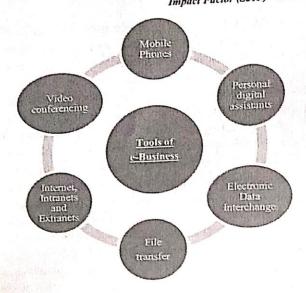
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### Benefits of E-Business:

The benefits of implementing e-Business tools is not so much in the use of technology, but in the streamlining of business processes and the ease in finding new markets. Some of the benefits are:

- Quicker and easier communications.
- 2. Strengthened marketing capabilities and reach.
- 3. Increased hours of operation (a web-site provides 24-hour seven day information to existing and potential customers).
- 4. Access to broader information through research.
- Reducing the cost of doing business by lowering transaction costs and increasing efficient methods for payment, such as using online banking and reducing stationery and postage costs.
- The opportunities to adopt new business models and develop tailored customer support.

### **Factors Stressing the Need For E-Business:**

E-Business helps in Cost Reduction - Ebusiness enables business organizations to advertise products, receive orders, collect payments and deliver goods at lower cost, Ebusiness is very cost effective as it helps the role of the middlemen. eliminate Advertisements on internet enable a better customer to cost ratio. They enable business organization to spend less by cutting down the cost. The total overhead cost required to run ebusiness is comparably much cheaper than traditional business. Hosting a website reduces the cost incurred on labour, office rent and maintenance. Lack of information about

product schedules of the buyers results in hig inventory buildup for the seller. The speed flow of information between the buyers an sellers in electronic market helps to eliminate unnecessary inventory cost.

- E-Business helps in Customer satisfaction E-business allows business organizations have intimate relationship with customers, F commerce enables the customers to choose and order products according to their specifications E-business allows customers to perform online shopping. The convenience, flexibility and speedy flow of information help the business organizations to provide improved customer service. Advertisements placed on internet attract customers from domestic and global market. The gains obtained in e-business are passed on to customers through lower prices or as additional features of products or services. this provides customer satisfaction.
- 3. E-Business helps to acquire Just-In-Time Information - E-business enables business organizations to have direct links with suppliers, distributors and customers through improved information systems. Speedy flow of communication paves way for quick processing of orders. The cost incurred on communication in e-business environment is low and allows instantaneous communication between anyone from anywhere from the world.
- 4. E-Business helps in Transaction Efficiency -Business process is automated. Reduction in operational waste and the automation of and practices lead to business process transaction efficiency. The time taken to complete business transactions is very less in electronic environment. E-business enables business organizations to have direct links with customers and this enables to a business to become more customer-focused. E-business helps to streamline the operating processes and enables to integrate the various business activities of an organization.
- Ease of Access to Global Market through E-Business - Internet provides the basis for global communication. Advertisements placed on internet helps to attract customers from anywhere in the world. E-business allows business organizations to enter international markets easily and effectively. The information

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about the organization, products, services, features are available online. The information and price transparency allow business organizations to expand their business globally.

Conclusion:

E-Business has emerged as a mainstream solution for many businesses. It focuses on the business as a whole and is not restricted to commercial transactions. Electronic Business is more than just buying and selling products online. It also includes the entire online process of developing, marketing, selling, delivering, servicing and paying for products and services. Ebusiness enables business organizations to advertise products, receive orders, collect payments and deliver goods at lower cost. E-business is very cost effective as it helps eliminate the role of the middlemen. Reduction in operational waste and the automation of business process and practices lead to transaction efficiency. The time taken to complete business transactions is very less in electronic environment. E-business enables business organizations to have direct links with customers and

this enables to a business to become more customerfocused.

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# Empowering Women through Self-Help Groups

# DR. S. S. THORAT

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# Abstract:

The empowerment of women is one of the imperative issues in the progression and improvement of countries all over the world Tamilnadu has a magnificent custom of recognizing the significance of empowering women over a number of decades. Association with Self Help Groups has enabled women to gain greater control over resources like materials possession, intellectual resources like knowledge, information ideas and decision making in home Community, society. A process in which, women challenge the existing norms and culture, to effectively promote their well-being is known as women empowerment. The participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economic aspects. This study examines women empowerment through self-help groups in study. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries. . From the assessment of various criteria's of empowerment (power, autonomy and selfreliance, entitlement, participation and awareness and capacity-building), the study suggests that if women participating in the microcredit programme through SHGs sustain for some longer period (eight years or more), such programme might contribute to higher level of "women's empowerment(WE)"than others types of control group.

Keywords: Women Empowerment, Self Help Group, Self Reliance, Micro Finance.

### Introduction:

The Government of India and state authorities alike have progressively more realized the importance of devoting attention to the economic betterment and development of rural women in India. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however, rural women have harder lives and are often discriminated against with regard to land and property rights and in access to medical facilities and rural finance. Women undertake the more onerous tasks involved in the day-to-day running of households, including the collection of fuel wood for cooking and the fetching of drinking water, and their nutritional status and literacy rates are lower than those of men. They also command lower wages as labour: as rural non-agricultural labourers, women earn 44 rupees per day compared to 67 rupees for men. Women's voice in key institutions concerned with decision making is also limited. In 2007, only 8 per cent of all seats in the national parliament were occupied by women.

Women's empowerment has long been a central attribute of the partnership between International fund for Agriculture Development (IFAD) and the Government of India. Key instruments for supporting women's empowerment are self-help groups, whereby 10-20 rural women from the same village, mostly poor women, come together to contribute two-weekly or monthly dues as savings and provide group loans to their members.

# Objectives of the Research Study

The present research study was carried out with following objectives in view:

- To study the Impowerment of Women through Self Help Group
- To study the Concept of Self Help Group
- To study the Concept of Empowerment of Women

### Research Methodology

The present research study uses the most recent available published secondary data To achieve the above stated objectives, the secondary data was used. The secondary data that are mainly used are published in annual reports of various banks and survey reports of leading business magazines. The secondary data was also used from various reference books related to Self Help Group, Empowerment, E-Commerce, M-Commerce, Information Technology, Marketing, Banking, Finance, Commerce, Management etc. For the said research study the secondary data is also collected from the various National and International Research Journals which are related to Commerce, Management, Marketing and Finance. For the said research study the data pertaining to the above objectives was collected and reviewed the literature on the topic concerned. The literature was thus collected by visiting various libraries. The Secondary data is also collected from various websites,

## Hypothesis of the Research Study

The said research study is carried out with the following hypothesis in view:

I Recent year, the empowerment of women is one of the imperative issues in the progression and improvement of countries all over the world.

2 In early days, Women's Self Help Group is playing very important role in economic and also rural development of India.

## Self-Help Groups (SHGs)

Self-help groups are generally facilitated by Non- Government Organizations (NGOs), and increasingly advise and train members in a variety of on- and off-farm incomegenerating activities. Indeed, in a number of recent projects, NGOs were substituted by trained facilitators and animators drawn from self-help groups. Through promoting self-help group. IFAD funded projects have contributed to improving the overall status of women in terms of income, empowerment, welfare, etc. In the Rural Women's Development and Empowerment Project, for example, 90 per cent of the beneficiaries reported increased access to and control over resources such as land, dwellings and livestock. In those operations, the country programme evaluation also found clear advances in the self-confidence and assertiveness of self-help group members. In the Tamil Nadu Women's Development Project, 50 per cent of women self-help group members reported that, for the first time in their lives, they had visited new places and travelled longer distances, while 90 per cent had interacted with institutions such as banks, NGOs and project agencies. However, the study also noted that greater effectiveness would have been achieved if the project had stressed value-addition and promoted market linkages. The box below provides an example in how self-help groups introduced changes into women's lives.

# The Self Help Group Model

The Self Help Group (SHG) model, like almost all the other mod feels in micro finance, has evolved in the NGO sector, SHGs are small (membership of 10 to 20 persons) informal groups that have socially and economically homogeneous membership of poor people drawn from the same hamlet or from nearer hamlets. The composition of membership

is mostly exclusively male or exclusively female (as of now in India more than 90% of the silfer members are female only).

The members are self-selected, with the column of the property of the selected with the column of the selected with the select

The members are self-selected, with the other potential members to build it into a strong social and financial institution. Once the basic group is identified, the MGO facilitator builds processes and systems that make the SHO a stable, sustainable institution. The group meets regularly, mostly weekly, at an appointed time and place and carries out its financial ganaction of need based loans to the members (only) out of the pool of funds created the rules and norms of the group are determined by the group member themselves. Thus while the SHO provides the members with financial services, the NGO provides them with support services, training, systems setting and in developing linkages.

Concept of Empowerment

Empowering means enabling people especially women to acquire and possess power resources in order for them to make decisions on their own or oppose decisions that are made by others which affect them. Participation and control over resources are considered as the entical indicators in the process of empowerment. Disadvantaged women especially in rural areas possess least proportions of resources and as a result they are powerless and dependent on the powerful. Historically, credit access and terms have discriminated against women (Manimekalai, 1999) due to various reasons such as inability to provide collateral, smallsized loans, high transaction costs for banks formalities. Microfinance through women Self-Help Groups is a significant medium of poverty alleviation and empowerment of women. SHGs formed by women in different places have proved that they could indeed bring about a change in the mindset of the very conservative and tradition-bound illiterate women in rural areas. The concept of group formation is the best strategy to enlighten women and provides necessary mental courage for self-employment. Grouping of women has increased their awareness and reduced the chances of exploitation by middlemen. Empowerment of women is necessary for sustainable development. Empowerment is increasing the capacity of women to develop self-reliance in order to identify their problems. It emphasizes team spirit and collective action. Groups or communities act together in order to gain access to policies and decision-making arenas where their quality of life is determined. Development is a process of Empowerment.

Women's Empowerment

Naila Kabeer defines women's empowerment as the process by which those who have been denied the ability to make strategic life choices acquire such ability. This ability to exercise choices incorporates three inter-related dimensions: resources which include access to and future claims to both material and social resources; agency which includes the process of decision-making, negotiation, deception and manipulation; and achievements that are the well-being outcomes.

Measuring the Impact of Microfinance on Women's Empowerment

Given the complexity of foremost women's empowerment it is not surprising that only a few empirical studies have tried to examine the impact of microfinance on women's empowerment. For the most part, empirical research on microfinance's effect on women's empowerment has been conceptually ungrounded and tends to estimate an over-extended definition of empowerment or a truncated aspect of it. A number of these studies also suffer from methodological bias and flaws. In fact, only a few studies have successfully investigated this impact in a rigorous manner. The interpretation of women's empowerment and its measurement varies across studies. Most researchers construct an index/indicator of women empowerment. However, measuring women empowerment by constructing indices is an

inappropriate technique as it allows the use of accidental weights. Most researchers, for instance, will agree that impact of a women's decision to buy cooking oil for the family is different in nature from her participation in a decision to buy a piece of land. Both these decisions have different implications and magnitude of impact on her empowerment. As such giving equal weight to both these decisions does not make sense. At the same time, suggesting an arbitrary weight for these decisions is also inappropriate, as it is not for the researchers to decide the factor by which the latter decision contributes more to women empowement. Other studies use Item Response Theory, where the element of analysis is the whole pattern of a set of binary indicators that substitute for woman's self-sufficiency, decision-making power, and participation in household and societal decision making. These studies have found that credit programs allow women to take a greater role in household decision making to have greater social networks and more bargaining power visá- Vis their husbands, and to have greater freedom of mobility.

### Functions of SHGs

The following are the main functions of SHGs

1. The amount may be small, but savings have to be a regular and continuous habit with all the members "Saving first - Credit later "should be the motto of every group members,

2. The savings to be used as loans to members' .The purpose, amount, rate of interest, etc.to be decided by the group itself. Enabling SHG members to attain loans from banks, and

repaying the same.

3. Every meeting, the group will discuss and try to find solutions to the problem faced by the members of the group. Another model has been piloted recently by NABARD. It facilitates formation of SHG for ban Linkage in areas without NGOs; instead, they use the services of committed individuals volunteers identified by banks branches.

### Role of NGOs in the Promotion of SHGs

NGOs play the crucial role of facilitators in group formation and development

Quality of group can be influenced by the capacity of facilitator i.e., NGO

NGOs also help in training and capacity building of facilitators being used by DRDAs

 DRDAs may support NGOs or Network of Community Coordinators who are engaged in the task of initiating and sustaining the group development process

Community Coordinator take up the responsibility of managing 10-15 SHGs in a cluster

consisting of 4-5 villages within a radius of 4-5 Kms.

It is quite a fact that the involvement of banks with grass root NGOs/SHGs also improves their appreciation of the problems of the poor in accessing formal credit and brings about change in their outlook, responsiveness and perception, NGO as financial intermediation, the success of microfinance is seen in the rural areas. NGOs can be expected to fast internalize the culture and practice associated with efficient conduct of the business if microfinance. The rise of NGOs doing business in microfinance has opened the floodgates of aid in at least in rural India.

## Women empowering activities

- 1. Overcoming the resistance from husband and other members of the family to join the SHG:
- 2. Increased participating in decision-making within the household to issues that were usually considered outside the domain of women;
- Improved status and increase in respect within the women;
- 4. Feeling fearless, open and confident
- 5. Adopting family planning procedures
- 6. Moving out of the house and the village more regularly;

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. Fradicating of Prostitution

plon gural women have sparks which can be fanned into flames with necessary guidance Rinar There are innumerable possibilities for promoting profitable small enterprises by positioning and all efforts should be made to develop this nursery for enterprises by used Groups of asset less women will have to be made. and women and seed less women will have to be made sustainable through backward to be to credit and technology and forward linkages with many many through backward cell Help to credit and technology and forward linkages with organized markets. The efficacy pakages would be considerably enhanced if a symbiosis could be worked out between 5HGs of SHGs would be the structure of SHGs would be worked out between 5HGs. of SHOs and Panchayati Raj Institutions (PRIs) because by nature and mandate both these institutions and Pane same objective viz. of ushering people-centred development and through it to have the development. It is difficult to say which factors are more important for empowering women. The differences in pace of empowerment might be a result of various factors: household and village characteristics, cultural and religious norms within the society, behavioral differences between the respondents and their family members, and the kind of training and awareness programs that women have been exposed to. For SHG programs, the results seem to indicate that the minimalist microfinance approach is not sufficient. Additional services like training, awareness raising workshops and other activities over and above microfinance programs that purely focus on financial services are also an important determinant of the degree of its impact on the empowerment process of women. Further research is needed to identify what factors in SHG programs have a greater impact on women's empowerment.

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# COMMERCE EDUCATION IN INDIA: PROBLEMS AND SOLUTIONS Dr. S. S. Thorat

Loknete Dr. Balasaheb Vikhe Patil (Padmabhushan Awardee) Pravara Gramin Shikshan Sanstha's Arts, Commerce & Science College, Alkuti Tal-Parner, Ahmednagar

#### ABSTRACT

India's education system is often cited as one of the main contributions to the economic rise of India. In India commerce education is very important part of education which is called as Business Education. It is a living and evergreen discipline and it is totally different from other disciplines. Commerce Education is the area of education which develops the required knowledge, attitudes and skills for successful heading of Trade, Commerce and Industry. The present research paper is focuses on various challenges before commerce education. It also include the opportunities in the changing environment of economy. Recently Business, commerce education and research are interrelated terms which includes Finance, Marketing. Accounting, Human Resource Management, Entrepreneurship Development, commercial & business law etc. To elevate economy of our country, we need professional commerce community, economists and accountants with advanced practical and IT knowledge, To expand, evaluate and analyze the market of the large scale businesses and other financial institutions. Therefore we have to train the new generation in different aspects of business environment and also lo play a very important and vital role to enhance quality of commerce education. Commerce, which is a prominent department in any institution, has got more acceptance nowadays than ever before. There are varieties of subjects included in a commerce course; these include financial accounting, cost accounting, financial management, economics, business & laws, administration, organizational behavior and e-business etc. Large number of institutes is offering commerce degree programs in India.

KEYWORDS - Commerce Education, Opportunities, Prospects, E-commerce etc.

#### INTRODUCTION

The first Commerce school was established in Chennai in 1886 by Trustees of Pachiyappa's Charities. Commerce classes started in the Presidency College, Kolkata in 1903. The Sydenham College of Commerce and Economics was established in 1913 as

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the first institution for higher education in Commerce. Commerce has grown from a subject to a full-fledged faculty in most of the universities and had acquired a pride of place amongst different academic disciplines. The growing phenomenon of globalization, liberalization and privatization has been influencing the Commerce education. The demand for Commerce education has spiraled over the last decade. Today students of Commerce at the graduate level could opt for a range of courses and options. For instance, a student could either opt for Bachelor of Commerce, Commerce (Honours), Investment and Financial Accounting, Banking & Insurance, Business Studies and Foreign Trade. Similarly at the post graduate level he can opt for Masters in Commerce, International Business and Human Resource and Organizational Development, Finance and Control, Banking & Insurance etc. To

meet the growing needs of the business society, there is greater demand for sound development of commerce education.

Commerce is one of three fundamental academic streams, the other two being humanities and science. Commerce is a division of trade or production which deals with the exchange of goods and services from producer to final consumer. It comprises the trading of something of economic value such as goods, services, information or money between two or more entities. While pursuing a course in the field of commerce, one acquires the knowledge of business or trade, nature and fluctuations in market, basic of economics, fiscal policies, industrial policies etc. The concept of commerce consists of a wide range of interdisciplinary branches including Accountancy, Business Administration, E-Commerce, Finance, Economics and Marketing. Since the Indian economy is one of the fastest growing economics among the third world countries, the need for talented professionals, who can contribute towards the growth of the economy, is increasing. To serve the purpose, many commerce colleges in India are imparting quality education. A commerce aspirant can pursue course related to the field at any of the colleges and work on organizations that deal with finance and commerce.

#### OBJECTIVES OF THE RESEARCH STUDY

The present research study is carried out with the following objectives in view:

- To understand the problems of contemporary commerce education.
- To study the challenges and opportunities before Commerce Education.
- 3. To examine new aspects and trends in relation to Commence education.

#### RESEARCH METHODOLOGY

To achieve the above stated objectives, the secondary data was used and Desk Research Method was basically adopted. The secondary data that are mainly used are published in annual reports of various banks and survey reports of leading business magazines. The secondary data was also used from various reference books related to Banking, Finance, Commerce, Management and Economics. For the said research study the data pertaining

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to the above objectives was collected and reviewed the literature on the topic concerned. The literature was thus collected by visiting various libraries. The Secondary data is also collected from various websites.

## HYPOTHESIS OF RESEARCH STUDY

The Hypothesis of present research study is as under.

1. Recently Business, commerce education and research are interrelated terms which includes Finance, Marketing. Accounting, Human Resource Management, Entrepreneurship Development, commercial & business law etc.

## PROBLEMSBEFORE COMMERCE EDUCATION

Presently, the business world feels that the commerce graduates and post-graduates degreeholders lack in right kind of skills, practical knowledge and exposure to outside businessworld, which are needed. To realize the mismatch between the product and the demand, there is an urgent need to overcome the existing business education system and requirecoping up with the fast changing Liberalization, Privatization and Globalization era. The problems faced by the commerce graduates and post-graduates are of a great concern for thestudents, academicians, business world and even for parents, as the students are onlyoriented towards classroom theoretical related skills, lack of communication skills, lack of ITknowledge and global scenarios etc. Therefore, there is an urgent need to explore somemeasures to overcome these challenges. After completing course in the field of commerce &management student can encourage joining any private or government organization as aspecialist in any of the streams of commerce and they can also pursue professional coursessuch as Chartered Accountant, Cost and works Accountant, Company Secretary, CharteredFinancial Analyst, A graduate in commerce can undergo careers in Financial Services and Financial consultant, financial portfolio manager, financial analyst, tax consultant, fundmanager, and security dealer and also a good entrepreneur etc. Commerce graduates canfurther pursue careers in Management Such as i) Personnel Management ii) ProductionManagement iii) Financial Management iv) Marketing Management v) Materialsmanagement vi) Hotel Management vii) Hospital Management viii) Tourism Managementix) Event Management x) Office Management

#### E-commerce

E-commerce education a excellent future education. E-commerce provides multiple benefits to the consumers in the form of availability of goodsat Lower cost eider choice and saves time. The general category of E-commerce can be broken down in to two parts: E-merchandise and E-finance. E-commerce involves conducting business using modern conducting business using modern communication instruments: telephone, fax, e-payment, money transfer systems, e- data interchange and the Internet. Online business like financial services, travel entertainment and groceries are all likely to grow. Forces

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influencing the distribution of global e-commerce and its forms include economic factors, political factors, cultural factors and supranational institutions. Ecommerce as anything that involves an online transaction.

#### M-Commerce

M-Commerce is the Force of E-Commerce's future Both the telecommunications industry and the business world are starting to see M-Commerce as a major focus for the future scope of commerce education.M-Commerce as the Force of E-Commerce's Future. Both the telecommunications industry and the business world are starting TO see M-commerce as a major focus for the future scope of commerce education.

# SOLUTIONSFOR COMMERCE EDUCATION

The broad objectives of the University education are, liberal education with theaim of fostering in the students an attitude of objective enquiry and some understanding of the society and social change, of the problems of human relationships and the human and social implications of technological change, and developing a capacity to appreciatethe finer values of life etc. These objectives are taken as implied in the case of business education also. Education should be a three-fold process of imparting knowledge, developingskills, and inculcating proper attitudes and values towards life and society in general. It must enable the individual to develop the activity and skill to earn and carry on reason able standard of living and it must also enable him to develop his creative faculties to the utmost so that intellectually, morally, physically and spiritually he is in a position to enrich his personality. Business education or commerce education is that area of education which develops the required knowledge, skills and attitudes for the successful handling of trade, commerce and industry. Till yester years, commerce education is business education. But, in tune with theneeds of the business and society, independent professions have emerged in the form of chartered accountant, cost and works accountant, company secretary and business administrator (M.B.A.).

A graduate in commerce had ample opportunities as he 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.
- A graduate in commerce will with specialization in Banking & Finance will have opportunity in Banks and Insurance companies.

#### CONCLUSION

Modern Commerce Education cover diversified fields of education and research in different aspects of business environment. It includes Finance, Marketing, Accounting,

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Human Resource Management, Entrepreneurship Development, Commercial and Business Law etc. In order to attain Economic Growth of a region or a country, one needs professional Economists and Accountants either advanced practical knowledge to enable toevaluate and analyze the complexities of the large scale business and otherFinancial institutions in one side and to face the stiff competition from theMNCs from the other side. Here the commercial experts who have trained indifferent aspects of business environment have to playa very important role. Keeping in view the above facts and demand of the time, prospects of Commerce Education seems very bright. To avail the advantage of Commerce, a lot of educational institutions have been opened to educate students in the field of Commerce with more knowledge on practical.

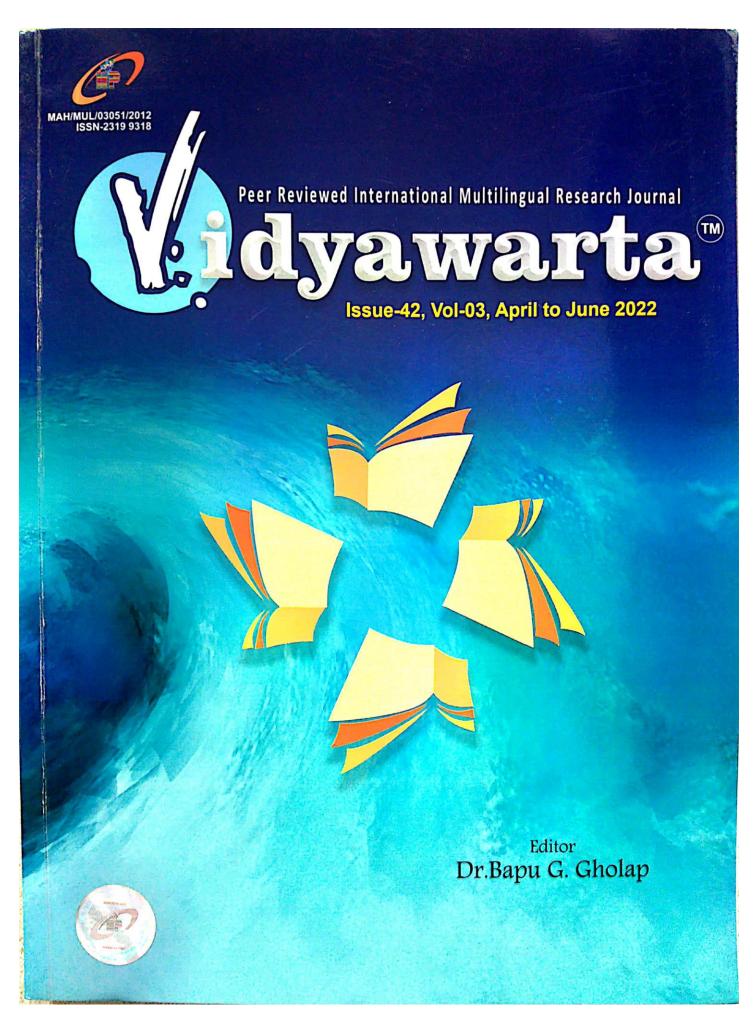
overhaul the existing business education system to cope up with the dynamic world With trade and commerce assuming innovative dimensions in the context of growing international business, the curricula for Commerce faculty should be adapted and restructured to meet the future challenges of the economic, manufacturing and service sectors.

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29

नाही. वडार समाज गावच्या कडेला झोपड्या उभारून राहू लागला. सदर गावात काम असेल तोपर्यंत जगणं, काम संपले की यांचं जगणं पुढील गावात. हे भटकंतीचे दुष्ट चक्र वडार समाजाच्या कपाळी मारलेले आहे. शिक्षणाच्या अभावाने ज्ञान, विचार, दृष्टी नसल्याने हा समाज कधीच संघटित होऊ शकलेला नाही. हे या समाजाचे दुर्दैव आहे.

# संदर्भ :

- वडार समाज आणि संस्कृती, सतीश पवार, ओड्ड सेवा संस्था कोल्हापूर.
- २. भटक्यांचे लग्न, उत्तम कांबळे मनोविकास प्रकाशन.
- ३. उपलानी (भटक्यांचे उपरे जीवन), भीमराव चव्हाण, स्वाभिमान प्रकाशन.

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# बँकांची बँक — मध्यवर्ती बँक

**प्रा. झावरे आर. जे.** कला, वाणिज्य व विज्ञान महाविद्यालय अळकुटी, ता. पारनेर, जि. अहमदनगर

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#### प्रस्तावना —

आधुनिक काळात सर्व अर्थव्यवस्थेमध्ये ज्या बँका अस्तीत्वात असतात त्यांचे दोन प्रकार करण्यात येतात :—

मध्यवर्ती बँक आणि इतर बँका कारण मध्यवर्ती बँकेची कार्ये व इतर बँकांची कार्ये यामध्ये मुलभूत स्वरुपाचे फरकआहे. मध्यवर्ती बँक लोकांबरोबर प्रत्यक्ष व्यवहार करत नाही ठेवी स्वीकारत नाही. कर्ज पुरवठाही करत नाही. अन्य बँका लोकांशीप्रत्यक्ष व्यवहार करतात मध्यवर्ती बँक ही अप्रत्यक्षपणे शेती, उद्योगधंदे, सहकारी संस्थाना मदत करते.

भारतीय रिझर्व्ह बँकेची उत्कांती :— मध्यवर्ती बँकेची गरज दोनशे वर्षापुर्वी म्हणजे १७७३ साली वॉरन हेस्टिंग्ज यांनी व्यक्तकेली. ती प्रत्यक्षात येण्यासाठी १६२६ साल उजाडले. या वर्षी देशाच्या तीन इलाखा बँकाचेएकत्रिकरणकरुन इंपिरीयल बँक ऑफ इंडिया ची स्थापना झाली RBI स्थापन होईपर्यंत अशंत : ती मध्यवर्ती बँक म्हणून कार्य पाहत होती.

१६२६ साली सर हिल्टनयंग यांच्या अध्यक्षतेखाली भारतीय चलन पध्दती बद्दलचे रॉयल किमशन नेमले गेले चलनीनोटाप्रस्तुत करण्याची जबाबदारी आणि मध्यवर्ती बँकेची कार्ये एकत्र करुन ही कार्ये एकाच अधिकारी संस्थेकडे असायला हवीतअसे या आयोगाने सुचिवले यासाठी रिझर्व्ह बँक या नावाने मध्यवर्ती बँकेची स्थापना करुन ही दोन्ही प्रकारची कार्ये तिच्याकडे सोपवावीत अशी शिफारस केली. हिल्टन यंगक मिशनच्या शिफारशी प्रमाणे त्या वेळच्या

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ISSN: 2319 9318 अर्थमंत्र्यांनी जानेवारी १६२७ मध्ये विधानसभेत विधेयक मांडले परंतु बॅकेची घटना आणि रचना व संयोजन मंडळ यांच्याबाबतीत तिव्र मतभेद निर्माण झाल्यामुळे हे विधेयक सोड्रन दिले.

हा प्रश्न परत हाती घेतला १६३१ साली कारण मध्यवर्ती बँकीग चौकशी समितीने मध्यवर्ती बँक स्थापनेची शिफारस केली. १६३३ मध्ये भारतीय संविधानात्मक सुधारणावरील श्वेतपत्रिकेमुळे मध्यवर्ती बँकेच्या स्थापनेला दुसरी चालना मिळाली.

सप्टेंबर १६३३ मध्ये याबद्दलचे नवे विधेयक मांडण्यात आले ते मंजूर होऊन मार्च १६३४ मध्ये राज्यपालांची संमतीमिळाली सर्व तयारी पार पाडल्यावर १ एप्रिल १६३५ रोजी बॅकेची स्थापना झाली.

१६३५ पासून हिंदुस्थान व ब्रम्हदेश (म्यानमार) यांची मध्यवर्ती बँक म्हणून कार्य सुरु केले १६३७ साली ब्रम्हदेश वेगळा झाला १६४२ पर्यंत कार्य पाहिले व १५ ऑ. १६४७ हिंदुस्थानची फाळणी होऊन पाकिस्तान वेगळा झाला १६४८ पर्यत कार्यपाहिले त्यानंतर भारताची स्वतंत्र बॅक म्हणून कार्य सुरु केले.

# मध्यवर्ती बँकेच्या स्थापनेची कारणे

- १. रुपयाच्या क्रय शक्तीचे देशातंर्गत आणि विदेशातील स्थैर्य
- २. योग्य आशा पतपुरवठाविषयक धोरणांचे अवलंबन
  - ३. बँकीग पध्दतीमधील अस्थैर्याचे निवारण
- ४. पेचप्रसंगाच्या काळात बॅकींग व्यवसायाच्या रक्षणाची गरज
  - ५. समाशोधन गृह स्थापन करण्याची गरज
- ६. आकडेवारीच्या स्वरुपातील माहितीचे संकलन
- ७. इतर कृषी वित्तपुरवठा, फेरवटावणीच्या सोयी, परकीय चलन हाताळणी, अर्तगत व्यापार वित्त पुरवठा.

# भारतीय रिझर्व्ह बँकेचे संघटन व व्यवस्थापन

पूर्वी खाजगी भागधारकांची बँक म्हणून कार्य करीत होते. त्यानंतर सरकारने मध्यवर्ती बँकेची मालकी स्वत:कडे घेतली. पुर्वीच्या भागधारकांना नुकसान भरपाई म्हणून रक्कम दिली स्वातंत्र्यानंतर रिझर्व्ह बँकेचे नियंत्रण विद्यावार्ताः Interdisciplinary Multilingual Referend Law

सरकारकडे घेतले १६४८ साली सार्वजनीक स्विमित्वाकडे हस्तांतरण या कायदयाने RBI चे भाग भांडवल केंद्र शासनाकडे घेतले.

# प्रशासन :--

- १. महासंचालक १. केंद्र शासन नियुक्त ५ वर्षे
- २. उप—महासंचालक २ केंद्र शासन नियुक्त ५ वर्षे
- ३. संचालक ४ प्रत्येक स्थानिक मंडळातील एक केंद्र शासन नियुक्त
- ४. संचालक ६ विविध क्षेत्रांचे प्रतिनिधीत्वासाठीकेंद्रशासन नियुक्त
- ५. शासनाचा अधिकारी— १ केंद्र शासन नियुक्त

# रिझर्वृह बँकेची कार्ये (RBI Functions)

मध्यवर्ती बॅक म्हणजे कोणत्याही देशातील अशी बँक की, जिच्यावर देशातील चलन व पतपुरवठयाचे नियंत्रण करण्याचे कर्तव्य सोपवलेले असते.

१. चलनी नोटांचीप्रस्तुती आणि व्यवस्थापन पुर्वी नाणे निर्मिती राज्य संस्थेचा हक्क होता परंतु चलन मुल्याच्या घसरणीमुळे हा हक्क मध्यवर्ती बँकेकडे हस्तांतरीत केला.

# हस्तांतरणाची कारणे

- १. प्रसारण आणि स्विकार्यता एकसारखे असावे
- २. पतनियंत्रण आवश्यक
- ३. नफ्याचे एक मौल्यवान साधन
- ४. राजकीय प्रभाव पडू देत नाही
- ५. राज्य संस्थेची प्रवृत्ती अंदाजपत्रकीय तुट भरुन काढण्यासाठी चलनवृदधीकरील
- १ रुपयाच्या नोटा ५ रु २ रु १रु त्याहून कमी कमतीची नाणी निर्मिती भारत सरकारची जबाबदारी असते. त्याहून जास्तिकमतीच्या नोटा निर्मिती त्ठप् ची जबाबदारी आहे. चलनी नोटा ज्यांच्या तारणावर प्रस्तुत करतात. त्यात पुढील बाबीचा समावेश होतो.
- १. नाणी आणि अन्य स्वरुपातील साने २. विदेशी कर्जरोखे ३. रुपयाची नाणी ४. भारत सरकारच्या रुपयातील कर्जरोखे ५.भारतात देय असलेली विनिमय बिले व वचनपत्रे वरील १ चे मुल्य रु. १९५ कोटी पेक्षा कमी नको व १.२ मिळून २०० कोटी पेक्षाकमी नकी वरील कार्य व्यवस्थीत चालण्यासाठी देशात १०

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र शासनाची बॅक :—

<sub>मध्यवर्ती</sub> बँक शासनाची बॅक

<sub>शासनाच्यावतीने</sub> रोख रक्कम स्विकारणे, ्रापटस स्वीकारणे, इतर बॅकावर काढलेले ध्नादर ^ जमा करणे. पगार मजूरी रक्कमा शासनाला धनापर प्रविणे, व्यक्तींना शासनाने काढलेले धानादेशस्विकारुन उपन देणे, शासनाचे उत्पन्न स्वीकारणे.

्<sub>२. मध्यवर्ती बँक शासनाची प्रतिनिधी व सल्लागार</sub> देणी देणे, येणी स्विकारणे, यामध्ये प्रतिनिधी असते, कर्ज उभारण्यासाठी सल्लगार म्हणून काम करणे वेगवेगळ्याप्रश्नावर सल्ला देणे

- १. बॅकव्यवहार
- २. चलनकोष.
- ३. कर्ज उभारणे
- ४. कोषागार बिले अल्पकालीन निधीची सोय ही बिले विकून केली जाते मुदत ६१ दिवस असते.
- ५. वेज ॲन्डमिन्सअग्रिमे केंद्र व राज्य सरकारांना त्ठप कडून वेज ॲण्डमिन्सअग्रिमेद्वावारा पैसे उचलता येतात
  - ६. केंद्र व राज्य सरकार सल्लागार
  - ७.आंतराराष्ट्रीयप्रकरणात शासनाचे प्रतिनिधत्व
- ३. बॅकांची बँक
- १. फेरवटावणी सवलतीद्ववारा वित्तपुरवठा— व्यापारातून निर्माण झालेली व भारतात देय असलेली विनिमय बिलेवचनपत्रे — मुदत ६० दिवस शेतमालाच्या विक्रीच्या व्यवहारासाठी काढलेली बिले मुदत १५ महिने केंद्र व राज्यसरकारांच्या ६० दिवसापर्यंतच्या <sup>कर्ज</sup> गेख्यांची खरेदी विक्री द्वारा फेरवटावणीद्वारे वित्त पुरवठा करते.
- २. अग्रिमांच्या स्वरुपात वित्तसाहाय्य अनुसुचित व्यापारी बँका राज्य सहकारी बँकांना ६० दिवसापर्यंतची भुदतीचीकर्जे देते सोन्या चांदीच्या दस्तऐवजांच्या <sup>तारणावर</sup> कर्ज देते.
- <sup>३.</sup> निर्यातीसाठी वित्तपुरवठा

विद्यावार्ती: Interdisciplinary Multilingual Refereed Journal ImpactFactor 8.14(IIJIF) <sup>४</sup>. अतिम ऋणदाता आणि समाशोधन ग्रह :-

व्यापारी बँकांनी आगोदरच वटविलेल्या विनियमपत्रांच्या पुनर्वटावणीतुन रोकड उपलब्ध करुन दिली जाते. अडचणीच्यावेळी बँकांना कर्जे विविध बँकांच्या रोख ठेवी RBI कडे असल्यामुळे त्यातूनच इतर बँकांना अग्रिमे व उचल देते व बँकाबँकामधील व्यवहार समाशोधनगृहाद्ववारेपुर्ण केले जातात.

५. बॅक प्रणालीचे पर्यवेक्षण :— यामध्ये पुढील कार्य करते-

- १. बॅकांना परवाना देणे
- २. शाखा उघडण्यास संमती देणे
- ३. आदेश देण्याचा अधिकार
- ४. जेष्ठ व्यवस्थापकावर नियंत्रण
- ५. बॅकांच्या तपासणीचा अधिकार
- ६. पतनियंत्रण

पध्दती — दोन प्रकार

अ संख्यात्मक पत नियंत्रणपध्दती

ब गुणात्मक पतनियंत्रणपध्दती

- १. बॅक दर
  - १. कर्ज व तारण यातील गाळा बदलणे
  - २. खुल्या बाजारातील व्यवहार
  - २. विभेदात्मकव्याजदर
  - ३. राखीव निधीचे बदलते प्रमाण
  - ३. प्रत्यक्ष कारवाई
  - ४. नैतिक आवाहन
  - ५. प्रसिध्दी

वरील साधनांद्वारे RBI पतनियंत्रण घडून आणते.

# ७. परकीय चलनाची रक्षक :—

विदेशी चालनाच्या पुरवठयातील चढ उतारामुळे देशांतर्गत चलनपुरवठा प्रभावीत होतो विनियमय दर, आयातनिर्यात, व्यापार तोला आंतरराष्ट्रीय भांडवल प्रवाह आशा अनेकबाबी विदेशी चलनाच्या साठयाशी fuxMr v k r k १६३६ साली विदेशविनियम नियंत्रण विभाग स्थापन केला FERA Act रद्दकरुन २००० पासून FEMA Act या नावाने आमंलात आला विदेशीचलन सोन्याच्या लगडी खरेदी विक्रीचे अधिकार वरील कायदयानुसार RBI ला देण्यात आले.

८. आर्थिक माहितीचे संकलन व प्रसिध्दी :--आंतरराष्ट्रीय व्यापरविषयक माहिती व

Vidyan Peer-Reviewed Inter

संशोधन करणे संशोधन व अभ्यास व देशातील सर्व वँकांची माहिती रिझर्व्हबॅकेच्या सांख्यकी विभागादवारे RBI बुलेटीन मधून प्रसिध्द केली जाते. या माहितीचा उपयोग विविध स्तरावरील लोकांना संस्थाना उद्योगाना होत असतो.

९. कृषी व ग्रामीण वित्त पुरवठा :—

शेती पतपुरवठा कृषी कर्ज विभागादवारे केला जातो Nabard बँकेदवारे वेगवेगळ्या बँकांना कृषी व प्रामीण विकासासाठीवित्त पुरवठा करते RBI शेतकऱ्यांना प्रत्यक्ष कर्ज देत नाही तर सहकारी संस्थामार्फत व व्यापारी बँकामार्फतकर्जपुरवठा केला जातो. प्रामीण पायाभुत सुविधा विकास निधीदवारे शेती व प्रामीण विकासाला मदत करते.

१०. निर्यात वित्त पुरवठा :--

RBI Exim इंदा मार्फत भारतीय कंपन्यांना कर्जे, सल्ला व तांत्रिक सेवा, विदेशी सरकारांना, उत्पादन संस्थाना कर्ज देते. निर्यातीसाठी भारतीय निर्यात कर्ज हमी महामंडळाची स्थापना करुनत्यामार्फत कर्ज विमा, विशेष विमा, वित्तीय हमी दिली जाते.

११. औदयोगीकवित्तपुरवठा :—RBI ने औद्योगीक वित्त विभाग १६५७ साली स्थापनकरुन त्यामार्फत विविध संस्थाकडून औद्योगीक वित्त पुरवठा केला जातो त्यामध्ये

- १. औद्योगीक वित्तीय महामंडळ (IFCI)
- २. राज्य वित्तीय महामंडळे (SFCS)
- ३. भारतीय औद्योगीक विकास बँक (IDBI)
- ४. भारतीय लघुउद्योग विकास बँक (SIDBI)
- ५. भारतीय आयात निर्यात बॅक (EXIMBACK)
- ६. राष्टीयगृह निर्माण बॅक (NHB)
- ७. भारतीय वटावणी आणि वित्त गृह (DFHI)
- ८. भारतीय औद्योगीक गुंतवणुक बॅक (IIBI) वरील संस्थादवारे औद्योगीक वित्त पुरवठा देवून देशामध्ये औद्योगीकरण घडवून आणले जाते व समृध्द भारताचे स्वप्न साकार करण्यासाठी RBI प्रयत्न करते. संदर्भ
  - १) भारतीय बँक प्रणाली डॉ. मुकुंद महाजन
- २) बँक व्यवसाय व वित्त व्यवहार डॉ. मुकुंद महाजन
- ३) भारतातील बँक विषयक कायदे आणि व्यवहार— डॉ. डी. जी. उशीर,डॉ. विजया एन. गुरसळ, डॉ. आशालता सोनवणे, डॉ. नवनाथ वी. वाघचौरे

४) www.economictimes.com

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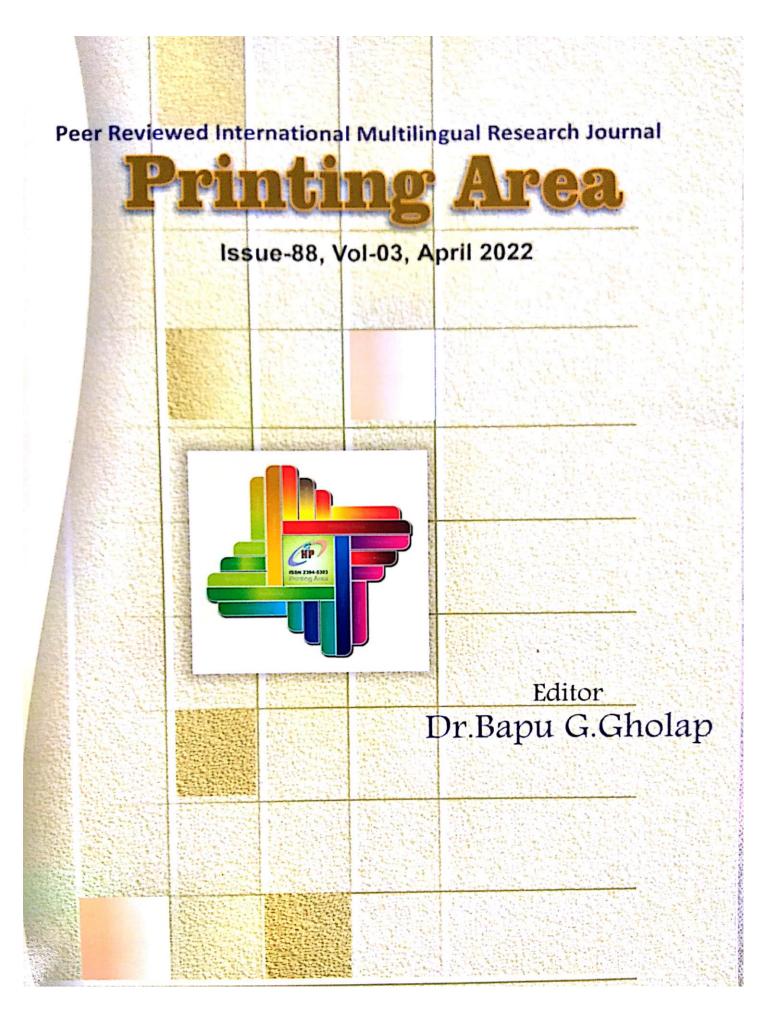
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# FDI and Indian Economy

Prof. Zaware Raosaheb Jagannath Arts, Commerce and Science College, Alkuti Tal, Parner, Dist - Ahmednagar

## Abstract:

1

S

f

n d Foreign Direct Investment (EDI) plays a very important role in the process of development of nation. In mostof the cases capital sourced for domestic source remaininadequate for the purpose of overall development of nation, Foreign Capital is seen as an harbinger of growth. In a sense, it is like filling in the gapsbetween domestic savings and investment.

Foreign Direct Investment (EDI) maybe described as aflow of capital investment to an enterprise in anation by another enterprice located in a differentiation by capturing a majority stake in ownershipcompany in the target country or by expanding operations of an existing business in that country Introduction:

Developed Economies consider FDI as an engineof market access in developing and less developedcountries for their own technological progress and an maintaining their own economic growth and development. Developing nations look at FDI as a source of fillingthe savings foreign exchange reserves, tradedeficit, management and technological gaps The impact of FDI depends on country's domestic policy and foreign policy. As a result FDI has a wide range of impacton the country's economic policy. In order to study the FDI on economic growth, two models are framed andfitted. The foreign direct Investment model shows thefactors influencing the foreign dined investment in India. The Economic growth model depicts the contribution offoreign direct

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investment to economic growth

# Objectives

- To study the trends and patterns of flow of FDI
- To assess the determinants of FDI Inflows.
- To evaluate the impact of FDI on the P Economy

# Research Mythology:

This studyis based onsecondary data. The requireddata have been collected from various sourcei.e.World Investment reports, Asian developmentbank reports, various bulletins of RBI.

## **Analysis**

#### Foreign Direct Investment (EDI) -1)

For a closedeconomy anynational programof privatization for its success needs a successful moretowards globalization, Globalization create a wide amarket of goods and services. At the same timeforeign funds flow in an economy to be invested in various industries foreign funding in good sensecreates employmentas well as demand for asteadyFlow in foreign funds Liberalization ofeconomy isrequired Liberalization is always paired withregulations, Recently there has been a tremendous increase inFDI inflow in India generally receives FDI fromUs, Britain, Singapore, Japan and the USA

#### Gross Domestic Product Growth (GDPG) -2)

It refers to the growth rate of gross domestic product Economic growth rate have an effect on the domestic market, such that countries with expanding domestic markets should attract higher levelsof FDI India is the 2<sup>nd</sup>fastestgrowingeconomy among the emerging nation of the world. It has the third largest GDP in the continent of Asia. Since 1991 India has emergedone of the wealthiestdos economies in the developing world. During this period the economyhasgrows constantly and this has beenaccompanied increase in by liteexpectancyliteracy rates, and food security.

It is also the world most populousdemocracy.

# GDP rate of Indian economy 2019-20

The RBI had projected India's GDP growth forF1 20 at 6.9% in the range of 5.8-6.6% for thefirst half (April - September) of 2019-20 and 7.3-7.5% for the second half (October- March). While most of analyst and financial institutions estimated a growth rate of 6.5-7.0% for 2019-20

#### Role of FDI in the Economic 3) development in India

FDI playsimportant role in the economicdevelopment of a country. The capital inflow offoreign investors allows strengthening infrastructure increasing productivity and creating employmentopportunities in India. FDI acts as a medium to acquire advanced technology and mobilize foreignexchange resource. Availability of foreign exchangereserves in the country allows RBI to intervenuein the foreign exchange market and control anadverse movement in order to stabilize the foreignexchange rates. As a result, it provides a morefavourable economic environment for the developmentof Indian economy. offer'ssupreme benefit to countries external borrowings, as the government needs to repay the international debt with theInterest over particular period of time. The inflow of foreign currency in the economyallows the government to generate adequate resources which helpa to stabilize the balance ofpayment.

#### Conclusion

FDI is a significant factor influencing the level ofeconomic growth in India. The result of economicgrowth model and foreign Direct Investment modelshow that FDI plays a crucial role in enhancing thelevel of economic growth in country. It helps inincreasing the trade in the international market

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- www.businessstandard.com 4)

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# Challenges Before Human Resource Management In India

### Shri. Mohan Narayan Mane

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Pravara Rural Education Society's Arts, Commerce & Science College, Alkuti, Tal-Parner, Ahmednagar

### Abstract :

During the past few years, economic downturns, industry crises, bank failures, closings od plants and stores, changes in global operations and other factors have significantly affected organizations, managers and human resource management professionals. Human resource management can create value and impact organizational results more in some organizations in a number of ways. Given the change in economic situations, workers, workforce challenges and other factors, employers can face significant reputation problems. One survey of global senior managers in 20 countries found that more than 60 % indicated they had less trust in their corporations than a year before. This study illustrates why human resource management must be at the heart of enhancing organizational culture.

Human resource management ensures that human talent is used effectively and efficiently to accomplish organizational goals. As an organization core competency, human resources has a unique capacity that creates high value and differentiates an organization from competitors in areas such as productivity, quality service, employee skills and innovative changes. Human capital is the collective value of the capabilities, knowledge, skills, life experiences and motivation of an organizational workforce. Human resource management activities can be grouped as strategic human resource management, equal employment opportunity, staffing, talent management, compensation and benefits, health, safety and security and employee and labour relations.

Keywords: Human Resource Management, Talent Management, Organization, Workforce Challenges, Leadership, Human Resource Managers.

#### Introduction:

Human Resource Management used to be considered as other conventional administrative jobs. But over a period of time, it has evolved as a strategic function to improve working environment, plan out human resources needs and strike a balance between the organization and employers in order to increase organizational productivity and meet organizational goals. Not to exaggerate but in today's highly competitive world it has gradually become one of the most important functions of an organization. HR is a product of the human relations movement of the early 20th century, when researchers began documenting ways of creating business value through the strategic management of the workforce. The function was initially dominated by transactional work, such as payroll and benefits administration, but due to globalization, company consolidation, technological advancement, and further research, HR now focuses on strategic initiatives like mergers and acquisitions, talent management, succession planning, industrial and labor relations, and diversity and inclusion. This paper considers some of the key issues and challenges in human resource management in the Indian Context.

Human resource management is the theory, techniques, methods, and tools for studying the adjustment of people and their relations in the organization, connection between work and its relations, matching the people and work in order to fully develop human resource management, tap people's potentials, motivating people, promoting the work efficiencies and meeting the organizational objectives. The daily reality and the challenges for HR managers in India are truly different from challenges faced in the West. Even though the attrition rate is high in India, HR managers are very people-oriented, while their western colleagues are far more process and task oriented. HR professional must be proactive with all strategies and action plans in order to meet the changing needs of the organization. They must be thorough with the basic functions of HR including planning, organizing, leading and controlling human resources. Business environment in India is volatile. There is boom in terms of opportunities brought forward by globalization. However this is also leading to many interventions in terms of restructuring, turnaround, mergers, downsizing, etc. Research has clearly shown that the success of these interventions is heavily dependent on managing the people issues in the process.

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# RESEARCH JOURNEY International Multidisciplinary E-Research Journal Impact Factor (SJIF) - 6.625 | Special Issue 303 : Digital Marketing and Economy

# Objectives of the Research Study :

The present research study is carried out with following objectives in view:-

- To study the concept of Human Resource
   Management in Indian scenario.
- 2. To study the challenges before Human Resource Management.
- To give some important suggestions to improve Human Resource Management in India.

## Hypothesis:

The said research study was carried out with following hypothesis in view:-

- H 1 In recent time, In India HRM is that it is the process of managing people in organizations in a structured manner.
- H 2 Now, Human Resource Management and their effectiveness depends in part on the success of organizational HR systems.

## Research Methodology:

This study is entirely based on secondary data collected from different sources. Secondary data is collected from various reference books on Human Resource Management, Talent Management, Organization, Workforce Challenges, Leadership, Human Resource Managers etc. The data are generated by responsible authorities of the departments and published research by various researchers provided on their site/reports. Apart from these, data has been taken from different Books, Journals, Research Papers and other print media.

# Human Resource Management in Indian Secnario:

Human Resource Management (HRM) is a relatively new approach to managing people in any organization. People are considered the key resource in this approach. it is concerned with the people dimension in management of an organization. Since an organization is a body of people, their acquisition, development of skills, motivation for higher levels of attainments, as well as ensuring maintenance of their level of commitment are all significant activities. These activities fall in the domain of HRM. Human Resource Management is a process, which consists of four main activities. development, namely, acquisition, motivation, as well as maintenance of human resources.

More and more employers are assessing the value returned from each dollar spent on employees. They are targeting specific programs and practice to the employees that value them the most and becoming more Printed by: PRIME PUBLISHING HOUSE

important than ever. Determining what matter most to employees and aligning expenditures with priorities is a strategic challenges for HRD function. Employee change continuously due, in part, to change changes in personal preference but also in part to the chum that occurs as employees leave and new ones enter the Organization. However, it is neither cost effective nor practical to satisfy every employee. Therefore, understanding employees and issues they face holds the key to the function to respond quickly.

Of the 21 factor in the job satisfaction survey, HRD professionals and employees differed on the relatively importance of all but one. Now professionals and employees differed on the relative importance of all but one. Now the question arises whether HRD professionals are out of touch with the attitudes among their own particular employees. Perhaps, in some Organization, HRD function is very much in tune with what their employees are thinking, while in some others the gap may be larger. Finding out what really matters to employees so that the Organization can maximize its investment in human resource is not an incident undertaking. There are costs involved in doing surveys and in analyzing their results and there are there are additional costs if an Organization does not show that it values the efforts.

# Challenges before Human Resource Management In India:

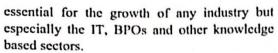
Clearly HR departments are evolving in our country. From an administrative perspective, the focus is now on a strategic outlook where talent HR professionals look at improving the work environment and plan out human resource needs. Though it is a reflection of what is happening in the western context, the Indian work force and industrial climate is changing. This short article looks at five major challenges that we facing in terms of human resources and human resource management.

 Managing Knowledge Workers - Essentially, here we are looking at different kind of people who does not obey the principles of management for the traditional group. This boils down to higher educational qualifications, taking up responsibilities at a lesser age and experience, high bargaining power due to the knowledge and skills in hand, high demand for the knowledge workers, and techno suaveness. The clear shift is seen in terms of organization career commitment to individualized career management. Managing this set of people is

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- 2. Managing Technological Challenges In every arena organizations are getting more and more technologically oriented. Though it is not in the main run after the initial debates, preparing the work force to technological changes is a major challenge. We have seen sectors like banking undergoing revolutionary changes enabled by technology. It is a huge challenge to bring in IT and other technology acceptance all levels organizations.
- 3. Competence of HR Managers As it is more and more accepted that lot of success of organizations depend on the human capital, this boils to recruiting the best, managing the best and retaining the best. Clearly HR managers have a role in this process. Often it is discussed about lack of competence of HR managers in understanding the business imperative. There is now a need to develop competent HR professionals who are sound in HR management practices with strong business knowledge.
- 4. Developing Leadership It is quite interesting to note that there is less importance given to developing leadership at the organizational level. Though leadership is discussed on basis of traits and certain qualities, at an organisational level it is more based on knowledge. The challenge is to develop individuals who have performance potential on basis of past record and knowledge based expertise in to business leaders by imparting them with the necessary "soft skills".
- 5. Managing Change Business environment in India is volatile. There is boom in terms of opportunities brought forward by globalization. However this is also leading to many interventions in terms of restructuring, turnaround, mergers, downsizing, etc. Research has clearly shown that the success of these interventions is heavily dependent on managing the people issues in the process. HR has a pivotal role to play here.
- Adaptability to Globalization The HR
  professionals are expected and required to keep
  in tune with the changing times, i.e. the

- changes taking place across the globe. HR should maintain the timeliness of the process.
- 7. Lack of Motivation Recruitment is considered to be a thankless job. Even if the organization is achieving results, like department or professionals are not thanked for recruiting the right employees and performers.
- 8. Process Analysis The immediacy and speed of the recruitment process are the main concerns of the HR in recruitment. The process should be flexible, adaptive and responsive to the immediate requirements. The recruitment process should also be cost effective.

## Suggestions:

- 1. Good human resource management (HRM) is essential to retaining staff and maintaining a high overall level of performance within a health organization. Effective HRM is one of the key building blocks of a comprehensive HRM strategy. A responsive human resource management system can help ensure that staff knows what they are supposed to do, get timely feedback; feel valued and respected, and have opportunities to learn and grow on the job.
- 2. HRM refers to activities and functions designed and implemented to maximize organizational as well as employee's effectiveness.
- 3. HRM is concerned with the people who work in the organization to achieve the objective of the organization. It concerns with acquisition of appropriate human resources, developing their skills and competencies, motivating them for best performance and ensuring their continued commit organizational objectives.
- 4. The HR professionals are working more closely, in partnership, with line managers, employees, suppliers and representatives of labor unions, strategic partners and members of community organizations in order to be more effective in managing the firm's human resources.
- 5. The structure of HR activities facilitates their success. Each plant is essentially self-sufficient, with at least one dedicated HR generalist located on-site. In addition to serving as a member of the leadership team, the HR generalist, development, staff allocation, and conflict resolution. There the ones who create

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- an environment people want to work in, which is critical to getting business results.
- Challenges faced by HR manager Attrition is the gradual reduction of a workforce by employees leaving and not being replaced. Reducing attrition rate has been a challenge for Managers since many years. Hence this challenge may be reduced to a great extent by giving proper training to the workers. Also by providing better payment or by bonus schemes, by appraisals, best performers of the year, gifts on festivals, pension policies for employees, health benefits, rewards and incentives etc. Now, HR Managers are working hard to reduce this increasing attrition rate.
- As the employees are leaving the organization due to increased Work pressures, it has become mandatory for the Manager to recruit new employees. And in this liquidity crunch they are spending on the recruitment and training of the new recruits. This challenge can be overcome by providing effective training and proper motivation to the employees. The company must also ensure that the person is satisfied by the job to ensure reduction in workforce.

### Conclusion:

HR's Strategic Challenges include the need to support corporate productivity and performance improvement efforts and also HR must be more involved in designing not just executing-the company's strategic plan. India has witnessed a revolution in the field of Human Resource; it has gone from being just a support function to being a strategic partner in the growth of businesses. It has transformed itself being merely Personnel Management - maintain records and ensure statutory compliances, while doing the bare minimum to keep employee satisfaction on an even keel to being an integrated part of the corporate machinery. The HR function of 21st century India has made a transition from being 'behind-the scenes' support appendage to becoming the differentiator in business. Rapid globalization has made companies realize people are the key to growth, the only strategic resource that any enterprise truly needs.

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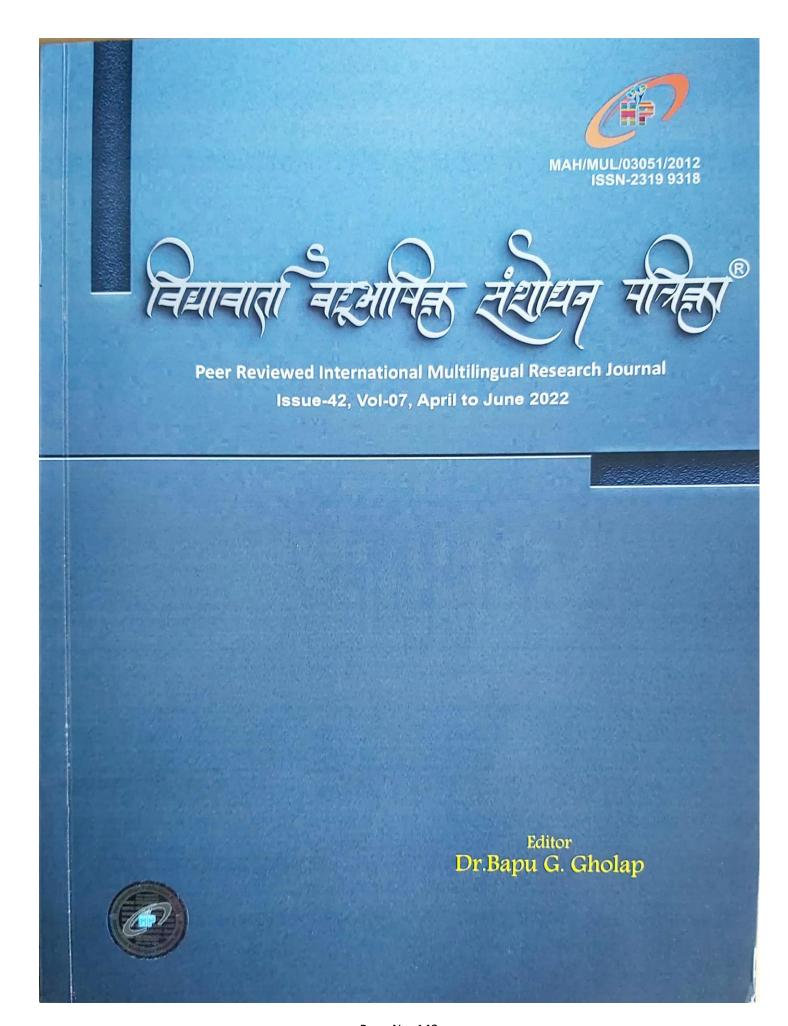
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# "Phenomenon of the Northern Lights"

Mr. Amol Raosaheb Nalkar Asst.Prof.

Arts, Commerce & Science College, Alkuti Tal.Parner, Dist. Ahmednagar.

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### Abstract:-

For centuries, people had been marveling at the phenomenon of northern lights, attempting to explain them in the ways available to them: through legends, myths, and supernatural forces. Northern lights, or auroras, still represent a source of awe, and many go on special tours designed to provide the observers with the best view of the lights. The purpose of the present paper is to unwrap the mystery surrounding the phenomenon of auroral displays and consider the scientific knowledge that is currently available to understand the northern lights. The paper provide the definition and typology of auroras, and the examines the places and times of their occurrence. The paper also provides causes of auroral displays, and the final part provides an overview of the cultural and aesthetical significance of the phenomenon. Main:-

The northern lights are, perhaps, one of the most romanticized naturally occurring phenomena in the world. Anyone who has ever witnessed them be it in person or on a picture will agree that this luminous display has a certain charm to it. The northern lights have been extensively hypothesized about, and they frequently appear in folk tales and legends. However, the aurora borealis — the scientific name of northern lights — is a much less researched and understood phenomenon, which

is quite surprising, given the popularity surrounding it. The aim of the present paper is to shed some light on the scientific side of the aurora borealis.

#### What is Auroras:-

Auroras are the result of disturbances in the magnetosphere caused by the solar wind. These disturbances alter the trajectories of charged particles in the magnetosphericplasma. These particles mainly electrons and protons, precipitate into the upper atmosphere. The resulting ionization and excitation of atmospheric constituents emit light of varying color and completely the form of the aurora. Occurring within bands around both Polar Regions and it is also dependent on the amount of acceleration imparted to the precipitating particles.

#### Formation: -

When charged particles from the sun strike atoms in earth's atmosphere they cause electrons in the atoms to move to a higher energy state. When the electron drops back to a lower energy state they release a photon light. This process creates the beautiful aurora or northern lights.

### Types of Auroras: -

The aurora are of two types

- 1. Aurora Borealis (Northern Lights)
- 2. Aurora Australis (Southern Lights)

## Occurrence:-

The auroras typically occur in the outmost northern and southern latitudes. At the same time, it does not mean that northern and southern lights are strictly limited to these particular geographical areas. These phenomena occur in the vicinity of the Earth's magnetic poles that do not correspond to the planet's geographical poles. Most auroras occur in a band known as the auroral zone which is typically 3° to 6° wide in latitude and between 10° and 20° from the geomagnetic pole at all local times, most clearly seen at night against a dark sky. A region that currently displays an aurora is called auroral oval.

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Places: -There are six main places to seen northern lights.

1. Svalbard, Norvey



2. Kakslauttanen, Finland



3. Jukkasjarvi, Swedon



4. Keykjavik, Iceland



5. Nortorn, Canada



Scotland



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This is to certify that the review board of our research journal accepted the research paper/article titled <u>Phenomenon of the Northern Lights</u>

Dr./Mr./Miss/Mrs. Amol Raosaheb Nalkar

It is peer reviewed and published in the Issue 42 Vol. 07 in the month of April To Tune. 2022

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# Impact Factor (SJIF) - 6 625 | Special Issue 302 Innovation in Science and Technology for Sustainable Future Review of various Cathode Materials used in Li-Ion Batteries

Chaudhari V. P.1\* and Amol Raosaheb Nalkar2

\*Depatment of Physics, Art, Commerce, Science & Computer Science College, Ashvi Kd.

<sup>2</sup>Depatment of Physics, Arts, Commerce & Science College, Alkuti, Tal. Parner, Dist. A.Nagar.

The lithium ion Batteries are dominate the market of electric vehicles, portable devices & energy storage system. Their high energy density, high working voltage, long cycle life, high specific capacity & specific energy, friendly to environment makes them commercially viable. More research required to improve the performance of the battery. The performance of the battery depend on the performance of the cathode, anode & electrolyte materials. This paper presents a review of comparative study of the physical & chemical properties of cathode material used in lithium -ion

Key Words: Li-Ion Battery, Cathode Materials.

#### Introduction:

Li-Ion Batteries have been widely used in cell phones, laptops, electric cars, bikes & buses because of their long cycling life & high energy capacity. They are also used as energy storage system for Photovoltaic system & various electric grid applications such as wind, geo-thermal & other renewable energy sources [1][2][3]. In many application Li-Ion & Li-Ion based batteries are used. Lithium is the lightest metal with a density of only 0.53g/cm3. Lithium have a standard reduction potential, thus making it suitable for higher energy density, high voltage battery [4][5]. The lithium ion battery mainly comprises a graphite as the anode oxide, metal oxide for the cathode, electrolyte & separator [5]. Some of the most common cathode component are Lithium Cobalt oxide, Manganese oxide, Manganese Cobalt oxide, Iron Phosphate, Nickel Cobalt Aluminum oxide & Lithium Titanate [6]. The anode generally made of graphite (C) & the electrolyte generally selected is LiAsF<sub>6</sub>, LiPF<sub>6</sub>, LiBF<sub>4</sub> & other lithium salts. The diaphragm is generally Polyolefin Porous membrane [7]. This paper focuses on summarizing the characteristics and limitations of different cathode materials for lithium ion batteries.

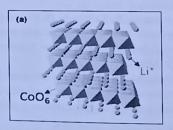
#### Cathode Materials:

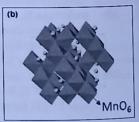
#### I) Lithium Cobalt Oxide (LiCoO<sub>2</sub>):

LiCoO2 is the first commercial cathode material and most commercial successful form of Layered transition metal oxide cathodes. Its structure is  $\alpha$ -NaFeO<sub>2</sub> Layered structure. In a lithium cobalt oxide the Co & Li located in octahedral sites occupy alternating layers & form a hexagonal symmetry. LiCoO2 was most studied and most popular cathode material for lithium ion batteries. LiCoO<sub>2</sub> has a theoretical specific capacity 274 mAh/g, it can only provide an actual specific capacity of about 140 mAh/g & it has relatively stable electrochemical performance at a working voltage of 3.7 V [8] [12]. LiCoO<sub>2</sub> has a specific energy 546 Wh/kg. Cycle life of LiCoO2 is more than 400 cycles. Compare to other cathode material it has stable charge & discharge voltage, high working voltage, high specific energy, good reversible performance & high electrical conductivity etc. the major limitations are high cost, poor thermal stability, toxicity of cobalt, lack of resources, a big security risk so its safety is a major problem in limiting the application of LiCoO<sub>2</sub> [13].

#### II) Lithium Nickel Cobalt Aluminum Oxide (LiNiCoAlO<sub>2</sub>):

The Lithium Nickel Cobalt Aluminum Oxide cathode has found relatively widespread commercial use. LiNiCoAlO2 is a transition layered metal oxide cathode material. It has a 180-200 mAh/g specific capacity, 680-760 Wh/kg specific energy [8] [9]. It has long storage calendar life compared to conventional Cobased oxide cathode. Cycle life of LiNiCoAlO2 is more than 500 cycles. It was reported that capacity fade may be severe at elevated temperature (40-70 °C) due to solid electrolyte interface growth & micro crack growth at grain boundaries [6] [7].





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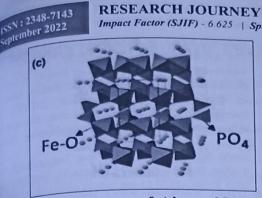


Fig 1. Crystal structure of a) layered LiCoO<sub>2</sub> b) spinel LiMn2O4 & c) olivine LiFePO4

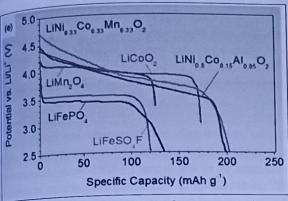


Fig 2. Discharge profiles of representative intercalation cathodes

#### Oxide Cobalt Manganese Lithium III) (LiNiMnCoO2)

Lithium Manganese Cobalt Oxide is a layered cathode material. It has a 160-180mAh/g specific capacity, 610-650 Wh/kg specific energy & 3.8 average voltage range [8][9]. It has higher energy/power density, 1000-2000 cycle life & better safety than lithium cobalt oxide.

#### IV) Lithium Manganese Oxide (LiMn2O4)

Lithium Manganese Oxide has a spinel crystal structure belong to Fd<sub>3</sub>M space group. Lithium Manganese Oxide offers a high operating voltage of 4.1 V with a practical specific capacity of 100-120 mAh/g. It has a 410-492 Wh/kg specific energy [8] [10]. Lithium Manganese Oxide has the advantage of low cost & environment friendly. It has a low cycle performance.

#### V) Lithium Iron Phosphate (LiFePO<sub>4</sub>)

Lithium Iron Phosphate has an olivine crystal structure cathode material which is widely used in lithium ion battery. Specific capacity of Lithium Iron Phosphate is 150-160 mAh/g & Specific energy is 518-587 Wh/Kg. [8] [9]. It has a cycle life of more than 1500 times. It is low cost & environmentally friendly. Due to its compact structure, the material crystal lattice is small in stretching & deformation, which makes it difficult to de intercalate lithium ions, making the conductivity of Lithium Iron Phosphate very low [10].

Table 1. Properties of various cathode material used in commercial lithium ion batteries

Table 1. Properties of various cathode material used in commercial lithium ion batteries.						
Cathode Material	Structure	Potential vs. Li/Li <sup>+</sup> ,	Specific Capacity,	Specific Energy,		
Cathode Waterian		average V	mAh/g	Wh/kg		
LiCoO <sub>2</sub>	Layered	3.9	140	546		
LiNiCoAlO <sub>2</sub>	Layered	3.8	180-200	680-760		
	Layered	3.8	160-170	610-650		
LiNiMnCoO <sub>2</sub>		4.1	100-120	410-492		
LiMn <sub>2</sub> O <sub>4</sub>	Spinel	3.45	150-160	518-587		
LiFePO <sub>4</sub>	Olivine	3.43	100 100			

#### Conclusion:

This paper summarizes the characteristics and limitation of different cathode materials for lithium ion batteries. In the development of lithium-ion batteries cathode material is the focus of research, because of the performance of Li-ion battery depend on performance cathode material. Cathode material is the key influence on the electrochemical performance of lithium ion batteries; also it determines the cost of preparing li-ion batteries.

Lithium ion batteries widely used in various Portable devices and electric vehicles. Therefore the cost, safety, energy density and cycle life of Li-ion batteries are still the focus of research. To overcome these challenges need a more research on development of cathode material with high energy density, low cost, better safety and space efficient.

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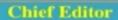
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#### Butterfly Diversity of Udadavane Forest Area Akole, Ahmednagar, M. S. (India)

#### Ravindra S. Wale<sup>1</sup>, Pandurang K. Ughade<sup>2</sup>

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#### Abstract

Butterflies are insects in order Lepidoptera under phylum Arthropoda. They are one of the most important assemblages of insects that act as biodiversity indicators as well as nature's gardeners. Forest area of Udadavane village possesses a diverse floral composition thereby supporting a large number of butterflies. This paper present preliminary study of presence and distribution of butterfly from Udadavane village region of Akole tehsil of Ahmednagar distract in Maharashtra having species belonging 21genera, 29 species&6families. The family Nymphalidae was the most dominant with the highest number of species (18 Species, 62%), Papilionidae (3 Species, 10%), Pieridae (3 Species, 10%), Lycaenidae (3 Species, 10%), Hesperiidae (1 Species, 4%) and Riodinidae (1 species, 4%).

Keywords: Diversity, Butterfly, Lepidoptera, Distribution, Udadavane

#### Introduction:

Butterflies are often polymorphic, and many species make use of camouflage, mimicry to evade their predator. Butterfly adults are characterized by their four scale- covered wings. They strictly habitat and seasonal specific and hence also act as good indicator of habitat quality and also they are the sensitive indicators of climate change [1]. They have been studied systematically since the early 18<sup>th</sup> century and about 19,238 species are documented by Heppner [2]. Kunte et al. 2012 indicated that India harbored total 1504 of butterfly species which around 8.74% of the world's butterfly [3]. Declining butterfly populations have been noticed in many areas of the world, and this phenomenon is consistent with rapidly decreasing insect populations around the world.

#### Material And Method:

#### Study Area:

Udadavane is village in Akole tehsil of Ahmednagar District (M. S.). It is 190 km. away from Ahmednagar located between 19.568245<sup>0</sup> N 73.697527<sup>0</sup> E occupy an area about 1722.37 hector. The area is surrounded with a very large variety of trees, mini forest, vast grassland and hills. Udadavane village is a good habitat for biodiversity of butterflies. The present study has been carried out from September 2021 to December 2021.butterfly watching and recording has been done during Sunday and holidays in such way that there should be least one visit in each line transect during a week. The observation made with the aid of binocular and digital camera. The recorded species are studied and identified with the help of photographs by using field guide, reference books and publications available without killing them.



Image 1: Map of Udadavane Village Area

#### Result:

A checklist of butterflies of Udadavane village has been prepared based on the present study. Total 29 species of butterflies were recorded belonging to 21 genera and 6 families. The checklist of all the species observed with their distribution is given in Table 1.

				Distribution at study area		
Sr. No.	Family Name	Common Name	Generic Name	fores t	Marut i templ e	villaş e
1.		Angled castor	Ariadne ariadne	+	+	-
2.		Blue pansy	Junonia orithya	+	-	-
3.		Chocolate pansy	Junonia ipthia	-	+	-
4.		Common crow	Euploea core	+	+	+
5.		Common baron	Euthalia aconthia	+	+	-
6.		Common evening brown	Melanitis leda	+	+	+
7.		Common fivering	Ypthima baldus	+	+	-
8.		Common fourring	Ypthima nubneri	+	-	+
9.		Banded tree brown	Lethe confusa	+	-	+
10.	Nymphalidae	Glassy tiger	Parantica aglea	+	+	+
11.		Great eggfly	Hypolimnas bolina	+	+	+
12.		Lemon pansy	Junonia lemonias	+	+	+
13		Peacock pansy	Junonia almana	+	+	-
14.		Plain tiger	Danaus chrysippus	+	+	+
15.		Striped tiger	Danaus genutia	+	+	-
16.		Dark evening brown	Melanitis phedima	+	-	+
17.		The dryad	Minois dryas	-	+	+
18.		Gemmed satyr	Cyllopsis gemma	-	-	+
19.		Blue mormon	Papilio polymnestor	-	+	-
20.	Papilionidae	Common jay	Graphium doson	+	-	+
21.		Common mormon	Papilio polytis	+	-	+
22.		Common emigrant	Catopsilia pomona	+	+	+
23.	Pieridae	Common grass yellow	Eurema hecabe	+	+	+
24.		Small grass yellow	Eurema brigitta	+	+	-
25.		Common line blue	Prosotas nora	+	-	+
26.	Lycaenidae	Angled pierrot	Celeta decidia	+	+	-
27.		Red pierrot	Talicada nyseus	+	-	-
28.	Hesperiidae	Chestnut bob	Iambrix salsala	+	-	
29.	Riodinidae	Plum judy	Abisara echerius	+	+	-

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Table 1: Checklist of Butterflies in Udadavane village area, Akole, Ahmednagar (M. S.)

Sr. No.	Family	No. of genus with %	No. of species with %	
1. Nymphalidae		12 (57%)	18 (62%)	
2. Papilionidae		2 (9%)	3 (10%)	
3. Pieridae		2 (9%)	3 (10%)	
4. Lycaenidae		3 (15%)	3 (10%)	
5. Hesperiidae		1 (5%)	1 (4%)	
6.	Riodinidae	1 (5%)	1 (4%)	
	Total	21	29	

Table 2: Family- wise compositions of Butterflies in study area

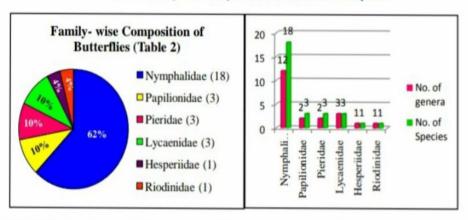


Chart 1: Family- wise compositions

Chart 2: distribution of genera and species

A checklist of Butterflies of Udadavane village and forest area has been based on present study. (Table 1 & 2). A total 29 species of butterflies were recorded belonging to 6 families (Table 1 & 2). The family Nymphalidae was found dominated with 12 genus and 18 species (62%),

followed by Lycaenidae 3 genera and 3 species (10%), Pieridae 2 genera and 3

species (10%), Papilionidae 2 genera and 3 species (10%), Hesperiidae 1 genera and 1 species (4%) and Riodinidae 1 genera and 1 species (4%) were recorded (table 2). In our observation more number of species of butterflies preferred open forest area (25) followed by Maruti temple area (19) and Udadavane village area (16).



Fig. 1: A checklist of Butterflies in study area.iscussion:

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RESEARCH JOURNEY International Multidisciplinary E-Research Journal Impact Factor (SJIF) - 6.625 | Special Issue 302 | Innovation in Science and Technology for Sustainable Future Abundance and Staus of Spiders from Parner Tahshil

# <sup>1\*</sup>Ravindra S. Wale, <sup>2</sup>Satish K. Bhondave, <sup>3</sup>Pandurang K Ughade

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<sup>3</sup>Department of Zoology, ACS College, Alkuti, Tal. Parner. Dist. Ahmednagar (M.S.) India.

Abstract:
Spiders are arachnids, a class of arthropods that also includes scorpions, mites and ticks. They found in habitats all Spiders are arachnids, a class of armropous that also the solutions of spiders are harmless and serve a critical purpose: controlling insect populations over the world. The vast majorities of spiders are harmless and serve a critical purpose: over the world. The vasi majorities of spiders are carnivores, either trapping flies and other insects in their webs that could otherwise devastate crops. Most species are controlled to investigate the spider faunal diversity in the selected habitats in or hunting them down. The present study is attempted to investigate the spider faunal diversity in the selected habitats in Parner tehsil, M. S., India. A total of 65 species belonging to 19 genera under 11 families.

Key Words: Abundance, Habitat, Role of Spiders, Status, Parner District.

#### Introduction:

The spider is placed in the Phylum Arthropoda, Class - Arachnida, Order- Araneae. Theyconstitute largest order of arachnids. They rank seventh in total species diversity. Currently 43,678 species in 3,898 genera and 112 families have been described (Platnick, 2013). Updated checklist of Indian spiders includes 1,686 species, 438 genera and 60 families (Keswani et al., 2012). Order Araneae is further divided into 3 suborders, the Mesothelae (most primitive spiders), the Mygalomorphae (the primitive spiders), and the Aranaeomorphae (the modern spiders). The order Araneae is large group of animal, which is commonly known as spiders. Spiders are web producing and eight legged. They are widespread and are found in all types ofhabitat and occupy all but a few niches. Spiders are worldwide distributed except Antarctica, sea and air. Spiders can be easily found in a small area, Spiders are of different sizes, colors with different habitat. The Jurassic and Cretaceous periods provide a large number of fossilspiders, including of many modern families. The evolution of spiders has been going on for atleast 400 million years, since the first true spiders thinwaisted arachnids evolved from crablikechelicerae ancestors. Today, there are 42,473 described spider species within the diversephylum of arthropods (Platnick, 2011). The spiders inject venom in prey to kill or paralyze it. There are near about 200 species m particular spiders that can cause health problem.

#### Materials and Method:

#### Study Area:

The present study was conducted from June 2015 to Feb. 2016 at various habitats of Parner Tahasil like forests, vegetation, cave, garden, plants, old buildings temples. There are so many forest areas like Malkup forest, Hivre korda forest, Vadgoan savtal forest Dhawalpuri forest etc. These forests are rich in various plants. In agricultural area there are number of crops like onion, Jowar, Cotton as well as fruit gardens.

Photography - The collected spiders were photographed by 14 MP SAMSUNG mobile.

Preservation - Collected spiders were preserved in labeled insect collecting bottles containing 10% alcohol + 10% formaline + 5% glycerol

Identification - Collected spiders were identified with the help of identification guide key (Gerald Wagner) and further identified by Zoological survey of India, Pune.

#### Observation Table- Collection Site- Forests of Pa

	Habitat/ Plant	Location	Family	Zoological Name
02/07/2015	On Apta	Malkup Forest Parner		Oxyopes bharatae
02/07/2015	On Soil	Malkup Forest Parner		Scytodae fusca
02/07/2015	On Cactus	Malkup Forest Parner		Cyrtophora cicatros
02/07/2015	On Cactus			
22/07/2015	On Cactus		Araneidae	Cyrtophora citricol
	02/07/2015 02/07/2015 02/07/2015	02/07/2015 On Soil 02/07/2015 On Cactus 02/07/2015 On Cactus	02/07/2015 On Soil Malkup Forest Parner 02/07/2015 On Cactus Malkup Forest Parner 02/07/2015 On Cactus Malkup Forest Parner	02/07/2015On AptaMalkup Forest ParnerOxyopidae02/07/2015On SoilMalkup Forest ParnerScytodidae02/07/2015On CactusMalkup Forest ParnerAraneidae02/07/2015On CactusMalkup Forest ParnerAraneidae

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tembe	48-7143 r 2022 RES	ct Factor (SJIF) - 6.625	Y Internation Multidiscip Special Issue 302 : Innovation in Sci		Cyrtophora citricola
5	22/07/2015	On Cactus	Malkup Forest Parner	Araneidae	Hersilia sp.
7	16/08/2015	On Delonix regia	Hivre Korda Forest Parner	Hersilidae	
-+	16/08/2015	On Babhool	Hivre Korda Forest Parner	Hersilidae	Hersilia Savignyi
8	16/08/2015	On Cactus	Hivre Korda Forest Parner	Araneidae	Argiope anasuja
9	16/08/2015	On soil	Hivre Korda Forest Parner	Lycosidae	Lycosa nigrotibialis
10	16/08/2015	On Cactus	Hivre Korda Forest Parner	Araneidae	Argiope anasuja
11	16/08/2015	On Cactus	Hivre Korda Forest Parner	Eresidae	Stegodyphus tibialis
12	16/08/2015	On Cactus	Hivre Korda Forest Parner	Araneidae	Cyrtophora citricola
13		On Cactus	Wadgaon Savtal Forest	Araneidae	Cyrtophora citricola
14	13/09/2015	On Cactus	Wadgaon Savtal Forest	Araneidae	Areaneus sp.
15	13/09/2015		Wadgaon Savtal Forest	Araneidae	Areaneus sp.
F16	13/09/2015	On Cactus		Salticidae	Plexippus paykulli
F17	13/09/2015	On Babhool	Wadgaon Savtal Forest	Eresidae	Stegodyphus sarasinorum
F18	13/09/2015	On sandal	Wadgaon Savtal Forest		Areaneus sp.
F19	23/10/2015	Custered apple	Wadgaon Savtal Forest	Araneidae	
F20	23/10/2015	On Cactus	Wadgaon Savtal Forest	Araneidae	Cyrtophora citricola
F21	17/12/2015	On Babhool	Malkup Forest Parner	Hersilidae	Hersilia Savignyi
F22	17/12/2015	On lantana	Malkup Forest Parner	Araneidae	Argiope sp.
F23	09/01/2015	On Babhool	Malkup Forest Parner	Sparassidae	Heteropoda venatoria
F24	09/01/2015	On Cactus	Malkup Forest Parner	Araneidae	Cyrtophora citricola
F25		On Babhool	Malkup Forest Parner	Hersilidae	Hersilia Savignyi
F26		0 7 11 1	Malkup Forest Parner	Araneidae	Cyrtophora citricola
F27			Malkup Forest Parner	Araneidae	Cyclosa hexatuberculata
F27		- 1 1-	Malkup Forest Parner	Araneidae	Cyrtophora cicatrosa

Collection Sit - Various Vegetations of Parner Tahasil:

Co	llection Sit - Var	ious Vegetations	of Parner Tahasil:		
Sr. No.	Date	Habitat/ Plant	Location	Family	Zoological Name
VI	18/08/2015	Amaranthus tricolor	Dhawalpuri, Parner	Oxyopidae	Oxyopes pankaji
V2	18/08/2015	Parthenium	Dhawalpuri, Parner	Oxyopidae	Oxyopes pankaji
V3	18/08/2015	Parthenium	Dhawalpuri, Parner	Oxyopidae	Oxyopes brimanicus
V4	18/08/2015	Amaranthus tricolor	Dhawalpuri, Parner	Oxyopidae	Peucetia viridana
V5	08/09/2015	On Soil	Bhalwani, Parner	Lycosidae	Lycosa nigrotibialis

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	08/09/2015	On Soil		Oxyopidae	Oxyopes pankaji
V6	08/09/2015	On Grass	Bhalwani, Parner	Lycosidae	Lycosa nigrotibialis
V7		On Soil	Bhalwani, Parner		Zeolotes sp.
V8	08/09/2015		Malkup, Parner	Gnaphosidae	
V9	10/10/2015	On Soil	Malkup, Parner	Araniedae	Neoscona theisi
V10	10/10/2015	On Dry Grass	Malkup, Parner	Lycosidae	Lycosa nigrotibialis
VII	10/10/2015	On Soil		Lycosidae	Lycosa nigrotibialis
V12	11/10/2015	On Soil	Malkup, Parner		
V13	11/10/2015	On Custered	Malkup, Parner	Tetra-gnathidae	Leucavge decorata
VIS		apple On Custered	Malkup, Parner	Araniedae	Araneus mitifeca
V14	11/10/2015	apple		Lycosidae	Hippasa olivacea
V15	15/11/2015	On Soil	Bhangadewadi, Parner		
V16	15/11/2015	Below the stone	Bhangadewadi, Parner	•••••	.,
V17	15/11/2015	On Soil	Bhangadewadi, Parner	Araniedae	Neoscona theisi
V18	29/12/2015	Amaranthus tricolor	Dhawalpuri, Parner	Oxyopidae	Peucetia viridana
V19	29/12/2015	On Dry Grass	Dhawalpuri, Parner	Araneidae	Argiope sp.
V20	20/01/2016	On Grass	Dhawalpuri, Parner	Araneidae	Cyclosa spirifera
V21	20/01/2016	On Grass	Dhawalpuri, Parner	Araneidae	Cyrtophora citricola
V22	20/01/2016	On Grass	Dhawalpuri, Parner	Araneidae	Areaneus sp.

Collection Site - Old Building, Temple and Houses of Parner Tahasil:

	Collection Site - Old Building, Temple and Houses of Parner Tahasil:					
Sr. No.	Date	Habitat/ Plant	Location	Family	Zoological Name	
1	22/08/2015	In House	Dhawalpuri, Parner	Scytodidae	Scytodes sp.	
2	22/08/2015	In House	Dhawalpuri, Parner	Sparassidae	Heteropoda venatoria	
3	02/10/2015	In House	Dhawalpuri, Parner	Salticidae	Plexippus paykulli	
4	02/10/2015	In House	Dhawalpuri, Parner	Araneidae	Argiope sp.	
5	01/11/2015	In old Building	Bhalwani, Parner	Thomisidae	Xysticus shyamrupus	
6	01/11/2015	In old Building	Bhalwani, Parner	Pholcidae	Pholeus sp.	
7	01/11/2015	In old Building	Bhalwani, Parner	Pholcidae		
8	01/11/2015	In old Building	Bhalwani, Parner		Pholcus sp.	
9	22/12/2015	In Temple	Jamgaon, Parner	Araneidae	Argiope aemula	
10	22/12/2015	In Temple		Lycosidae	Lycosa nigrotibialis	
		remple	Jamgaon, Parner	Salticidae	Plexippus paykulli	

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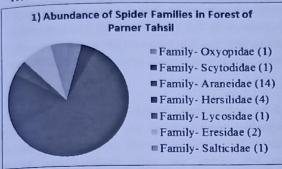
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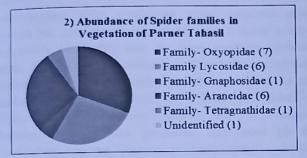
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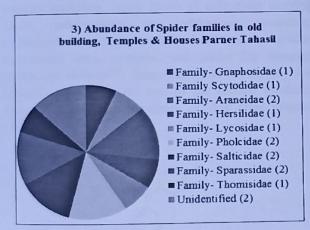
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1 22/12/2015	In Temple	Jamgaon, Parner		****
2 12/01/2016	In Temple	Jamgaon, Parner		
3 27/01/2016	In old Building	Jamgaon, Parner	Sparassidae	Heteropoda venatoria
4 27/01/2016	In House	Dhawalpuri, Parner	Gnaphosidae	Drassodes sp.
5 17/02/2016	In House	Dhawalpuri, Parner	Hersilidae	Hersilia savignyi

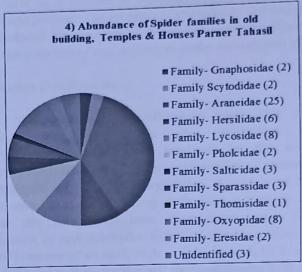
#### Result:

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#### Discussion and Conclusion:

Parner Tahasil area constitutes the major store house of biodiversity, because of different class of vegetation.

has concluded present research The systematically studied spider diversity and prepared checklist and catalogue in the study area. In present study, total 28 species of spiders were recorded belonging to 21 genera and 11 families.

The Abundance of spider species in Parner Tahasil is 65. Family Araneidae was the largest family comprised maximum abundance of spider (25) followed by Lycosidae & Oxyopidae (8), Hersilidae (6), (3), Gnaphosidae, and Sparassidae Salticidae Scytodidae, Pholcidae & Eresidae (2), Thomisidae (1) and Unidentified (3). The Parner Tahasil is Good habitat for biodiversity of spider.

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# DIVERSITY OF ANTS (HYMENOPETERA -FORMICIDAE) FROM PARNER, DISTRICT AHMEDNAGAR, MAHARASHTRA, INDIA

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#### Abstract:-

Ants are abundant insects and are considered important in ecosystem functioning they have diverse ecological role including nutrient cycling seed dispersal. This research is carried out form Oct 2020 to Feb 2021 at different site and area of Parner. Total 11 species, 1 Family and 11 genera were recorded. Result obtained shows that Anoplolepis gracilipes, Solenopsis invicta, Lasisus niger, Linepithema humile, Paraponera claveta, Formica rufa, Lasisus alienus, Prenolepis impairs, Tetramorium caespitum, Formica fusca, Camponotus consobrinus.

Key words: Biodiversity, Ants, Parner.

#### Introduction:-

Ants are imperative component of ecosystem not only because of their massive biomass but also because of the role they played in the ecosystem. The ants act as bio indicators to evaluate forest quality and environmental controls because they associated with the various cyclical processes of nature such as nitrogen cycle, carbon cycle and causative to reducing climate change. Ants also act as bio-control agents and has an impotant role in IMP programme. For instance in Australia, Oecophylla ant are also used to control the main pest cashew and mango (1) and in many parts of the world these ants are used as the effective bio-control. The ants belong to the family Formicidae superfamily Formicoidea and order Hymenoptera in the class Insecta. There are more than 25,000 species of ants present worldwide (2) and thus ants are numerous in number of species as well as number of individuals per colony.

Ants are ground dwelling insects they live in underground nest as an ant colony. However their diversity and abundance are influenced by anthopogenic activities. As per the recent classification the Formicidae family is divided into 21 subfamilies and 290 genera, among which Myrmicinae is the largest subfamily

containing 138 genera followed by Formicinae having 39 genera Ponerinae containing 25 genera. Recently, a new subfamily Martialinae has been added to the family Formicidae. So, the Formicidae family contain 22 subfamily in worldwide. Tropical habitats are rich in ant diversity. But the data on the ants of both natural and manmade habitats are poor especially Indian region. The Indian diversity constitute 4598 ant with Myrmicinae subfamily genera Pheidole and Crematogaster comprising the most species, 25% of Formicinae subfamily with genera Camponotus and Polyrhachis are most diverse and 14 % of Ponerinae subfamily with Leptogenys having the most species. Ants communities are influenced by both biotic and abiotic factors distribution of ant species varies along latitudinal gradients which correspond to gradual changes in a certain environmental factors such as a climate and vegetation factors. Globally there are about 12571 extant ants species as per the recent classification all ants are grouped in 21 sub families all the ants species fall into signal family formicidae this family vespidae of the order hymenoptera which is place in the class insecta.

Literature Survey:-

Dr.Gokul Kale (2018), He studied the Study of Ant Diversity in Various Localities of Akola, Maharashtra, India. Ants are abundant insects and are considered important in ecosystem functioning they have diverse ecological role including nutrient cycling seed dispersal. This research is carried out from January 2018 to April 2018. During this research ant samples were collected form the two ecological habitats. In this finding ants of about 8 species were found different species were collected through different methods and recorded their diversity. Species such as longicornis, pharaonis, indica, C.sericus, hespera, nigra, spathifera, geminate. Among all the species longicornis ,considering species richness diversified species were mostly found in the month of April followed by month of January and it was very less in February and march during this research ants were collected by using pitfall traps, scented traps and hand collection method ants were generally collected during morning and was preserved the wet preservation methods Shivaji Chavan (2018), he was studied Diversity and distribution of Ants (hymenoptera: formicidae) from nanded region, he study the Ants species. They Survey was conducted during. The Year - 2018, from Nanded district along with S. R. T. M. U. Nanded, Mudkhed, Kinwat and Penganga River of Maharashtra state India to assess the diversity and distribution of the amazing species coming from the order-Hymenoptera. Under the department of Zoology, School of Life Science, S. R/T. M. Unversity, Nanded. The study reveal that under the surveyed area there 14 biodiversity of ants belonging to 11 genera and 5 sub-families-Formicidae, Myrmicinae, Pseudopyrmicine, Dolichoderininae and Formicine, The sub family myramicine dominated among different sub families including 7 species. Whereas pseudomyrmicinae, dolichoderinae and formicinae contain 2 species each and sub family formicidae contains least species.

S.Gokulakrishnan (2014).Diversity In Selected Localities Of Thanjaur and cuddalore districts of

Tamilnadu.Astudy tried to explore the distribution of ants in reverine are, cultivable lands and industrial localities around thanjavur and cuddalore district. In the area, twenty one species of ants in fourteen genera were identified. These ant species belong to six

subfamilies:porenirae, dorylinae, pseudomymicinae, myrmicinae, formicinae. and dolichoderinae.The dominant genus was camponoputs and etraponera. Among these three habitats, the similarity of ant species was highest between riverine area and cultivable land. The dominance in riverine area and culitivated area indicated that genara componotus is most adapted genera in riverine area and cultivated area. Kamal (2019),Adhikari Divercity Distribution of Ants (hymenoptera Gauhati :formicidae) in university campus, Assam. Ants are the importants invertebrates play momentous role in the terrestrial ecosystem and also precipitated actively in the intractions that develop the quality of soil. The presence studies of undertaken to investigate the diversity and distribution of ants in Gaugati University campous, Assam, India. The ants were collected from four different habitats that is open area, hilly area, near wet land area and human habitat area from June to September 2017. A total of 21 species of ants belonging to four sub families that is formicinae pseudomyrmicinae , myrmicinae , and ponerinae were recorded, the myrmicinae sub family was more divers with ten species followed by formicinae with eight species, ponerinae with two species and pseudomyrmicinae were found list diverse with only one species . the shannonwinner species divrcity indicated that the diversity was highest in helly area (2.793) followed by open area (2.291), humn habitat area (2.265) and lowest in near the wet land area (1.993) .As assam is a part of eastern biodiversity hotspot area but less work has been done earlier on the ant diversity of these region so the present work will not only throw light on ant diversity in the guahati university campous but also in the whole region.

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RJ-CHAVHAN (2014)Diversity of ants (hymenoptra :formicidae) from undisturbed and disturbed habbitats of great indian bustard wild life sanctuary . (M.S.) . India he study of ants diversity undisturbed and disturbed habitat of great indian bustered wild life sanctuary located in maharastra state, india. From unsdistrubed and disturbed forest site total 19 and 16 and species were collected respectively . among the sub families reported from study Area myrmicinae were dominant with 7 species (35%), followed by formicinae with 6 species (35%), pseudoyrmecinae with 3 species (50%), ponerinae with (10%) and lastly dolichoderinae and dorylinae with one species (5%) each ants species anochetus graffei, meranoplus by colour and polyrhachis tibialis were found to be absent from ditribued site were as leptogenys chinesis were not reported from undisturbed forst site . Shannonwiener diversity index (H") for undistribed forest site (2.76)was slightly higher than that of distributed forest site (2.46) ant abundance and composition were signifiveantly different from undisturbed and disturbed forest site.

G.R.ALLEN (2004) Red imported fire ant impact on wildlife: a decade of The negative impacts of research. biological invasion economically and ecologically significant and, incompletely quantified, they are clearely substantial. Ant family formicidae are an important, although often overlooked, components of many terrestrial ecosystem 6 species of ants are especially stricking in their global ability to invade, and their impact. This paper focus on the impacts of the most destructive those species, the red imported fire ants (solenopsis invicta) and focuses on impacts on negative vertebrates . A red imported fire ants often become dominants ant species infested area outside of their native rain to aggressive foraging behavior, high reproductive copability and lack of predater and / or other competitions the evidence suggest that mammals, birds and herpetofauna vulnerable to negative impacts for fire ants, and some species are more likely to impact to experience to

Sarade Shivani Shivaji

negative population is logistically difficult, and very few studies have combined replicated expriemental manipulation with adequate spatial (>10ha) and temporal (>1y) scale. Thus, most studied have been observational opportunistic, small/scale or natural experiment.

Navana Pual(2016), Comparision of (Hyminoptera:Formicidae ) diversity in different habitats of machad region of thrissusr . We studied the formicidae diversity of machede region of thrissur . Five different habitats paddy, banana, rubber, coconut, vegetable garden were selected . 25 species of Formicidae belonging to 4 subfamily (Formicinae, Myrmicinae and ponerinae) collected. The distribution species in the different subfamily showled a dominace of formicinae with 4 genus (15 species) followed by myrmicinae with 5 genera (6 species), ponerinae with 2 genra (3 species ) and pseubomyrmecinae with list species (1). The genus camponotus (Mary) was the most abundant genrea with 12 species finding of this prileminary study indicated that much more details study should be conducted to investigate the diversity ants of macha region of thrissusr.

#### Obsectives:-

- 1. Collection of Ants and preservation.
- 2. Identification different key.
- 3. Research papers.
- 4. They important role of ecosystem.
- 5. The collection is done from various areas in Parner , Dist-Ahmednagar, Maharashtra.

#### Material and Methods:-Study Area:-

The presence study was conducted form Oct 2020 to Feb 2021 at different study site in and around parner city. The ants were collected from different site of parner city dist-ahmednagar, Maharashtra. Specimen were collected form different types of method used. Bait method, antwell method and forceup-brush-ethonal method, hand picking method used

Sampling method:- Ants were collected by adopting standard sampling technique such as active searching photography, hand picking collection of ant were carried

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out during morning and evening. Hours by manual hand picking in different place located parner city ant are preserved as etheyl alchol 0.1%

Identification: Different keys are use in identification and catalog provided by Linnaeus (1758,1761) F.smith (1857), May (1868) Fabricias (1775) were followed for the identification of ants specimen.

Result and Discussion: The total 11 species represented by 1 families 12 genera were recorded during the period of the study.

- 1. Anoplolepis gracilipes (F. smith 1857)
- 2. Solenopsis invicta (Buren 1972)
- 3. Lasisus niger (Linnaeus 1758)
- 4. Linepithema humile (Mayr, 1868)
- 5. Paraponera claveta (Fabricias 1775)
- 6. Formica rufa (Linnaeus 1761)
- 7. Lasius alienus (Faster 1850)
- 8. Prenolpis imparies (Thomus say 1836)
- 9. Tramoriunm caespitum ( Santschi 1927)
- 10. Formica fusca (Linnaeus 1758)
- 11. Campontus consobrinus (Erichson 1842)

Family:Formicidae







Anopololepis gracilipes



Lasisus nigar



Linepithema humile



Paraponera claveta



Formica rufa







Preolepis imparies



Tetamorium caespitum





Formica fusca

Camponotus consobrinus

The 11 species represented Family Formicidae followed by Anoplolepis gracilipes , Solenopsis invicta , Lasisus niger, Linepithema humile , Paraponera claveta, Formica rufa , Lasius alienus , Prenolepis Imparis, Tetramorium caespitum , Formica fusca , Camponotus consobrinus .

Smiliar result Shivaji Chavan (2018) with Family Formicidae, 14 different species belong to family - Formicidae, under 5 subfamilies and 11 different genera . Butea monosperma, Azadiracta indica, Acasia nilotica were the host trees found to used by these ants in the study Gokulakrishnan (2014) During the present investigation comparatively in totally 21 species belonging to 14 genera, that spread over 6 subfamilies were recorded. Of the 6 subfamilies, The Myrmicinae was the most dominant . subfamilies in terms of species richness (7 species ) followed by Formicinae (5 species) Ponerinae and Pseudomyrmicinae 3 species, Dolichoderinae (5 species) and the Dorylinae was represented by only one ant species in all the surveyed areas. Kamal Adhikari (2019) smiliar result, a total of 15,471 no. of individuals belonging to 21 species, 14 genera and 4 subfamilies were recorded from the Gauhati University campus, Guwahati Assam. The Myrmicinae was the most dominant subfamily in terms of species richnees 10 species followed by Formicinae 8 species, Ponerinae 2 species and Pesudomyrimicinae 1 species.

Conclusion: Spider collected from different localities in around city during Oct 2020 to Feb 2021. Total 11 species 1 Family Formicidae and 11 genera. Result obtained shows that Fromicidae Anoplolepis gracilipes, Salenopsis invicta, Lasisus niger, Linepithema humile, Paraponera claveta, Formica rufa, Lasius alienus, Prenolepis

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imparies , Tetramorium caespitum , Fromica fusca , Camponotus consobrinus .

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# GREEN CHEMISTRY; SUSTAINABILITY AND INNOVATIVE APPROACH

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DOI- 10.5281/zenodo.6988438

#### Abstract

Green chemistry is an approach to the design, manufacture and use of chemical products to intentionally reduce or eliminate chemical hazards. It focuses on the reduction, recycling/elimination of the use of toxic and hazardous chemicals in production processes by finding creative, alternative alternative routes making the desired products that minimize the impact on the environment. Chemistry chemistry is very important to improve our life chemical industries and environment.

**Keywords**: Green chemistry, Clean chemistry. Environmental chemistry, Sustainable development.

#### Introduction:

Green Technology refers to a type of technology that is considered environmentally friendly based on its production process. Green chemistry is defined as chemistry that design chemical products and processes that are harmless to the environment prevent pollution, some chemical products are remain in the environment after use and they are broken down into harmless component, the god of Green chemistry is to create better, safer chemicals while choosing the safest, most efficient ways to synthesize them. Green is based on 12 principles by Anastas and Warner.

## Important 12th principle of Green chemistry.

- 1. **Prevention**-it is better to prevent waste formation than to treat it after it is formed.
- 2. Atom economy-design synthetic methods to maximum incorporation of all material used into final products.
- 3. **Less Hazardous**-synthetic methods should, where practicable use or generate materials of low human toxicity and environmental impact.
- 4. Safer chemicals-chemical products design should preserve efficiency whilst reducing toxicity.

- 5. **Safer solvents**-avoid auxiliary materials, solvent extracts if possible or otherwise make them innocuous.
- 6. **Energy efficiency** energy requirements should minimize conduct synthesis at ambient temperature and pressure.
- 7. Renewable feedstock-raw materials should where practicable be renewable.
- 8. Reduce derivatives-unnecessary derivatization should be avoided where possible.
- 9. Smart catalysis-selectivity catalyzed processes are superior to be degradable to stoichiometric processes.
- 10. **Degradable design-**chemical products should be designed to be degradable to innocuous products in disposed of and not be environmentally persistent.
- 11. Real time analysis for pollution prevention-monitor processes in real time to avoid excursion leading to the formation of hazardous materials.
- 12. Hazard and accident preventionmaterial used in a chemical process should be chosen to minimize hazard and risk for chemical accidents, such as releases, explosions, and fires.



# Another principle of Green chemistry for sustainability is an innovative approach.

- 1. Prevention is always better than to treat waste after it has been created.
- 2. Conservation of the ecosystem.
- 3. Development of sustainable society.
- 4. Development today must not undermine the development and environment needs of present and future generations.
- 5. Synthesis methods should be designed in such a way that requirements of energy should be minimized.
- 6. Biodegradable catalyst lowers the activation energy and thus accelerates the rate of reaction.

#### Green chemistry in everyday life.

Chemistry is a big part of our everyday life. This is the branch of science in different Spheres of human life such as food we eat, air we breathe, and cleansing agents we use, so that even human emotions are sometimes a result of reaction within our chemical Chemicals play an important part in our life and we come across many of them in our day to day activities. We are quite aware of chemical uses and in this blog you will see examples of chemicals that keep our life going smoothly, these chemicals are used either in combination from or as some reagents.

#### Conclusions:

The aim of Green chemistry is to design chemical processes and products that are harmless to human health and the environment. Recently We mainly focus on design and ideas, processes that start from non polluting material. The Green Chemistry approach will be successful only when proper training and

#### Sarode Archana Dadabhau

education will be given to the new generation.

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# EFFECT OF DIFFERENT SALT CONCENTRATION OF SORGHUM PLANT GROWTH

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#### Abstract

This study conducted in order to determine has application of seeding with Nacl increase the long-term salinity residence of wheat and whether the adaptive response. The salinity accompanied by physiological changes in through out the plant growth cycle at seeding stage This experiment the Nacl on sorghum plant. In more influenced by salinity condition and show the lowest difference among. The effect of salt concentration in height, stem thickness the growth in sorghum plant. The decrease in the plant growth in high concentration in Nacl. The normal plant growth in increase. The significantly decrease in result evaluation. Indirectly proportional relationship was found between protein content and the increase in salt concentration and no significant effect was observed in leaves or leaf area with low concentration. In the result in decrease the high concentration in plant.

#### Introduction

The soils and water is one of the major problems inhibiting their effective utilization in agriculture.In over salinity of the soil is one of the main factors that limited it the spread of plants in their natural habitats salinity is known to suppress. The growth of most crop species but considerable differences in salinity exit between species. The level of salinity in the water supply can be highly variable in some regions. Even over short distance and can range between semi desirable through non desirable corn cowped and triticale indicated that sensitivity to salinity chenges during growing season other studies also showed. The sensitivity of vegetables changes during growth stage by characterizing the sensitivity. The Salt stress of different development periods of wheat the quality of the water could be better. The moderately salt crop. When the salinity increased to Nacl wheat performance in decreased marginally compare to other crop like rice. The present study initiated to investigate the influence of salinity or early seeding growth of wheat and also find relationship between salt stress and growth.

#### **Objectives**

In concentration in salt the plant growth.

The height stem thickness and observe the leaves and leaf in the different concentration plant growth in normal plant growth observe in collect the data in observation plant growth is increase and decrease in the experiment.

#### Method/Material

The seed was obtained from faculty of agriculture the effect of different Nacl concentration was studies on sorghum plant growth. A first with Nacl as prepared in after treatment in plant and after three days from the beginning of the solution of Nacl in plant At the end of the plant and measured in plant height and stem thickness and growth of plant in normal and different Nacl concentration.

#### Result

This result indicated that Nacl concentration have highest significant effect on plant growth and stem thickness and lowest significant height of sorghum plant. This investigation show that growth of plant totally restrict in sodium chloride concentration. In concentration below of this rate growth of seeding continued relatively about sodium chloride in law concentration show increasing effect on growth of plant in high concentration in growth in decreases.

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#### Dissection

The decrease in growth sodium was the major caption that accumulated in plant tissues. In study the growth of sorghum plant. It is not significantly it different in leaves compared to the non-treaded control. At this concentration a significant decrease in the activity of peroxidase was recorded in all varieties. There was also a significant relationship between peroxidase activity and fresh weight. regression revealed positive relationship between content and fresh weight of sorghum plant under salinity. It also accumulates under other stresses such as high temperature through and starvation. This is agreement with the observation of growth significant difference in growth appeared at early stages only salt treatments did non significantly effect elements percentage in sorghum plant. It was found in decreased with the growth.

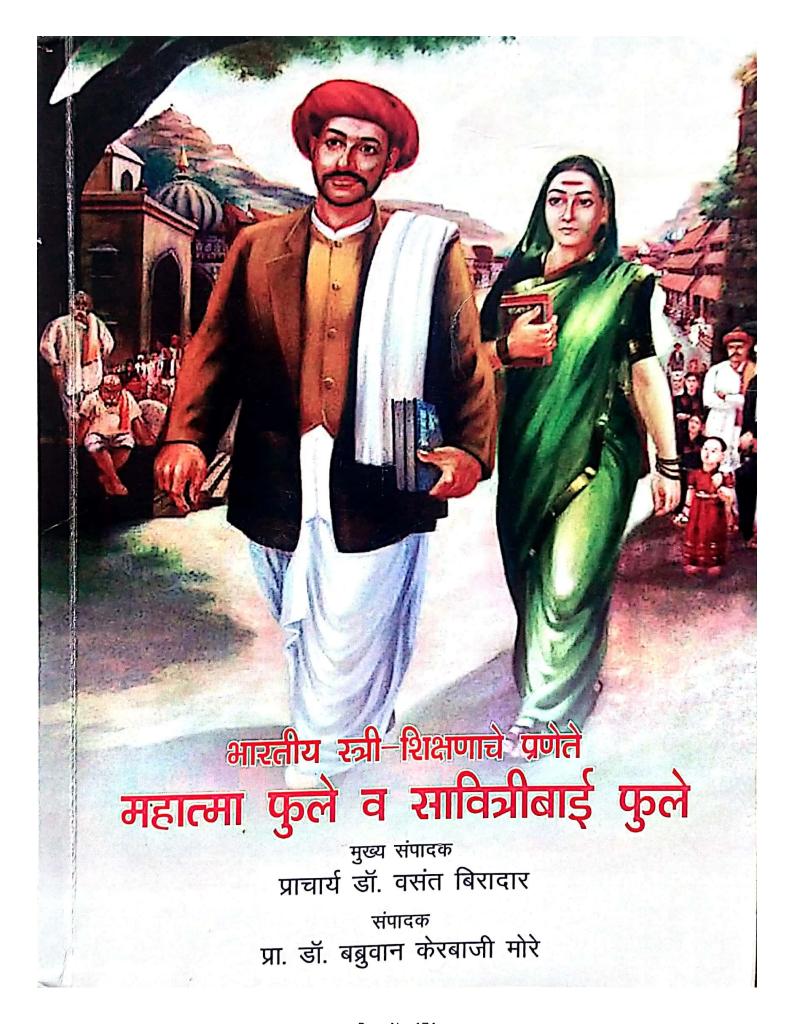
#### Conclusion

In this season proved its capability to adapt in the salary soil according to the applied leave of salt. The effect of salt concentration and the interaction between the treatments appeared only on the growth. All the varieties were reduced under decrease salinity stress in growth experiment. There was also a significant effect of salinity on root and shoot length

leaf length all the sides sorghum growth were variable affected in growth

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# महात्मा फुले : जीवन व कार्य

सहा. प्रा. मच्छिद्र नाथा बेलोटे कला, वाणिज्यवविज्ञान महाविद्यालय, अळकुटी

प्रस्तावना

महात्मा ज्योतिराव गोविंदराव फुले (इ.स १८२७ नोव्हेंबर २८ इ.स १८९०) महात्मा फुले नावाने प्रसिद्ध हे लेखक क्रांतिकारक समाजमुधारक अव्वल दर्जाचे विचारवंत आणि प्रवोधक साहित्यिक होते. त्यांनी सर्व आयुष्य बहुजन समाजाच्या उद्धारामाठी समर्पित केले. त्यांनी सत्यशोधक नावाचे संस्था स्थापन केले त्यांनी स्त्रियांच्या विपमतेविरुद्ध बंड पुकारले; स्त्रियांच्या व पुरुषांच्या व अस्पृश्यांच्या उद्धारासाठी अहोरात्र रात्र झडले. समाज सुधारकाचे कार्य करत असताना ते आपल्या ध्येयापाम् कधीही विचलित झाले नाही; महाराष्ट्रातील स्त्री शिक्षणाची महुर्तमेढ रोवली. त्यांना महात्मा हि उपाधी बहाल केली होती. अशा या महात्म्याला समाजसुधारकाचे अग्रणी, स्त्रियांचा उद्धार करता, दिनतांचा कैवारी, अशा वेगवेगळ्या नावाने ओळखले जाते.

"शेतकऱ्यांचे आसूड हा ग्रंथ महात्मा फुलेंनी लिहिला". बालपण आणि शिक्षण-

महात्मा ज्योतिराव फुले यांचे पूर्ण नाव गोविंदराव फुले . त्यांचा जन्म ११ एप्रिल १८२७ त्यांचे मुळ गाव सातारा जिल्ह्यातील कटगुण येथे झाला. ज्योतीवांच्या विंडलांचे नाव गोविंदराव आणि आईचे नाव चिमणावाई होते. महात्मा फुले यांचे वडील आणि दोन चुलते फुले पुरवण्याचे काम करीत होते, त्यामुळे त्यांचे आडनाव फुले असे झाले.नऊ महिन्याचे होते, तेव्हा त्यांच्या आईचे निधन झाले. प्राथमिक शिक्षणानंतर काही काळ त्यांनी भाजी विक्रीचा व्यवसाय केला आणि इ.स.वी १८४२मध्ये माध्यमिक शिक्षणामाठी पुण्याच्या स्कॉटिश मिशन हायस्कूल मध्ये त्यांनी प्रवेश येतला. त्यांची बुद्धी अतिशय तल्लख त्यामुळे पाच-सहा वर्णातच त्यांनी अभ्यासक्रम पूर्ण केला. शालेय शिक्षण येत असताना ज्योतीराम यांच्या आयुष्यात घडलेला 'क प्रसंग त्यांच्या जीवनाला कलाटणी देणारा टरला एका ब्राह्मण मित्राच्या लग्नाला गेले असताना काही मनातनी ब्राह्मणांनी लग्नाच्या ।भरवणुकीत त्यांचा अपमान केला. एक ब्राह्मण त्यांना म्हणाला ब्राह्मणांमंगे रस्त्यातून चालायला तुला धारिष्ट तरी कसं झालं असे शूद्र तू जातीपातीची सगळी वंधनं आणि रितीरिवाज

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धुडकावून आमचा अपमान करतोयस का त् आमच्या बरोबरीचा आहेस, असं समजतय काय असं वागण्या पूर्वी त् शंभर वेळा विचार करायला पाहिजे होतास, चल हट आणि चालू लाग असे उद्गार ब्राह्मणाणी काढले होते. त्यांनी या घटनेमुळे समाजजागृती करण्याचा निश्चय केला समतेसाठी कार्य करण्याचे ठरवले.

महात्मा फुले यांचा विवाह फाल्गुन कृष्ण पंचमी शालिबाहन शके १७६५ ते इ.स १८४० मध्ये सावित्रीवाई(माई) यांच्याशी झाला. त्यावेळीमहात्मा फुलेयांचे वय १३ वर्षांचे होते व माई चे वय अवधे ९ वर्षांचे होते.

महात्मा फुले यांच्या कार्याची सुरुवात -

सांस्कृतिक, शैक्षणिक, आर्थिक, राजकीय, धार्मिक परिवर्तन घडवून आणण्याचा प्रयत्न केला. त्यांना शिक्षण दिले गेले पाहिजे असे महात्मा फुले यांना बाटत. महात्मा ज्योतिराव फुले यांनी बहुजन समाजाच्या धानाचे व्रत स्वीकारले होते महात्मा फुले यांच्या कवितेतील या शिक्षणाचे महत्त्व पटवून देणाऱ्या खालील ओळी प्रसिद्ध आहे.

विद्येविना मती गेली|
मतीविना नीती गेली||
नीतीविना गती गेली |
गतीविना वित्त गेले||
वित्त विना शूद्र खचले|
एवढे अनर्थ एका अविद्येने केले||

स्त्री विषयक कार्य-

महाराष्ट्रातील स्त्री शिक्षणाची मुहूर्तमेढ ज्योतिवा फुले यांनी केली.
महात्मा फुले यांच्या काळात समाजात जातीभेद, अज्ञान, स्वीदास्य यांसारख्या अनिष्ट प्रथा चालू होत्या. त्यांनी या वावीचा विचार करून प्रथम स्वीयांच्या उद्धाराचे कार्य हाती घेतले. वालविवाह, जरठकुमारी विवाह या अनिष्ट प्रथामुळे विधवांचे प्रमाण मोठे होते. विधवांची न्यिती अत्यंत दयनीय होती महात्मा फुले यांनी यांच्या उद्धाराचे कार्य हाती घेतले त्यांनी पुण्याच्या वेताळ पेठेत इ.स. १८५२ मध्ये शाळा स्थापन केली. मुलांसाठी त्यांनी पुण्याच्या वेताळ पेठेत इ.स. १८५२ मध्ये शाळा स्थापन केली. ज्योतिराव फुले आपल्या भूमिकेवर ठाम असत; ज्योतिरावांनी त्यांच्या पत्नी सावित्रीवाईंना शिक्षण देऊन शिक्षणकार्यास प्रवृत्त केले. सावित्रीवाईंना शिक्षण देऊन शिक्षणकार्यास प्रवृत्त केले.

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झालेल्या भारतातील पहिल्या महिला सावित्रीवाई त्याचप्रमाणे स्वतंत्रपणे फक्त श्चियांमाठी शाळा काडणारे महात्मा फुले पहिले भारतीय आहे. सामाजिक कार्य-

महात्मा फुले यांनी २४ सप्टेंबर रोजी सत्यशोधक समाजाची स्थापना केली सामाजिक पुनर्घटन यासाठी चळवळ सुरू करणाऱ्या आरंभीच्या संस्थांपैकी एक संस्था म्हणजे शत्यशोधक समाज होय. मानवी हक्कावर ९१ मध्ये "थॉमस पेन" यांनी िहिलेल्या पुस्तक त्यांच्या वाचनात आले आणि त्याचा प्रभाव त्यांच्या मनावर झाला. सामाजिक न्याय यावावत त्यांच्या मनात विचार येऊ लागले त्यामुळेच विषमता द्र करण्यासाठी मागासलेल्या जातीतील मुला-मुलींचे शिक्षण आणि ह्यी शिक्षण यावर भर देण्याचे ठरवले. कोणताही धर्म ईश्वराने निर्माण केलेला नाही जातीभेदाची निर्मिती मानवाचीच आहे, असे रोखठोकपणे बोलताना मात्र या विश्वाची निर्मिती करणारी कोणीतरी शक्ती आहे असे त्यांचे विचारसरणी होती माणसाने गुण्यागोविंदाने रहावे असे त्यांचे मत होते."शेतकऱ्यांचा आमूड" या पुस्तकात्न महाराष्ट्रातील शेतकर्यांची विदारक दूरदशा, दारिद्रा, वास्तवता दर्शवली आहे. मूलभूत मानवी हक्काच्या आधारावरून विश्व कुटुंब कसे निर्माण होईल व त्याकरिता कशा प्रकारचे वर्तन, क्रम व वैचारिक भूमिका स्वीकारली पाहिजे हे ज्योतिराव फुलेंनी आपल्या धर्मात अनेक वचनाच्या आधारे मांडली आहे. त्यातील काही महत्त्वाची पुढील प्रमाणे महत्त्वाची पुढील प्रमाणे-

- आपण सर्वांच्या निर्माण कर्त्याने सर्व मानवी स्त्री पुरुषास धर्म व राजकीय स्वतंत्रता दिली आहे. आपल्यापासून दुसऱ्या एखाद्या व्यक्तीला कोणत्याही तरी नुकसान देत नाही अथवा जो कोणी आपल्या वरून दुसऱ्या मानवाचे हक्क समज्न इतरांना पीडा देत नाही त्याला सत्यवर्तन करणारा म्हणावे.
- स्त्री अथवा पुरुष जे शेतकरी अथवा कलाकौशल्य करून पोट भरण्यात श्रेष्ठ मानतात परंतु शेतकरी वगैरे यांना मदत करणार यांचा आज मत्कार करतात त्या नुसत्या सत्यवर्तन करणारे म्हणावेत.
- २४ सप्टेंबर १८७३ रोजी महात्मा ज्योतिराव फुले यांनी मत्यशोधक समाजाची स्थापना केली. समाजातील विषमता नष्ट करणे व तळागाळातील समाजापर्यंत शिक्षण पोहचवणे हे सत्यशोधक समाजाचे ध्येय होते. सत्यशोधक समाज सोसायटीचे ते पहिले अध्यक्ष आणि खजिनदार होते. वेदना झुगारून त्यांनी हे कार्य करण्याम सुरुवात केली. त्यांनी जातीभेद चातुर्वणीय भेदभावाचा

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विरोध करण्यास मुरुवात केली. महात्मा फुले यांनी सत्यशोधक समाजाची स्थापना केली. तेव्हा स्नी विभागाचे नेतृत्व सावित्रीबाई फुले यांच्या बरोबर १९ स्नीयांनी सत्यशोधक समाजाचे कार्य सुरू केले. त्याचवेळी त्या कन्या शाळेच्या शिक्षिका म्हणूनही कार्य करीत होत्या छत्रपती शाहू महाराजांनी सत्यशोधक चळवळीस पाठिंबा दिला.

विधवा पुनर्विवाह उत्तेजन-

ज्योतिबा फुले विधवा पुनर्विवाह साठी महिलांच्या शिक्षणासह विधवांची दुर्देवी परिस्थिती पाहता त्यांनी विधवा पुनर्विवाह मुरू केला. त्यांकाळी ब्राह्मण समाजात स्त्रियांचे फार हाल होत असत. या श्वियांचे हाल थांवावेत त्यांच्या जीवनाला चांगले वळण लागावे म्हणून त्यांनी विधवा पुनर्विवाहाचा धडाडीने पुरस्कार केला. १८६४ मध्ये त्यांनी पुण्यातील गोखले यांच्या बागेत एक विधवा पुनर्विवाह घडवून आणला. सती प्रथा रोखण्यासाठी पुनर्विवाह प्रोत्साहन देण्यासाठी वरेच प्रयत्न केले. सावित्रीवाई फुले यांनी पतीसमवेत काशीवाई नावाच्या गरोदर विधवा महिलेला आत्महत्या करण्यापासून रोखले नाही तर तिला आपल्या घरी ठेवले नंतर त्यांनी तिचा मुलगा "यशवंत" याला दत्तक घेतने आणि चांगले शिक्षण दिले नंतर एक प्रसिद्ध डॉक्टर बनला. १८५४ मध्ये ज्योतिवा आणि सावित्रीवाई यांनी अनाथ आश्रम उघडले. एका व्यक्तीने भारतात सुरू केलेले हे पहिले अनाथाश्रम होते.

#### सती प्रया व केशवपनास विरोध-

सती प्रथा व केशवपन ही अनिष्ट प्रथा बंद व्हावी म्हणून महात्मा फुले यांनी सभा घेऊन त्यांना आव्हान केले की असे काम तुम्ही करू नका ते आपल्या आयावहिणी आहेत, त्याच्या केसांवर वस्त्रे चालू नका त्यांच्या या आवाहनास प्रतिसाद देऊन न.व्ह्यानी खरोखर संप करून केशव पानाच्या कामावर वहिष्कार टाकला एखाद्या स्त्रीचा नवरा ज्यावेळेस मृत्यू होतो. त्यावेळेस तिला अनेक संकटे मोसावी लागतात तिला आयुष्यभर वैध्रव्य राहावे लागते. पूर्वी स्त्रिया सती जात असत परंतु पुरुपाला पत्नी निधनाचे दुःख होईल. पुरुप कधी सती गेला आहे का? असा प्रथ्न उपस्थित करून महात्मा फुले यांनी सतीची व केशवपनाची प्रथा वंद केली.

बालहत्या प्रतिबंध-

स्री विधवा झाली म्हणजे प्रत्येक दिवस तिच्यासाठी नरक यातना होत्या. एखाद्या विधवा स्त्रीला कोणी फसवले तर त्यातून त्या स्त्रीला

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गर्भधारणा झाल्याम त्या विधवा छीला समाजात तोंड दाखवण्यात जागा उरत नमेल. तेव्हा अणा हिया एक तर आत्महत्या करत किया आपल्या पोटी जन्मलेल्या वालकाची हत्या करत. अणाच एका काणीवाई नामक विधवा छीने आपल्या वाळाची हत्या केली, म्हणून त्या छीला काळ्यापाण्याची शिक्षा झाली या घटनेमुळेत्यांचे मन कळवळले आणि त्यांनी पुढाकार घेऊन वाल हत्या प्रतिवंधक गृहाची स्थापना केली. वालहत्या प्रतिवंधक गृह भारतातील पहिले होते. वालहत्या प्रतिवंधक गृहाच्या वाहेर एक पाटी लावली होती त्यावर लिहिले होते की, "अडल्यानडल्या वाईने इथे यावे वाळत व्हावे, वाटले तर मूल घेऊन जावे नाहीतर येथे सोइन जावे". आम्ही संभाळ करू सावित्रीवाई आपल्या "वावनकशी सुवोध रत्नाकर" या काळ्यसंग्रहात या वाल हत्या प्रतिवंधक गृहाचा उल्लेख करतात यावरून महात्मा फुले यांची दूरदृष्टीची कल्यना येथे दिस्न येते.

## अस्पृश्योद्धाराचे कार्य-

महात्मा फुले यांच्या काळात शूद्रांना हिन वागवले जात असत. त्यांना दारिद्र्यामुळे शिक्षण घेता येत नव्हते. धार्मिक, आर्थिक, सामाजिक अशा वावींनी त्यांचा छळ केला जाई. महात्मा फुले यांच्या हे लक्षात आले होते अम्पृश्यांची दुःखे त्यांचे दारिद्रय नष्ट करण्यासाठी त्यांनी १८५१ मध्ये मुलांसाठी पहिली शाळा काढली.अज्ञान अंधकार खितपत पडलेल्या आज पुरुपांना महात्मा फुले यांनी ज्ञानाचे दरवाजे उघडून दिले. महात्मा फुले यांनी आपल्या हौदावर पाणी भरण्यासाठी १८६८ साली अस्पृश्य लोकांना परवानगी दिली. महात्मा फुले यांचा हौदा अजूनही फुल्यांचा हौद म्हणून प्रसिद्ध आहे

## महात्मा फुले यांचे वाङमयीन कार्य-

लेखणी आणि वाणी या नाण्याच्या दोन वाजू होत्या. त्यांचे लेखन समाजप्रवोधनाच्या उत्कंठा जाणिवेतून वरून आलेले आहे. वृतीय रत्न नाटकापासून ते सार्वजनिक सत्यधर्म पुस्तक या ग्रंथात पर्यंत त्यांच्या लेखनातून सामाजिक प्रयोधनाची विविधांगी प्रगट झालेली आहे. स्री, शूद्र, शेतकरी अशा अनेक प्रश्नांच्या आपल्या लिखाणातून त्यांनी वाचा फोडली आहे. तुकारामांच्या अभंगांचा त्यांचा गाढा अभ्यास होता. गुलामगिरी ग्रंथ अमेरिकेतील कृष्णवर्णीयांना त्यांनी समर्पित केला. "अस्पृश्यांची कैफियत" हा महात्मा फुलेंचा अप्रकाशित ग्रंथ आहे. शेतकत्यांचा आसूड, गुलामगिरी या ग्रंथातून सामाजिक स्थिती व त्यातून व हेर पडण्यासाठी चा मार्ग यांचे समग्र चित्रण महात्मा फुले यांनी केले अहे. त्यांच्या लिखाणात तत्कालीन

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निद्रिस्त उपेक्षित समाजाला जागृत करण्याचा व समाजामध्ये शोषणाविरुद्ध बंड करण्याची ताकद निर्माण करण्याची क्षमता आहे, यामुळेच महात्मा फुले यांचे लिखाण निर्विवाद क्रांतिकारी आहे. मध्यपान गृह यांच्या बाढीस विरोध दर्शविणारे पत्र-

मध्यपान गुणवत्ता वाढीम महात्मा फुले यांचा विरोध होता, म्हणून त्यांनी पुणे नगर परिषदेच्या कार्यकारी मंडळाचे अध्यक्ष व्यक्तिर यांना १८ जुलै १८८० रोजी पत्र लिहिले. त्यांनी अमे मांगितले की नगरपालिकेला दारूच्या त्यांना परवानगी देऊ नये जर परवानगी दिली तर अनेकांचे दारूपुळे संसार धुळीम मिळतील या आशयाचे पत्र लिहिले.

सत्यशोधक समाज मुक्त मंगल अष्टका मह सर्व पूजा विधि महातमा फुले यांनी सत्यशोधक समाजाच्या नियमांनुसार लग्नविधी करण्यासाठी त्यांनी मंगलाष्टक आरती वधू-वर शपथ तयार केली पारंपारिक मंगलाष्टक यांना फाटा देऊन त्यांनी समाजाला उपकारक ठरेल असे मंगलाष्टक तयार केली.

#### समारोप-

महात्मा फुले यांच्या क्रांतिकारक विचार झाल्यामुळे येथील उपेक्षित समाजाला जीवन जगण्याचा मुखकारक मार्ग मिळाला. महात्मा फुले यांनी अनेक सुधारणांना जन्म दिला. ह्यियांचे शिक्षण, ह्यियांचे स्वातंत्र्य, प्रशिक्षण, निवारण, शेतकरी, कामकरी यांचे दुःख परिमार्जन करण्यासाठी त्यांनी आपले आयुष्य समर्पित केले. समाजपरिवर्तनाचे कार्य करत असताना स्वतःच्या घरादाराचा विचारही न करता आपला समाज सर्व प्रकारचे शिक्षण घेत आहे. महात्मा फुले यांना लाभली या आयुष्याच्या मर्यादित काळापर्यंत त्यांनी आपल्या कर्तृत्वाचा डोंगर उभा केला. अशा या शिक्षण तज्ञाला, शिक्षण महर्पी च्या कार्याला कोटी कोटी वंदन.

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भारतीय स्त्री शिक्षणाचे प्रणेते : महात्मा फुले व सावित्रीवाई फुले / १७३

रितीय सुधारणावादी चळवळीमध्ये महात्मा फुले आणि सावित्रीबाई फुले याचे कार्य अत्यंत महत्त्वपुणं आहे. त्यामध्ये विशेषतः स्त्री उध्दारासाठी, स्त्री शिक्षणासाठी त्यांनी १९ व्या शतकात मांडलेले विचार, प्रत्यक्ष केलेले कार्य हे क्रांतीकारक स्वरुपाचे होते. फुले दांपत्यांनी स्त्रि शिक्षणासाठी सुरु केलेले कार्य तत्कालीन काळाचा विचार केला तर त्यांचे हे कार्य म्हणजे एक मोठी सामाजिक व शैक्षणिक क्रांतीच म्हणावी लागेल. त्यांचे हे कार्य म्हणजे त्याकाळातील सनातनी मंडळींना हा एक मोठा चपराक होता.या मार्गावर मार्गक्रमण करत असताना त्यांना सनातनी मंडळीनी मोठा विरोध केला. अनेक अडथळे आणले, पण फुले दांपत्यांनी न घाबरता मोठ्या धाडसाने आपले कार्य पुढे चालुच ठेवले.

आज २१ व्या शतकात स्त्रियांनी प्रत्येक क्षेत्रात जी उत्तुंग भरारी घेतली आहे. याचे खऱा अर्थाने श्रेय फुले दांपत्यांना द्यावे लागेल.

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