

SOCIO-ECONOMIC IMPACTS OF DAIRY COOPERATIVE ON THE ECONOMIC EMPOWERMENT OF RURAL WOMEN

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Abstract

Women play an important role in the economic and social development of societies, but they are often denied equal opportunities because of socially embedded gender inequalities. This research looks at the potential of dairy cooperatives for women's empowerment in West UP. Dairy production is of great importance for rural economy in India and women contribute significantly to this activity. Responses from milk producing farmers were randomly collected, stored and analyzed. Different sources of income have been recorded and analyzed with major category as main crop, cash crop, dairy goat farming and service in organizations. Women involved in different dairy cooperatives and women selling at the private market. The results of the study indicate that there are economic benefits for women participating in dairy cooperatives. However, the outcomes for women's empowerment are ambiguous. Only in some domains women in dairy

cooperatives rank their empowerment status higher compared to non-members. The results point to the fact that economic gains provided by cooperatives may not always lead to greater empowerment for women. Moreover, the analysis indicates that women in mixed-gender cooperatives experience greater decision-making power compared to women in single-gender cooperatives. This study suggests that additional measures supporting women's role in dairy cooperatives and a more participatory management are required in order to enhance gender equality.

Key words: development embedded, gender, cooperative, empowerment.

1. INTRODUCTION

Dairying provides livelihood to millions of Indian farmers and generates additional income and employment for a large number of families in the countryside. Dairy industry is the single largest contributor to India's GDP and with its profound social impact, involves over 80 million small farming households. However, India with

about 18.36 per cent of the world's total cattle and buffalo population accounts for only about 14.5 percent of the world's total milk production. Our livestock are roughly half as efficient as the average milk animals in the world and probably only one-fifth as efficient as those in the advanced countries. Although milk production in India has shown a rising trend ever since the inception of 'Operation Flood (OF)' programmed in 1970-71, the Indian dairy industry acquired substantial growth from eighth plan onwards with rise in milk production from 58 million tonnes in 1992-93 to 108.5 million tonnes in 2008-09. This has not only placed Indian dairy industry on top of the world but also led to sustained growth in the availability of milk and milk products for the burgeoning population of the country. India has acquired the position of the largest producer of milk in the world despite constraints like rearing of livestock under sub optimal conditions due to low economic status of dairy owners. The development of Indian dairy sector is an unprecedented success story as it is based on millions of small producers. The subsidies provided by the developed countries to their dairy farmers have helped them to lower the prices of dairy products, affecting in turn, the farming community in the developing world. Traders are now free to import milk products and thereby earn high profits at the expense of farmers belonging to developing countries like India.

The Situation of Women in Rural India

Traditional rural society in India is generally dominated by men at family and society level. One of the strongest indicators

for the lower value attributed to females in Indian society is the preference for sons, indicated by the sex ratio at birth. Even when other development indicators such as income and education improve, son-preference is found to persist: *"The intensity of such forms of gender discrimination, as evidenced by worsening sex ratios, oddly enough, is not correlated with poor human development indicators. Violence against women is not always associated with regions of low economic growth and poor human development indicators. These phenomena suggest that gender violence is assuming new forms as the economy grows."*

The boy preference becomes also visible in terms of nutrition and health status. Women and girls are more often undernourished, because they use to eat after having served to the male family members and children. The marriage system forms an important part of the patriarchal society. Parents often have to pay dowry to marry their girls which implies a high economic cost of having daughters. Indian law prohibits dowry payments since 1961 but it is still common practice, especially in rural areas. If not in the form of cash, it may be as jewelers or household goods. Research suggests that the cost of dowry is even increasing over the last decades putting a high financial burden on poor families with daughters. Women usually have to leave their parents house and move to their husband's home after marriage. Most married women don't have any land titles because they surrender their share of inheritance in favors of their brothers. Consequently they are economically vulnerable in case of

abandonment by or death of their husband. Moreover, women have less access to education resulting in lower literacy rates compared to men. In rural areas of North India, 60% of females are literate as per 2011 compared to 78% of males (GOVERNMENT OF INDIA, 2013). Women are restricted in their access to and control over financial resources and are less involved in financial transactions and decision-making. Less than 45% of women in India have access to funds of their own, and only 15% have a bank or savings account of their own. Even though women in rural areas work long hours in and outside the household, e.g. in fuel and fodder collection, fetching water and taking care of animals, their work is often neglected and made invisible in official statistics as it is not paid-wage labour.

Women in many parts of India don't have the same freedom of movement as men. Two-thirds of women in India face restrictions in visiting public places, such as market, health care centre or other communities, by their own. As a consequence their participation in public life and in local political bodies is limited.

These unequal gender relations with all their consequences affect millions of poor women in India and worldwide. Because their access to resources and information is restricted, women are prevented from contributing to economic development. Providing equal opportunities for women and men is an end in itself but it is also instrumental in achieving poverty reduction and social development. According to the World Bank gender equality can improve other development goals in three major ways: *“First, removing barriers that*

prevent women from having the same access as men to education, economic opportunities, and productive inputs can generate broad productivity gains [...]. Second, improving women's absolute and relative status feeds many other development outcomes, including those for their children. Third, leveling the playing field—where women and men have equal chances to become socially and politically active, make decisions, and shape policies—is likely to lead over time to more representative, and more inclusive, institutions and policy choices and thus to a better development.”

By increasing women's economic participation, the aggregate income levels of poor households increase and there is a direct positive effect on children's health, nutrition and education since women are more likely to invest their extra income in basic family maintenance. Considering these reasons women empowerment became a leading paradigm for development policies

2. LITERATURE REVIEW

To approach the main subject of this study - the impact of dairy cooperatives on women's empowerment - the following chapter begins by providing literature on dairy cooperatives and on women empowerment, separately. The dairy cooperative movement in India and West UP, including its history and implications, is explained.

2.1 Operation Flood and the Cooperative Dairy Sector in India

Major strategies of rural development in India include micro-finance and self-help groups as well as agricultural cooperatives, e.g. in the

fertilizer and sugar sector. The promotion of dairy cooperatives is one approach to increase the income and nutrition of the rural poor. *“In general, a cooperative is a business owned and democratically controlled by the people who use its services and whose benefits are derived and distributed equitably on the basis of use.”* Based on the Rochdale principles, cooperatives are characterized by: Voluntary and open membership, democratic member control, member economic participation, autonomy and independence, education, training and information, cooperation among cooperatives and concern for community.

Cooperative business models are prominent in the dairy sector all over the world. Since milk is highly perishable, there are high costs for its timely transport and processing. This leads to an oligopolistic market structure where cooperatives are perceived a successful way to strengthen producers position versus traders and processors.

In India, cooperatives in the dairy sector were promoted since 1970 through a policy program known as Operation Flood (OF). In the early post-independence years the efforts to modernize the Indian dairy sector failed. There was a lack of access to urban markets for many smallholders and production schemes generally focused on urban producers. Improved breeds and artificial insemination were promoted by government agencies but without ensured profitable markets there was no incentive for farmers to increase production. Against this background the successful Kaira District Cooperative Milk Producers Union,

known as **Anand**, became famous. It was founded in 1946 by a group of milk producers in Gujarat who wanted to supply their milk to Bombay. Backed by political support the cooperative grew rapidly and became a blue print for dairy cooperatives throughout India

In 1965, the GOI established the National Dairy Development Board (NDDB) with the aim of spreading the “Anand-model” throughout India. This agency was responsible for setting up cooperatives and provided technical support for planning, farmer extension services, engineering, dairy technology, veterinary services, and nutrition. Consequently, Operation Flood came to life as a large-scale policy strategy which aimed at expanding a cooperative system of dairy marketing throughout the country in order to increase milk production and enhance the incomes of rural households. Of has also to be seen in the context of a macroeconomic policy of import substitution that was accompanied by high protection levels for dairy. By shifting the supply curve of dairy products to a higher level a price increase in the domestic market was avoided and the prices gradually declined towards international market prices .

It was implemented in three stages from 1970 to 1996 and gradually scaled-up. It was developed by the GOI and the NDDB with the financial and technical assistance of international agencies such as the European Union, the World Bank and the FAO. Dairy commodity food aid supplied by the EU was sold to commercial prices and the returns were used to support OF.

2.2 The Anand Model

The term “Anand model” or “Anand pattern” is used to refer to the specific three-tier organizational structure of the Anand cooperative. The primary producers are grouped at the village level in “Dairy Cooperative Societies” (DCS). They function mainly as a collection point of milk produced in one village. At the DCS each producer’s milk is tested for fat percentage and payment is made accordingly at weekly or fortnightly basis. At the second tier, DCS are linked to district cooperative unions which are engaged in processing of milk and packaging of final products. Moreover, the unions usually provide services to the producers, such as cattle feed, artificial insemination and veterinary services. At the state level the district unions are grouped together in federations responsible for coordination and marketing tasks. According to the Anand principles each level controls the next one; the DCS have the ownership and control of union plants and other assets and the district unions in turn control the work of the state federations. In many parts of India, however, reality looks different. State federations control the plants and assets and the DCS are formed on initiative of the district level rather than on their own. Critics see OF as a centralized top-down approach which is at odds with the cooperative principles of autonomy and independence.

In many states, including west UP, existing government-owned dairy development corporations were converted into federations. As a consequence boards of these federations and the respective unions were nominated and effectively controlled by the government and

not by the farmers. Similarly the dairies at union level often remain property of the federation and not the union, by-passing the control of the producers. find that only in Guajarat, Kerala and Pondicherry, the federation is actually controlled by an elected board. They see a general problem in the influence exercised by politicians and bureaucrats on the cooperatives, convincing them to accept government assistance and thereby political appointees at the board of directors. On the other hand financial support by the government seems necessary because member-producers are usually poor and cannot be expected to buy large shares. Therefore, large investments in processing plants depend on government support

2.3 The Uttar Pradesh Milk Federation

The largest dairy cooperative in West UP is the UP Milk Federation (UPMF) owned and managed by over 2.2 million milk producers, organized in over 12,000 DCS at village level and 13 milk unions at district level in the three-tier cooperative model. The federation’s responsibility is the coordination among the unions and the marketing of the produce within and outside the state under the common brand name GOPAL JI. In 1974 the first dairy development program in West UP started with financial help of the Reserve Bank and the commercial and state government. It was implemented in the framework of and under the guidance of the NDDB. The main goal of the project was to incorporate the existing dairy cooperatives and multi-purpose cooperatives at the village level into the three-tier Anand model,

as well as to establish new DCS in villages without cooperatives.

3. SOCIO-ECONOMIC IMPACT

The GOI (Government of India) and international agencies have financially supported the cooperative dairy sector through OF for 25 years at a large scale. Still the GOI continues spending money to support cooperatives in the dairy sector. The question arises if these expenses can be justified in terms of income and employment creation for the rural poor. It seems to be clear that most of the members of DCS (District Cooperative Society) at the village level are landless, small and marginal farmers. According to a 75% of DCS members belong to these groups of landowners. the number of DCS members exceed the number of people selling milk to the cooperatives, so-called “pourers”, and hence the actually beneficiaries. The extent, to which dairying contributes to the household income, ranges from 53% of the total income for landless households to 19% of the total income for large farmers. if dairy development has benefited poor and richer households equally to suggest that investments in dairy production are going to lead to a more equal distribution of income compared to investments in crop production. That is because livestock production depends less on land area owned by the producer and the distribution of cattle is more equitable than the distribution of land. Landless rural households can benefit from dairy production and increased marketing opportunities through cooperatives. It can be concluded that people who don't have resources to own cattle and feed it, the poorest part of the rural society, are

left out of the scope of operation flood . However, many small and marginal producers, who are still poor in absolute terms, can increase the returns from dairying through a stable market. Probably the distribution of benefits of the so-called white revolution is more equitable as compared to the land-based green revolution. Regarding the impact of DCS(district cooperative society) on gender equality, the question arises how women are affected by the participation in dairy cooperatives, because generally it can be expected that there are differences in why men and women involve in cooperative action, in how they participate and which benefits they derive .This is important in the context of DCS since women are largely responsible for dairy production at the household level but are still underrepresented in cooperative membership and the management of mixed-gender cooperatives. On the one hand improved marketing opportunities provide economic possibilities for women that may eventually lead to greater autonomy and higher social status. On the other hand, there may be an increased workload for women and social barriers may prevent women from participating in cooperative institutions.

4. CONCEPTUALIZING WOMEN EMPOWERMENT IN AGRICULTURE & DEVELOPMENT

In order to operationalize women empowerment as a variable to be measured and evaluated, it is important to look at the underlying definitions and concepts. The term empowerment is used in a range of different contexts to describe a strategy of promoting

previously disadvantaged groups in a participatory way, such as poor, ethnic minorities or handicapped argue that women empowerment has to be distinguished from other forms of empowerment for three reasons:

1. Gender is an intersectional category overlapping with all other societal groups.
2. Women's disempowerment takes place to a large extent at the household and family level.
3. Women's empowerment requires systemic transformation in most institutions.

Although "women empowerment" is a stated goal of many of today's development projects there is no unique definition of what it actually means. In fact a review of the literature reveals major differences in the way how women empowerment is defined and analysed.

- **Personal:** *developing a sense of self and individual confidence and capacity, and undoing the effects of internalised oppression*
- **Relational:** *developing the ability to negotiate and influence the nature of a relationship and decisions made within it*
- **Collective:** *where individuals work together to achieve a more extensive impact than each could have had alone.*

4.1 Women economic development

In this study, the focus is on economic empowerment of women, recognizing the equal importance of other dimensions as well. Since empowerment is a complex multidimensional process, including relational and cultural aspects, data on empowerment can only be interpreted

in a meaningful way keeping in mind the social and cultural realities of women.

4.2 Economic Advancement

Looking at economic aspects, dairy cooperatives are clearly beneficial to their members. Member households shift from traditional to more intensive dairy production systems. Buffalos and local cows that are fed on pasture and field residuals are replaced by cross-breed cows, fed additionally with concentrated feed stuff. Dairying turns from a subsistence activity into a more market-oriented business and becomes more important for the household economy on the whole.

As discussed by other income from dairying is found to be relatively more important to landless, small and marginal rural households. Hence dairy cooperatives provide an opportunity to tackle rural poverty. On the other hand, households that own more land can also keep more dairy animals and benefit more from DCS in absolute terms because of the availability of fodder from their own fields. Moreover, intensifying dairy production requires investments that often make access to credits a precondition for participating in dairy cooperatives.³⁸ Poor households may be restricted in their access to credit and may also avoid taking the risk of a future investment. In case of loss of an animal and failure to repay loans they are more vulnerable. In addition to economic gains in terms of cash income, there are nutritional benefits for member households due to higher milk availability per capita conclude that milk consumption levels in 1995-96 in North India were 309 gr. per person per day for member and 279 gr. for non-member household.

According to the data used in this study the advantage of members over non-members is even larger. It is suggested that women are more likely to spend extra income on nutrition and family maintenance. Hence it is possible to argue that women who are in charge of dairying will probably keep a higher amount of milk for family consumption. In other words, an increase in women's

Autonomy in the sale of milk and the use of income may result in increased nutritional status of the family. However, the increase of milk availability may not translate into equal benefits for male and female household members.

5. STUDY DISCUSSION

a) Women's traditional role prevents them from market activities outside the household and hence from receiving payments at the cooperative. These social norms, based on the concept of female as belonging to the "inside", cannot be expected to change overnight when women become members of dairy cooperatives. The formalization of milk sales through the cooperative, doesn't seem to alter existing social restrictions but rather to reproduce them, at least in the short.

b) The increasing economic importance of dairying through a cooperative leads to higher male involvement. When dairying turns from a subsistence-oriented into a market-oriented activity, men will generally take more control over this activity. A similar conclusion when analysing women's empowerment through home-based work in India. She finds that high levels of control over income are found for female producers with low levels of earnings,

c) One of the factors that prevent women cooperative members from taking full control over dairy activities and incomes generated is their socially restricted access to the formal market, a problem prevalent all over India

d) Regarding the access to and control over assets, there are no visible improvements for cooperative members. Existing patterns of ownership and inheritance cannot be expected to change by simply implementing a cooperative marketing organization. The unequal access to assets in turn mediates women's gains from cooperative participation.

e) Intra-household decision-making and allocation of resources is characterized by dynamics of cooperation and conflict. Women empowerment can be understood as a process by which women gain a stronger bargaining position within the household. Hence, women's empowerment depends on the cooperation with other (male) household members. For example, a precondition for a woman to participate in a dairy cooperative or a WSHG (Women District Cooperative Society) is usually the agreement by her husband.

CONCLUSION

The dairy cooperative movement, promoted through Operation Flood, is one of the most famous examples of the Indian cooperative system. Village milk collection points became an important way of providing market access and regular cash incomes for millions of rural households all over India. As milk production increased rapidly, India turned from an importer of dairy products into one of the largest producers worldwide. Most of the cooperative members-producers are small and

marginal farmers with less than two hectares of land. Additional cash income is essential for them to maintain the household and farming economy. Even though women are traditionally responsible for dairy farming and provide most of the labour force for dairy production, gender aspects were largely ignored by policy-makers when establishing dairy cooperatives. Up to today, village dairy cooperatives are mostly managed and controlled by men, reflecting the patriarchal structure of the society. Women's role is generally limited to the domestic sphere and women's participation in economic activities is restricted. With growing interest in the promotion of women's economic autonomy by NGOs, donor agencies and governments, in the last two decades attention is focused increasingly on women's participation in dairy cooperative societies (DCS). It is argued that dairy cooperatives have a potential to provide independent incomes for poor rural women enhancing the well-being of the whole family and gradually changing patriarchal norms. Considering this, women dairy cooperative societies (WDCS) have been established instead of conventional mixed-gender cooperatives, with the idea that these would be more effective in promoting gender equality. The state government of Uttar Pradesh and the UP Milk Federation have provided funds for the establishment of such women cooperatives. The Studies focusing on women in cooperatives often fail to quantify the various aspects of women's empowerment. The aim of this study is to contribute to the understanding of the impact of membership in a dairy cooperative on women's empowerment, in the

context of a rural area in north India. It is my conviction that the future investigation of precisely these questions will result in important contributions to improve gender policies in India and elsewhere, taking into account the importance of women's empowerment in the border framework of development objective.

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EMOTIONAL BONDING IN MEN-WOMEN RELATIONSHIP IN THE NOVELS OF MANJU KAPUR

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Introduction

Deep emotional bonding between the husband and wife is the chief characteristic of matrimonial relations in the Indian's traditional society because it is the base of lasting marital too. Without it, no marriage relation can be, loving successful and enduring. Feminist writers have adopted it as one of the main theme of their works and female novelists have dealt as this topic in an elaborate manner introducing their own experiences. Their female characters are their own facsimile as they represent their creator. Manju Kapur, prominent novelist of today portrays the women who are product of neo-rich society in which women roll in riches, break barriers of tradition and indulge in all those activities which are inhibited in a cultured family. Almost in her all novels, she shows how emotional bond in men women relationship is weakening and that the verge of breaking in the most of the so-called advanced and cultured society of India

Manju Kapur writes high quality fictions, she understands the inconsistency of human beings and their relationships and so she manipulates the situation to suit her readers own views points. Manju Kapur's next novel

Home is a Saga of Joint family where the head of the family Banvari Lal believes in old traditional ways of life. Men should work out of the house and women within house. Men carry forward the family line women enable their mission. In this novel living together with under one roof, showing values and harmonies coexistence is preferred in old generation. But new generation raises questions on adjustment and compromises. Mostly joint family consists of a number of relations who share a common residence and a common kitchen because of living together by the ties of mutuality and obligations, all members join together. They share joys and sorrows together. This sharing being them nearer and nearer and their relation tighter. It makes their bonding more and more strong and unbreakable. In contrast to conjugal ties emphasis is laid on fraternal relationship in few novels. In "Home" the main woman character Nisha who was sexually exploited by her cousin in childhood when she grows up and starts her college, she falls in love with a boy Suresh.

"The new hair style the glowing looks, the foray into Jeans and T. Shirt, the long hours studying in the library, shortage of attendance,

the poor performance in second year compared to first, of course there was a boy in the picture (Home, 196).

She loves Suresh deeply and wants to marry her. But Suresh does not show as much courage as Nisha shows in accepting her affair in front of her parents. She asks Suresh to meet her father at the shop and after words she somehow manages two meetings with the boy. She wants to be sure that he is under no one's pressure and to marry her is his own wish. But Suresh is a weak willed person and he gives no reaction to the proposal of love by Nisha.

"Suffering paved the way for anger. Raju was right Suresh was a chutia a total fucker. If he loved her he had no right to decide her future on his own. Suresh had vanished from her life and there was nothing she could do. (Home, Page 214).

In her next novel "A Married Woman", Manju Kapur has taken writing as a protest and she negotiates different issues emerging out of a social political upheaval in her country. This novel is a sincere confession of a woman about her personality cult in the personal allegory of a bad marriage. It deals with women's issues in the present context. It is an honest and seductive story of love passion and attachments. In Manju Kapur's novels almost all her heroines manifest a quest for sexual freedom.

In case of Astha's both the aspects of sexual freedom can be evident particularly in extra marital.

Delving deep in to Astha's conscience we can observe that in the college she created "Delicious images of romantic somewhat shadowy man holding her in his manly embrace. (A Married Woman, Page 1).

Her hedonic longing forced her to pursue Buntry whom she met casually and fancied him to be the king of her dreams. Later

on her aching heart finds greater relaxation in the luxuriance ambience of Rohan, whom she meets in her college.

"Astha was sixteen she was well trained on diet of mushy novel and thoughts of marriage. She was prey to longings, desired almost every boy she saw. Then stood long hours before the mirror marveling at her ugliness. Would she ever be happy? Would true love ever find her." (Page 8).

One day Astha gets a glimpse of Bunty and starts dreaming about him but could not get courage to talk to him about her feelings so on suggestion of her friend Gayatri she starts writing letter to him and pour her heat out in her letters. Bunty also writes her back but when he comes back on vacation and Astha goes to meet him his father very rudely closes the door and tells her that he has gone to meet his friends.

"The door was closed before she was even down the steps. No seeing her off no nothing she walked home feeling sick. (A Married Woman, Page 23).

A year later she once again writes a letter and asks him what happened and he tells that...

"I thought you know your mother visited us the very night right I arrived and told my father I was distracting you from your studies". (A Married Woman, Page 15).

After this that love affair ends before it properly even starts. It is very common thing among teenagers as soon as they grow, they start to attract to opposite sex but due to interference of parents, they are forced to stop their feelings.

Astha's second love affair starts with Rohan just after one month of the end of first affair. Astha meets Rohan who is in final year of college and a bit older. It is her second premarital relation she wants to marry Rohan but Rohan is not serious with her. He only

wants to use her physically.

In spite of it this relation gives them happiness even though for a short time.

"... She held her fists tensely out slowly he moved his thumb around her wrist, stroking her closed hand open. He kissed the finger, nails, palms, he felt the small hair on the back with his closed lips." (A Married Woman, Page 14).

"When Rohan at last slid his tongue into Astha's mouth she was putty in his hands. Her neck, her ears, her throat, eyes, chin lips all had been explored and this time her strongest feeling was gratitude". (A Married Woman, Page 24)

This affair also ends when Rohan leaves India for further studies, Astha finishes her education and gets married. As a married woman, Astha the protagonist becomes an enduring wife and sacrificing mother. Her temperamental incompatibility with her corporate husband compels her to play the role of mother and father for her children. This denies her self fulfillment and leads to the collapse of the institution of the marriage. Discontentment leads her to defiance and restlessness, Her anxiety, discomfort loneliness and isolation not only encourage her to give voice to her unhappiness over her troubled relationship rather it prompts her to develop the feelings of guilt negativity and lack of self esteem in facing the challenge of her life.

In 'the Immigrants' the fourth novel of Manju Kapur 'Nina' the heroine of the novel falls in love and relationship with her teacher in English department at art faculty.

"Rahul liked to love serially unfortunately for Nina, he reminded her of her father. She offered him her heart and expected his in return for surely the combined forces of youth and devotion would persuade him into commitment. (The Immigrants, Page 6).

But eventually the social lover moved on and she felt the pain would destroy her, she kept this relationship secret from her mother. The mother knows nothing of the joy. In her eyes Nina was a sweet innocent virgin.

Being a teenager it is very natural for Nina to have premarital relations. She is not a girl of uncontrollable sex desire but she is attracted towards the teacher when she finds some similarity between her teacher and her long lost father but unfortunately that teacher was a serial lover and he keeps changing her girlfriend every now and then. In her Novel "The Immigrant" the hero of novel Ananda too has a premarital relationship with a Canadian girl Sue but because of his impotency Anand is unable to have physical contact with his girlfriend, so this affair ends up quite soon.

Sue says, "May you have issue around sex. Here its no big deal but in your culture it must be different. Keep down perhaps you are not comfortable." (The Immigrants, Page 38).

Later on it is seen that she and Anand's best friends Gary Start seeing each other. The story of Novel revolves, around Nina who sees herself as increasingly off the shelf after all what prospects would an impoverished girl have without a father to marry her off? Immigrants involves compromise and sometimes it is obvious cultural difference in food and clothing that Kapur focuses on. Kapur explores the special challenges facing immigrant wives, the way a young woman's life already so pressured in professional and reproductive terms, becomes on even more impossible balancing act inside a foreign culture.

In her fifth novel 'Custody', Kapur explores the tumultuous relationship set in the thriving upper middle class colonies of Delhi in the mid 90's. The very first chapter of book begins to enthrall a reader with the couple love making scene but it is a married woman having

a romantic adventure with her husband's boss. In traditional framework there is no space for a woman as an individual, she must be wife and a mother. Women are forced to conceal silently their bodies and sexuality under the monitoring of family and society. The reason in that sex is the source of problem and crisis. Control of female sexuality is legitimized under the name of traditions. Kapur presents two contradictory aspects of female embodiment, infidelity and infertility in her novel 'Custody'. Infidelity permits women to experience their own sexuality as a pleasurable one as they control their gender, their sexuality and reproductive potential and it challenges the male dominations.

In the other hand we see that Manju Kapur has shown a great interest in her novels regarding marriage and bonding between married couples. The main advantage of marriage is that the two sexes may reciprocally satisfy the natural desires which are felt equally by each - that they equally submit the exercise of the reproductive organ to a healthful regularity that they may equally perpetuate, their common species that they may equally do by respective duties provide for the children proceeding from their mutual relation that may equally assist each other through out life by reciprocal affection and cares that they may in old age receive the care of their common progeny and that they may in health and well being reach that age which all these circumstances generally enable married pair to attain.

The novel *Difficult Daughters* is a senior confession of a woman about her personality cult in the align of a bad marriage. Kapur focuses the fact that although Virmati is educated and financially independent. She still suffers by being the second wife of the professor. Virmati feels the changing behaviour

of her husband before and after the marriage. When she complains, the professor gets irritated. But even after facing so many problems she is satisfied and happy to live with her love.

"A woman's happiness lies in giving her husband's happiness, remembered Virmati in a language she had learned long days. (Page 227).

"Once professor says to Virmati about 'Ganga' poor thing, you have me let her have the Kitchens." Virmati looked at the domain of her kingdom and was forced to be content. (Page 230).

We can get the glimpse of Virmati's life in the following lines...

"Virmati's life in Lahore was isolated. She was married with a husband a co-wife and two step children. She had had one abortion and one miscarriage." (*Difficult Daughters*, Page 231)

Kapur's other Novel 'A Married Woman' is a well balanced depiction of a country's inner development its strengths and its failure and the anguish at a woman unrest which is as complicated as the social and political upheaval going an around her.' (The observer)

Kapur understands the inconsistency of human beings and their relationship. The using concept of conjugal life and its impending impact on the society have been well illustrated in the fictional work of Manju Kapur. Almost all her novels deal with the topic of emotional bonding of premarital, marital and extra marital relation appearing in the emerging new rich society.

We see that marriage in our society takes place to create a safe and long lasting bond between partners and family members while expanding and restructuring members while expanding and restructuring emotional responses. Marriage has been a part of human

culture for thousands of years. But in modern world the institution of marriage is suffering a dramatic decline and bonding of love has become weak.

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CASHLESS SOCIETY, PROBLEMS AND PROSPECTS IN INDIAN SCENARIO

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Abstract-

No doubt, our modern society is gradually catching the cashless syndrome. E-payments, ATM cards and others are now the order of the day at our work-places. In a first of its kind study, we estimate the amount and potential for cashless payments made by households in India. Supply side constraint (that is unwillingness by the seller to accept such payments) is the biggest deterrence to cashless payments thereafter; we develop a predictive model of cashless payments. The results put together give us an important policy direction towards what can enable increase in cashless payments. What factors explain the 'perceived constraints' by the households (income status etc). We then clearly spell out the role of the policy makers and Government in promoting cashless instruments. This paper takes a keen look into the feasibility of introducing cashless means of business transactions into our society and the security threats associated with it. The paper explains the potentials of applying data mining techniques to effectively control the security threats and finally

presents a model for knowledge extraction in a cashless environment.

Index Terms- Cashless Society, Cashlessness, Electronic Money and Data Mining

I. INTRODUCTION

The implementation of electronic commerce based on e-cash as the main engine driving global economic activity will determine the future shape of society. Virtual shopping, the digital economy, e-cash, e-commerce - these are just a sample in the range of economically-laden terms that have cropped up in recent years to accompany the plethora of new vocabulary spawned by the development and commercialization of the Internet. While most people either know or can guess at what these terms mean, fewer realize the motivations and implications that lie behind the expressions which are being thrown at us by the western world- and even by us.

For centuries, coins, notes and cheques were the only options to make purchases and to transfer money between people and organizations. The second half of the last century witnessed the introduction of plastic cards, Electronic Fund Transfer, Internet

banking, and pre-paid payment cards all aimed at making payment more efficient. With advances in information technology a number of new payment solutions has emerged, including premium SMS payments, M?PESA, Pay Pal, Google Wallet, and Mobile Banking. Many of these innovations offer advantages in terms of costs, security, and convenience. They also pose a number of challenges and risks related to, at least, technical standards, data security, legal issues and consumer behavior. Overall, these innovations are changing people's perception and experience of money and paying. The innovation process in payments is promoted by different groups of actors (such as financial institutions, start-up software companies, merchants, and mobile operators) and by international governmental agencies (for example the World Bank). Not only new payment solutions attract a lot of attention in media and press, but they also trigger a debate regarding the cashless society. Throughout history there has been much speculation about a cashless society. With a cashless society in the near future there are many benefits, as well, as many negative implications. The development towards a cashless society affects our life. It will have an impact on the actors in the payment ecosystem, leading to a number of both anticipated as well as unanticipated consequences on individual, organizational and society level. These consequences are of critical importance and need to be explored.

II. CASHLESS SOCIETY: CONCEPTS AND CONSEQUENCES

a cashless society as a community in which all payments are electronic; a society in which all bills and debits are paid by electronic money media such as bank and credit cards, direct debits, and online payments. It is a society where no one uses cash, all purchases being

made by credit cards, charge cards, cheques or direct transfer from one account to another. Paper money revolutionized the economy when it was introduced (In Europe during the 17th century, though it was around from the end of the first millennium in China), however, now it is getting old. We are increasingly moving towards a cashless society. Money will change hands using cards, the internet and mobile phones.

Gradually, in India we are moving into cashless economy. Instead of carrying big cash around, traders are now sending their money online ahead of their final market destination, by way of Post Cash, and other electronic banking means. ATM cards are also there for people to withdraw money anytime and anywhere in the country.

Money is becoming much more of a concept than a physical entity. In developed countries, people are using credit and debit cards in more and more everyday situations, from meals purchased at fast-food restaurants and fuel purchased at gas stations to movies, groceries, sundries, highway tolls and clothing. Even New York City taxicabs are rigged with electronic card readers. Increasingly, paychecks are electronically deposited, and the money for the bills they pay - mortgages, utilities, cable and phone--are paid electronically as well. Banks offer incentives to consumers for using these direct-pay options, which allow them to keep better tabs on their customers and their money. Welfare and food stamps are issued on cards, which can be downloaded at the register or through an automatic teller machine. As at 2003, the US Federal Reserve Bank said 2003 was the year electronic payments trumped checks as the method of choice. That year, there were 44.5 billion e-payments, compared with 36.7 billion checks (Cashless Society, 2006).

An Australian daily Newspaper recently reported that the number of Australians withdrawing cash from ATMs has dropped to its lowest point in over six years, signaling that consumers are reducing their over the counter cash transactions. Debit and credit card analysis firm MWE Consulting found that debit card ATM withdrawals fell by 6.3 per cent to 2.39 per month.

The arrival of the smart phones; and the development of 3G networks which transfer all information quickly, plus the creation of new applications and services by banks and retailers are bringing cashless-ness nearer to us. But the system will initially only work with one handset - the Samsung Tocco Lite- though more are promised later, and is operated only through Barclaycard. And another network,

The above suggests that "Mobile banking has truly come of age as people no longer see the ability to effectively manage their finances by mobile as a novelty or a 'nice to have', but increasingly as the norm".

A. Cashless Society Instruments

In this section, we describe briefly some of the electronic instruments facilitating driving the force of electronic society. Card-based alternatives to cash payments are now well established, with credit and debit cards in popular usage. Additionally, new technology has enabled the development of so-called smartcards' where additional data can be stored on a microchip.

1) Credit and Debit Cards

Credit cards are typically a plastic card (figure 1) with data stored on a magnetic stripe and, increasingly, a microchip. The majority of cards are the same size of 85.60×53.98 mm, as set forth by the ISO 7810 international standard. Between 1971 and 2001, the number of cards per household in the United States grew from 0.8 to 7.6.

Similar in appearance and usage to credit cards, debit cards are a further popular alternative to the use of cash when making purchases. The major difference, as the name suggests, is that in this case funds are withdrawn directly from the purchaser's bank account, rather than accumulating credit which then has to be paid off at a later date, potentially with interest. Debit cards became popular later than credit cards, but are particularly favored by the banks over alternative more traditional payment methods, such as cheques, which are much more costly for them to process.

2) Smart Cards

A smart card is a plastic card, similar in appearance to a credit card, and containing one or more embedded semiconductor chips. Smart cards typically have a storage area in EEPROM and may also include a microprocessor able to process any data stored. Recent technological progress has seen the development of a contactless smart card, in other words one in which the chip communicates with a card reader using radio frequency identification.

Smart cards have significant potential over magnetic-stripe? swipe' cards, not only can more data be stored, but it can be processed in some way as well. Despite privacy concerns, it seems likely that smart cards are the way forward, with increasing systems merging together. as smart cards gain momentum in the financial services marketplace, it's likely that other forms of plastic like credit, debit, and ATM cards will all meld into one universal, multifunctional smart card.

3) Stored-value Cards

Stored value cards are typically similar in appearance to credit cards and either employs a magnetic stripe or smart card technologies in order to store data. Under this scheme, using an appropriate reader an amount can be

electronically added or deducted from a balance on the card.

4) Electronic Cash

Several companies have taken this idea further and developed cards which can be used in multiple retail outlets, effectively as? electronic cash. Smart card alternative to cash. The burden of counting, storing, as well as the security associated with, physical cash.

5) Point of Sale Terminals (POS)

Point of sale (POS) or checkout is the location where a transaction occurs. A "checkout" refers to a POS terminal or more generally to the hardware and software used for checkouts, the equivalent of an electronic cash register.

A POS terminal or machine manages the selling process by a salesperson accessible interface. The same system allows the creation and printing of the receipt. Point of Sale (POS) Terminals are the preferred way of processing credit cards, debit cards, cheques, smart chip cards, electronic benefits transfer (EBT), and other electronically submitted transactions in a traditional retail environment. The terminals are used in "face-to-face" transactions. The merchant will swipe the customer's card through the terminal or key-in payment information and the terminal does the rest. No doubt, POS terminals are already installed in some of our retail outlets in India.

6) ATM Cards

An Automated Teller Machine (ATM) card (also known as a bank card, client card, key card or cash card) is a card issued by a bank, credit union or building society that can be used at an ATM for deposits, withdrawals, account information, and other types of transactions, often through interbank networks. ATM cards are typically about 86 × 54 mm, i.e. ISO/IEC 7810 ID-1 size (Wiki).

Unlike a debit card, in-store purchases

or refunds with an ATM card can generally be made in person only, as they require authentication through a personal identification number or PIN. In other words, ATM cards cannot be used at merchants that only accept credit cards. However, other types of transactions through telephone or online banking may be performed with an ATM card without in-person authentication. This includes account balance inquiries, electronic bill payments or in some cases, online purchases.

7) Smart Phones

The idea is that your mobile phone will be embedded with a chip that contains your credit and debit card details. For low-value items, all you will have to do is wave the phone in front of the shop's sales terminal. For higher priced goods, you'll have to punch a pin number into the phone as well. Meanwhile, Google this week launched Google Wallet for Android phones which might soon make the traditional wallet stuffed with cards, notes and coins a thing of the past. Users will be able to check their balance on the mobile phone's screen to see how much they are spending, which you cannot immediately do when touching your debit or credit card on contactless readers.

B) Problems and Prospects

The main issue of having a cashless society is whether the benefits would outweigh disadvantages. It is important that, if society moves toward a cash free economy, the benefits must out weigh the negative aspects in the end. There are major social and economic benefits to a cashless society such as reduction in cash related crimes and monetary benefits. There are major negative implications with a cashless society such as privacy issues and losing the liberty of cash. A cashless society could only be implemented by the government since the government is the organization that prints and controls the supply

of cash in society. With the implementation of a cash free society the major government agency, CBN may be in total control. What this means is that the government would be able to monitor purchases, spending habits and businesses patronized. "The real danger is too heavy a hand watching over your life. It's nobody's business where you spend your money so long as you earn it legally. No government entity should know where you spend money for groceries,

The main disadvantages of a cashless society consist of privacy issues and computer hackers. One of the main issues regarding the implementation of a smart card/chip that would record and control all financial transactions electronically is the assault on privacy. With all private monetary data exposed to government officials many citizens may believe that the government has substantial power over society by having access to these types of confidential information. People value their ability to make some of their purchases using cash, with absolutely no record, electronic log, or audit trail of those transactions, as a way to safeguard their privacy .

Another major disadvantage with a cashless society is the risk of computer hackers. Computer experts, so-called "Yahoo-Yahoo Boys", who trick unsuspecting individuals, groups and organisations online to part with their money, might alter records, create fictitious millionaires, set up dummy companies, and so on. In short, they could create an electronic underground society as well as contribute to the issue of identity theft.

Security is clearly of crucial importance in considering any alternative to physical cash. At the root of this lies the problem of authentication, i.e. the process of verifying the identity of a person. This is typically performed by examining some identifying

information such as a password or digital signature.

One of the obvious and most commonly used form of authentication is a password; in the context of payment systems more commonly implemented as a personal identification number (PIN). Such a system has long been in place for authenticating users of cash points prior to withdrawing money. However, technological advances meant that criminals have been increasingly successful in making copies of the data stored on the magnetic stripe, and forging signatures in order to commit fraud.

Cashlessness requires that all of society's stakeholders-organizations, financial institutions, governments and individuals-agree on and trust in digital currency. With the global meltdown and continuing fallout in the financial services industry, people are more comforted by the physical and less likely to put all of their confidence in banks and other financial institutions.

Payment processes are the first frontier of a cashless society and will also provide the spark for innovation. Because currently the infrastructure and technology required supporting new payment technologies remains largely disconnected. As the world increasingly relies on digital currency, all banks-big and small-will have to evaluate and in some cases enhance their existing technology to reduce errors, increase efficiencies and add transparency. In many cases, the greatest push will be for systems that can deliver end-to-end visibility of the transaction process since accountability will be a major factor in any wide-spread cashless initiatives.

Statistics has shown that electronic payment transactions are quickly replacing cheques. The electronic means mentioned previously is rapidly squeezing the cheque out

of the banking scene.

There are numerous perceived advantages often associated with the notion of a cashless society. Firstly, cash is bulky and heavy to carry by the customer. A cashless solution, even a smart card, may well be smaller and lighter. Even a credit or debit card, popular in society today, is significantly lighter than coin. Electronic solutions also make it a possibility to carry much larger quantities of money around - effectively this could mean carrying one's entire personal wealth. There are also huge costs associated with the overhead of processing physical cash. Primarily, there are costs associated with the production of a large number of coins and banknotes - a cost borne ultimately by the taxpayer. There are also costs associated with the secure transportation of money to and from banks and retail outlets, as well as staff time to count money .

Convenience is a major player in the lives of most people in today's society. Now clients can easily complete the same transactions from the comfort of their own home and at their own convenience. The only real prerequisites to this are that the user must have an up-to-date computer and have an internet connection. The user can do this in the middle of the night if they wish, right after they get off their evening shift. The bank branches are closed, but this is no longer a concern. Electronic cash in itself is not evil, nor is money itself. It would not be doing the topic justice if a very real hurdle was not addressed as an obstacle to be overcome in the future.

III. DATA MINING RESEARCH POTENTIALS

Data mining is defined as the identification of interesting structure in data, where structure designates patterns, statistical or predictive models of the data, and relationships among parts of the data . Data

mining in the context of crime and intelligence analysis for national security is still a young field.

There are many data mining techniques available. Classification is the most commonly applied data mining technique, which employs a set of pre-classified examples to develop a model that can classify the population of records at large. This approach frequently employs decision tree or neural network-based classification algorithms. The data classification process involves learning and classification. In Learning the training data are analyzed by classification algorithm. In classification test data is used to estimate the accuracy of the classification rules. If the accuracy is acceptable the rules can be applied to the new data tuples.

Entity extraction has been used to automatically identify person, address, vehicle, narcotic drug, and personal properties from police narrative reports.

Clustering techniques such as ?concept space? have been used to automatically associate different objects (such as persons, organizations, vehicles) in crime records .

Deviation detection has been applied in fraud detection, network intrusion detection, and other crime analyses that involve tracing abnormal activities. Classification has been used to detect email spamming and find authors who send out unsolicited emails.

String comparator has been used to detect deceptive information in criminal records .

Social network analysis has been used to analyze criminals' roles and associations among entities in a criminal network.

There are many research potentials in a cashless society. For example, we may wish to identify suspicious transactions, abuses or

fraud in government benefits programs; we may wish to determine what kinds of web information are most in demand; or we may wish to identify patterns in transactions to see where people are spending their money, even if those transactions involve very small amounts. Suppose for example, that people are spending x naira to view certain types of stock market information and that a very large number of such transactions occur per day. It would be interesting to see the type of information most often requested and the type of information likely to be requested next (given that a certain type of request took place). This would not only identify existing trends, but would provide a marketing edge by introducing new services or competition to a particular market niche. After all, if a demand for information exists, it makes economic and strategic sense to exploit it.

There are opportunities for temporal data mining, that is, seeing how patterns develop over time and detecting patterns involving a time dimension. The type of data mining has already sparked interest in the financial community. There is also the possibility of performing spatial data mining, which may be able to address the following types of questions: Which network/host sites receive the most activity and why? Where are most of the financial transactions of a given type taking place? Where are the most security violations taking place and why? Are there flaws in biometric systems that allow too many false negatives or false positives? Do these trends occur along geographic, demographic, or income lines?

Data mining tools are likely to be used extensively in high-volume transaction systems such as those in a cashless society, even if those transactions are not associated with any names (i.e., anonymous transactions). There will be

an enormous number of transactions per day, many of them being for lesser, unnoticeable amounts. Until now, it may not have made sense to record these transactions, but if financial processing is entirely electronic, then these small transactions (which account for the majority of transactions in today's society) will be particularly interesting in terms of knowledge discovery.

V. CONCLUSION

Electronic cash is a system which allows individuals to purchase goods or services in today's society without the exchange of anything tangible. The term money still exists, but it is more in an electronic form than previously. This is the ultimate goal of cashless society paradigm. This paper has identified some of the important issues which have been, or will be encountered in cashless society brought on in part by electronic cash.

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EFFECT OF RAMZAN FASTING DURING PREGNANCY ON BIRTH WEIGHT OF NEW BORN

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Abstract-

As we know nutritional Status of mother effect intrauterine growth of the foetus. So fasting during pregnancy may effect intrauterine growth o the foetus. The purpose of his study was to find out effect of Ramjan fasting during pregnancy on birth weight of new born. This study was conducted in Meerut city. Sample for the study was selected by multistage start feed Ramzan sampling and 294 pregnant women were treated as the sample. Results were calculated with the help of mean standard deviation and correlation. Findings show that birth weight of new born of non-performing Ramzan was slightly more than the birth weight of mother performing Ramzan.

KEY WORDS : Ramjan fasting Birth weight new born Pregnancy.

1.0 INTRODUCTION

Muslims fast from sunrise to sunset during Ramzan the 9th Lunar month. The duration fasting varites from 13 to 18 hrs per day. Fasting individuals obstain from drinking liquids and eating foods. Many pregnant women and gynecologists are concerned about

the possible complications associated with fasting and effects on fetal health.

Nutrition during the pregnancy and effect on the new born child especially during the ramzan fast and as effeced by dietary habit of pregnant Muslims woman. Pregnant and loataling woman's needs for energy and nutrients are more critical than normal human being . there is a possibility of health complications to the breast fed child, if energy and nutrient requirements are not met during the month of Ramzan.

The birth weight simple as it I to measure is highly significant in two important respects first, if is strongly conditioned by the health and nutrition status of the mother in the sense that they are the most common cause of retarded fetal growth and for prematurity as manifested in low birth weight, Second, weight is universally and in all population groups, the single most important factor to experience healthy statistics quarterly

For these reason, increasing attention is now being given to birth weight distribution and especially the frequency of low birth weight.

2.0 OBJECTIVE

To study Dietary pattern among

Muslim women in Ramjan fasting during pregnancy.

3.0 RESEARCH METHODOLOGY

The present study was conducted in Meerut district . The study comprised of 292 respondents that were Muslim pregnant women among then 98 were performing Ramzan fasting and 194 were non-performing ramzan fasting. Multistage stratified systematic Ramzan Sampling technique was used for the selection of the sample to assess the birth Weight machine is used and for dietary information survey is used to analyzing the data- Mean , standard, deviation and T-tests are used.

4.0 Conclusion

According these finding in Healthy

woman with appropriate nutrition Islamic fasting has no much inappropriate effect on intrauterine growth and birth weight of child. As if Ramzan fasting was done during first trimester it has no effect if during second trimester it has significant effect on development of foetus and during last trimester it directly more effects birth weight of the new born similarly nutrients stories in mother's body, food habits etc are also effect birth outcomes of pregnancy. So on the bases of above study. We may conclude that Ramzan fasting during pregnancy effects foetal growth along with other in fluencies variables.

5.0 RESULT AS FINDINGS

Table 5.1 : Age wise distribution of The respondents not Performing ramzan (Group I) and Performing Ramzan (Group II)

Age in Years	Respondents			
	Group I		Group II	
	No.	%	No.	%
15-20	5	5.10	6	3.09
10-25	39	39.79	76	39.18
25-30	32	32.65	67	34.54
30-35	5	5.31	28	14.43
35-40	6	6.12	14	7.72
40 and Above	1	1.02	3	1.55
Total	98	100.00	194	100.00
Mean	25.16		25.68	
SD	4.64		4.73	
T	0.893			
P	> 0.05			

Above table 5.1 reveals the age wise distributions among the respondents not performing Ramzan (Group I) and Performing Ramzan (Group II)

Among the respondents in Group 1, Majority of them 39.79% were in the age group of 20 to 25 years, Followed by 32.65 in the age group of 25 to 30 years and minimum 1.02 % in the age group of 40 years and above. While among the group 2 , similar Pattern was observed.

Further, table reveals that the mean age was slightly more among the respondents

in group as compared to respondents in group I.

Statistically , No significance difference regarding the mean age was observed between the respondents of group 1 and group II

(t = 0.893,p>0.05)

Table 5.2 : Dietary Habit wise distribution of the respondents not performing Ramzan (Group I) And Performing Ramzan (Group II)

Dietary Habit	Respondents			
	Group I		Group II	
	No.	%	No.	%
Vegetarian	0	0.00	5	2.58
Non-Vegetarian	96	97.96	185	95.36
Eggetaring	2	2.04	4	2.6
Total	98	100.00	194	100.00

Above table 5.2 shows the dietary habits wise distribution of respondent among Group I and Group II.

Among the respondents in Group I. Majority of them 97.96 % were found to be non-Vegetarian, followed by 2.04 % eggetrian

and no one of them were vegetarian, While among the Group II Majority of them 95.36% . Were non-vegetarian , Followed by 2.58% vegetarian and minimum 2.06% were Eggetarian.

Table 5.3 Distribution of the respondents according to Meals taken in a day among Group I and Group II

Family Members	Respondents			
	Group I		Group II	
	No.	%	No.	%
1 Times	2	2.04	2	1.3
2 Times	10	10.20	33	17.01
3 Times	86	87.76	159	81.96
Total	98	100.00	194	100.00
Mean	2.86		2.81	
SD	0.40		0.42	
T	0.976			
P	> 0.05			

Above table 5.3 indicates the distribution of the respondents according to meals taken in a day among Group I and Group II. per day between the respondents in Group 1 and Group 2 (T= 0.976, p>0.05)

Among the respondents in Group I. Majority of them 87.76% were taken meal 3 Times a day, followed by 10.20%, 2 times a day and minimum 2.04% were taken meals 1 time in a day, while among the respondents in Group II, Similar Pattern was observed.

Further table indicates that the mean meal per day was slightly more among the respondents in Group I as compared to respondents in Group II. No Significant difference regarding the mean of meals taken

Table 5.4 : Distribution of the Respondents according to weight of new born among Group II.

Age in Years	Respondents			
	Group I		Group II	
	No.	%	No.	%
1.5-2.0	5	5.10	5	2.58
2.0-2.5	5	5.10	30	15.46
2.5-3.0	27	27.55	56	28.87
3.0-3.5	39	39.80	72	37.11
3.5-4.0	16	16.33	27	13.92
4.0-4.5	6	6.12	4	2.06
Total	98	100.00	194	100.00
Mean	2.89		2.78	
SD	0.57		0.53	
T	1.620			
P	> 0.05			

Above Table 5.4 highlights the distribution of the respondents according to weight of new born among Group I and Group II

Among the respondents in Group I, Majority of them, 39.80 % were having the weight of new born of 3.0-3.5 kg, Followed by 27.55 % having the weight of new born of 2.5-3.0kg. and minimum 5.10% each were having

the weight of new born of 1.52-2.0% kg and 2.0-2.5kg. respectively while among the respondents in Group II, Majority of them, 37.11 % were having the weight of new born of 3.0-3.5 kg, Followed by 28.87% having the weight of new born of 2.5-3.0 kg, and minimum 2.06% were having the weight of new born of 4.0-4.5kg.

Further table reveals the mean weight

of new born was slightly more among the respondents in Group I as compared to respondents in Group II No Significant difference regarding the mean weight of new

born was observed between the respondents in Group I and Group II
($t=0.893, p>0.05$)

Table 5.5 :Mean intake of various nutrients among the woman in Group I and Group II

Nutrient Intake	Respondents					
	Group I(n=98)		Group II (n=194)		Statistical	
	Mean	SD	Mean	SD	T	P
Calories	1840.57	329.35	1771.29	155.87	2.439	<0.05
Protein	61.08	18.48	60.74	10.06	0.203	>0.05
Calcium	793.28	378.58	510.59	35.26	0.388	>0.05
Vitamin A	567.44	122.35	869.84	128.42	9.302	<0.05
Vitamin B ₁	1.36	0.52	1.36	0.51	0.00	>0.05
Vitamin C	34.48	7.31	36.91	10.56	2.044	>0.05
Iron	16.40	9.27	16.13	8.40	0.250	>0.05
Fat	58.09	18.01	51.45	17.91	2.986	<0.05
Riboflavin	0.79	0.26	0.81	0.27	0.605	>0.05
Niacin	11.56	4.04	11.59	4.43	0.056	>0.05
Carbohydrate	268.36	70.45	266.32	68.23	0.239	>0.05
Fibre	5.67	2.40	5.82	2.56	0.486	>0.05
Sodium	121.75	45.16	121.72	45.30	0.005	>0.05

Above table 5.5 reveals the mean intake of various nutrients among the woman in Group I and Group II.

Mean intake of Calories (1840.57), Protein (61.08), iron (16.40), Fat (38.09), carbohydrate (268.36) and Sodium (121.75) were found to be more among the women of Group I as compared to woman of Group II , while mean intake of calcium (810.59) Vitamin A (1335.30), Vitamin C(44.74) , riboflavin (0.81), niacin (11.59) and fiver (5.82) were

found to be more among the woman of Group Ii as compared to woman of Group I, Statistically significance difference regarding mean intake of calories, Vitamin A Vitamin C and fat were observed between the women of Group I and Group II(p<0.05). However, no significant difference regarding mean intake of protein calcium, Vitamin BA , iron, Ribolfavin, niacin , Carbohydrate, Fiber and sodium were observed between the woman of Group I and Group II even at 5% level of significance.

Table 5.6 : Correlation between weight of newborn with various nutrients intake among the woman in Group I.

Parameter	Statistical				
	Mean	SD	R	T	P
Weight of New born in KG	2.89	0.57			
Calories	1840.57	329.35	+0.067	0.641	>0.05
Protein	61.08	18.48	+0.093	0.915	>0.05
Calcium	793.28	378.58	+0.016	.157	>0.05
Vitamin A	567.44	122.35	-0.060	0.589	<0.05
Vitamin B₁	1.36	0.52	+ 0.163	1.619	>0.05
Vitamin C	34.48	7.31	+0.012	0.118	>0.05
Iron	16.40	9.27	+0.227	2.224	>0.05
Fat	58.09	18.01	-0.025	0.245	<0.05
Riboflavin	0.79	0.26	+0.098	0.965	>0.05
Niacin	11.56	4.04	+0.194	1.938	>0.05
Carbohydrate	268.36	70.45	+0.096	0.945	>0.05
Fibre	5.67	2.40	+0.186	1.855	>0.05
Sodium	121.75	45.16	+0.069	0.678	>0.05

Above table reveals the correlations between the weight of new born with various nutrient intake among the respondents of Group I,

Positive and significant correlations was observed between the weight of new born with nutrient intake of iron among the respondents in Group I (=+0.227,T=2.224,P<0.05).

In Significant and positive correlation

were observed between weight of new born with nutrient intake of calories, protein, calcium, vitamin B1 , iron, riboflavin , niacin , carbohydrate, fibre and sodium even at 5% level of significance while negative and in significant correlations were observed between the weight of new born the with the nutrient intake of vitamin A, Vitamin C , And fat among the respondents o Group I

Table 5.7 : Mean weight of new born according to sex of child woman in Group I and Group II

Sex of Chile	Respondents							
	Group I (n=98)			Group II (n=194)			Statistical Values	
	No.	Mean	SD	No.	Mean	SD	T	P
Male	56	2.96	0.53	106	2.87	0.55	1.003	>0.05
Female	42	2.80	0.62	88	2.67	0.48	1.310	>0.05
Total	98	2.89	0.57	194	2.78	0.53	1.632	>0.05
T	1.734			2.670				
P	>0.05			<0.05				

Above table reveals the mean weight of new born according to sex in Group I and Group II. Mean weight of male , female and total new born child were found to be more among the woman in above table reveals the mean length of new born according to sex in Group I and Group II. Mean length of male, female and total new born children were found to be more among the women in Group I as compared to the corresponding mean length of

male, female and total children among the woman in Group II, Statistically, no significant difference regarding the mean length of male , female and total children in Group 1 as compared to male, female and total new born children in Group II.

Further , analysis of data reveals that the mean length of male new born was found to be more as compared to female was born in as well as in Group II and significant mean

differences in length were observed between males in Group II ($p < 0.05$) male and female new born in Group I as well

Table No . 5.8 : Mean Weight of new born according to trimester held during ramzan among the women in Group I and Group II

Weight of New born in Kg	Group II(n=194)						Group I(n=98)	
	No.	%	No.	%	No.	%	No.	%
1.5-2.0	2	2.89	1	1.22	2	4.65	5	5.10
2.0-2.5	15	21.74	9	10.96	6	13.95	5	5.10
2.5-3.0	20	28.99	23	28.05	13	30.23	27	27.55
3.0-3.5	19	27.54	36	43.90	17	39.53	39	39.80
3.5-4.0	10	14.49	14	14.63	5	11.63	16	16.33
4.0-4.5	3	4.35	1	1.22	0	0.00	6	6.12
Total	69	100.00	82	100.00	43	100.00	98	100.00
Mean	2.74		2.84		2.73		2.89	
SD	0.54		0.48		0.48		0.57	
Statistical Values			T			P		
Group I VS 1 st Trimester in Group II			1.711			>0.05		
Group I VS 2 nd Trimester in Group II			0.629			>0.05		
Group I VS 1 st Trimester in Group II			1.608			>0.05		

Above table reveals the mean weight of new born according to trimester held during ramzan among the women in Group I and Group II, mean weight of new born was found to be more among the women in Group I as compared to weight of new born among the women in Group II whole trimester of pregnancy was held during ramzan.

Statistically, no significantly difference regarding the mean weight of new born were found between the women in Group I and the women in Group II whose trimester of pregnancy was held during ramzan even at 5% level of significance.

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उपभोक्ता-संरक्षण हेतु विधिक प्रयास

डॉ० आशीष कुमार गुप्ता

असिस्टेंट प्रोफेसर- राजनीति शास्त्र

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समाज में रहने वाला प्रत्येक व्यक्ति उपभोक्ता होता है। चाहे वह बाजार से सुई खरीदने वाला व्यक्ति हो, या कार खरीदने वाला व्यक्ति हो, सभी उपभोक्ता की श्रेणी में ही आते हैं। उपभोक्ता को बाजार के सम्राट की संज्ञा दी जाती है। किन्तु आज स्थिति ठीक इसके विपरीत है। ऐसा प्रतीत होता है कि आज व्यापारी ही बाजार का सम्राट है और उपभोक्ता उसकी प्रजा है। ऐसा इसलिए है, क्योंकि आज व्यापारी संगठित हो गये हैं, उनके बड़े-बड़े संगठन बन गए हैं। इसके विपरीत उपभोक्ता असंगठित है। वह समाज में धनी, मध्यम एवं निर्धन श्रेणियों में बँटे होने के कारण संगठित नहीं हो पाता। इसका भरपूर फायदा व्यापारी वर्ग उठाता है।

उपभोक्ता संरक्षण अधिनियम 1986 के आधार पर उपभोक्ता को दो भागों में बांटा गया है— 1. माल का उपभोक्ता, और 2. सेवा का उपभोक्ता।

1. माल का उपभोक्ता :- वह व्यक्ति, जो वस्तु (माल) का मूल्य देकर अथवा मूल्य देने का वचन देकर या कुछ मूल्य अदा कर वस्तु क्रय करता हो, माल का उपभोक्ता होता है। इसके अन्तर्गत वह व्यक्ति भी शामिल है, जो वास्तविक मालिक

की आज्ञा से वस्तु का उपयोग करता है। माल शब्द को माल विक्रय अधिनियम 1930 की धारा 2(7) के अन्तर्गत परिभाषित किया गया है, जिसके अनुसार माल से तात्पर्य अभियोज्य दावे और मुद्रा के अतिरिक्त सभी प्रकार की चल सम्पत्ति से है, और इसमें स्कन्ध एवं अंश खड़ी फसल, घास तथा वे वस्तुएं, जो भूमि से जुड़ी अथवा भूमि का ही भाग हों और जिनका विक्रय संविदा के अधीन पृथक् करने का करार कर लिया गया हो, सम्मिलित हैं। अधिनियम द्वारा अपेक्षित माल का तात्पर्य सभी प्रकार के माल से नहीं है बल्कि उनसे है जो चल सम्पत्ति के अन्तर्गत आती हैं और नियमित वाणिज्यिक व्यवहारों के दौरान खरीदी और बेची जा सकें।

2. सेवा का उपभोक्ता :- वह व्यक्ति जो मूल्य देकर या मूल्य देने का वायदा करके या कुछ अंश भुगतान करने का वादा करके सेवा प्राप्त करता है या सेवा भाड़े पर लेता है, सेवा का उपभोक्ता है। इसमें वह व्यक्ति भी शामिल है जो ऐसी सेवा का उपभोग सेवा प्राप्त करने वाले

की अनुमति से करता है।

साधारण तौर पर 'भाड़े पर लेना' से तात्पर्य भुगतान के बदले में किसी वस्तु का या किसी व्यक्ति की सेवाओं को अस्थायी रूप से प्राप्त करना, किसी मूल्य पर सेवाओं के उपभोग को प्राप्त करना, प्रतिकर के लिए अस्थायी उपभोग की अनुमति देना है— इसके अन्तर्गत बैंकिंग सेवाएं रेलवे सेवाएं, एयरलाइंस, विद्युत सेवा, भवन निर्माण, बीमा, चिकित्सा सेवा आदि सेवाएं शामिल हैं।

उपभोक्ताओं की समस्या :-

मुक्त अर्थव्यवस्था के इस दौर में उपभोक्ता बाजार का लगातार विस्तार हो रहा है और नए-नए उत्पाद बाजार में आ रहे हैं। उपभोक्ता को सही वस्तु के चुनाव व स्पर्धात्मक मूल्य के साथ-साथ उत्पादन की गुणवत्ता को सुनिश्चित करवाने का अधिकार भी है। एक वस्तु का उत्पाद कई निर्माता करते हैं। इसलिए व्यापारियों ने अपना माल बेचने के लिए नए-नए तरीकों का आविष्कार कर लिया है। उनकी अधिक से अधिक कोशिश होती है कि बेची जाने वाली वस्तु के बारे में कम से कम जानकारी उपभोक्ता को दी जाये। किन्तु कोई उपभोक्ता जब किसी वस्तु का क्रय करता है या सेवा का उपभोग करता है तो वह चाहता है कि सही किस्म और मात्रा का माल व सेवा प्राप्त हो। किन्तु बाजार में अनुचित व संदिग्ध प्रणालियों को अपनाकर उपभोक्ता वर्ग का शोषण किया जाता है। उपभोक्ताओं का शोषण विकासशील अर्थव्यवस्था की जैसे नियति बन गया है। उपभोक्ता शोषण के पीछे निम्न कारण सामने आते हैं—

- ❖ भौतिकवादी अर्थव्यवस्था में एक-दूसरे से आगे बढ़ने की होड़।
- ❖ प्रशासनिक तन्त्र में व्याप्त भ्रष्टाचार एवं शिथिलता।
- ❖ लोगों के नैतिक मूल्यों में आई गिरावट।

इसके अलावा उपभोक्ताओं को बाजार में और कई समस्याओं का सामना करना पड़ता है, जैसे—

1. **मिलावट**—देश में उपभोक्ता शोषण की एक

महत्वपूर्ण समस्या असली वस्तुओं की प्राप्ति की है, उपभोक्ता उचित मूल्य का भुगतान कर अच्छी, शुद्ध और विश्वसनीय वस्तुओं की तलाश में रहते हैं। लेकिन समाज में व्यापारियों और विक्रेताओं में सामाजिक उत्तरदायित्व की भावना विकसित न होने के कारण मिलावट की समस्या बन गयी है। यहां भी दुर्भाग्यपूर्ण स्थिति यह है कि यह मिलावट जन-सामान्य के द्वारा प्रयोग की जाने वाली दैनिक उपयोग की वस्तुओं में अधिक होती है। आज देश में वास्तविकता यह है कि जहर भी बिना मिलावट के नहीं मिल सकता।

खाद्य अपमिश्रण निवारण अधिनियम 1954 के अनुसार वस्तु को मिलावट वस्तु समझा जाएगा, यदि —

- i. ग्राहक द्वारा मांगी गई वस्तु से वह वस्तु मूल रूप से, क्षार रूप से या किस्म की दृष्टि से दूसरी तरह की हो या उसके स्वास्थ्य के लिए हानिकारक हो।
- ii. उस वस्तु में ऐसा प्रदार्थ मिला हो जो वस्तु की उत्तमता को दूषित करे।
- iii. कोई घटिया या सस्ती वस्तु उसमें मिला दी गयी हो, जिससे उसकी गुणवत्ता दूषित हो।
- iv. अगर वह वस्तु गन्दगीयुक्त वातावरण में तैयार की गयी हो, पैक की गयी हो या रखी गयी हो।
- v. उसमें कोई गंदा विषाक्त या हानिकारक पदार्थ मिला हो।
- vi. उसमें रंग देने वाला या वस्तुओं को खराब होने से बचाने वाला वह पदार्थ डाला गया हो, जिसकी कानूनी स्वीकृति न हो।

2. **कम माप और तोल** — जब एक उपभोक्ता माल का क्रय करता है, तो उचित मूल्य देने के पश्चात् दो आशाएं करता है— प्रथम, माल

- की किस्म उचित हो तथा माल की मात्रा माप या भार सही हो, लेकिन माप, मात्रा, भार में धोखा देकर न केवल निजी क्षेत्र वरन् टेलीफोन व बिजली विभाग द्वारा भी उपभोक्ताओं का शोषण समय-समय पर किया जाता है। आज मापों एवं बांटों के दुरुपयोग से उपभोक्ताओं को निम्न प्रकार की समस्याओं का सामना करना पड़ता है –
- i. साग-सब्जी विक्रेताओं अथवा ग्रामीण क्षेत्र के दुकानदारों द्वारा अन्तर वाली तराजुओं तथा घिसे-पिटे बांटों का प्रयोग।
 - ii. टैक्सी तथा तिपहिये वाहनों में गलत मीटरों का प्रयोग, जिससे दूरी की माप अधिक आये।
 - iii. पेट्रोल और डीजल पम्पों पर मीटरों में दोष, जिससे मीटर में पूरा माप आने पर भी उपभोक्ता को कम माल मिले अथवा कुछ मात्रा पेट्रोल डालने वाले पाइप में रह जाये।
3. **आवश्यक वस्तुओं का अभाव**— अनेक आवश्यक वस्तुओं एवं सेवाओं के अभाव में उपभोक्ता शोषण का शिकार होता है। वस्तुओं एवं सेवाओं के सम्बन्ध में दुर्भाग्यपूर्ण तथ्य यह है कि केवल निजी व्यापारी वर्ग द्वारा प्रदान की जाने वाली वस्तुओं एवं सेवाओं का ही अभाव नहीं, वरन् सरकारी तन्त्र द्वारा प्रदान की जाने वाली अनेक सेवाओं एवं वस्तुओं की भी वही स्थिति बन गयी है।
 4. **महंगाई**— मूल्य वृद्धि की समस्या हमेशा बनी रहती है और महंगाई के इस क्षेत्र में गरीब और गरीब तथा अमीर और अमीर होता जा रहा है, जिसके कारण आर्थिक असमानता पैदा होती जा रही है। शासन द्वारा बनायी गयी वितरण प्रणाली के दोषपूर्ण होने के कारण उपभोक्ता में जमाखोरी की प्रवृत्ति बढ़ती जा रही है, जो मूल्य वृद्धि में अनचाहे सहायक होती है।
 5. **कृत्रिम अभाव**— व्यवसाय में अनुचित लाभ अर्जन की भावना तथा एकाधिकारी प्रवृत्तियों के कारण देश में समय-समय पर अनेक आवश्यक वस्तुओं के कृत्रिम अभाव की समस्या भी उत्पन्न की जाती रही है। वस्तुओं एवं सेवाओं के कृत्रिम अभाव बनाये रखने के कई कारण हैं, जिनसे उपभोक्ता वस्तुओं एवं सेवाओं के मूल्य और किस्म पर ध्यान नहीं दे पाता तथा शोषण का शिकार होता है –
 - i. इससे उत्पादक एवं विक्रेताओं को अनुचित लाभ अर्जन में सहायता मिलती है।
 - ii. वस्तुओं एवं सेवाओं के अभाव की स्थिति दिखाकर उत्पादक विक्रेता अग्रिम धनराशि जमा करवा लेता है, जो वस्तु के सुलभता से उपलब्ध होने की स्थिति होने पर संभव नहीं हो पाता।
 - iii. कृत्रिम अभाव से कुछ एकाधिकारी व्यवसायी अपने-अपने उत्पादों की प्रतिष्ठा को बढ़ाने का प्रयास करते हैं।
 6. **ज्यादा दाम बसूलना**— देश में उपभोक्ता समस्या का एक महत्वपूर्ण पहलू यह भी रहा की मूल्यों में हेरा-फेरी के माध्यम से उपभोक्ता का शोषण किया जाता है। सरकार ने पैक में बेची जाने वाली वस्तुओं के सम्बन्ध में यह प्रावधान रखा है कि इन पर मूल्यों को अंकित किया जाये। पैक बंद वस्तुओं पर अधिकतम खुदरा मूल्य छपा होता है, वह व्यवहार में न्यूनतम खुदरा मूल्य बन जाता है। जब मूल्यों में वृद्धि होती है तो तुरंत मूल्य बढ़ जाता है, लेकिन जब मूल्यों में कमी होती है, तो मूल्य तेजी से नहीं घटते। सामान्य उपभोक्ता को इसकी जानकारी न होने पर वह शोषण का शिकार होता है।
 7. **काला बाजारी**— खुली व्यवस्था में उत्पादक से उपभोक्ता तक दलाल, थोक विक्रेता,

फुटकर विक्रेता, आदि मध्यस्थों की एक श्रृंखला हाती है। प्रत्येक मध्यस्थ अपनी विनियोजित पूंजी, सेवा और जोखिम का अधिक से अधिक लाभ प्राप्त कर लेना चाहता है। अपने लाभ को अनुचित रूप से बढ़ाने के लिए कृत्रिम कमी दिखाकर काला-बाजारी की मदद से अतिरिक्त लाभ कमाते हैं, जिसका भार उपभोक्ता को ही वहन करना पड़ता है।

8. **भ्रामक विज्ञापन**— आधुनिक समय में विज्ञापन जीवन की प्रत्येक क्रिया में प्रवेश कर चुका है और निर्णय को प्रभावित करने का महत्वपूर्ण उपकरण बन चुका है। भ्रमपूर्ण और अतिशयोक्तिपूर्ण विज्ञापन उपभोक्ताओं के शोषण का आधार बन गया है। उपभोक्ता भ्रम में फंसकर गलत निर्णय लेता है व शोषण का शिकार होता है।
9. **नकली वस्तुएँ बेचना**— नकली लेबल व पैकिंग में नकली माल का विक्रय एक गम्भीर समस्या बनती जा रही है। देश में प्रतिष्ठित एवं व्यापक रूप से बिकने वाला कोई भी ऐसा उत्पाद नहीं है, जिसका नकली माल बाजार में उपलब्ध न हो। नकली पैकिंग, माल, लेबल की समस्या इतनी गम्भीर हो गई है कि शिक्षित व जागरूक उपभोक्ता भी उनसे बच नहीं पाता व धोखाधड़ी का शिकार होता है।
10. **वस्तु बेचने के बाद दोषपूर्ण सेवा प्रदान करना**— जिस समय उत्पादक विज्ञापन करता है अथवा विक्रेता माल बेचता है तो गारंटी और वारंटी को बढ़ा-चढ़ा कर बताने का प्रयास किया जाता है, लेकिन उपभोक्ता जब शिकायत या माल में खराबी लेकर पहुंचता है तो विक्रेता शिथिल हो जाता है। ऐसे में उपभोक्ता अपने को ठगा हुआ महसूस करता है।

उपभोक्ताओं की समस्या के समाधान के प्रयास :

संविधान में वर्णित सामाजिक एवं आर्थिक न्याय का उपभोक्ता न्याय एक अंश है। संविधान द्वारा प्रदत्त मौलिक अधिकारों से सम्बन्धित अनुच्छेद-14 (विधि के समक्ष समता) और अनुच्छेद-21 (प्राण एवं दैहिक स्वतन्त्रता का संरक्षण) उपभोक्ता अधिकारों को अनुप्रमाणित करते हैं।

आर्थिक उदारवाद और बाजारवाद के वर्तमान दौर में उपभोक्ताओं के साथ धोखाधड़ी के मामले भी काफी बढ़ गए हैं। बाजार में उपभोक्ताओं की दुर्दशा को देखते हुए उनके संरक्षण हेतु सरकार द्वारा वस्तुओं एवं सेवाओं के उत्पादन, आपूर्ति, वितरण, वस्तुओं की गुणवत्ता, शुद्धता, कीमतों तथा अन्य अनुचित व्यापारिक गतिविधियों को नियमित एवं नियंत्रित करने हेतु समय-समय पर अनेक कानून पारित किए गये हैं, जिनकी संख्या लगभग 50 से अधिक होगी। उनमें से कुछ की सूची प्रस्तुत है —

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| क्र०सं० | अधिनियम का नाम |
| 1. | भारतीय वस्तु विक्रय अधिनियम — 1930 |
| 2. | अनिष्टकर मादक वस्तु अधिनियम — 1930 |
| 3. | कृषि (श्रेणीकरण एवं चिन्हांकन) अधिनियम— 1937 |
| 4. | बीमा अधिनियम — 1938 |
| 5. | औषध एवं प्रसाधन सामग्री अधिनियम— 1940 |
| 6. | सम्प्रति एवं नाम का अनुचित प्रयोग अधिनियम—1950 |
| 7. | उद्योग (विषय एवं विनियमन) अधिनियम — 1951 |
| 8. | अग्रिम अनुबन्ध (नियमन) अधिनियम — 1952 |
| 9. | भारतीय मानव संस्थान (प्रमाण चिन्ह) अधिनियम — 1952 |
| 10. | खाद्य उपमिश्रण निवारण अधिनियम — 1954 |
| 11. | औषधि एवं आपत्तिजनक विज्ञापन अधिनियम — 1954 |
| 12. | आवश्यक वस्तु अधिनियम — 1955 |
| 13. | फल उत्पादों (पूर्ति) सम्बन्धी आदेश — 1955 |
| 14. | जीवन बीमा अधिनियम — 1955 |

15. एकाधिकार एवं प्रतिबन्धात्मक व्यापार व्यवहार अधिनियम – 1969
16. किराया ऋण अधिनियम – 1972
17. वस्तु पैकेजिंग आदेश – 1975
18. बाट एवं माप मानक अधिनियम – 1980
19. चोर बाजार निवारण अधिनियम – 1980
20. उपभोक्ता संरक्षण अधिनियम – 1986

उपभोक्ताओं के हितों के लिए किए गए इन समस्त प्रयासों में उपभोक्ता संरक्षण अधिनियम-1986 उपभोक्ताओं के हितों के श्रेष्ठतम संरक्षण के लिए भारतीय गणतंत्र के 37वें वर्ष में 24 दिसम्बर 1986 को भारत सरकार द्वारा लागू किया गया था। इस व्यवस्था के अन्तर्गत त्रि-स्तरीय अर्द्धन्यायिक तन्त्र की स्थापना की गई, जो सिविल न्यायालय से स्वायत्त रहकर उपभोक्ताओं के हितों को संरक्षण प्रदान करते हैं। उपभोक्ता संरक्षण में वर्ष 1991, 1993 व 2002 में संशोधन कर इस व्यवस्था को अधिक प्रभावी एवं उपभोक्ता न्यायालय को अधिक शक्तियाँ प्रदान की गईं।

उपभोक्ता संरक्षण अधिनियम की धारा 9(क) के अन्तर्गत जिला उपभोक्ता फोरम की स्थापना प्रत्येक जिले में होगी। इस फोरम में एक न्यायाधीश फोरम का अध्यक्ष होगा और दो अन्य व्यक्ति जो योग्य, सत्यनिष्ठा और प्रतिष्ठा वाले होंगे, उसके सदस्य होंगे। इनमें एक महिला का होना आवश्यक है। ये सदस्य पाँच वर्ष या 65 वर्ष की आयु जो भी पहले हो, तक पद धारण करेगा। जिला उपभोक्ता फोरम 20 लाख रुपये से एक करोड़ रुपये तक के व जिले के भौगोलिक क्षेत्र के अन्दर के दावों का निपटारा करेगा। उपभोक्ता संरक्षण अधिनियम के अनुसार निम्न व्यक्ति जिला फोरम में शिकायत दायर कर सकते हैं –

1. एक उपभोक्ता या अधिक उपभोक्ता, जहाँ उनके हित समान हों।
2. कोई भी रजिस्टर्ड स्वैच्छिक उपभोक्ता संगठन, जो कि सोसायटी पंजीकरण अधिनियम 1860 या कम्पनी अधिनियम 1956 या उस समय लागू किसी अन्य कानून के तहत पंजीकृत

होना चाहिए।

3. केन्द्रीय या राज्य सरकार।

शिकायत कैसे करें :

उपभोक्ता द्वारा जिला उपभोक्ता फोरम में शिकायत निम्न प्रारूप के आधार पर होती है –

1. मंच का नाम (माननीय जिला उपभोक्ता विवाद प्रतितोष मंच)
2. शिकायत (परिवाद) दायर करने वाले का पूरा नाम व पता
3. जिसके खिलाफ शिकायत की जा रही है (विरोधी पक्ष), उसका पूरा नाम व पता
4. शिकायत के सम्बन्ध में पूर्ण विवरण (माल अथवा सेवा)
 - अ. माल अथवा सेवा का विवरण
 - ब. माल की मात्रा
 - स. सेवा का प्रकार
 - द. माल तथा सेवा प्राप्त करने की तारीख
 - य. प्रतिफलस्वरूप दी गई राशि (बिल, बाउचर, कैशमेमो की छायाप्रति सहित)
 - र. माल अथवा सेवा में त्रुटि या कमी का विवरण
 - ल. माल अथवा सेवा में कमी या त्रुटि से हुई हानि या नुकसान का विवरण।
5. शिकायत के निपटारे के लिए किये गये प्रयास का विवरण व उसका परिणाम।
6. शिकायत से सम्बन्धित साक्ष्य एवं प्रयास (दस्तावेजी साक्ष्य एवं साक्षी व्यक्ति)
7. शिकायतकर्ता, जो अनुतोष मांगना चाहे, उसका विवरण
8. अंत में शिकायतकर्ता के हस्ताक्षर एवं तिथि

शिकायत, शिकायतकर्ता द्वारा स्वयं या प्राधिकृत अभिकर्ता (वकील) द्वारा दायर की जा सकती है या डाक से भी जिला फोरम को शिकायत प्रस्तुत की जा सकती है।

उपभोक्ता संरक्षण अधिनियम की धारा 9(ख)

के अन्तर्गत प्रत्येक राज्य में राज्य आयोग स्थापित किए जायेंगे। राज्य आयोग का गठन धारा 16(1) के अन्तर्गत किया गया, जिसमें एक ऐसा व्यक्ति, जो उच्च न्यायालय का न्यायाधीश होगा या रह चुका होगा राज्य आयोग का अध्यक्ष होगा। दो या अन्य सदस्य जो सत्य, योग्य, प्रतिष्ठा वाले होंगे, जिनमें एक महिला होगी, इस आयोग के सदस्य होंगे। राज्य आयोग जिला न्यायालय के विरुद्ध अपील एवं 20 लाख से 1 करोड़ तक के आर्थिक मामलों को एवं राज्य की सीमा के अन्दर दावे को ग्रहण कर सकेगा।

उपभोक्ता संरक्षण अधिनियम की धारा 9 (ग) के अन्तर्गत भारत में एक राष्ट्रीय आयोग स्थापित किया गया, जिसका गठन अधिनियम की धारा 20(1) के आधार पर होगा, जो निम्न से मिलकर बनेगा –

1. एक ऐसा व्यक्ति जो उच्चतम न्यायालय का न्यायाधीश है या रह चुका है, जिसकी केन्द्र सरकार द्वारा नियुक्ति उच्चतम न्यायालय के मुख्य न्यायाधीश के परामर्श के बिना नहीं की जा सकेगी।
2. चार अन्य सदस्य जो योग्यता, सत्यनिष्ठा और प्रतिष्ठा वाले होंगे और जिनको पूरा ज्ञान व अनुभव होगा या उनसे सम्बन्धित समस्याओं के सम्बन्ध में कार्यवाही करने की योग्यता होगी। उनमें से एक महिला होना आवश्यक है।

राष्ट्रीय आयोग के प्रत्येक सदस्य का कार्यकाल 5 वर्ष या 70 वर्ष की आयु जो भी पहले पूर्ण होने तक पद धारण करेगा। अधिनियम की धारा 21 (क) (11) के अन्तर्गत ऐसे परिवादों को ग्रहण करना, जहाँ माल अथवा सेवा का मूल्य 1 करोड़ से अधिक हो एवं धारा 21(क)(11) के अन्तर्गत किसी राज्य आयोग के आदेश के विरुद्ध अपील ग्रहण करना। इस त्रिस्तरीय अर्द्धन्यायिक व्यवस्था के माध्यम से इसका मुख्य उद्देश्य उपभोक्ताओं के अधिकारों का संवर्द्धन एवं संरक्षण करना है।

भारत में उपभोक्ताओं के अधिकारों के संरक्षण के लिए अनेकानेक प्रयास किये गये हैं, जिनमें सबसे

प्रभावशाली व व्यापक प्रयास है उपभोक्ता संरक्षण अधिनियम 1986। किन्तु इतने सब प्रयासों के बाद भी संरक्षण का विस्तार एवं विकास रुका हुआ है या बहुत धीमा चल रहा है। उपभोक्ताओं के संरक्षण के तीव्र विकास व विस्तार के लिए कुछ व्यावहारिक एवं उपयोगी सुझाव प्रस्तुत किये जा रहे हैं, जिनका पालन करने पर उपभोक्ता वास्तविक रूप से अपने अधिकारों को सुरक्षित रख पाएगा—

1. उपभोक्ता शिक्षा की व्यापक व्यवस्था की जाए।
2. महिलाओं को उपभोक्ता अधिकारों के प्रति जागरूक किया जाये।
3. अशिक्षित व ग्रामीण उपभोक्ताओं को जागरूक करने के लिए चित्रों की प्रदर्शनियाँ, नुक्कड़ नाटकों का आयोजन किया जाना चाहिए।
4. दोषी व्यापारियों के लिए कठोर शारीरिक दण्ड एवं आर्थिक दण्ड की व्यवस्था की जानी चाहिए, जिससे शोषण की प्रवृत्ति में कमी आये।
5. आम उपभोक्ताओं की भागीदारी को स्वैच्छिक उपभोक्ता संगठनों में बढ़ाना चाहिए।
6. उपभोक्ता न्याय की व्यवस्था को पंचायत स्तर पर उपलब्ध कराने की व्यवस्था की जानी चाहिए।
7. सबसे महत्वपूर्ण लक्ष्य यह है कि उपभोक्ता स्वयं को जागरूक रखे।
8. उपभोक्ता फोरम की संख्या में बढ़ोत्तरी की जावे।
9. उपभोक्ता विवादों का निपटारा शीघ्रता के साथ किया जाए।
10. उपभोक्ता फोरम की कार्यवाही जिला मुख्यालय के साथ ही तहसील व पंचायत स्तर पर भी आयोजित की जानी चाहिए। उपरोक्त उपायों को ध्यान में रखकर सरकार नीति का निर्धारण करती है, तो उपभोक्ताओं को और अधिक संरक्षण प्राप्त हो सकता है।

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अनुसूचित जनजातियाँ एवं संवैधानिक प्रावधान

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प्रो० एम० एम० सेमवाल

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भारत में कठिन भौगोलिक परिस्थितियों के बाद भी यहाँ अनेक जनजातियाँ निवास करती हैं। इन समूहों की अपनी एक भाषा, संस्कृति एवं रीति-रिवाज होने के साथ-साथ अपना एक सीमांकित क्षेत्र होता है। सामान्यतया ये जनजातियाँ दुर्गम क्षेत्रों में निवास करती हैं, जिस कारण इनका बाह्य समाज से सम्पर्क बहुत कम हो पाता है। अपने क्षेत्र की विशिष्ट भौगोलिक परिस्थितियों के परिणामस्वरूप, तथा लम्बे समय तक एकाकी जीवन व्यतीत करने के कारण इन जनसमूहों में जीवन यापन की विधियों तथा संस्कृति में भी एक विशिष्टता आ गयी है जिस कारण इनकी अपनी एक स्वतन्त्र पहचान बन गयी है, जो इनमें और सामान्य सामाजिक धारा

के समुदायों के मध्य भिन्नता को परिलक्षित करती है। ऐसे लोग मूलतः भारत के उत्तरी, मध्य दक्षिणी एवं पूर्वी क्षेत्रों में निवास करते हैं। इन्हें वन्य जाति, आदिवासी, आदिम जाति, गिरिजन आदि के नामों से पुकारा जाता है। 1941 ई. के पश्चात् इनके लिए जनजाति शब्दों का प्रयोग अधिक किया जाने लगा।⁽¹⁾ संविधान में भी कई संवैधानिक प्रावधान किये गये हैं, ताकि राज्य के दुर्बल वर्गों, विशेष रूप से अनुसूचित जनजाति के लोगों की शिक्षा, आर्थिक हितों को ध्यान में रखा जाए।

वर्तमान में देखा जाय तो जनजातियाँ अधिकतर दुर्बल क्षेत्रों में निवास करती हैं। इस दृष्टि से इन्हें चार भागों में बाँटा जा सकता है—

तालिका— जनजातियों की निवासीय स्थिति

क्र.सं.	निवासीय क्षेत्र	राज्य	जनजातियाँ
1—	उत्तर-पूर्वी क्षेत्र	सिक्किम	लेपचा जनजाति
		असम	रामा, मेंचा, काछारी एवं भिकिर
		मेघालय	गारों खासी जनजाति
		अरुणाचल	डपला, अबोर अका खोवा, भीरी, मोनपा
		नागालैंड	कोन्यक, रंगपात, रोमा आगामी चंग, रेम
		उत्तरप्रदेश-उत्तराखण्ड	भोटिया, बोक्सा, जौनसारी, राजी, थारु
2—	मध्य -क्षेत्र	त्रिपुरा	भील, चङ्मल, खासी,
		पश्चिम-बंगाल	गारो बिरहोर, मुण्डा
3—	दक्षिण-क्षेत्र	अण्डमान-निकोबार द्वीप	निकोबारीजारवा, ओंजे, शम्पेन, सेन्टेनली
4—	पश्चिमी-क्षेत्र	गुजरात	बारदा, भील, भारवाड, रथावा

उपरोक्त तालिका से स्पष्ट होता है कि भारत के प्रत्येक क्षेत्र में जनजातियाँ निवास करती हैं। किसी भी क्षेत्र को अनुसूचित क्षेत्र घोषित करने का अधिकार राष्ट्रपति को दिया गया है। असम, मेघालय, त्रिपुरा एवं मिजोरम राज्यों के कुछ ऐसे क्षेत्र हैं जहाँ विशेष जनजातियाँ निवास करती हैं। जून 1967 में पहली बार उत्तरप्रदेश की पाँच जनजातियों को भी अनुसूचित जनजाति घोषित किया गया। (भोटिया, जौनसारी, थारु, बोक्सा, राजी)

संवैधानिक प्रावधान— भारत के सभी नागरिकों, जिनमें जनजातियाँ भी शामिल हैं। इन सभी के हितों के लिए संविधान में कुछ प्रावधान निहित हैं। संविधान का तीसरा भाग भारतीय नागरिकों के मूल अधिकारों से संबन्धित है। अनुच्छेद 15(क) में वर्णित है— “राज्य किसी नागरिक के विरुद्ध धर्म, मूलवंश, जाति, लिंग, जन्मस्थान या इनमें से किसी के आधार पर कोई भेदभाव नहीं करेगा।”⁽²⁾ अनुच्छेद 15(4) में राज्य के नागरिकों के सामाजिक रूप से और आर्थिक रूप से पिछड़े

वर्गों की या अनुसूचित जातियों और अनुसूचित जनजातियों की प्रगति के लिए विशेष प्रावधान है। इसी क्रम में अनुच्छेद 16 में राज्य के अंतर्गत किसी कार्यालय में रोजगार या नियुक्ति से सम्बन्धित मामलों में सभी नागरिकों के लिए अवसर की समानता तथा अनुच्छेद 16(4) में राज्य को किसी पिछड़े वर्ग के नागरिकों के पक्ष में नियुक्ति, पदों में आरक्षण के लिए प्रावधान करता है। 16(4(क)) राज्य को अनुसूचित जातियों और अनुसूचित जनजातियों के पक्ष में पदों की किसी श्रेणियों में पदोन्नति के मामले में प्रावधान है।⁽⁵⁾ यहाँ तक कि देखा जाए तो संविधान के अनुच्छेद 29(1) के अनुसार "भारत के राज्य क्षेत्र या उसके किसी भाग के निवासी नागरिकों के किसी अनुभाग को, जिसकी अपनी विशेष भाषा, लिपि या संस्कृति है, उसे बनाए रखने का अधिकार होगा।" यह प्रावधान जनजातियों की दृष्टि से महत्वपूर्ण है, क्योंकि जनजातियाँ देश के प्रमुख अल्पसंख्यक वर्ग से हैं।

संविधान के चौथे भाग का अनुच्छेद 46 अनुसूचित जातियों और अनुसूचित जनजातियों और अन्य दुर्बल वर्गों के शिक्षा और अर्थ संबंधी हितों की अभिवृद्धि से संबंधित है।⁽⁶⁾ वहीं अनुच्छेद 330, 332 और 334 लोकसभा एवं विधान सभाओं में अनुसूचित जातियों और अनुसूचित जनजातियों के विशेष अधिकारों से सम्बन्धित है।⁽⁶⁾ अनुच्छेद 164, 338 तथा पांचवीं अनुसूची के अन्तर्गत जनजातियों के कल्याण के लिए पृथक् विभागों की स्थापना की गयी है। इसी क्रम में अनुच्छेद 244(क) असम की जनजातियों के लिए जिला और प्रादेशिक परिषद् स्थापित करने का विधान है। देखा जाए तो पंचायत (अनुसूचित क्षेत्रों तक विस्तार) अधिनियम 1996(पेसा) पाँचवीं अनुसूची क्षेत्र में रहने वाले लोगों की परम्पराओं एवं सांस्कृतिक पहचान एवं सामुदायिक संसाधनों के परम्परागत प्रबंधन उपायों की सुरक्षा एवं संरक्षण के उद्देश्य से 24 दिसम्बर 1996 को भी लागू किया गया।⁽⁶⁾ प्रत्येक पंचायत पर अनुसूचित क्षेत्र में स्थानों का आरक्षण, उस

पंचायत में उन समुदायों की जनसंख्या के अनुपात में होगा, जिनके लिए संविधान के भाग 9 के अधीन आरक्षण दिया गया है।⁽⁷⁾ राजनीतिक प्रावधानों की जहाँ तक बात की जाए, तो संविधान के सोलहवें भाग के अनुच्छेद 330, 332 तथा 334 के अन्तर्गत अनुसूचित जातियों और अनुसूचित जनजातियों के लिए राजनीतिक प्रावधान हैं।

अनुसूचित जनजातियों के कल्याण में संसदीय समितियों का योगदान— जनजातियों के कल्याण व सुरक्षा के लिए प्रावधान किये गये हैं, जो जनजातियों की दृष्टि से अत्यधिक महत्वपूर्ण हैं। अनुसूचित जनजातियों के कल्याण के लिए संवैधानिक सुरक्षा की जांच के लिए सरकार ने अब तक चार संसदीय समितियाँ गठित की हैं। पहली संसदीय समिति 1966 में, दूसरी 1971 में, तीसरी 1973 में, और चौथी 2004 में बनाई गई। इस समिति को अब सामाजिक न्याय और अधिकारिता पर संसद की स्थायी समिति के रूप में पुनर्गठित किया गया है। इस समिति में 30 सदस्य होते हैं। 20 लोकसभा से और 10 राज्य सभा से इस समिति के सदस्यों का कार्यकाल एक वर्ष रखा गया है। भारतीय संविधान के लागू होने के पश्चात् ही जनजातियों एवं जनजातीय समुदायों को अनुसूचित जनजातियों के रूप में विशिष्ट संज्ञा प्रदान करने की आवश्यकता महसूस की गई।

राज्यों में जनजातीय प्रावधान— भारत सरकार के अधिनियम 1935 में "पिछड़ी जनजातियों का संदर्भ है।" तथा भारत सरकार के आदेश 1936 की तेरहवीं अनुसूची के अंतर्गत असम, बिहार, उड़ीसा, मध्य प्रान्त, बेराट, मद्रास तथा बम्बई में कुछ जनजातियों को पिछड़ी जनजातियों की श्रेणी में रखा गया था। संवैधानिक रूप से अनुसूचित जनजातियों के संबन्ध में राष्ट्रपति द्वारा जारी किये गये आदेशों में लोकसभा के नियमों के द्वारा ही परिवर्तन किया जा सकता है। इस परिवर्तन की आवश्यकता सर्वप्रथम 1953 में आंध्र प्रदेश राज्य के बनने के समय हुई तथा एक वर्ष

पश्चात् हिमाचल प्रदेश की स्थापना के समय भी ऐसी आवश्यकता का अनुभव हुआ। 'पिछड़े वर्ग आयोग' की सलाह को लागू करने की प्रक्रिया में भी 1956 में इन आदेशों में पुनः परिवर्तन आवश्यक हो गये।

बम्बई पुनर्गठन अधिनियम 1960 के अन्तर्गत महाराष्ट्र तथा गुजरात राज्यों की संरचना के समय पुनः इन आदेशों में परिवर्तन किये गये। अण्डमान एवं निकोबार द्वीप समूह के लिए 1959 तथा दादर नगर हवेली के लिए 1962 में अलग आदेश जारी किए गए। 1966 में पंजाब के पुनर्गठन के फलस्वरूप अनुसूचित जनजातियों की सूची पंजाब से हिमाचल में हस्तांतरित कर दी गयी, संवैधानिक अनुसूचित जनजातियों 1967-1998 के अंतर्गत उत्तर प्रदेश तथा गोवा, दमन एवं दीव में पाँच-पाँच जनजातियों को घोषित किया गया है। इस कड़ी में अंतिम दो आदेश 1989 तथा 1991 में जम्मू एवं कश्मीर में कुछ जनजातियों को अनुसूचित जनजातियाँ घोषित करके पारित किये गये हैं। इसी के साथ-साथ भारत के संविधान में इन्हीं जनजातियों के संरक्षण, सामाजिक-आर्थिक तथा राजनीतिक विकास के लिए अनेक प्रावधान सम्मिलित किये हैं।

अनुसूचित जातियों और अनुसूचित जनजातियों की समस्या एवं निदान- वर्तमान में भारतीय जनजातीय समाज परिवर्तन के दौर से गुजर रहा है। जनजातीय मानव अपने धर्म-संस्कारों में, त्योहारों और पर्वों में एक शान्तिपूर्ण जीवन बिताता आ रहा है, परन्तु नए आर्थिक-सांस्कृतिक बलों ने उसके इस शान्तिपूर्ण पर्यावरण में व्यावधान उत्पन्न किया है। आज जनजातियों के सामने निर्धनता, अशिक्षा, पारस्परिक अनुकूलन तथा ऋणग्रस्तता व धार्मिक संरचना में गिरावट की अनेक समस्याएँ सामने आयी हैं। जनजातियों के निदान के लिए कई संवैधानिक प्रावधान व कई कानूनों का निर्माण किया गया है। इन जातियों को अत्याचार से पूरी तरह बचाने के लिए सरकार ने अनुसूचित जाति और अनुसूचित जनजाति

(अत्याचारों की रोकथाम) अधिनियम 1989 बनाया है, जो 30 जनवरी 1990 से लागू हो गया है।⁽⁶⁾ अनुसूचित जनजातियों पर होने वाले अत्याचारों को रोकने तथा उनके सामाजिक व आर्थिक विकास के लिए अपनाई गई नीतियों की समीक्षा करने की मशीनरी को भी अधिक कारगर बनाया गया है। इस उद्देश्य से संविधान (65 वां संशोधन) अधिनियम 1990 के अन्तर्गत अनुच्छेद 338 में नियुक्त विशेष अधिकारी की जगह राष्ट्रीय अनुसूचित जनजाति आयोग बनाया गया।⁽⁶⁾ वर्तमान में भी परिस्थितियों के अनुसार अनुसूचित जनजातियों के विकास की नयी दिशा की पहल हुई है, और किसी हद तक यह सफल भी हुई है।

सामाजिक-आर्थिक रूप से यह जनजातीय समाज आज भी अन्य वर्गों की अपेक्षा पिछड़ा हुआ है। परन्तु इसका तात्पर्य यह नहीं है कि यह हमसे अलग है, बल्कि यह विशिष्ट है और इस समुदाय के लोग हमारे सीमाप्रहरी भी हैं। सरकार का मूल उद्देश्य अनुसूचित जनजाति के लोगों का सामाजिक आर्थिक विकास करना है। परन्तु इन योजनाओं का लाभ जनजातियों के उस वर्ग द्वारा निरंतर उठाया जा रहा है, जो पहले से ही समृद्ध है, जिसके फलस्वरूप जनजातियों में भी एक क्रीमी लेयर बन गयी है और यह अपने समाज से पृथक् होकर आधुनिकीकरण की ओर अग्रसर है। जो लाभ क्रीमी लेयर द्वारा जनजातीय समाज को प्राप्त होना चाहिए था, वो इस लाभ से वंचित है। यह स्पष्ट है कि इनका विकास का स्तर इनकी जागरुकता पर ही निर्भर है। देखा जाए तो कई पीढ़ियों से अर्जित दक्षता को इन्होंने आज भी बनाये रखा है। क्योंकि अनेक वन्य औषधियाँ, वनस्पतियाँ आदि भी इनकी अर्थव्यवस्था को सुदृढ़ बनाये रखने में सहायता प्रदान करती हैं। पशुधन इनकी अर्थव्यवस्था की रीढ़ है। जनजाति के लोग आज भी अपनी सांस्कृतिक, परम्परागत मूल्य प्रथाओं और परम्पराओं को सहेजे हुए हैं। उनके विकास के लिए जनजातीय परम्पराओं, पारम्परिक ज्ञान व

उनकी आकांक्षाओं और विचारों को भी ध्यान में रखा जाना चाहिए। वर्तमान में जनजातियां सरकार द्वारा सहायता के परिणामस्वरूप अपने स्वतंत्र व्यवसाय अथवा सरकारी नौकरियों की ओर अग्रसर हो गए हैं, परन्तु आज भी अपने परम्परागत व्यवसायों के प्रति उनमें पूर्णरूपेण सकारात्मक अभिवृत्ति पाई जाती है। देखा जाए तो इनका पारम्परिक ज्ञान व परम्परायें आज भी हमारे देश के लिए धरोहर हैं, जो बहुत ही अमूल्य हैं। सरकार को इनके पारम्परिक ज्ञान, धरोहर को सुरक्षित रखने के लिए कार्य करना चाहिए, जिससे इस धरोहर को जीवित रखा जा सके। जनजातियों की सुरक्षा और विकास कार्यक्रमों के प्रभावी कार्यान्वयन के अलावा इन समुदायों में, जो सदियों से अपने अधिकारों से वंचित रहे हैं, सामाजिक आर्थिक विकास के लिए समाज में जागरुकता पैदा करने की आवश्यकता है। ऐसी विकास की नीति को प्रभावी करने की जरूरत है, जिसमें भारतीय अर्थव्यवस्था तथा समाज का प्रत्येक घटक (नागरिक-समाज, गैर-सरकारी संगठन) समाज के इन वर्गों को अधिकार प्रदान करने और उन्हें मुख्यधारा में लाने का कार्य कर सके।

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सर्वोदय विचारधारा एवं दर्शन : एक विश्लेषण

कु० वन्दना

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पृष्ठभूमि :

सर्वोदय विचारधारा की मूल भावना भारत में प्राचीनकाल से ही विद्यमान रही है। भारतीय दर्शन का आधार ही सबका कल्याण है। “सर्वे भवन्तु सुखिनः सर्वे सन्तु निरामय, सर्वे भद्राणि पश्यन्तु मा कश्चिद् दुःखभाग भवेत्” जैसे मूलमंत्र हमेशा से ही विश्व को इस बात का स्मरण कराते रहे हैं कि विश्व का कल्याण किसी वर्ग विशेष की भलाई में न होकर समस्त मनुष्य जाति के कल्याण में निहित है। परन्तु विचारधारा के रूप में सर्वोदय एक आधुनिक अवधारणा है तथा वर्तमान समय में इस विचार के प्रवर्तक महात्मा गांधी थे।¹ गांधीजी के पश्चात् विनोबा भावे, जयप्रकाश नारायण, दादा धर्माधिकारी आदि कई विचारकों एवं लेखकों ने इसे लोकप्रिय बनाया।

सर्वोदय का अर्थ :

सर्वोदय का बहुत ही सरल अर्थ है ‘सबका उदय’, परन्तु एक विचार के रूप में इसका अर्थ कहीं अधिक गंभीर है। सर्वोदय की विशेषता उसकी समन्वय की प्रवृत्ति है। यह सभी विचारों के अच्छे अंश को स्वीकार करता है तथा दोषों को छोड़ देता है।² दादा धर्माधिकारी के शब्दों में “सर्वोदय शब्द भले ही नया हो, परन्तु उसका अर्थ ‘सबका जीवन साथ-साथ सम्पन्न हो’ इतना ही है।

जीवन का अर्थ है विकास, अभ्युदय अथवा उन्नति। इसीलिये सर्वोदय से तात्पर्य है सबका सह-विकास हो। प्राचीन समय में ‘अभ्युदय’ शब्द का प्रयोग मात्र ‘ऐहिक वैभव’ के अर्थ तक ही सीमित था। इसीलिये गांधीजी ने मात्र उदय शब्द का प्रयोग किया। सबका एक साथ समान रूप से उदय हो, यही सर्वोदय का उद्देश्य है।³

सभी लोग जियें तथा साथ-साथ जियें। शास्त्रीय परिभाषा के अनुसार ‘जीवन का विकास तथा अधिक से अधिक विस्तार’। सबका जीवन शत प्रतिशत सम्पन्न हो। “सर्वोदय जीवन का मात्र दर्शन ही या वृत्ति ही नहीं, अपितु व्यवहार की नीति भी है।⁴ सर्वोदय विचार दर्शन के अनुसार सर्वोदय का संकल्प अल्प ही नहीं, महान है, केवल महान ही नहीं, समग्र है।⁵ सर्वोदय के अर्थ को और अधिक स्पष्ट करते हुए दादा धर्माधिकारी ने कहा— “सर्वोदय ऐसे वर्गविहीन, जाति विहीन और शोषण विहीन समाज की स्थापना करना चाहता है, जिसमें प्रत्येक व्यक्ति और समूह को अपने सर्वांगीण विकास के अवसर मिलेंगे। अहिंसा और सत्य द्वारा ही क्रान्ति सम्भव है। सर्वोदय इसी का प्रतिपादन करता है।⁶

इसी भाव को स्पष्ट करते हुए भारतन कुमारप्पा ने लिखा था कि “सर्वोदय से तात्पर्य है

सबका भला। इस आधार पर सभी व्यक्ति प्रेम से बंधे होंगे, जिनमें कोई भेदभाव नहीं होगा। राजा तथा किसान, हिन्दू एवं मुसलमान, छूत एवं अछूत, गोरे तथा काले, अपराधी एवं संत सभी बराबर होंगे। कोई भी दल अथवा व्यक्ति किसी भी दल अथवा व्यक्ति का दमन अथवा शोषण नहीं करेगा। सर्वोदय समाज में सभी सदस्य समान होंगे, प्रत्येक को उसके परिश्रम का उचित फल मिलेगा। सबल व्यक्ति समाज के निर्बल व्यक्तियों की रक्षा तथा उनकी संरक्षा का कार्य करेंगे। इस प्रकार सभी व्यक्ति सबका भला करने में सहायक होंगे।⁷

महात्मा गांधी के सर्वोदय सम्बन्धी विचार :

प्राचीनकाल से ही भारत में सर्वोदय का विचार प्रचलित रहा है। पाश्चात्य जगत में रस्किन तथा टॉलस्टाय के चिंतन में सर्वोदय भावना के दर्शन होते हैं। किन्तु जितनी प्रखरता के साथ व्यवस्थित रूप में गांधीजी ने इसका प्रयोग किया, उतना किसी अन्य विचारक ने नहीं किया। गांधीजी ने इस विचार का केवल सैद्धान्तिक रूप में ही प्रतिपादन नहीं किया, वरन् व्यावहारिक जीवन में भी इसे जिया। गांधीजी समाज के सभी व्यक्तियों का कल्याण चाहते थे, चाहे वह मजदूर किसान हो या पूंजीपति।⁸ गांधीजी की सर्वोदय सम्बन्धी अवधारणा उनके विचार दर्शन का सार है। उनका मुख्य विचारकेन्द्र समस्त समाज का उदय तथा विकास है, जिसकी परिकल्पना उन्होंने अपने सर्वोदय सम्बन्धी विचारों में व्यक्त की है। सर्वोदय सिद्धान्त गांधी दर्शन की वास्तविक परिणति है। गांधीजी सर्वोदय विचार के अन्तर्गत बिना किसी भेदभाव के सभी के विकास की कामना करते हैं। महात्मा गांधी का सर्वोदय सम्पूर्ण समाज के सुख को आधार बनाकर चलता है।⁹

गांधीजी का सर्वोदय विचार एक राज्यविहीन समाज, अहिंसात्मक प्रजातंत्र तथा अन्य दलों से विहीन समाज का आदर्श प्रस्तुत करता है। गांधीजी समानता, सर्वकल्याण, विकेन्द्रीकरण, वसुधैव कुटुम्बकम् तथा सम्पत्ति के समान वितरण द्वारा

रामराज्य की स्थापना करना चाहते थे। गांधीजी का सर्वोदय सोये हुए गांवों की जनसंख्या को जगाता है। वे सब प्रकार की अस्पृश्यता तथा ऊंच-नीच की भावना को समाप्त करना चाहते थे। यही गांधीजी का सपना था।¹⁰

गांधीजी के सर्वोदय-दर्शन के स्रोत :

गांधीजी ने सर्वोदय विचार की भावना वेदान्त, बौद्ध दर्शन, जैन दर्शन, ईसाई दर्शन तथा थोरु के विचारों को समन्वित करके प्रतिपादित की। गीता, उपनिषद् व जैन दार्शनिक ग्रन्थों में व गांधीजी के सर्वोदय सम्बन्धी चिन्तन में पूर्वी और पाश्चात्य चिन्तन एवं विचारों का समन्वय देखने को मिलता है।¹¹ गांधीजी के सर्वोदय-दर्शन सम्बन्धी विचार के विकास के मुख्यतः निम्नलिखित स्रोत रहे हैं-

1. जॉन रस्किन-

गांधीजी के सर्वोदय सम्बन्धी चिंतन पर रस्किन के विचारों का व्यापक प्रभाव पड़ा। जोहान्सबर्ग से डरबन की रेल यात्रा के दौरान गांधीजी के मित्र पोलक ने उन्हें रस्किन की किताब 'अन टू दिस लास्ट' पढ़ने के लिए दी। इस पुस्तक ने उन्हें काफी प्रभावित किया। इस पुस्तक को पढ़ने के बाद गांधीजी ने यह निश्चय किया कि अपने जीवन को वे इस पुस्तक के आदर्शों के अनुसार डालने का प्रयत्न करेंगे। गांधीजी ने इस पुस्तक का गुजराती भाषा में अनुवाद किया तथा उसका नाम 'सर्वोदय' रखा।¹² महात्मा गांधी ने रस्किन के विचारों से अनेक महत्वपूर्ण विचार अंगीकृत किये। गांधीजी ने 'अन टू दिस लास्ट' से यह विचार ग्रहण किया कि एक व्यक्ति की भलाई सब व्यक्तियों के कल्याण में निहित रहती है। रस्किन ने अपने विचारों में एक वकील तथा नाई के कार्य को एकसमान मूल्यवान तथा महत्वपूर्ण मानते हुए यह कहा था कि सबको आजीविका का समान अधिकार है। इस विचार से प्रभावित होकर गांधीजी ने श्रम की उपयोगिता को पहचाना। रस्किन का यह भी कहना था कि श्रम का जीवन अर्थात् भूमि को

जोतने वाले किसान तथा हाथ के दस्तकार का जीवन ही जीने योग्य है। रस्किन का यह विचार गांधीजी के लिये प्रेरणा स्रोत बना।¹³

गांधीजी ने अपनी आत्मकथा में स्पष्ट किया है कि उन्होंने सर्वोदय के सिद्धान्तों को इस प्रकार से समझा है—¹⁴

1. सबकी भलाई में ही हमारा कल्याण निहित है।
2. वकील तथा नाई दोनों के काम की कीमत एकसमान होनी चाहिये, क्योंकि जीविकोपार्जन का अधिकार सबको एकसमान है।
3. सादा मेहनत—मजदूरी करने वाले किसान का जीवन ही वास्तविक है।

उपर्युक्त तीन सिद्धान्तों के सन्दर्भ में उनका कहना था कि इसमें से पहली चीज को वे जानते थे। दूसरी को उन्होंने धुंधले रूप में देखा था तथा तीसरे सिद्धान्त का उन्होंने कभी विचार ही नहीं किया था। सर्वोदय ने उन्हें दिये की तरह दिखा दिया कि पहली ही चीज में दोनों चीजें समाई हुई हैं।

2. लियो टॉलस्टाय—

गांधीजी टॉलस्टाय के लेखों से बहुत अधिक प्रभावित थे। टॉलस्टाय के जीवन की सादगी तथा उनके लक्ष्यों की शुद्धता ने गांधीजी को गहराई से प्रभावित किया। गांधी और टॉलस्टाय दोनों ने अपने जीवन के सम्पूर्ण कष्टों को दूर करने के लिये प्रेम के हथियार को अपनाया। गांधीजी पर टॉलस्टाय की पुस्तक 'द किंगडम ऑफ विद इन यू' का अत्यधिक प्रभाव पड़ा तथा इससे उनमें राजनीतिक शक्ति उत्पन्न हुई। गांधीजी ने स्वीकार किया कि इस पुस्तक को पढ़ने से उन्हें अलगाव को दूर करने में मदद मिली। इससे उन्हें अहिंसा का विश्वास प्राप्त हुआ। टॉलस्टाय ने सत्य, प्रेम तथा अहिंसा का अनुभव किया और गांधी ने इन सद्गुणों को ग्रहण करके अपने जीवन को इन मार्गों की तरफ निर्देशित किया। गांधीजी के सर्वोदय सम्बन्धी विचार टॉलस्टाय के अलगाववाद के दर्शन के काफी निकट हैं।¹⁵

3. थोरो की सविनय अवज्ञा—

गांधीजी ने थोरो के 'एसे ऑन सिविल डिसेओबिडियेन्स' को तब पढ़ा, जब वह दक्षिण अफ्रीका में जेल की सजा का दण्ड भुगत रहे थे। इस पुस्तक ने उन्हें संबल प्रदान किया तथा सविनय अवज्ञा के विचार को गंभीरता से समझने की प्रेरणा प्रदान की।¹⁶ यह भी सत्य है कि गांधी ने अपने 'सविनय अवज्ञा' विचार को थोरो के लेखों से ग्रहण नहीं किया। असल में दक्षिण अफ्रीका की सत्ता के विरोध में गांधीजी ने 'सविनय अवज्ञा' के लेख को आगे रखा। तब इस आन्दोलन को निष्क्रिय विरोध के रूप में जाना गया। गांधीजी 'सविनय अवज्ञा' शब्द से संतुष्ट नहीं थे, क्योंकि यह शब्द संघर्ष के सम्पूर्ण अर्थ को प्रसारित करने में सफल नहीं था। इसीलिये उन्होंने 'सविनय विरोध' शब्द को स्वीकार किया। थोरो के समान गांधीजी ने कहा था कि प्रजातंत्र का अनुभव सत्य व अहिंसा पर आधारित स्थिर समाज में ही हो सकता है। यह भावना न केवल सामाजिक जनकल्याण को बढ़ावा देती है, वरन आध्यात्मिक प्रगति भी करती है। इस प्रकार महात्मा गांधी ने अपने विचार की प्रतिध्वनि थोरो से सुनी।¹⁷

4. भगवद्गीता—

गांधीजी गीता के 'निष्काम' से अत्यन्त प्रभावित थे, जिसका अर्थ है बिना किसी लगाव के कार्य करना। गांधीजी ने अपनी प्राथमिक शक्ति तथा प्रेरणा गीता से ली। गीता गांधीजी के लिये 'शाश्वत मां' है, और गीता का सार उनके लिये आत्म अनुभव है। गीता का प्रमुख लक्ष्य अधर्म को दबाना तथा धर्म की स्थापना करना है। यह सभी के लिये सौभाग्य एवं शान्ति लाना चाहता है। यह सभी स्वार्थहीन सेवाओं को सभी जीवों के लोककल्याण को बढ़ावा देने के लिये महत्ता प्रदान करने को रेखांकित करता है। सर्वधर्म द्वारा गीता का उद्देश्य "सर्वभूतहित" अथवा समस्त प्राणियों का कल्याण भी है। इस तरह गीता लोककल्याण या सर्वोदय की शिक्षा प्रदान करती है, जिसने गांधीजी के विचार तथा कार्यों को प्रभावित किया।

5. उपनिषद—

ईशावास्योपनिषद का प्रथम छंद सर्वोदय सिद्धान्त से सम्बन्धित है। छंद का पहला भाग समानता तथा भ्रातृत्व के भाव को समाविष्ट करता है। इसका द्वितीय भाग समाज के लिये त्याग, अग्रहणशीलता एवं अशोषण के विचार पर आधारित है। गांधीजी की दृष्टि में भगवान सम्पूर्ण संसार में फैले हैं, छंद समानता एवं भ्रातृत्व की शिक्षा देता है, जोकि सब लोगों की भलाई के मूल सिद्धान्त हैं।¹⁸ गांधीजी ने अपने विचारों के प्रतिपादन करने के लिये वैदिक साहित्य का प्रयोग किया। उन्होंने वैदिक धारणाओं के आधार पर स्वयं की धारणाओं के औचित्य को प्रतिपादित किया।¹⁹

6. बौद्ध दर्शन—

महात्मा बुद्ध का कहना था कि सबका जीवन दुःखमय है। दुःखों का अंत करके निर्वाण के परम आनन्द को प्राप्त किया जा सके, यही बौद्ध धर्म का परम लक्ष्य है। गांधीजी महात्मा बुद्ध के सिद्धान्तों से बहुत अधिक प्रभावित और गहराई से हतप्रभ हुए थे, जिसने विश्व-प्रेम, जीवित प्राणियों के प्रति अहिंसा, त्याग एवं सन्यास को सभी के लिये लोककल्याण को बढ़ावा देने के लिये उपदेश दिया। बुद्ध ने साधनों की पवित्रता पर बल दिया, जिसने गांधीजी को प्रभावित किया। बुद्ध ने मध्यम मार्ग का संदेश दिया। इसी तरह से सर्वोदय में यह माना गया है कि कोई भी चरम कदम नहीं उठा सकता है।

7. जैन दर्शन—

समस्त रूपों के आदर्शों का लोककल्याण जैन धर्म की आधारशिला है। जैन धर्म के पंच अणु महाव्रतों में से एक अहिंसा भी है। अहिंसा का सकारात्मक पक्ष सभी प्राणियों के लिये प्रेम है। यह मात्र मनुष्य के लिये न होकर समस्त प्राणियों के लिये है। एक जैन तीर्थंकर का परम कर्तव्य यह है कि वह अपना सारा जीवन सम्पूर्ण ब्रह्मांड के प्राणियों की खुशी के लिये समर्पित कर दे।²⁰ जैन धर्म में सर्वोदय के स्थान के बारे में बेजुधर प्रधान

ने कहा था, "लोककल्याण का भाव जैन धर्म का इतना एकीकृत हिस्सा था कि 'सर्वोदय' शब्द का प्रयोग एक जैन अध्यापक समंतभद्र के द्वारा ईसाई युग से पहले ही किया जा चुका था। वे आगे तर्क देते हैं कि जैन संत समंतभद्र द्वारा 'सर्वोदय' शब्द का प्रथम बार प्रयोग किया गया, तथा गांधी जी का इसका प्रयोग अपना था।"²¹

8. इस्लाम—

गांधीजी का इस्लाम के प्रति गहरा आदर था। उन्होंने विश्व बन्धुत्व का सिद्धान्त इस्लाम से ही सीखा। गांधीजी ने अपने विचारों में इस्लाम के लिये उद्घोषित किया था कि, "भ्रातृत्व के बिन्दु की घोषणा इस्लाम के जितनी अन्य किसी धर्म में नहीं है।" कुरान के पवित्र पाठ ने गांधीजी को यह भरोसा दिलाया कि इस्लाम का आधार हिंसा नहीं है।²² कुछ लोगों ने गांधीजी को मुस्लिमपरस्त कहा। गांधीजी कुरान की कुछ आयतों की हमेशा प्रार्थना किया करते थे। 'रघुपति राघव राजाराम, पतित पावन सीता राम'— इस कीर्तन की पदावली में उन्होंने 'ईश्वर अल्लाह तेरो नाम, सबको सन्मति दे भगवान' को भी जोड़ा। वे हमेशा राम—रहीम तथा कृष्ण—करीम के रूप में अपने आराध्य देवता का भजन करते थे। उनका यह भी मानना था कि ओज अबिल्ला की समस्त बातें यजुर्वेद में भी पाई जाती हैं।²³

सर्वोदय—दर्शन : विश्लेषण—

दादा धर्माधिकारी के शब्दों में जब मनुष्य, पृथ्वी, सृष्टि तथा समय विभूति बन जाते हैं, तो यही जीवन का 'सर्वोदय दर्शन' कहलाता है। सर्वोदय दर्शन का अर्थ यह है कि जितनी वस्तुएँ हैं, वे सब हमारे जीवन की विभूतियाँ बनेंगी। यदि ऐसा नहीं हुआ तो सर्वत्र संघर्ष होगा। जहाँ भी देखो, वहाँ संघर्ष ही दिखाई देता है। जीवन की विभूति बनकर कोई नहीं आता और यहाँ सर्वोदय में सर्वत्र सामंजस्य ही सामंजस्य है।²⁴

सर्वोदय विचार का विश्लेषण करते हुए दादा धर्माधिकारी का कहना था कि "जहाँ लोकशाही

असफल हो रही है, शस्त्र-सत्ता, धन-सत्ता असफल हो रही है, यंत्र और विज्ञान घुटने टेक रहा है, वहां मानवता के त्राण का कोई उपाय है क्या? सर्वोदय इसी का उपाय है। मानव जिन प्रक्रियाओं का, जिन विधियों का प्रयोग कर चुका है, उनके आगे का कदम है- सर्वोदय।²⁵

विनोबा जी की व्याख्या :

विनोबा ने सर्वोदय की व्याख्या करते हुए उसके आदर्श एवं नीति का प्रतिपादन किया है। उनका कहना था कि "इस प्रकार सर्वोदय का आदर्श है अद्वैत, एवं उसकी नीति है समन्वय। मानवकृत विषमता का वह निराकरण करना चाहता है एवं प्राकृतिक विषमता को वह घटाना चाहता है। तभी सबका जीवन सम्पन्न होगा। सबका उदय होगा, सर्वोदय होगा। सर्वोदय धर्म है, एक बड़ा तीर्थ है जिसमें तरण भी है और ताल भी। इसमें मनुष्य खुद भी तैर सकता है एवं दूसरों को भी तैरने की व्यवस्था कर सकता है। सर्वोदय धर्म कोई नया धर्म नहीं है वरन् यह सब धर्मों का समन्वय है, जिसमें दुनिया के सभी कार्यों की अच्छाइयां निहित हैं। यह एक जीवन-विचार है एवं सदा उपयोग में आने वाला है, क्योंकि उसका आधार आत्मा की एकता है। आत्मैक्य का यह सिद्धान्त भारत के ऋषियों ने मानव को अपने अनुभव से समझाया है। यह इस भूमि का, भारत का बुनियादी विचार है। इसे ब्रह्म-विद्या और वेदान्त भी कहते हैं। इसी बुनियादी विचार पर सर्वोदय की इमारत खड़ी है।"²⁶

जयप्रकाश नारायण की सर्वोदय की धारणा :

जयप्रकाश नारायण ने यह अनुभव किया कि समाजवाद उनके द्वारा निर्धारित उद्देश्यों तथा मूल्यों को प्राप्त नहीं कर पा रहा है। इस प्रकार उनका पूरा झुकाव सर्वोदय की ओर हो गया। उनकी दृष्टि में सर्वोदय ही नया समाजवाद है। सर्वोदय के सिद्धान्त में उन्हें समाज में व्याप्त समस्त बुराइयों तथा सर्वोदय को प्राप्त करने का रास्ता मिला।²⁷ जयप्रकाश नारायण ने सर्वोदय के

प्रति अपने आकर्षण को व्यक्त करते हुए कहा था- "समाजवाद मानव जाति को स्वतन्त्रता, समानता व शान्ति के उत्कृष्ट लक्ष्य तक नहीं ले जा सकता है। इसमें सन्देह नहीं कि समाजवाद किसी भी प्रतिस्पर्धी सामाजिक तत्त्वज्ञान की अपेक्षा मानव-जाति को उन लक्ष्यों के अधिक निकट ले जाने का आश्वासन देता है। किन्तु मुझे विश्वास हो गया है कि जब तक समाजवाद सर्वोदय में रूपान्तरित नहीं हो जाता, वे लक्ष्य इसकी पहुंच के बाहर रहेंगे।"²⁸

विश्वनाथ टंडन ने सर्वोदय की व्याख्या इस प्रकार की है- "सर्वोदय क्रान्ति की प्रक्रिया त्रिकोणात्मक है, और यह त्रिभुज 'हृदय परिवर्तन', 'विचार परिवर्तन' तथा 'परिस्थिति परिवर्तन' की तीन रेखाओं से बनता है। इसका अर्थ है कि कुछ लोग तो विचार समझ जाने पर अपना जीवन बदल देते हैं, कुछ के हृदय पर असर डालना पड़ता है, और शेष परिस्थिति से विवश होकर अपना जीवन बदलते हैं। इस प्रकार पूरा समाज बदल जाता है। 'सर्वोदय' मानता है कि वास्तविक परिवर्तन तो जीवन के मूल्यों का ही परिवर्तन है। क्रान्ति का अर्थ ही समाज और व्यक्ति के जीवन-मूल्यों में बहुत बड़ा परिवर्तन है। इस प्रकार का परिवर्तन बल-प्रयोग द्वारा नहीं, वरन् धैर्य से समझा-बुझाकर, अपने स्वयं के जीवन को नए मूल्यों के अनुसार ढालकर तथा उनके लिए कष्ट सहकर दूसरों को प्रभावित करके ही किया जा सकता है। दूसरे शब्दों में यह परिवर्तन अहिंसा के द्वारा ही हो सकता है।"²⁹

सर्वोदय के सांस्कृतिक आधार :

सर्वोदय का आधार तथा स्वरूप दोनों सांस्कृतिक हैं। वर्तमान समस्या सांस्कृतिक मूल्यों की है तथा इसमें नैतिकता का भी समावेश है। आज की जो समस्या है वह मूल्यों की उतनी नहीं है, जितनी कि साधनों की है। जिस दिन नैतिक तथा मानवीय मूल्यों के आधार पर समाज की रचना होगी, उस समय यह पता चल जायेगा कि

इससे समस्त मतभेद विलीन हो जाते हैं। असल में जो मतभेद हैं, वे साधनों के हैं। सांस्कृतिक मूल्यों की स्थापना के साधन भी सांस्कृतिक होने चाहिये। यदि समस्या सांस्कृतिक है, तो उसका समाधान भी सांस्कृतिक साधनों से होना चाहिये।³⁰

आज विज्ञान सांस्कृतिक आधारों के बिना प्राणहीन हो गया है।³¹ यह सांस्कृतिक समस्या है कि विज्ञान मनुष्यों को पड़ोसी बना सकता है, परन्तु पड़ोसियों को मित्र बना देना विज्ञान की क्षमता से बाहर की वस्तु है। जो व्यक्ति यह समझते हैं कि विज्ञान से क्रान्ति होगी, वास्तव में वे लोग क्रान्ति की समस्या को नहीं समझते हैं। इसीलिये मनुष्य के जो उद्देश्य या आदर्श होते हैं वे हमेशा वैज्ञानिक, आर्थिक और राजनीतिक न होकर मानवीय होते हैं। यह समस्या है तथा इसे विज्ञान भी हल नहीं कर सकता है।³²

दादा धर्माधिकारी के शब्दों में "एक नागरिक तथा दूसरे नागरिक के बीच जो भय है, यदि वह भय समाप्त होता है, तो लोकशाही आती है। राजनीति में प्रशासन होता है तथा लोकनीति में अनुशासन।"³³

लोकनीति एवं राजनीति के मध्य अन्तर स्पष्ट करते हुए आचार्य दादा धर्माधिकारी का कहना था कि "सर्वोदय वर्तमान राजनीति का कायल नहीं है, वह लोकनीति का पक्षपाती है। राजनीति में जहां शासन मुख्य है, वहां लोकनीति में अनुशासन। राजनीति में जहां सत्ता की स्पर्धा मुख्य है वहां लोकनीति में कर्तव्यों का आचरण। सर्वोदय का क्रम यही है कि हम शासन से अनुशासन की ओर, सत्ता से स्वतन्त्रता की ओर, नियन्त्रण से संयम की ओर, तथा अधिकारों की स्पर्धा से कर्तव्यों के आचरण की ओर बढ़ें।"³⁴

दादा धर्माधिकारी ने सर्वोदय दर्शन के मूल्यों को स्पष्ट करते हुए लिखा है कि "श्रम मेरा है और फल भगवान का— यह निष्काम कर्मयोग, कृष्णार्पणयोग सर्वोदय अर्थनीति का प्रमुख तत्व है। सम्पत्ति और स्वामित्व ही नहीं, बल्कि श्रम का फल

भी ईश्वर का होगा। यही सर्वोदय अर्थनीति है। यह हमेशा याद रहे कि विज्ञान तटस्थ होता है। मूल्यों की स्थापना करने की क्षमता विज्ञान में नहीं होती। विज्ञान जीवन का बाहरी नक्शा बदल सकता है। संस्कृति का आशय बदलने की शक्ति विज्ञान में नहीं है। शस्त्र और यन्त्र में तो यह शक्ति थी ही नहीं। इसीलिये इन तीनों में अब गति का तत्व नहीं रह गया है।"³⁵

निष्कर्ष :

सर्वोदय की अवधारणा पर संक्षिप्त रूप से प्रकाश डालने पर स्पष्ट होता है कि सर्वोदय—दर्शन पर गांधीजी के विचारों की अमिट छाप है। सर्वोदय— विचार का सर्वप्रथम सूत्रपात गांधीजी ने किया। गांधीजी ने जीवनभर सर्वोदय की भावना से कार्य किया। गांधीजी द्वारा प्रतिपादित सर्वोदय सिद्धान्त के प्रमुख चिंतक— आचार्य विनोबा भावे, जयप्रकाश नारायण, दादा धर्माधिकारी, भारतन कुमारप्पा, काका कालेलकर, शंकरराव देव इत्यादि थे। विनोबा जी ने गांधी के सर्वोदय विचार को साकार रूप देने का अथक प्रयास किया तथा दादा धर्माधिकारी ने सर्वोदय शब्द की महिमा प्रस्तुत की। गांधीजी के चिंतन को विनोबा भावे तथा दादा धर्माधिकारी ने अपने विचारों में अत्यधिक आत्मसात किया है। सर्वोदय विचार इनके चिंतन की आधारशिला रही है। जयप्रकाश नारायण ने अपना सम्पूर्ण जीवन सर्वोदय आन्दोलन के लिये समर्पित किया, तथा सर्वोदय कार्यक्रम के सक्रिय नेताओं में वे अग्रणी रहे। जयप्रकाश नारायण सर्वोदय की सार्थक यात्रा के सफल यात्री थे।

जैसा कि सर्वोदय के अर्थ से ही प्रकट होता है, इस विचार का अर्थ सबका उदय है। सर्वोदय के आदर्श में समाज के सभी प्राणियों का विकास प्रमुख उद्देश्य होता है। प्राचीन भारत का भी यही आदर्श था। सर्वोदय सम्पूर्ण समाज के सुख और विकास की बात करता है। इस सिद्धान्त में स्वतंत्रता, न्याय एवं विश्वबन्धुत्व को अधिक महत्व दिया जाता है।

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भारत में निर्धनता-दुश्चक्र : कारण तथा निवारण

डॉ० अवतार दीक्षित

प्रवक्ता- वाणिज्य

राजकीय स्नातकोत्तर महाविद्यालय, बिलासपुर (रामपुर)

डॉ० (श्रीमती) सरस्वती

प्रवक्ता- अर्थशास्त्र

राजकीय स्नातकोत्तर महाविद्यालय, बिलासपुर (रामपुर)

विश्व के धरातल पर वर्तमान में यदि कोई सबसे बड़ी समस्या है, तो वह है- निर्धनता या गरीबी। आज कोई भी ऐसा देश नहीं है, जो इस समस्या से अछूता हो। परन्तु भारत में निर्धनता की स्थिति बहुत भयानक है।

निर्धनता की परिभाषा को दो भागों में बांटा जा सकता है- सापेक्ष व निरपेक्ष गरीबी। भारत में गरीबी को बढ़ावा देने के प्रमुख कारणों में अल्प विकास, आय तथा धन के वितरण की असमानता, अपर्याप्त विकास दर, जनसंख्या की उंची वृद्धि-दर, बेरोजगारी, स्फितिक दबाव, पूंजी की कमी जैसे सामाजिक व राजनीतिक कारण प्रमुख हैं।

भारत में गरीबी उन्मूलन के लिए विभिन्न कार्यक्रम अपनाए गये, जैसे- सामुदायिक विकास कार्यक्रम, विभेदी ब्याज दर योजना, बीस सूत्रीय कार्यक्रम, काम के बदले अनाज ट्राइसेम, जवाहर रोजगार योजना, स्वर्ण जयन्ती शहरी रोजगार, ग्राम समृद्धि योजना इत्यादि।

इतनी सारी योजनाएं लागू होने के बाद भी भारत की आर्थिक स्थिति में अन्तर नहीं आया है। अर्थात् भारत में वर्तमान समय में लगभग 26 प्रतिशत जनसंख्या गरीबी रेखा के नीचे जीवन व्यतीत कर रही है।

भारत में गरीबी व निर्धनता का प्रमुख कारण रोजगार के उपयुक्त अवसरों का आभाव है। यदि हम रोजगार में वृद्धि करते हैं, तो गरीबी की व्यापकता को कम किया जा सकता है।

रोजगार, आय प्राप्त होना, पर्याप्त भोजन, शारीरिक दुर्बलता से छुटकारा, श्रम को प्रोत्साहन-यह चक्र एक-दूसरे पर क्रिया-प्रतिक्रिया करता चला जायेगा और गरीबी व निर्धनता को कम किया जा सकता है।

संकलित शोधन में :-

प्रस्तावना :-

- 1- निर्धनता का अर्थ, परिभाषा
- 2- भारत में गरीबी की परिभाषा एवं अनुमान
- 3- भारत में गरीबी के कारण
- 4- भारत में गरीबी उन्मूलन कार्यक्रम
- 5- इंडिया विजन 2020
- 6- निष्कर्ष

प्रथम भाग

प्रस्तावना :-

विश्व के धरातल पर द्वितीय विश्वयुद्ध जैसा विकृत और विनाशकारी युद्ध पहले कभी नहीं हुआ। इस युद्ध ने जितनी समस्याओं का समाधान किया, उससे अधिक समस्याओं को जन्म दिया, जैसे निर्धनता (गरीबी)।

निर्धनता का अर्थ :-

सामान्य तौर पर विश्व अर्थव्यवस्था में निर्धनता का अर्थ गरीबी से लगाया जाता है, परन्तु गरीबी से निर्धनता का सही अर्थ नहीं लगाया जाता है। अर्थात् गरीबी के दो अर्थ लगाए जाते हैं—

1- निरपेक्ष गरीबी

2- सापेक्ष गरीबी

निरपेक्ष गरीबी :-

निरपेक्ष गरीबी का अर्थ है खाना, कपड़ा, मकान, स्वास्थ्य सुविधाओं जैसी आधारभूत (मूलभूत) आवश्यकताओं की पूर्ति के लिए वस्तुओं एवं सेवाओं

को जुटा पाने की असमर्थता। विश्वविख्यात अर्थशास्त्री J.M. Keynes इसे निर्वाह हेतु संघर्ष (Struggle for subsistence) कहते हैं।

सापेक्ष गरीबी :-

सापेक्ष गरीबी से अर्थ आय की असमानताओं से होता है। जब दो देशों की प्रति व्यक्ति आय की तुलना करते हैं, तो उनमें भारी अन्तर पाते हैं। इस अन्तर के आधार पर हम गरीब व अमीर देश की तुलना कर सकते हैं, जिसे हम उत्तर-दक्षिण विवाद (North-south- conflict) कहते हैं।

देश	प्रति व्यक्ति आय (G.N.P.Capital) 1997 (डॉलर)	Rank 1997
स्विटजरलैंड	44320	1
जपान	37850	2
नार्वे	36090	3
सिंगापुर	32940	4
डेनमार्क	32500	5
अमेरिका	28740	6
जर्मनी	28260	7
श्रीलंका	800	83
पाकिस्तान	490	97
भारत	390	102

Source- W.D.R.,2000, P.190-191

World Development Report – 2005 के अनुसार भारत की प्रति व्यक्ति आय अब 530 डॉलर हो चुकी है।

विकसित व अल्प विकसित देशों में प्रति व्यक्ति आय की वृद्धि (प्रतिशत में)

क्षेत्र	1960-70	1970-80	1980-90	1990	1991	1990-2000
उच्च आय देश	4.1	2.4	2.4	2.1	2.2	2.1
निम्न आय देश	3.3	3.0	1.2	— (.2)	2.8	2.9

Source W.D.P. 1992 EDR - 2000-2001

द्वितीय भाग

भारत में गरीबी की परिभाषा एवं अनुमान :

भारत में गरीबी की परिभाषा पौष्टिक आहार के आधार को लेकर दी गयी है। भारतीय योजना आयोग के अनुसार —

यदि किसी व्यक्ति को गांव में 2400 कैलोरीज प्रतिदिन व शहर में 2100 कैलोरीज प्रतिदिन नहीं मिलता है, तो यह माना जायेगा कि वह व्यक्ति गरीबी की रेखा के नीचे (Below Poverty Line) अपना जीवनयापन कर रहा है।

यदि पौष्टिक आहार को रुपयों में परिणत कर दिया जाता है, तो 107 रु0 प्रति व्यक्ति प्रति माह गांव में व 122 रु0 प्रति माह शहरों में आता है।

परन्तु बाद में गरीबी की परिभाषा को संशोधित किया गया, जिसके अनुसार ग्रामीण क्षेत्रों में 11060 रु0 व शहरी क्षेत्रों में 11850 रुपये प्रति गृह वार्षिक उपयोग व्यय का मानदण्ड माना जाता है।

1973-74 के आधार पर गरीबी रेखा प्रति व्यक्ति मासिक व्यय (रुपये)

वर्ष	ग्रामीण	नगरीय
1973-74	49	57
1977-78	57	73
1983	89	118
1987-88	115	116
1993-94	211	275
1999-00	328	454
2004	368	559

Source - योजना आयोग राष्ट्रीय नमूना सर्वेक्षण

1973 - 74 के आधार पर गरीबी रेखा प्रति व्यक्ति प्रति मास व्यय (रुपये)

वर्ष	ग्रामीण	नगरीय
1973-74	49.09	56.96
1977-78	56.84	72.50
1983	89.45	117.64
1987-88	115.43	165.58

Source - विशेषज्ञ ग्रुप

वर्ष 1999-2000 के लिए राष्ट्रीय सैम्पल सर्वे संगठन द्वारा लगाये गये अनुमान के अनुसार देश में कोई 26 करोड़ लोग गरीबी रेखा के नीचे गुजर करते हैं। कुल जनसंख्या का यह लगभग 26 प्रतिशत भाग ठहरता है। इनमें से 19.3 करोड़ गरीब अर्थात् 74 प्रतिशत से भी अधिक गरीब व्यक्ति गांव में रहते हैं। कुल ग्रामीण जनसंख्या में गरीब जनता का प्रतिशत भाग 27 के लगभग बैठता है। शेष 6.7 करोड़ शहरों में बसे हुए हैं। शहरी जनसंख्या में इनका अनुपात 24 प्रतिशत के लगभग बैठता है। ये वे लोग हैं, जिनको प्रतिदिन के हिसाब से 2100 कैलोरी का आहार नहीं मिल पाता।

गरीबी रेखा के नीचे जनसंख्या का आकार तथा प्रतिशत

वर्ष	ग्रामीण क्षेत्र		शहरी क्षेत्र		कुल	
	आकार (करोड़)	प्रतिशत	आकार (करोड़)	प्रतिशत	आकार (करोड़)	प्रतिशत
1973-74	26.1	56.4	6.0	49.0	32.1	54.9
1977-78	26.4	53.1	6.5	45.2	32.9	51.3
1983-84	25.2	45.7	7.1	40.8	32.3	44.5
1987-88	23.2	39.1	7.5	38.2	30.7	38.9
1993-94	24.4	37.3	7.6	32.4	32.0	36.0
1999-2000	19.3	27.1	6.7	23.6	26.0	26.1
2001	17.0	21.1	4.9	15.1	22.0	19.3

Source Economic Survey 2001-2002, Tenth Five Year Plan (2002-2007)

तालिका के अनुसार देश की 26 प्रतिशत जनसंख्या गरीबी रेखा के नीचे गुजर-बसर करती है। विशेष रूप से नियोजन के 50 वर्षों की अवधि बिताने के बाद भी गरीबी की यह स्थिति बनी हुई है।

भारत में सबसे अधिक गरीबी बिहार राज्य

में है। वहां 55 प्रतिशत जनसंख्या गरीबी की रेखा से नीचे है। दूसरा स्थान दादर व नगर हवेली राज्य है। जहां का प्रतिशत 50.8 प्रतिशत है। तीसरा व चौथा स्थान उड़ीसा व मध्य प्रदेश का है, जहां का प्रतिशत क्रमशः 48.6 व 42.5 है। उत्तर प्रदेश व दिल्ली 40.9 प्रतिशत व 14.7 प्रतिशत हैं।

भारत में प्रान्तवार गरीबी रेखा का अनुमान

राज्य	गरीबी रेखा के नीचे जीवन यापन करने वाली संख्या का अनुपात
बिहार	55.00
दादर व नगर हवेली	50.8
उड़ीसा	48.6
मध्य प्रदेश	42.50
सिक्किम	41.4
उत्तर प्रदेश	40.6
असम	40.9
अरुणाचल प्रदेश	39.4
त्रिपुरा	38.0
मेघालय	37.9
नागालैण्ड	37.9
पाण्डिचेरी	37.4
महाराष्ट्र	36.9
पं० बंगाल	35.7
तमिलनाडु	35.0
अण्डमान	34.5
मणिपुर	33.8
कर्नाटक	33.2
हिमाचल प्रदेश	28.4
राजस्थान	27.4
मिजीरम	25.7
केरल	25.0
जम्मू कश्मीर	25.2
लक्षद्वीप	25.0
हरियाणा	25.0
गुजरात	24.2
आन्ध्र प्रदेश	22.2
दमन व द्वीव	15.8
गोआ	14.9
दिल्ली	14.7
पंजाब	11.8
चण्डीगढ़	11.4

योजना आयोग के ताजा आंकड़ों में बताया गया है कि पूर्वोत्तर के सात सिस्टर स्टेट्स में निर्धनता अनुपात 35 प्रतिशत से 40 प्रतिशत है। सिक्किम में यह 41 प्रतिशत बताया गया है, पंजाब, हरियाणा व राजस्थान में स्थिति काफी अच्छी है। पंजाब में 11.8 प्रतिशत में 25 प्रतिशत तथा राजस्थान में 27.41 प्रतिशत जनसंख्या निर्धनता रेखा से नीचे है।

गरीबी के अनुमान (प्रतिशत)

व्यक्ति	1993-94	2004-2005
ग्रामीण	37.3	28.3
शहरी	32.4	25.7
कुल	36.0	27.5

Source - योजना आयोग।

विश्व बैंक ने अन्तर्राष्ट्रीय गरीबी रेखा अर्थात् 1 डॉलर प्रति दिन व्यय के आधार पर विश्व विकास रिपोर्ट (2005) में भारत में 34.7 प्रतिशत जनसंख्या गरीबी के नीचे परिकलित की है। यदि 2 डालर प्रति व्यय को आधार बनाया जाये, तो 1999-00 के लिए 80 प्रतिशत जनसंख्या गरीबी रेखा के नीचे है।

तृतीय भाग

भारत में गरीबी के कारण

भारत में गरीबी उत्पन्न करने वाले कारणों को तीन भागों में बांटा जा सकता है—

1- आर्थिक कारण :

- 2- सामाजिक कारण
- 3- राजनीतिक कारण
- 1- आर्थिक कारण

A- अल्प विकास — भारत में गरीबी का सबसे प्रमुख कारण देश का अल्प विकास है। यद्यपि गत 47 वर्षों में हम योजनाबद्ध आर्थिक विकास के मार्ग पर आरुढ़ हैं, तथापि हमारे विकास की गति बहुत धीमी रही है।

B- अल्प विकास — आय तथा धन के वितरण की असमानता— रिजर्व बैंक के एक अनुमान के अनुसार समस्त राष्ट्रीय आय का लगभग 30 प्रतिशत भाग जनसंख्या के 10 प्रतिशत धनी लोगों को प्राप्त होता है, जबकि जनसंख्या का 20 प्रतिशत गरीबी वर्ग राष्ट्रीय आय का केवल 8 प्रतिशत भाग प्राप्त करता है।

C- अपर्याप्त विकास दर— योजना के 47 वर्षों में औसत विकास दर 5.5 प्रतिशत रही है,

जिसने गरीबी की जड़ों को अधिक गहरा बना दिया गया है।

D- जनसंख्या की ऊंची वृद्धि दर— भारत में जनसंख्या की वृद्धि दर अर्थ व्यवस्था की विकास की दर की तुलना में ऊंची रही है।

वर्ष	जनसंख्या की वृद्धि दर प्रतिशत
1951-60	21.5 प्रतिशत
1961-70	24.8 प्रतिशत
1981-90	24.7 प्रतिशत
1991-2000	23.5 प्रतिशत

Source - Economic Survey

E- बेरोजगारी— देश में बढ़ती बेरोजगारी ने गरीबी को और अधिक व्यापक बनाया है। प्रथम योजना की संख्या— 31 लाख थी, जो प्रथम योजना के अन्त में 3 लाख तथा 2000 के अन्त में 5 करोड़ से भी अधिक हो गयी है।

F- प्रादेशिक असन्तुलन तथा असमानताएं — असन्तुलित प्रादेशिक विकास के साथ गरीबी का वितरण भी असमान हो गया है।

राज्य	असन्तुलन
उड़ीसा	66.4 प्रतिशत
त्रिपुरा	59.7 प्रतिशत
बिहार व मध्य प्रदेश	57.5 प्रतिशत
पंजाब	15.1 प्रतिशत
हरियाण	24.8 प्रतिशत

G- स्फीतिक दबाव — भारत में सामान्य कीमत स्तर निरन्तर बढ़ता गया है। 1955 ई0 के बाद कीमतों में तेजी से वृद्धि हुई और इसके फलस्वरूप देश में गरीबों की संख्या बढ़ी है।

H- पूंजी की कीमत — भारत में प्रति व्यक्ति आय का स्तर निम्न है, जिससे बचत कम होती है और पूंजी निर्माण की दर भी कम रहती है।

वर्ष	सकल घरेलू निर्माण
1960-61	12.7
2000-2001	27.7

Source – Economic Survey

I- सामाजिक कारण – जनसाधारण में व्याप्त निरक्षरता, अज्ञानता, भाग्यवाद, धार्मिक रूढ़िवादिता व अन्धविश्वास ने गरीबी को बढ़ाया है।

J- राजनीतिक कारण- देश में सामन्तशाही प्रथा पनपी, जिसने कृषकों का भरपूर शोषण किया। उनकी नीति ने एक ओर जमींदार प्रथा को जन्म दिया, तो दूसरी ओर भूमिहीन किसानों को। फलतः उनके शोषण के साथ-साथ गरीबी बढ़ती गयी।

भारत में योजनावार गरीबी उन्मूलन कार्यक्रम :

- 1- प्रथम पंचवर्षीय योजना (1951-56)- प्रथम योजना के दो प्रमुख उद्देश्य थे- (1) युद्ध एवं देश के विभाजन से उत्पन्न अर्थव्यवस्था के असंतुलन को दूर करना, (2) चारों ओर सन्तुलित विकास की प्रक्रिया को तेज करना।
- 2- दूसरी पंचवर्षीय योजना (1956-61)- इस योजना में सामाजिक न्याय के साथ आर्थिक विकास दर पर विशेष बल दिया है।
- 3- तीसरी पंचवर्षीय योजना- (1961-66)- भारतीय अर्थव्यवस्था को आत्मनिर्भर बनाने तथा स्वतः स्फूर्त अवस्था में पहुँचाने, देश की मानवीय शक्ति का अधिकतम सम्भव सीमा तक प्रयोग, खाद्यान के लिए आत्म-निर्भरता, राष्ट्रीय आय में 5 प्रतिशत की वृद्धि तीसरी योजना के प्रमुख उद्देश्य थे।
- 4- चौथी पंचवर्षीय योजना (1969-74)- (क) स्थिरता, आर्थिक विकास (ख) क्षेत्रीय विषमता में कमी (ग) आत्म निर्भरता की ओर बढ़ना- ये तीनों इसके प्रमुख उद्देश्य

- थे।
- 5- पांचवीं पंचवर्षीय योजना (1974-78)- गरीबी का निवारण तथा आत्मनिर्भरता की प्राप्ति इस योजना के दो प्रमुख उद्देश्य थे।
 - 6- छठी पंचवर्षीय योजना (1980-85)- इस योजना में गरीबी उन्मूलन (अथवा गरीबी निवारण) पर विशेष बल दिया गया।
 - 7- सातवीं पंचवर्षीय योजना (1985-90)- कृषि विकास तथा गरीबी निवारण कार्यक्रमों का तीव्र विस्तार स्पष्ट रूप से उभरकर सामने आया।
 - 8- आठवीं पंचवर्षीय योजना (1992-97)- इसमें कैलोरी प्राप्ति 2400 ग्रामीण तथा 2100 शहरी आधार को ही स्वीकार किया गया।
 - 9- नवीं पंचवर्षीय योजना (1997-2002)- के दौरान गरीबी रेखा से नीचे की जनसंख्या का अनुपात 1996 से 97 के 29.18 से घटाकर योजनावधि के अन्त तक 17.98 प्रतिशत करने का लक्ष्य था, जो पूरा न हो सका।
 - 10- दसवीं पंचवर्षीय योजना (2002-07)- मानव विकास रिपोर्ट 2005 के अनुसार भारत में गरीबी रेखा से नीचे निवास करने वाली जनसंख्या (डॉलर प्रतिदिन आय वाली) कुल जनसंख्या का 34.7 प्रतिशत है।

चतुर्थ भाग

गरीबी उन्मूलन के विभिन्न कार्यक्रम (POVERTY ERADICATION: DIFFERENT PROGRAMMS)

विभिन्न पंचवर्षीय योजनाओं के दौरान गरीबी उन्मूलन के अनेक कार्यक्रम भारतीय अर्थ-व्यवस्था में लागू किए गये हैं। इन कार्यक्रमों की एक संक्षिप्त रूपरेखा अग्रवत् है।

कार्यक्रम	वर्ष	विवरण
समुदायिक विकास कार्यक्रम (Community Development Programme)	1952	समुदायिक विकास से आशय उन संगठित एवं सुनियोजित क्रियाओं से है, जिनमें गांव के विकास तथा कल्याणवादी क्रियाओं में सरकार के साथ समुदाय की भागीदारी होती है। भारत की प्रथम पंचवर्षीय योजना में सामुदायिक विकास कार्यक्रम तथा राष्ट्रीय प्रसार सेवा (National Extens Service) ग्रामीण क्षेत्र में सामाजिक एवं आर्थिक परिवर्तन की प्रक्रिया को प्रभावपूर्ण बनाने के लिए शुरू की गयी।
विभेदी ब्याज-दर योजना	अप्रैल 1972	4 प्रतिशत की स्थायी ब्याज दर पर कमजोर वर्ग को उधार देना।
महाराष्ट्र की रोजगार गारंटी योजना	1972-73	ग्राम-समाज के आर्थिक दृष्टि से कमजोर वर्ग के लिए चलायी गयी अत्यंत ही सफल तथा आदर्श योजना।
बीस सूत्रीय कार्यक्रम	1975	गरीबी उन्मूलन तथा गरीबों के उत्थान के लिए।
काम के बदले अनाज	1977	कम रोजगार वाले दिनों में गरीब वर्ग के लिए।
मरुभूमि विकास	1977	रोजगार तथा सहायता प्राप्तकर्ताओं में 40 प्रतिशत अनुसूचित तथा अनुसूचित जनजाति, महिला हो।
ट्राइसेम	15 अगस्त 1979	ग्रामीण युवा वर्ग के प्रशिक्षण के लिए। इसके अन्तर्गत जीवन रेखा के नीचे रहने वाले 18 से 35 वर्ष आयु वर्ग के युवकों को तकनीकी प्रशिक्षण प्रदान किया जाता है। इसके अन्तर्गत चयनित अभ्यर्थियों में कम से कम 50 प्रतिशत अनुसूचित जाति एवं अनुसूचित जनजाति के लोगों का होना चाहिए तथा उनकी वार्षिक आय 3500 रुपये से कम होनी चाहिए। चयनित अभ्यर्थियों में एक तिहाई युवतियों का होना आवश्यक है।

एकीकृत ग्रामीण विकास कार्यक्रम (IRDP)	2 अक्टूबर 1980 छठी योजना	ग्रामीण गरीबी परिवारों को स्वरोजगार प्रदान करना जो आगे सभी योजनाओं में गरीबी उन्मूलन का प्रमुख कार्यक्रम बना परिवार को आधार बनाया गया व्यक्ति को नहीं। यह केन्द्र प्रायोजित योजना है, जिसके वित्त सम्बन्धी बोझ का वहन केन्द्र तथा राज्य सरकार 50-50 अनुपात में करते हैं। इसमें यह व्यवस्था है कि सहायता प्राप्त परिवारों में कम से कम 50 प्रतिशत अनुसूचित जाति और अनुसूचित जनजाति वर्गों से हों। सहायता प्राप्त करने वालों में कम से कम 40 प्रतिशत महिलाएं हों।
राष्ट्रीय ग्रामीण रोजगार कार्यक्रम (NREP)	1980 छठी योजना	2 अक्टूबर 1980 से काम के बदले अनाज स्कीम को इसमें विलय करके इसको लागू किया गया। ग्रामीण गरीबों के लिए रोजगार के अवसर प्रदान करना केन्द्र तथा राज्य के बीच 50-50 अनुपात में वित्तीय बोझ का वहन।
ग्रामीण क्षेत्र में महिला एवं बाल विकास कार्य (DWCRA)	सितम्बर 1982	गरीबी रेखा के नीचे रहने वाली ग्रामीण महिलाओं के लिए स्वरोजगार देना।
ग्रामीण भूमिहीन रोजगार गारंटी कार्यक्रम (RLEGP)	15 अगस्त 1983	भूमिहीन कृषकों व श्रमिकों को 100 दिन के लिए रोजगार देना। इसका वित्तीय भार पूर्णतः केन्द्र सरकार द्वारा वहन किया जाता है।
शिक्षित बेरोजगार युवकों को स्वरोजगार योजना (Self-employment to the Educated Unemployed Youth) (SEEUY)	1983-84	यह योजना केन्द्र सरकार की योजना है। इसके अन्तर्गत 10000 रु० वार्षिक आय वाले परिवारों के मैट्रिक या उससे अधिक शिक्षा प्राप्त 18 से 35 वर्ष के युवकों को स्वरोजगार के लिए वित्तीय सहायता दी जाती है। यह राशि औद्योगिक उद्यमों के लिए 35000 रु०, व्यावसायिक के लिए 25000 रु० तथा सेवा उद्यम के लिए 15000 रु० है। अप्रैल 1994 में (JRY) में विलय है।

इन्दिरा आवास योजना	1985-86	इसका प्रारम्भ ग्रामीण भूमिहीन रोजगार गारंटी कार्यक्रम की एक उपयोजना के रूप में किया गया। इस योजना का प्रमुख उद्देश्य अनुसूचित जातियों तथा अनुसूचित जनजातियों के सदस्यों और बंधुआ मजदूरों (जो मुक्त हुए हैं), को बिना मूल्य के आवास उपलब्ध कराना है। अप्रैल 1989 को इसे (JRY) में मिला दिया गया। पर 1996 में पुनः स्वतंत्र योजना के रूप में चालू कर दिया गया।
शहरी गरीबों के लिए स्वरोजगार कार्यक्रम (Self-employment Programme for Urban Poor) (SEUP)	1986	गरीबी रेखा के नीचे रहने वाले शहरी गरीबों के लिए स्वरोजगार देने के लिए सब्सिडी तथा बैंक ऋण की व्यवस्था कराना। 1992-93 में नेहरू रोजगार योजना में विलय।
कुटीर ज्योति ग्रामीण कार्यक्रम	1988-89	गरीबी रेखा से नीचे जीवन यापन करने वाले परिवारों के जीवन स्तर में सुधार के लिए केन्द्रीय योजना के रूप में इसको प्रारम्भ किया गया। इसके अन्तर्गत प्रत्येक गरीबी रेखा से नीचे के परिवार को एक बत्ती वित्तुत कनेक्शन के लिए 400 रु० की सरकारी सहायता दी जाती है।
जवाहर रोजगार योजना (JRY)	अप्रैल 1989	(NREP) तथा (RELGP) योजना मिलाकर (JRY) चालू की गयी। इसका उद्देश्य कृषि मंदा के मौसम में गरीबों को रोजगार प्रदान करना, केन्द्रीय योजना 80:20 के अनुपात में केन्द्र तथा राज्य के बीच वित्तीय बौझ का वहन। इस योजना का महत्वपूर्ण पहलू यह है कि योजना पंचायतों द्वारा ग्राम, खण्ड तथा जिला स्तर पर क्रमशः 70:15:15 अनुपात के क्रियान्वित होगी।

नेहरू रोजगार योजना (NRY)	अक्टूबर 1989	ग्रामीय क्षेत्र के बेरोजगारी को रोजगार प्रदान करना।
शहरी आवास और आश्रय उन्नयन योजना (SHASU)	1990	1 लाख से 20 लाख की जनसंख्या वाली शहरी बस्तियों में आश्रय उन्नयन द्वारा रोजगार प्रदान करना।
प्रधानमंत्री रोजगार योजना	15 अगस्त 1993	पी० वी० नरसिम्हा राव द्वारा घोषित शिक्षित बेरोजगारों के लिए स्वरोजगार योजना।
रोजगार बीमा योजना (EIS)	2 अक्टूबर 1993	देश के 1752 विकास खण्डों में शुरू की गयी। वित्तीय बोज़ का विभाजन केन्द्र तथा राज्य के बीच 80:20 के अनुपात में सभी कार्य विभाग द्वारा कोई ठेकेदार नहीं होगा प्रमुख उद्देश्य कृषि में काम नहीं हो उस समय रोजगार प्रदान करना। इसमें 18 से 60 वर्ष के भीतर के एक परिवार के दो सदस्यों को 100 दिनों के लिए अकुशल शारीरिक कार्य प्रदान करना।
संसद स्थानीय क्षेत्र विकास योजना (Member of Parliament Local Area Development Scheme)	3 दिसम्बर 1993	इस योजना के अन्तर्गत लोकसभा तथा राज्यसभा के प्रत्येक सदस्यों को 1 करोड़ रु० प्रतिवर्ष अपने क्षेत्र के विकास कार्यों के लिए जिलाधिकारी की सिफारिश पर देने का प्रावधान है। कोई भी एक कार्य 10 लाख रु० से अधिक नहीं है। यह सीमा बढ़ाकर अब 2 करोड़ रुपया कर दी गयी है।
राष्ट्रीय सामाजिक सहायक कार्यक्रम (National Social Assistant Programme NSAP)	1995	गरीबों की वृद्धावस्था जीविका अर्जित करने वाले सदस्य की मृत्यु के कारण उत्पन्न परेशानियों के सम्बन्ध में सहायता पहुंचाने की दिशा में समर्थित योजना।

प्रधानमंत्री समन्वित शहरी गरीबी उन्मूलन कार्यक्रम (PMIUPER)	18 नवम्बर 1995	इसका उद्देश्य 50,000 से 10,00,000 जनसंख्या वाले द्वितीय श्रेणी के शहरों से गरीबी उन्मूलन, इसके अन्तर्गत तकनीकी प्रशिक्षण तथा स्वरोजगार के लिए आर्थिक सहायता दी जाती है।
संगम योजना	15 अगस्त 1996	इसके अन्तर्गत ग्रामीण क्षेत्रों में रहने वाले विकलांग लोगों का समूह बनाया जाता है। तथा उनकी आर्थिक गतिविधियों के लिए 15000 रु० की सहायता दी जाती है।
गंगा कल्याण योजना	1 फरवरी 1997	यह योजना गरीबी रेखा से नीचे रहने वाले छोटे तथा सीमान्त किसानों के लिए है। इस योजना का उद्देश्य किसानों की आर्थिक सहायता करनी है, जिससे वे भूमिगत जल तथा भूतल जल के लिए परियोजना प्रारम्भ कर सकें। इसके अन्तर्गत 5000 रु० प्रति हेक्टेयर आर्थिक सहायता दी जाती है।
स्वर्ण जयंती शहरी रोजगार योजना	1 दिसम्बर 1997	उन्मूलन यह देखा नेहरू रोजगार योजना, शहरी मूल सेवाएं कार्यक्रम और प्रधानमंत्री का एकीकृत शहरी गरीबी उन्मूलन कार्यक्रम का उप सारांश है। इसका वित्तीय बोझ केन्द्र तथा राज्य सरकार के बीच 75:25 में वहन होगा।
स्वर्ण जयन्ती ग्राम स्वरोजगार योजना	मार्च 1999 (बजट 1999-2000)	ग्रामीण गरीबों के लिए लागू किये गये स्वरोजगार से सम्बन्धित बहुत से कार्यक्रमों को एक कार्यक्रम में सम्मिलित कर दिया जायेगा जिसे स्वर्ण जयन्ती स्वरोजगार योजना कहेंगे। इसमें ग्राम पंचायत की भागीदारी बहुत अधिक होगी। इस कार्यक्रम से ग्रामीण क्षेत्र के गरीब तथा बेरोजगार नवयुवक विशेष रूप से अनुसूचित जाति, अनुसूचित जनजाति तथा अन्य पिछड़े वर्ग लाभान्वित होंगे।

ग्राम समृद्धि योजना	मार्च 1999	इस समय प्रचलित जवाहर रोजगार योजना को इस प्रकार से परिष्कृत किया जायेगा कि सभी कोष ग्राम पंचायत के हथ में व्यय करने के लिए हों, जिससे वे ग्रामीण अवस्थापना के सृजन में उसका प्रयोग कर सकें। पंचायतों के पास यह अधिकार होगा कि वे कार्य के सम्बन्ध में वार्षिक योजनाएं बनायें तथा उसे क्रियान्वित करें।
अन्नपूर्णा योजना	1 अप्रैल 2000	ऐसे वरिष्ठ नागरिक, जिनके पास कोई आय का स्रोत नहीं हो तथा गाँव में उनकी देख-रेख करने वाला कोई नहीं हो तथा जो वृद्धावस्था की पेन्शन पाने के लिए अर्ह हों, पर पा नहीं रहे हैं। ऐसे लोगों के सम्बन्ध में यह योजना लागू होगी जिसके अन्तर्गत उन्हें 10 किलो अन्न प्रति माह निःशुल्क प्राप्त होगा।
जनश्री बीमा योजना	10 अगस्त 2000	यह सामूहिक बीमा की योजना है, जिसका उद्देश्य समाज के गरीब वर्गों को सामाजिक सुरक्षा प्रदान करना है।
आश्रय बीमा योजना	बजट (2001-02)	इसका उद्देश्य 10 हजार रुपया मासिक वेतन पाने वाले श्रमिकों को देश में चल रही उदारिकरण नीति के अल्पकालिक प्रतिकूल प्रभाव से सुरक्षा प्रदान करना है।

पंचम भाग

इण्डिया विजन 2020

वर्ष 2020 तक भारत को विकसित देश का दर्जा दिलाने और एक आर्थिक महाशक्ति के रूप में स्थापित करने के लिए सरकार ने एक व्यापक रणनीति बनाई है। इसी के तहत योजना आयोग द्वारा एक विस्तृत दस्तावेज इण्डिया विजन 2020, 24 जनवरी, 2003 को जारी किया गया। रिपोर्ट में वर्ष 2020 तक देश की धरती से गरीबी व बेरोजगारी का नामो-निशान मिटा देने का लक्ष्य

निर्धारित किया गया है। इस रिपोर्ट को जारी करते हुए योजना आयोग के तत्कालीन उपाध्यक्ष के0 सी0 पंत ने कहा था कि इस लक्ष्य को हासिल करने के लिए कम से कम 20 करोड़ नये रोजगार सृजित करने होंगे। यह लक्ष्य हासिल करना आसान नहीं। विजन 2020 दस्तावेज में तैयार रणनीति का समुचित रूप से अनुपालन करने से अगले दो दशकों में भारत से गरीबी, भूख और स्वास्थ्य सम्बन्धी समस्याएं पूरी तरह समाप्त हो सकती हैं।

इण्डिया विजन, 2020 विकास का लक्ष्य

विकास के मानक	वर्तमान स्थिति	2020 की सम्भावना
गरीबी रेखा से नीचे की आबादी	26 प्रतिशत	13 प्रतिशत
बेरोजगारी की दर	7.3 प्रतिशत	6.8 प्रतिशत
वयस्क पुरुष साक्षरता	68 प्रतिशत	96 प्रतिशत
वयस्क महिला साक्षरता	44 प्रतिशत	94 प्रतिशत

निर्धनता की समस्या को दूर करने के सुझाव या निष्कर्ष— गरीबी, बेरोजगारी तथा आर्थिक विषमता को एक-दूसरे के कारण-परिणाम के रूप में देखा जा सकता है। अतः गरीबी के इस दुश्चक्र को तोड़ने के लिए (क) दूर दृष्टि, (ख) दृढ़ निश्चय, (ग) कठोर अनुशासन, (घ) कठोर परिश्रम जैसे चार तकनीकी आधारों को राष्ट्रवादी भावना के साथ अपनाना होगा। फिर यह ध्यान रखना होगा, जिससे सामाजिक न्याय के साथ समृद्धि प्राप्त हो सके, क्योंकि अमीरी गरीबी को मरने नहीं देती।

- 1— **संरचनात्मक उपाय—** गरीबी दूर करने के लिए संरचनात्मक उपाय करने चाहिए। इसके अन्तर्गत भुखमरी, बीमारी, अशिक्षा, बेरोजगारी और असमानताओं जैसी समस्याओं के उन्मूलन पर पूरा ध्यान केन्द्रित किया जाना चाहिए।
- 2— **व्यावसायिक वितरण में परिवर्तन—**
 - क— व्यावसायिक वितरण में संरचनात्मक परिवर्तन किया जाना चाहिए।
 - ख— भारतीय कृषि की उत्पादकता बढ़नी चाहिए।
 - ग— उद्योग तथा सेवा क्षेत्रों में वृद्धि।
 - घ— हरित क्रान्ति, खेत क्रान्ति, भूमि सुधार तथा अन्य कार्यक्रम, जिनसे ग्रामविकास का सम्बन्ध है, तेजी से किसानों तक पहुंचने चाहिए।
 - ङ— अतिरिक्त साधनों का प्रबंध कर भारत में

- श्रम प्रदान उद्योगों तथा प्रौद्योगिकी को बढ़ावा दिया जाना चाहिए।
- च— कृषि आधारित उद्योगों पर जोर दिया जाना चाहिए।
- छ— कुछ चुने हुए उद्योगों को ग्रामीण क्षेत्रों के लिए सुरक्षित कर दिया जाना चाहिए।
- 3— **अन्य उपाय—**
 - क— ग्रामीण क्षेत्रों में परिवार कल्याण कार्यक्रमों में इस प्रकार विनियोग किया जाना चाहिए कि इसके फलस्वरूप स्त्रियों के कल्याण में प्रत्यक्ष वृद्धि हो। उनकी शिक्षा, चिकित्सा, पेयजल सुविधा व आवास सुविधा पर विशेष ध्यान दिया जाना चाहिए।
 - ख— एक विस्तृत राष्ट्रीय रोजगार कार्यक्रम भी चलाया जाना चाहिए, तथा उसकी जांच-पड़ताल के लिए विशेष समिति बनानी चाहिए।
 - ग— श्रमिकों के लाभ से सम्बन्धित सामाजिक सुरक्षा की उचित व्यवस्था की जानी चाहिए।
 - 4— काश्तकारी सुधारों, चकबन्दी सीमा निर्धारण व अन्य भूमि सुधार कानूनों को कठोरता से क्रियान्वित किया जाना चाहिए।
 - 5— ग्रामीण निर्धनों को कार्यक्रमों के प्रति जागरूक बनाया जाना चाहिए।
 - 6— गरीबी रेखा को पुनः परिभाषित किया जाना चाहिए।
 - 7— सन्तुलित विकास पद्धति अपनानी चाहिए।

भारत में गरीबी व निर्धनता का प्रमुख कारण रोजगार के उपयुक्त अवसरों का अभाव है। यदि हम रोजगार में वृद्धि करते हैं तो गरीबी की व्यापकता को कम किया जा सकता है।

रोजगार, आय प्राप्त होना, पर्याप्त भोजन, शरीरिक दुर्बलता से छुटकारा, श्रम को प्रोत्साहन, रोजगार से तत्पर-आय प्राप्त होना।

इस प्रकार यह चक्र एक-दूसरे पर क्रिया व प्रतिक्रिया करता चला जायेगा और गरीबी व निर्धनता को कम किया जा सकता है।

: संदर्भ सूची :

- 1- आर्थिक विकास एवं नियोजन- डॉ० एन०एन० गुप्ता
- 2- आर्थिक विकास एवं नियोजन- एस० पी० सिंह
- 3- भारतीय अर्थ व्यवस्था - ममोरिया एवं जैन
- 4- भारतीय अर्थ व्यवस्था - ए०एन० अग्रवाल
- 5- भारतीय अर्थव्यवस्था - मिश्र एवं पुरी
- 6- भारतीय अर्थव्यवस्था - रूद्रदत्त एवं के०पी०एम० सुन्दरम्
- 7- World Development Report
- 8- आर्थिक समीक्षा (2006-07)
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- 11- भारतीय अर्थव्यवस्था - एल०एन० कोली

IMPACT OF PRIVAIZATION, LIBERALIZATION & GLOBLIZATION ON INDIAN SOCIETY & ECONOMY

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ABSTRACT

India's post-independence development strategy indicates all the signs of stagnancy, but the economy started showing the sign of recovery in the 90s, when the Govt. adopted the new economic model known as Privatization, Liberalization, and Globalization (LPG) to meet an inscribe economic crisis; characterized by unprecedented contrary amount of payment problem, inflation, decline in the foreign reserve & exalter and the Gross Domestic Product (GDP) growth rate. This paper analysis the impact of Privalization, Liberalization and Globalization on Indian economy & society. The Economic Reforms that made by Govt. by New Economic Policy in 1991 made meaningful impact on the Indian Economy. In terms of Growing GDP, per capita Income, Increase in FDI etc. Economist include some negative impact of PLG policy on Indian Economy & society as well like Increase in cut throw competition, growing personal disparities etc. So, this study is important to understand impact of PLG on Indian Economy& our society. Key Words- Impact of LPG, Economic Reforms, and Indian Economy.

INTRODUCTION

In Indian Economy since the starting of new economic policy in 1991, this had far reaching impacts on all spheres of life in India. There can be no concrete conclusions about their effect on Indian people. This turns out to be more of an ideological debate like capitalism vs socialism. But there is no doubt in the fact that those reforms were unavoidable and very compelling. There was in fact, similar wave all across the globe after disintegration of USSR and end of the Cold War. They had no option, but to fall in line to new unipolar world order dictated by USA. 'Open Door Policy 'adopted in 1980's by China through which it liberalized its economy. South East Asian economies also reformed their economy and started engaging more with globalization economy. These along with China, pursued export led growth whereas Indian economy still relies almost wholly on domestic consumption. In the early 90s India initiated the economy following a major crisis that was led by a foreign exalter crunch that dragged the economy close to defaulting on loans.

The country ran out of foreign exalter reserves. In situation of crisis, the Govt. took a

decision to make some major economic reforms to restore Indian economy. These reforms were called 'structural adjustments' or 'liberalization' or 'globalization'. A New Economic Policy on July 24, 1991 announced by the Govt. In this new model of economic reforms is commonly known as the LPG or Liberalization, Privatization and Globalization model.

Liberalization can be explained as a process to make policies less constraining of a great economic activity and can also be as termination of all non-tariff barriers or reduction of tariff. To the transfer of ownership of property or business from a Govt. to a private owned entity called "Privatization". Globalization can be explained as to the increase of economic works and activities across one nation to other nation.

It refers economic interdependence between countries in the world economy. Our Prime Minister more importantly, P V Narasimha Rao started ground breaking economic reforms. Dr. Manmohan Singh was the Finance Minister at that time he helped Narasimha Rao and played a key role in intimating these reform policies.

For deduced tariffs and interest rates and ended many communal monopolies, allowing automatic approval of FDI (Foreign Direct Investment) in many sectors by the reforms did away with the License Raj. The main motive of this model was to make the economy of India the fastest growing economy in the globe with capabilities that help it match up with the biggest economies of the world.

LIBERALIZATION

A figure of significant economic alters introduced by many an amount of countries all the world over, introduced in 1980s by the Govt. of India encouraged the result of liberalization measures, and the precarious economic

situations that prevailed during the later part 80s have encouraged and forced the then Congress Govt., which came back to power at the center, under the leadership of Shri. P. V. Narasimha Rao a non Nehru family member, to take some daring measures to renew the economy and to accelerate the pace of development. In this background, the Govt. of India announced its New Industrial Policy (NIP or IP) on July 24, 1991. The important objectives are:

- (a) To accurate the distortions that may have creep in, and combine the powers built on the gains previously made,
- (b) To maintain sustained growth in the productivity and gainful employment,
- (c) To attain international competitiveness.

Therefore, the basic viewpoint of the New IP, 1991 has been the continuity with alter. Because, the new policy represent a rehabilitated proposal towards combining the gains of National modernization at this vital point. But what is more important is the alter (in continuity with alter) alter in the attitude of the state towards the industrial society, modify from centrally planned economy to market led economy, modify as of excessive Govt. involvement to negligible involvement, alter from nationalization to privatization, alter from subsidization and cross subsidization to gradual removal of subsidy, etc. But these alters, which the Govt. has introduced, represent a sharp departure from the earlier industrial policies. These alters pertain broadly to five areas viz Industrial licensing, Communal sector policy, MRTP Act, 1969, Foreign investment, and Foreign technology agreements.

PRIVATIZATION

Majority of the industrial enterprises in the communal sector have failed to attain the preferred result. Of course, a figure of things

internal and external, controllable and non controllable is responsible for his precarious performance. A look at the history of communal sector happenings (PSUs) in the country reveals the continuous expansion in the role of PSUs.

As a result, figures of industries have been established and vast sum of borrowed funds has been employed by the state even in the noncore, nonstrategic and not so essential area. Hence, the state has made a figure of alters in its New trade Policy announced on July 24, 1991. In the 60s and 70, the communal sector policy has been largely announced by Industrial Policy Resolution, 1956 which gave the communal sector a main strategic role in the economy. All through the most recent four decades, huge investments have been made to build a communal sector which has a commanding role in the economy.

Today, a lot of key sectors of the economy are dominated by the mature communal sector enterprises that have successfully expanded the production. In the early post-Independence years, there was virtual consensus about the need for the Govt. intervention in economic activities. Pt. Jawaharlal Nehru described the communal sector as Temples of Modern India.

At that time, virtually neither questioned the strategy nor raised any doubts about its implementation. The figure of central communal sector enterprises amplified from 5 in the year 1951 to 244 by the end of 1995 and investments in communal sector undertakings (PSUs) increased from Rs29 crore in 1951 to Rs. 1,72,438 crore by the end of 1995. They contributed nearly one third of our exports.

They made important contribution to introduce replacement. Govt. undertakings account for more than 70% of the work force employed in the prepared sector. For regional

development they have very much abridged the extreme and have laid tough base for the speedy expansion of the country. Some of the PSUs have earned a status par excellence at the international level. Many giant communal sector units (e.g., Steel Authority of India , Indian Oil Corporation, Oil and Natural Gas Commission, Hindustan Petroleum Corporation Ltd., Bharat Petroleum Corporation and Coal India Ltd) figure in Fortune International's large companies. Further, the communal sector accounts for one fourth of the country's GDP. There are two million employees in Govt. undertakings and the average emoluments per annum amount to more than Rs.50, 000 each. Besides paying good salaries, communal enterprises job security, good working condition, more attractive incentive scheme, participative management, higher degree of satisfaction, adequate facilities, etc. Privatization revolution started in 1980 and spread to many parts of the world.

Several countries are privatizing their communal sector enterprises. India is no exception to it. Privatization was meant to improve the performance of communal enterprises. Privatization techniques have been tried in countries like Great Britain, China, US, Turkey, Brazil, Mexico, Japan, etc. Privatization, in the narrow sense, means transfer of ownership, or sale of communal enterprises.

GLOBALIZATION

The expansion of economic activities across political boundaries of nation states. More important, perhaps, it refers to a process of growing economic integrated and growing economic interdependence between countries in the world economy.

It is associated not only with an growing cross border movement of commodities, services, capital technology information and

development of global Terrorist links more than anything. Moreover, clear content is freely accessible on web, to which unmatured children have unobstructed admittance GDP growth rate - India's annual average growth rate from 1990 - 2000 has been 6.6 % which is almost double than pre reforms era. GDP growth rate surpassed 5% mark in early 1980's.

This made impact of 1990's reforms on growth uncertain. Some believe that 1980's reforms were precursor to LPG reforms. Other things apart, it is clear that 1980 reforms led to collapse of economy in 1991, which was remedied by LPG reforms which were quite more comprehensive. It was IMF loan which gave Govt. to adjust its economy. It was largest ever loan given by IMF. .

One explanation of this is end of policy of imports substitution which derived industrial growth up to 1990. Foreign companies got free access to Indian markets and made domestic products uncompetitive. They obviously had better access to technology and larger economies of scale.

Research and innovation India's position did not better on this time. Import substitution required certain degree of investment and efforts in domestic production. It was carried out even when imports were cheaper. This resulted in good and better capacity building up to that time. This was coupled with constant technology denial by west, which further pushed Govt. to spend on R&D. Technology Denial ended with liberalization and globalization.

Till that time Indian Industry was better and modern than that of China. But in two decades China has surpassed India by huge margin in case of both Industry and innovation.

IMPACT ON SMALL SCALE IN INDIA

This impact shall be studied right from

the beginning of colonization in 18th century. Colonization can be considered as 1st wave of globalization. In pre colonization era, India's textiles and handicraft was renowned worldwide and was backbone of Indian economy. With coming of industrial revolution along with foreign rule in India, Indian economy suffered a major setback and much of its indigenous small scale cottage Industry was destroyed. After independence, Govt. attempted to revive small scale sector by reserving items exclusively for it to manufacture.

But overall value addition, product innovation and technology adoption remain dismal and they exist only on back of Govt. support. Their products are contested by cheaper imports from China. Policies of Govt. toward SSI were covered in previous article access here and here

IMPACT ON AGRICULTURE

As previously said, share of agriculture in domestic economy has declined to about 15%. However, people dependent upon agriculture are still around 55%. Cropping patterns have undergone a huge alter, but impact of liberalization can't be properly assessed. We saw under series relating to agriculture that there are still all pervasive Govt. controls and interventions starting from production to distribution .Global agricultural economy are highly distorted. This is mainly because imbalance in economic and political power in hands of farmers of developed and developing countries.

In developed countries, commercial and capitalistic agriculture is in place which is owned by influential Agri corporations. They easily influence policies of WTO and extract a better deal for themselves at cost of farmers of developing world. Farming in developing world is subsistence and supports large figure

of poor people.

With globalization there has been high variation in goods costs which put them in huge danger. This is chiefly factual for cash crops like Cotton and Sugarcane. Recent crises in both crops indicate towards this overwhelmingly. Also there is global Food vs. Fuel puzzlement going on. Sugar and corn are used to manufacture ethanol which is used as fuel. In USA Corn is produced mainly for this purpose, as sugarcane is in Brazil.

Now there are apprehensions that what if converting food into fuel is more remunerative for producers? More than 1 billion people still live in hunger, much more are just hand to mouth. It is futile to expect that free market will take care of these people, who don't have any purchasing power. Clearly, Agriculture is the biggest market failure, but is rarely discussed for being so in WTO. Another global debate born out of globalization is one of GM crops.

Here too powerful MNCs like Monsanto grip the key. USA allows unhindered use of GM crops, but EU bans it. In India field trials are going on. On the constructive note, India's largely self-sufficient and high value distinguished products like Basmati Rice are in high insist all over. Generally speaking, India is enhanced positioned to take up challenge of globalization in this case.

If it is done unsustainable and inclusive way, it will have a huge multiplier impact on whole economy. Worldwide implied pressure to expand Food processing Industry is another landmark result of globalization. Apart from these, Farm Mechanization i.e. use of electronic/solar pumps, Tractors, combines etc. all are fruits of globalization.

Now moving a step further, Information technology is being incorporated into agriculture to facilitate farming.

IMPACT ON SERVICES SECTOR

In this case globalization has been boon for developing countries and bane for developed ones. Due to historic economic disparity between two groups, human resources have been much cheaper in developing economies.

This was further facilitated by IT revolution and this all culminated in exodus of numerous jobs from developed countries to developing countries. Here US have to jealously guard its jobs as we guard our agriculture. IT industry Software, BPO, KPO, LPO industry boom in India has helped India to absorb a big chunk of demographic dividend, which otherwise could have wasted.

Best part is that export of services result in export of high value. There is almost no material exported which consume some natural resource. Only thing exported is labor of Professionals, which doesn't deplete, instead grows with time. Now India is better placed to become a truly Knowledge Economy. Exports of these services constitute big part of India's foreign Exalter earnings. In fact, the only three years India had Current Account surplus, I.e. 2000-2002, was on back of this export only. Banking Further, in banking too India has been a gainer. Since reforms, there have been three rounds of License Grants for private banks. Private Banks such as ICICI, HDFC, Yes Bank and also foreign banks raised standards of Indian Banking Industry.

Now there is cut-through competition in the banking industry, and communal sector banks are more responsive to customers. Here too IT is on path of bringing banking revolution. New Govt. schemes like Pradhan Mantri Jan dhan Yojana aims to achieve their targets by using Adhaar Card. Having said this, public Sector Banks still remain major lender in the country.

Similarly Insurance Industry now offers

variety of products such as Unit Linked Insurance plans, Travel Insurance etc. But, in India life Insurance business is still decisively in hands of Life Insurance Corporation of India.

Stock Markets - Another major development is one of Stock Markets. Stock Markets are platforms on which Corporate Securities can be traded real time.

It provides instruments for constant price discovery, options for investors to exit from or enter into investment any time. These are backbone of free markets these days and there is robust trade going all over the world on stock exalters. Their significance can be estimated from the fact that, behavior of stock markets of a country is the strongest indicator of health and future prospects of an economy.

These markets have thrown open wide array of associated services such as Investment Banking, Asset Management, Underwriting services, Hedging advice etc. These collectively employ lakhs of people all over India. Similarly there are commodities market which provides avenues for investment and sale of various eligible commodities. Telecom Sector Conventionally, Telecom sector was a Govt. owned monopoly and consequently service was quite substandard. After reforms, private telecom sector reached pinnacle of success. And Indian telecom companies went global. However, corruption and rent seeking marred growth and outlook of this sector.

Entry of modern Direct to Home services saw improvements in quality of Television services on one hand and loss of livelihood for numerous local cable operators.

Education and Health Sector - It should be noted that food (Agriculture), Health and education (and to lesser extent banking) are among basic necessities, which every human being deserves and can't do without.

Unfortunately, in developing countries

there is market failure in all these sectors and majority of people can't afford beyond a certain limit (or can't afford at all). Concept of free markets, globalization, liberalization etc. fails here miserably. Free markets provide goods and services to people who can afford paying for them, not to those who deserve and need these.

Now if we consider these sectors from angle of our leaning towards free markets, surely there has been lot of development. There has been world class education obtainable in India and Deregulation has resulted in Mushrooming of confidential engineering and Medical Colleges. But in actuality, this had far reaching overwhelming result on society. These new colleges lodge only a miniscule quantity of aspirants at extremely high costs.

Recently, a self-governing organization 'Transparency International' came out with report claiming that India's medical system is the most corrupt in the world. This was no surprise, we all know from where it starts. High fees of education forces many aspirants to take educational loans from banks. After qualifying job market is unable to absorb majority of them. Practice turns out to be option of last resort.

Now to make a decent living and to pay back the loans person is lured by corruption. Consequently, when many similar cases are put together, we get a corrupt system, economy and society. Reality is that after deregulation and liberalization, Govt. along with other sectors, pulled its hand from social sectors too. Now there is Mediocre to high quality options are available in private sector which can be availed as per one's budget. In communal Sector Less than Mediocre to Mediocre options are available. This leaves huge proportion of aspiring students and expecting patients. On Social front India's performance is deplored all over the world and it is probably behind all important developing economies.

This lacuna has been recognized and Govt. has taken the charge. In case of education almost universal enrollments has been achieved up to primary level and now impetus should be on improving quality, so that student of communal schools comes at par with at least average private ones.

The Significant Reform Measures (Towards Liberalization Privatization And Globalization)

Indian economy had practiced main policy alters in early 1990s. The fresh economic reform, popularly known as, Liberalization, Privatization and Globalization (LPG model) aimed at constructing the Indian economy as best ever growing economy and globally competitive.

The series of reforms undertaken with respect to industrial sector, trade as well as financial sector aimed at making the economy more efficient. With the onset of reforms to liberalize the Indian economy in July of 1991, a new chapter has dawned for India and her billion plus inhabitants. This period of economic changeover has had a marvelous impact on the overall economic development of almost all major sectors of the economy, and its effects over the last decade can hardly be overlooked. Besides, it also marks the arrival of the real integration of the Indian economy into the global economy. This era of reforms has also ushered in a remarkable alter in the Indian mindset, as it deviates from the traditional values held since Independence in 1947, such as self reliance and socialistic policies of economic development, which mainly due to the inward looking restrictive form of governance, resulted in the isolation, overall backwardness and inefficiency of the economy, amongst a host of other problems.

This despite the fact that India has always had the potential to be on the fast track

to prosperity. Now that India is in the process of reorganization her economy, with aspirations of elevating herself from her present desolate position in the world, the need to speed up her economic development is even more imperative. And having witnessed the positive role that Foreign Direct Investment (FDI) has played in the rapid economic growth of most of the Southeast Asian countries and most notably China, India has embarked on an ambitious plan to emulate the successes of her neighbors to the east and is trying to sell herself as a safe and profitable destination for FDI.

Globalization has many meanings depending on the background and on the person who is talking about. The term globalization refers to the integration of economies of the world through uninhibited trade and financial flows, as also through mutual exalter of technology and knowledge. Ideally, it also contains free inter country movement of labor. In context to India, this implies opening up the economy to foreign direct investment by providing amenities to overseas companies to invest in dissimilar fields of economic activity in India, removing restraints and obstacle to the entry of MNCs in India, permitting Indian companies to go into foreign collaborations and also encouraging them to set up joint ventures abroad; carrying out massive import liberalization programs through changing over from quantitative limitations to tariffs and import duties Indian economy was in deep crisis in July 1991, when foreign currency reserves had plummeted to almost \$1 billion; Inflation had roared to an annual rate of 17 percent; fiscal deficit was very high and had become unsustainable; foreign investors and NRIs had lost confidence in Indian Economy.

Capital was flying out of the country and we were close to defaulting on loans. The liberalization and globalization strategy in the

early nineties included the following:

Devaluation : The first step towards globalization was taken with the announcement of the devaluation of Indian currency by 18-19 percent against major currencies in the international foreign exchanger market.

In fact, this measure was taken in order to resolve the BOP crisis.

Disinvestment : In order to make the process of globalization smooth, privatization and liberalization policies are moving along as well. Under the privatization scheme, most of the communal sector undertakings have been are being sold to private sector.

Dismantling of the Industrial Licensing Regime

At present, only six industries are under compulsory licensing mainly on accounting of environmental safety and strategic considerations. A significantly amended location policy in tune with the Liberalized licensing policy is in place. No industrial approval is required from the Govt. for locations not falling within 25 kms of the periphery of cities having a inhabitants of more than one million.

Allowing Foreign Direct Investment (FDI) across a wide spectrum of industries and encouraging non-debt flows. The Department has put in place a liberal and transparent foreign investment regime where most activities are opened to foreign investment on automatic route without any limit on the extent of foreign ownership.

Non Resident Indian Scheme : the general policy and facilities for foreign direct investment as available to foreign investors/ Companies are fully applicable to NRIs as well. In addition, Govt. has extended some concessions especially for NRIs and overseas corporate bodies having more than 60% stake by NRIs throwing Open Industries Reserved For The Communal Sector to Private

Participation. Now there are only three industries reserved for the communal sector.

Abolition of the (MRTP) Act, which necessitated prior approval for capacity expansion the removal of quantitative restrictions on imports. The reduction of the peak customs tariff from over 300 per cent prior to the 30 per cent rate that applies now. Wide in the banking, capital markets, and insurance sectors, including the deregulation of interest rates, strong regulation and supervisory systems, and the introduction of foreign/private sector competition.

CONCLUSION

Economic liberalization has increased the responsibility and role of the private sector. At the same time, it has reduced the control of the Govt. on economy affairs. It is expected that the reforms would liberalize the Indian economy enough to create conducive environment for rapid economic development. The Ninth Five Year Plan, therefore, rightly observed, "The conditions that exist today, demand a decisive break from the past. The Govt. has taken on itself too many responsibilities with the result that it not only encouraged a dependency syndrome among our people, but also imposed severe strains on financial and administrative capabilities of the Govt. Private initiative whether individual, collective or community-based forms the essence of the development strategy articulated in the plan.

The process of reforms according to many economists and social scientists is not fast enough to achieve the goals. Jeffrey Sachs, director of Harvard University's centre for international development and a noted economist, pointed out that the reform process in India had a long way to go.

He feels that without a focus on the

"twin pillars" of social and economic strategies, the future would be bleak for India, especially in the context of competition all around. Liberalization process is on the slow track. Govt. is expected to reduce and finally give up its involvement in economic matters and play a major role in providing the required socio-economic infrastructure.

The Govt., however, is averse to give up its role of owning and controlling economic activities. At the same time its inability to spend for providing minimum health and education services. It is eager to spend on higher education without spending enough on primary and secondary education. It has failed in providing a corruption free management, an essential precondition for growing competitiveness. Success of the economic reforms depends upon the pledge of all worried -people, political parties, bureaucracy, and Govt. -to the socio economic progress of the country

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ISSUE OF TIBET AND INDIA -CHINA RELATIONS IN CONTEMPORARY ERA

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ABSTRACT

This Research Paper is a problem based oriented one mainly within the field of international relations that explores the question, and the problems it carries with it, or China-India and Tibet. It sets out to find probable answers, solutions and possible outcomes as to whether China and Tibet, as in the Exile Government of Tibet is capable to reach a solution approving to both parts. This is the essence of the problem formulation found in this Research Paper, and it is this question, of whether these two entities can agree on a solution. The case is that both entities have a different take on the history of Tibet and China. While Tibet claims that it does not belong to China, China claims that it does. This is the initial problem of the subject matter that the whole problem is grounded in. The Research Scholar then makes use of the international relations theory of social constructivism in order to review the reasons for the different frames of thought and cultures and accordingly their agreements.

Key Words: *Problem oriented, International, Constructivism, Culture, Relations, Explores*

Issue of Tibet

To examine the China-Tibet relations, the first aspect relates to Tibet-China's history that needed to be secured to construct a theory. The most important factor of war 1962, between India and China was based on "Tibetan issue". The London joined Colonel Francis Younghusband on his expedition to Lhasa in 1903-4. In June 1903, under the leadership of Colonel Francis Younghusband, the mission was organized. Younghusband was an officer in the Indian Political Service. China occupied Tibet with a heavy hand. It was related India's political interests because the Indian and Tibetan people's shared close cultural contacts. India had certain political and economic rights in Tibet from the British Indian Government. Alerted by the growing Russian interest in Tibet, the British Government in India had sent a military mission to Lhasa under Colonel Younghusband in 1904, leading to the signing of the Anglo-Tibetan convention the same year.

By this agreement, the British secured the right to established Trade Agencies at Gyantse, Gartok and Yatung in Tibet, as also a commitment about the express exclusion of any other foreign power from political influence

there. The Anglo-Chinese Convention of 1906 confirmed the earlier Convention and granted the British the right to erect telegraph lines connecting their trade marts with India. The Convention also indirectly admitted China's responsibility for preserving the integrity of Tibet. Later, the Anglo-Russian Convention of 1907 expressly recognized China's suzerainty over Tibet.¹

The exceptional assault of Tibet by Manchu troops in 1908 was a turning point in relations between Tibet and Manchu Emperor. When the Manchu Emperor tried to depose the Dalai Lama in 1910, the Dalai Lama declared the termination of the Cho-Yon relationship. Conflict to the assault succeeded when the Manchu Emperor collapsed and Tibetans forced the occupying army to surrender in 1912. The Thirteenth Dalai Lama issued a proclamation reaffirming the independence of Tibet on 14 February 1913.²

In 1913, war in Europe appeared about to happen for the British, they realized that the treaties regarding Tibet signed with China and Russia had no significance as they could not be implemented in practice, London determined to call China and Tibet for a tripartite conference to crack the Tibetan problem, make safe a buffer zone between British India and China and ensure peace and strength in the region. Simla was selected as the venue of the Conference and Sir Henry McMahon was to chair the tripartite talks.³

The key point of conflict throughout the six months of intervention was the boundary between China and Tibet. The area which is racially Tibetans has always absolute further than the area under Lhasa's political control, definitely unbiased by the new Mongolian pattern in which Outer Mongolia became an autonomous buffer receptive to Russia, while Inner Mongolia regarded a province of China,

McMahon projected that an Outer and an inner Tibet be created.⁴

The Chinese stand was very different. Ivan Chen claimed Tibet as a part of China. He explained that due to the conquest of Genggis Khan, Tibet had become a part of the Chinese Empire. This was further confirmed when the fifth Dalai Lama accepted some titles from the Chinese emperor. Another argument he used was that the Tibetans had called time the Emperor had come to provide support. He gave the example of the invasions of the Dzungar Mongols in the 18th and the Gurkhas in 19th century. The Tibetan delegate managed to counter the Chinese point to point, especially on the issue of demarcation of the territory, by tabling revenue documents.⁵

On July 3, 1914 the Simla Convention was signed by Britain and Tibet. The Chinese government refused to get-together on it, Ivan Chen had the draft conformity a step which usually connotes casual approval. It was unsuccessful. Efforts were made to gain Peking's obedience to the conference. China's main reason for rejecting the Simla Convention stem from China's basic and traditional unwillingness to relinquish rights to territory which it considered to be an eternal part of the celestial realm. China would not sign away what it assumed it could regain at later date. As a result there was never again an opportunity to resolve the status of Tibet and establish its boundaries to the satisfaction of all parties.⁶

Tibet factor between India-China Relations

Tibet due to its geographical location plays the role of a buffer state between India and China. Tibet is a vast physical area lying at mighty Himalayas, all the way from Kashmir in the west to Arunachal Pradesh and beyond in the east. Tibet, a snow country, with unusual

elevation ranges from a low 4000 feet rise to high altitude of 17,000 feet. The barren plateau, inhabited by a small and far from growing population, living under a medieval social system has played no major role in Asian history.⁷

On October, 7 1950, the Chinese PLA invaded Tibet and occupied it and from then on, it became an impotent issue on the border between India and China. China's Tibet policy has significant security implications for India. It has led to border dispute and the 1962 Chinese war. On 21st October, 1950, the Indian government raised objection to the Chinese invasion of Tibet but the Chinese criticized India for interfering in matter relating to domestic affairs. After 1950, relations were normalized and the first trade agreement between the two nations was signed on 29th April 1954. Under the agreement India gave up all extra territorial rights and privileges that it had inherited from the British Indian Government and recognized Tibet is a part of China. The first official Chinese statement on the Sino- Indian border on January 23, 1959, replying to Nehru's letter of December 14, 1958, in which he had drawn attention to the incorrect Sino-Indian border was never demarcated and that China had never recognized the McMahon line. In 1959, Dalai Lama escaped to India and established a "government in exile" there, since then he has launched anti-China separatist activities inside India. In China's point of view, India allows the Tibetan refugees anti - Chinese political in the Indian land. The Sino-Indian border war in 1962 was only sensitive the obscurity in the relationship.⁸

The contemporary world order is under unprecedented stress and strain. The bipolar international system that evolved after the end of the World War II and remained intact for about four decades, collapsed in the wake of the disintegration of the Soviet Union in the

1990s. It gave way to a unipolar world order which provided an opportunity as the only remaining superpower to the United States, to reshape, restructure and redesign the global system as per its wishes and preferences. If considered in terms of economic dynamism and military prowess, the most spectacular developments in the changing global order have been the simultaneous rise of China and India. These countries, having been proud of their ancient civilizations, represent the top two populous countries in the world; possess large territories with enormous natural resources; qualify as two most powerful militaries in Asia and are empowered with a bountiful pool of educated and talented scientific manpower. Since the formulation of common borders between India and China during the 19th and 20th century, the sailing for Sino-Indian relations has not been smooth. The course of Sino-Indian relationship was filled with the ramps of mistrust, jealousy, hatred and armed conflict.⁹

New opportunities

There are enormous opportunities for China and India to play a constructive role in determining the contours of a new world order. The relative decline of the United States and the European Union would automatically allow a larger voice by China and India global decision making. India and China together provide the largest contiguous market in the world. While the contradiction in the Indian and Chinese economic model was acute in the past, China's adoption of market economy and India's economic liberalization has brought additional incentives for the two countries to develop a new synergy in their mutual economic relationship. It is a good sign that despite a hostile past in their relationship, New Delhi and Beijing have been slowly taking measures to boost bilateral economic cooperation.¹⁰

Optimistic Pillars: Investment, Joint

Ventures, Trade

China -India bilateral trade has been described as the most agreeable as also most reliable pillar of their rapprochement built so assiduously since at least early 1980s. Their bilateral trade was to witness unprecedented growth since late 1990s, which is sometimes related to India's rise as state nuclear weapons now given an epitaph of being a country with advanced nuclear technologies. Their bilateral trade now faces difficulty of expending deficit turning this trade into one -sided. While exports from India are mostly primary, bulk of the exports from China are manufactured commodities. China -India trade enjoyed good balance between exports and imports which showed promise.

Border trade was expected to generate prosperity for border communities and help to build social and material infrastructure in their neglected remote border regions thereby contributing to financial, manpower and other resource burdens of border management. This was expected to contribute to confidence building and to accelerate efforts towards resolving sporadic border tensions and eventually border dispute which remains so central to mutual discomfort about each other. Though border trade points have contributed to growing bonhomie and friendly interactions amongst Chinese and Indian troops posted on the border, India has been reluctant to grant free access to Chinese traders in border trade points. Similarly, China has failed to respond to India's requests to facilitate India's exports in high-end exports in pharmaceuticals, engineering commodities and information technology and other services.¹¹

New Directions between India and China

India's Prime Minister Dr. Manmohan Singh met Chinese top two leaders President Hu Jintao and Premier Wen Jiabao. He met for

the first time the newly appointed President, Xi Jinping, in Durben BRICS summit at the end of March 2013 and India visit of Chinese Premier Li Keqiang in May 2013 provided another opportunity to know the new leadership. These summits of Indian Prime Minister Manmohan Singh with the top two Chinese leaders in last nine years have been more than the total numbers of summits that took place between China and India since India's independence. The enduring experiences in coordinating posture and policies at these multilateral forums seems to strengthen mutual understanding and highlight mutual stakes thereby contributing to strengthening of positive atmospherics for tackling fundamental problem of persistent trust-deficit. Both countries have some visible aspects like climate change, energy security and commendation. It is emerging new context of China-India interactions that is widely expected to have a positive impact on their bilateral equations.¹²

The state visit of Shri Narendra Modi, Prime Minister of India from May 14-16, 2015, before the achievement of one year of the new government, has been dynamic and considerable. Prime Minister Modi's designation consultation with President Xi Jinping and Premier Li Keqiang yielded substantial outcomes as reflected in the signing of a total of 50 government and business MoUs through the visit. The two joint statements issued during the visit and the issues raised by the Indian leader during his five major statements, excluding his media statement and speeches at the Tsinghua University in Beijing and at the India-China Business Forum in Shanghai, recommend that substantive conversation was held between the two parties on the bilateral, regional and global issues.

On the boundary issue, "The two sides stated that an early settlement of the boundary

question serves the basic interests of the two countries." It also thinks to see a political arrangement of the boundary question. Boundary question is a core issue between both countries, there is a need to increase the process of boundary settlement. Prime Minister Modi is anxious for "the need for China to reconsider its approach on some of the issues that hold us back from realizing full potential of our partnership." India and China decided to have more Border Personnel Meeting Points as part of the efforts to preserve stillness and harmony on the boundary. On the other hand, the success of the visit from India's viewpoint lays in future the insightful issues.¹³

Key Issues between India-China Territorial Dispute

As geopolitical rivals, India and China face each other over a highly disputed border. Virtually the entire 4,057 km border one of the longest in the world is in dispute, without a mutually agreed line of control in the Himalayas separating the two countries. The amount of land under dispute tops 52,125 square miles. It is apparent that in comparison with China's territorial dispute with other neighbors now or in the past, the PRC's land disputes with India stand out both for their sheer size and for their importance to the region. India and China seek to play a pivotal global role by reclaiming the glory they enjoyed before they went into decline from the 18th century onward and fell prey to the machinations of colonialist invaders. The two giants represent competing political and social models of development. Both countries have different histories, identities and culture evolves will have an important bearing on Asian geopolitics, international security and globalization.¹⁴

Two undemarcated frontier regions would later constitute the most sensitive areas of conflict between India and China. One would

be the Aksai Chin plateau, situated on the western edge of the India -China frontier. On its three sides the Aksai Chin faces Ladakh, (in Indian-controlled Kashmir), Tibet, and Sinkiang. The Aksai Chin is part of the larger region that both India and China call the Western sector. The other much-disputed area lies at the eastern end of the Sino-Indian frontier, near Burma. This is the Assam Himalaya region, which the government of Independent India would call the North East frontier agency (NEFA). In 1986, it became the Indian state called Arunachal Pradesh. There would be still further problems in the "Western Sector" (Ladakh), and along the so-called "Middle Sector" of the frontier. There is little sign of an early resolution of the territorial disputes between India and China despite continuing negotiations and the recent upswing in diplomatic, political and economic ties between them. Negotiating these issues will not be easy and will test the diplomatic skills of both sides.¹⁵

Nuclear Issues

India's nuclear programme and the Indo-US Nuclear Deal has been an eyesore for China. China has consistently insisted that India sign the CTBT and NPT as per the UN Security Council Resolution 1172 of June 6, 1998. Beijing is miffed at the Nuclear deal not just because it will not only put India at par with China by conferring it with rights that are commensurate with China's in the Nuclear domain, the right to have a nuclear arsenal as well as access to civilian nuclear technology, but will also provide access to advanced conventional weaponry and dual use technologies from the west that are still denied to Beijing because of an arms embargo dating back to the Tainamen massacre of 1989.

Energy Issue

With their economics growing at a fast

pace, the search for energy and raw materials to meet the demand of their industries has made the search instance. The two Asian giants are beginning to stroke shoulders in different parts of Asia, Africa and Latin America. China has been fiercely competing with India for energy sources worldwide, beating Indian firms in their own backyard Kazakhstan, Iran, Bangladesh, Sri Lanka and Cambodia.¹⁶

China's Plan in the Indian Ocean

Indian concerns over China's broader strategic aspiration towards expanding regional footprint of the People's Liberation Army Navy (PLAN). China's desire for natural resources has altered. As a result, China's energy imports (including some 70-80% of its oil), must traverse long and vulnerable Sea Lines of Communication (SLOCs) through the Indian Ocean and Strait of Malacca, an intolerable resource of insecurity for Chinese strategists.

This "Malacca Dilemma" has been insidious feature of China's strategic discussion for a decade now, and informs much of the rationale behind the OBOR initiative. Years before OBOR was declared China was insistently pursuing a network of choice overland energy sources to mitigate its dependence on vulnerable SLOCs. In recent years this produced new, multi-billion-dollar gas and oil pipeline deals with Russia, Myanmar, and Kazakhstan, among others.¹⁷

Conclusion

There has been the beginning a wide gap between India and China's perception on the issue of Tibet. India was convinced that given its unique history and culture, Tibet was entitled to something close to independence, if not complete independence and that the term 'suzerainty', though an invention of the British, was a more accurate description of the China-Tibet relationship than the term 'sovereignty'. There was also the conviction that Buddhism

provided a very special link between India and Tibet. China had an entirely different perception. It was convinced that Tibet was an integral part of China and its control over the territory was loosened only by British imperialist. Chinese problem in Tibet are basically of their own making. Tibetans are not reconciled to the Chinese occupation. After the 1962 war, India allowed Dalai Lama unrestrained freedom of activity. China perceives that India is supporting the Tibetan movement, it will be suspicious of Indian motives and an uneasy peace will continue to prevail between both countries.

Relationship between India and China is complex, but, certainly, it is one of the most considerable relations in the 21st century India and China. Prime Minister Modi's visit to China has been proved substantive from the intentional and economic viewpoint. Furthermore, it has taken important steps to make sure greater synergy by civilizing the knowledge gap and mutual perceptions of people of both countries. Now, the real test for India and China would be to translate agreement reached by leaders of both countries into actual results. The importance of the bilateral relationship cannot be over emphasized as PM Modi stated, "Harmonious partnership between India and China is essential for economic development and political stability of Asia."

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EMPLOYEE RECRUITMENT AND SELECTION IN THE BANKING SECTOR: CHALLENGES & PRACTICES

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ABSTRACT

The overall purpose of human resource management is to ensure that the organization is able to achieve success through people. And this is ensured by the two major practices and policies of HRM, recruitment and selection of job candidates. The aim of this paper is to provide a framework with the basic concepts of recruitment and selection of the HR system, generally, and more specifically in the Banking sector. The first part provides thoroughly to the reader the definitions of recruitment and selection, their purposes, methods and key stages. Recruitment highlights each applicant's skills, talents and experience. Their selection involves developing a list of candidates, defining a selection strategy, identifying, thoroughly evaluating and selecting the most qualified candidates. Due to the fact that the recruitment and selection function inside many organizations has experienced particularly rapid global exposure, the factors that influence recruitment and selection in international organizations are been mentioned,

emphasizing on cultural factors, the characteristics of a successful international manager and expatriates. Following, as it is very important the reader to have an overall viewpoint of the meaning of banking, how bank works and its types, we include this significant information nothing precious elements about the Indian banking sector and their dynamic growth through the last years. Finally, some concluding comments and recommendations for further research are been addressed.

Keywords: Selection, Recruitment, HRM, Banking Sector, Planning

I. INTRODUCTION

The aim of this paper is to provide a framework with the basic function of recruitment and selection of the Human Resource Management (HRM) generally, and more specifically in the banking industry. Its starting premise is to outline the key aspects of HRM, namely staffing (Highlighted on recruitment and selection) and more generally on the role of the HR function. It then draws the case of the Indian banking Group, as also

its structure and the recruitment and selection methods that follows faithfully all these years. It is an autonomous agency in India. It started its operation in 1975 as Personnel Selection Services (PSS). In 1984, IBPS became an independent entity at the behest of Reserve Bank of India (RBI) and Public Sector Banks. IBPS is envisioned as self-governed academic and research oriented Institute, with a mission of enhancing human-resource development through personnel assessment. Our methodological approach is then detailed, followed by our findings, proposals and conclusions.

HRM involves a wide range of activities, practices and policies, with responsibility for their enactment lying with different people. These practices and policies include conducting job analyses, planning labour needs and recruiting job candidates, selecting job candidates, orienting and training new employees, appraising performance, managing wages and salaries (compensation), providing incentives and benefits, communicating (interviewing, counseling, disciplining), training and developing current employees, building employee commitment.

II. THE RECRUITMENT AND SELECTION PROCESS GENERALLY

The importance of recruitment and selection has become increasingly apparent to many organizations across the world. Organizations are no longer just match individuals to immediate job requirement. Instead, organizations are driven by the desire for a multi-skilled, flexible workforce, and an increased emphasis on teamwork. Therefore, selection decisions are concerned more with behavior and attitudes. Last but not least, the process of recruitment and selection is likely to be more strategic and the notion of strategic selection is caused by the emphasis between

corporate strategy and people management. This implies that recruitment and selection are linked with the overall organizational strategy and aimed to match the flow of people to emerging business strategies (Dessler, 2009). The recruitment and selection process is concerned with identifying, attracting and choosing suitable people to meet an organization's human resource requirements describes the recruitment process as a positive one, building a roster of potentially qualified applicants, as opposed to the negative process of selection (Whitehall, 1991). So, a useful definition of recruitment is searching for and obtaining potential job candidates in sufficient numbers and quality so that the organization can select the most appropriate people to fill its job needs (Dale, 2004) whereas selection is more concerned about predicting the candidates that will make the most appropriate contribution to the organization (Martin, et al 2002). Several personnel texts discuss an approach to recruitment and selection based on a systematic analysis of the requirements of an individual job (Torrington et al 2005). The key stages of a systematic approach can be summarized as : defining the vacancy, attracting applicants, assessing candidates and making the final decision (IPD, 1995; Beaumont, 1993). The four most popular ways of recruiting externally are job centers, job advertisements, recruitment agency and personal recommendation (Storey, 1992; Armstrong, 1992). All the stages described above constitute recruitment and are primarily concerned with generating a sufficient pool of applicants.

The second assumption (selection) is definitely chronologically dependent upon preceding stage, which is considered the recruitment process. The initial step in selection is to categorize candidates as probable, possible or unsuitable. This is done by comparing the

information provided.

III. OBJECTIVES OF THE STUDY

This study has been conducted to focus on the following key objectives and their relevant facts:

- To analyze the recruitment and selection Process of Banking sector.
- To identify the strengths and weaknesses of existing recruitment and selection process.
- To suggest some measures for bringing effectiveness in recruitment and selection process.

Methodology of the study

This study is the reflection of three months internship program at the Indian banking association in banking sector. As an internee to collect data & information from both primary and secondary sources from that busy corporate environment.

Primary source of Data

I have collected primary data through the following ways:

- Discussion and informal interview with managers.
- From practical working environment.
- Direct observation.

Secondary source of Data

Secondary data is the data that has been already collected and used by others.

- Job description and recruitment files.
- Office file and documents.
- Text books and journals.
- PSS websites.

IV. LITERATURE REVIEW

Human Resource Management

HRM is concerned with 'people' dimension in management. Since every organization is made up of people, acquiring their services, developing their skills, motivating them to high levels of performance, and ensuring that they continue to maintain their commitment to the organization are essential to achieving

organizational objectives.

Those organizations that are able to acquire, develop, stimulate, and keep outstanding workers will be both effective and efficient.

Human Resource Management Components:

The Human Resource Management (HRM) components are described below:

External influences

Important environmental influences of HRM practices include government regulations, labor unions, management practices, an Equal Employment Opportunity (EEOC). It has been argued that these forces have a major impact on HRM by constraining the decision-making discretion of managers.

Who can be hired and fired, how personnel information is disseminated, what equipment can and cannot be used, what methods can be used for evaluating jobs and employee performance, and how wage rates are determined are just a few of the issues that have constrained many organizations.

Acquisition of Human Resources

The acquisition function is completed when the selected applicants have been placed in the organization's culture and their work environment. The organization's culture conveys how things are done and what matters.

When employees have adapted to the organization's culture, they have "learned the rope" or "Socializing the New Employee."

Development of Human Resources

Employee training gives individuals specific skills that they will use on the job; management development looks at practice for ensuring a continual flow of managers. When human resources have been developed effectively, one can expect to have competent employees with up-to-date skills and

knowledge.

Motivation of Human Resources

High performance depends on both ability and motivation. Many employees with extraordinary talent do not perform satisfactorily because they will not exert the necessary effort. Therefore, we desire to have capable employees who are highly motivated.

V. MEANING OF RECRUITMENT

Recruitment means to estimate the available vacancies and to make suitable arrangements for their selection and appointment. Recruitment is understood as the process of searching for and obtaining applicants for the jobs from among whom the right people can be selected *Sources of Recruitment*

Internal Recruitment

Internal recruitment seeks applicants for positions from within the company. The various internal sources include:

- **Promotions and Transfers**
- **Employee referrals: Former Employees**
- **Dependents of deceased employees**
- **Recalls**
- **Retirements**
- **Internal notification (advertisement)**

External Recruitment

External recruitment seeks applicants for positions from sources outside the company. They have outnumbered the internal methods. The various external sources include:

- **Professional or Trade Associations**
- **Advertisements**
- **Employment Exchanges**
- **Campus Recruitments**
- **Walk-ins, Write-ins and Talk-ins**
- **Contractors**

- **Consultants**
- **Head Hunters**
- **Radio, Television and Internet**
- **Competitors**
- **Mergers and Acquisitions**
- **Evaluation of External Recruitment**

VI. MEANING OF SELECTION

The term 'selection' denotes a choice of one or some from amongst many. The vital importance of making the right selection of staff for any enterprise cannot be overemphasized. While selecting employees, it should be borne in mind that they are the greatest source of an organization. Building and money are always secondary. The critical element is always the spirit, teamwork and the skill of the organization's personnel. Everything can be bought or reproduced except skilled and dedicated service.

Selection Process

- **Standard Selection Process**
- **Collection of Curriculum Vitae (CV)**
- **Screening/Short listing**
- **Reference check**
- **Methodology of reference check**

Types of Test

In broad classification of test, it may be placed in two categories firstly, those tests involving group approach and applicable to many individual at one time. Secondly, those tests with individual approach, which require separate examination for each person being tested. Few of the typical tests in each category are:

- **Intelligence test.**
- **Aptitude test.**
- **Personality test.**
- **Interest test.**

- IT test is carried out to judge the IT knowledge of the candidates.
- Interview

Interview

The applicant passed through the screening test and his/her references also having been checked up, he/she is now ready for final interview. It is the last phase of selection process. According to the Scott "An interview is purposeful exchange of ideas, the answering of questions and communication between two or more persons".

Types of Interview:

There are four types of interview commonly in use in the process of selection. These are:

Preliminary Interview. In the preliminary interview the applicant is apprised of the nature of the job terms and condition and the policies of the company. If the candidate after the preliminary interview appears to be likely acceptable, he/she is placed in the short list.

Structured Interview. The structural interview primarily relates to direct or indirect questioning, questions more or less have been already framed. The question mainly covers work experience, education and career planning.

The Stress Interview. This type of interview is used to discover and assess some of the very important personality characteristics of the applicant. In brief it helps to find out his/her reaction towards any stress or uncomfortable situation likely to face. It should be remember that, the situation to be created tactfully and carefully to bring out the exact feelings of the candidate.

Group Interview. This type of interview is used when the numbers of applicants for a given job is large and there is less time available. This type of Interview saves time and proves to be economical. However, it should be conducted by an interviewer having well judgment and long

experience.

VII. RECRUITMENT AND SELECTION PROCEDURE CATEGORIES OF INDIAN BANKING SECTOR

Recruitment and selection procedure of banking sector three categories

- Top level
- Middle level
- Lower level

Recruitment and selection procedure for top level

Job Analysis

Job Description

Job Specification

Work Experience

Check Performance

Placement

Recruitment and Selection Procedure For Middle Level And Lower Level

- *Identifying the vacancy*
- *Job description*
- *Job Specification*
- *Submission CVs*

Preparation of preliminary list

- Management Trainee
- Probationary Officer
- Trainee Junior Officer
- Trainee Junior Officer (System)
- Trainee Computer Officer
- Trainee Cash Officer:
- Assistant Officer (AO)
- Preparation of preliminary list

The Selection Panel selected some attractive applicants for the written test to follow their selected educational qualification.

- *Conducting written test*
- *Selection of eligible candidates for the Interview (VIVA-VOCE)*

- *Calling the selected candidates for the Interview*
- *Conducting Interview or VIVA-VOCE*
- *Investigation of applicant details*
- *Preparation of desirable candidates' list*
- *Final approval by the competent authority*
- *Physical fitness for employment*
- *Appointment and placement*

VIII. DISCUSSION, CONCLUSION & RECOMMENDATIONS

Discussion

HR department of banking association provides a better planning and compensation package to their employees with compare to its peer group. The Banks mainly emphasizes on internal & external sources for recruitment. Internally the bank discloses the positions of the job and announces it to all current employees. Nature of the position and the qualification needs for the job is described in the announcement so that the interested candidates can apply. For external sources the Banks does advertisement, takes help from the employment agencies (only for technology department), does campus recruitment, arranges internship for the students, takes employee from personal contact or by employee leasing. They first screen CVs. This process is done by some selective criteria which are needed for the company. Then initial interview is held. After that selective applicants are asking for written test. Those who are successfully passed the written exam are called for final interview. Once the recruitment and selection process is done then the employees are appointed based on their job description. The Recruitment and selection process of banking association is quite commendable. Systematic

and timely monitoring and appropriate documentation are tried to be maintained. Sometimes employees are recruited and selected through third party. Sometimes employees are recruited and selected on unfairness and biasness.

Conclusion

Recruitment is an important issue for any organization. Recruitment and selection allows an organization to assess the vacancy and choose the best personnel who will lead the organization in future. So the organization should give more emphasize on selecting a person. At this moment bank is in growing position. But the strategies of the Bank will make it a good performer. So we find out that the human resource practice, recruitment and selection process, employee satisfaction and relations practice etc at bank association is developing rapidly. As a private bank should analyze the recruitment and selection process. The most important key source factor of the bank is its efficient human resource. It is high time for the authority to look closely the prevailing issue of recruiting people and thus the Bank will get efficient professionals, which will increase the productivity as well as revenue.

Recommendations

- HR department should develop such a system through which they can assess employees without any influence. Or they can develop self assistance system where employees will provide information to the HR department individually monthly.
- IBA is running a well designed recruiting process but they should follow an influence free and fair judgmental decision to recruit any new employee.
- HR department should develop a system for personal problem solving,

counseling to individual employee so as to get and retain skilled employees.

- In the selection and recruitment process the responsible personnel should be more transparent as some of the internal and external applicants mentioned.
- HR department should undertake a background investigation of applicants who appear to offer potential as employees.
- Usually promotions are based on seniority but it should be based on employee skills, performance as well as experience.
- Tactful discipline is required in order to implement sound human resource management system.

Finally the Bank should have the vision to automate its all operations and functionalities and should be committed to achieve the goal to be a lead Bank in the country both in service and in technical aspect and to fulfill the requirements of mass people.

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ROLE OF DIFFERENT AGENCIES IN INFORMAL EDUCATION

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ABSTRACT

Education is a thoughtful process by which the inner powers of the individual are developed. Education is verb broad in it, true sense and is not confined to school experiences. But in a narrow sense education is a well-planned process. Education may be defined as a purposive conscious or unconscious psychological, sociological, scientific and philosophical process which brings about the development of the individual to the fullest extent and also the maximum happiness and prosperity. T. Reymont has rightly remarked- "Education is that process of development in which consist the passage of human being from infancy to maturity, the process whereby he adapts himself gradually in various ways to his physical, social and spiritual environment."

There are three important types of education, Formal, Non-formal Informal Formal education is that education where according to predetermined aims and methods of teaching, definite dozes of knowledge are thrust into the mind of a child at a specific place during a set duration of a particular individual. e.g. schools, universities, etc.

Informal education is natural an

incidental. There are no predetermined aims curricula, methods, teachers and places where children receive informal education: e.g. Family, community, peer groups, etc.

Non-formal education is in between the formal and informal types of education. It is midway because it is partly formal and partly informal it is both intentional and incidental. e.g. open schools, open universities, correspondence course etc.

Sir Godfrey Thomas has written, and "The whole of environment is the instrument of man's education in the wildest sense. But in that environment certain factors are distinguishable as more particularly concerned, the home, the school, the church, press, the vacation, public life, amusement and hobbies". Generally of course, the process of education continues from birth to death, but some specific institution play more important part in it. All of these institutions are the agencies of education, and they include all these factors, bases, places or institution, which have an educative influence upon the child. Hence, the institution, agencies and bases of education mean the same thing, and should be interpreted as such. Here are disusing about informal education and its

agencies only.

INFORMAL EDUCATION

Education for on formalities observed is known as informal type of education. In this type of education there is modification of the behavior of the learner but no conscious efforts are made for it. Whatever it is learnt here is not preplanned. It is natural and incidental. Here neither the teacher nor the learner is conscious of the process of teaching learning. In this type of education there no per determined aims no definite curriculum no well thought methods of teaching no qualified and trained teachers and no definite place of education. Here education is received by the company of friends, relatives, community etc. whatever as education is received plays a very important and significant role in the life of education. Informal education complements the formal education which has a particular pattern. Education of this kind has no specific time or place at which it is provided, even the time of it is not fixed. All fixed syllabi rules formulation are absent from it. Education of this kind in the education one receives while playing in field, talking to family members in the house, roaming around somewhere, in fact everywhere. This kind of education never comes to an end. And it teaches the individual more than he ever learns, through his formal education. A child learns many things when he comes in contact with new people. He discovers many new words when he goes to new places. This education that he, receives cannot be evaluated as formal education can. Formal education can be evaluated by some specific techniques, quality and quantity of education imbibed by educate can be known. But this is not true of informal education, for there is no standard or measure in its case. It also does not provide the recipient with a certificate or a degree. Informal education is gradual process, for people learn a few things after years of

experience. But the things learnt in this manner prove to be more valuable than all the degrees accumulated through formal education. Informal education is more general in nature.

AGENCIES OF INFORMAL EDUCATION

The maker agencies of informal education are the following.

(A) HOME OR FAMILY

This is most true of the family, for the family makes a sizeable contribution to the child's education, irrespective of the quality of this education. As an agency of education family should perform the following duties-

1. PLACES OF AFFECTIONS

Every home fundamentally is a place of affections especially for the younger ones. The head of the family or the elderly person in the home is a source of affection for others. They have their love for the younger. It is a different story that now due to disintegration of families, some youngsters have stated showing hatred for the elders. Naturally in such circumstances, there is to be decrease of affections. Through the system of education there is need of receiving good old tradition like adoring the elders.

2. MAKES SOCIAL:

Every home makes the child more and more social in nature. In the home, there is interaction between the different members of the family. In the street, there is interaction with the children coming from neighboring homes. It develops the qualities of mixing with others.

One is also able to modify one's behavior in accordance with others in whose contact one comes. It is but natural that children learn more from other children. So it is the peer-group that helps the child in becoming more and more social.

3. MAKES MORALLY SOUND:

The home teaches the child many things of morality. The child, is able to understand the

importance of truth, honesty etc. All this is able to learn from the parent or the grand-parents. Besides, the company of good children also helps in this regard. Moral training is the basic responsibility of the family

4. IMPARTS EDUCATION:

The home educates the child directly or indirectly. The educated parents and other members of family who are educated are able to educate the younger's directly. But in the case of uneducated parents, the home helps indirectly in educating them. Here education means all round development of the child.

5. STATISTICS ECONOMICS NEEDS:

The home creates statistics economic need of the child. Money is needed by the child for various activities. It is also needed for giving him right type of diet. All these facilities are provided by the parents. A good home makes earn money rightly and utilize it proper.

"Family is a well-knit economic unit."

In a good home, the child enjoys economic security. He finds himself free from any type of economic worries. All this helps the child have a balanced personality.

6. RECREATES:

Recreation is also important for the proper growth and development of the child. At home, there is provision of recreation, radio, TV or other instruments of recreation are used in the home. They provide the required type of recreation to the child.

7. HELPS IN PHYSICAL DEVELOPMENT:

Parents are always careful about the health of their children. They try to provide the required type of diet. They inculcate among them the habits of cleanliness and sense of healthful living. They make the children work at the time of work and then allow them to play. Thus the home or the parents help in the proper physical growth and development of their children.

8. HELPS IN MENTAL DEVELOPMENT:

Full care is also taken at home for mental development of the children. Here mental development means development of mental power such as thinking, language development etc., the parents make efforts so that their children are able to use the mother tongue rightly in their expression. Intellectual development of this stage helps the children later on because their education largely depends upon it.

9. HELPS EMOTIONAL DEVELOPMENT:

Emotional development is very important for the proper growth and development of the child. The parents at home help a good deal in this regard. The child learns at home about emotional stability. The home develops in the child healthy and positive emotions like sympathy, affection, courage etc only well adjusted home environment helps in this direction.

10. HELP RELIGIOUS DEVELOPMENT:

Religion and religious beliefs refine the personality of a child. The basic foundation of religion and spiritual faith are laid down at home. In fact family is the only institution where religious development of the child can be ensured. From home child learns the basic fundamentals of spirituality. From home he gets a concrete form of religion.

India being a secular country, the duty of parents impart religious education to the children becomes too important. Only religious environment of the family develops the duty of every home to create peaceful atmospheres in order to enable the boys and girls to derive pleasure by staying at home.

(B) SOCIETY OR COMMUNITY

Society performs a number of educational functions which are briefly explained below;

1. ESTABLISHES SCHOOLS:

The Society establishes the schools, maintains them and glorifies them. It educates the children and enables them to stand on their own feet. Besides, it also helps in bringing all round development of the children.

2. MAINTAINS STANDARD OF THE SCHOOLS:

The society helps the schools in maintaining good standards. It fixes up standards with the help of higher controlling authorities and then it verifies with the help of school, board or university whether the student have attained the desired goals or not.

3. HELPS IN ALL ROUND DEVELOPMENT OF INDIVIDUAL:

The society creates proper environment in the school so as to bring about different types of development of the learner-physical, moral, social, cultural, academic etc. thus it makes the individual a fit person for the society.

4. SETS UP AIMS AND OBJECTIVES OF EDUCATION:

It is needed at different levels of education. Then it checks their appropriateness. It also corrects them, reflexes them and redefines them if need arises there to.

5. PLANS NATIONAL SYSTEM OF EDUCATION:

The society prepares national scheme of education keeping in view the needs and requirement of the people. It also tries to find out whether the system is according to the aspiration of the people.

6. MAKE PROVISION OF SUITABLE CURRICULUM:

The society takes the opinions of experts and makes provision of suitable curriculum where the learner should be able to grow and develop fully so as to achieve the target fixed up by the society.

7. SUPERVISION:

The society supervises the school and

its various components with the purpose of bringing improvement in the school, teaches, students etc. Through regular supervision, it ensures proper and smooth functioning of the school. Thus it is also able to root out the ills and draw-backs of the school.

8. APPOINT COMMISSIONS AND COMMITTEES:

The society sets up commission and committees as per needs of the situations. The main purpose behind is overall improvement of the school.

9. PRESERVES TRADITION AND CONVENTIONS:

The society has its rich heritage, healthy traditions and conventions and it wants to preserve them. It does so by stabling museums art galleries. It does propagate good values through T.V. radio, News-papers, Magazines etc.

10. ENCOURAGES RESEARCH

The society encourages research in various fields by supporting the financially so as to improve the teaching learning environment of the school.

11. CO ORDINATE DIFFERENT AGENCIES:

Society inters links school and home, it helps in making them realize that they can serve many useful purposes. School exists but society makes them better and better home exists society tries to improve it. It provides them with guidance and thereby helps them do wonderful job for the betterment of the individuals. Surely this approach improves the home, improves the school and improves the society itself.

12. INCULCATES MORAL AND SPIRITUAL VALUES:

Society has in its store the cultural heritage of humanity moral and spiritual values are maintained by it. It tries to inculcate those values in the individuals. Honesty, sincerity, truth,

simplicity of life and high thinking behaviors, hard working fellow feelings etc. are noble values the society advocates and propagates these values among the masses.

(C) STATE

State is also informal agency of education. The proper management of education is an important task of the state. Apart from school family and society, state also educates us as an informal agency of education. People always learn something or other from the state without any definite rule place or time. Briefly the main duties of the state as an educational agency are given below.

- Instead of talking the place of the individual or the family the state should help in the development of both.
- It is the duty of the state to establish its own schools and provide assistance to private schools.
- State is responsible for the change in the form of schools according to needs.
- State is to establish inter relationship among various agencies of education.
- It has to establish relationship among various schools in order to avoid wastage so that higher standard of education may established.
- It should prepare a list of minimum achievement for school and lay down broad guide lines for them.
- State should keep education free local cries by allowing some local elements to participate in the process of education but subordinating them to the national system of education.
- It should provide sound attitude to parents towards education.
- Arrangement of free and universal education for a definite period is an important task of the state.
- State is to take the responsibility of

education expenditure and persuade other institutions for this task.

- Proper arrangement of training for teachers is to be made by the state so that the standard of education many not full.
- State should give proper advice to educational institutions. State is expected to organize suitable committees and commissions for this purpose.
- State should play special attention to the security of nation's culture.
- State is expected to help inculcate feeling of duty to the nation in the minds of its citizens and it should contribute in the development of normal idea for social efficiency.

(D) PEER GROUP

Peer is one who is equal in rank older boys and girls from group of their peers called peer groups. As an agency, peer group seems insignificant but the hard fact in that it is a very significant one and it plays a very important role in education. In peer groups, there is better learning. Generally it is seen that what the student cannot learn from the teacher, the same thing he/she can learn easily and in a much better way in the peer group.

There is inborn type of motivation which ensures good LEARNING BY ALL IN THE GROUP.

1. SOCIALIZES: In the peer group, everybody learns how to behave with each other and how to live well in the group and how to make their group strong. Good interaction takes place there.

2. MODIFICATION OF BEHAVIOR: Peer group helps in modifying the behavior of the individuals of the group. The simple reason being that there is free and frank. In the self created environment, everybody comes out as

better individual with modified behavior.

3. WE-FEELING: We-feelings are inculcated into the individual of the peer groups. The individuals feel that they belong to one group. They feel more secured. Fellow feelings are born in them. With their togetherness, they find themselves stronger.

4. HELPS IN ALL ROUND DEVELOPMENT: Unlike class room learning the peer group provides the individuals full freedom and more opportunities of mixing each other. They are able to learn together, they are able to play together. They are able to have better instruction whit one another. All this helps in all round growth and development of the individuals.

5. TEACH THEM TO WORK INDEPENDENTLY:

Peer groups instill in the individuals as way of life where they become self dependent.

(E) MASS MEDIA

Media use for the masses to communicate something is known as mass media. Radio TV, film news papers etc; serve the purpose of mass media. In our country, the chief faction of these media is informal education.

(a) FILM

Although films have some other purpose to achieve, we can also learn something from them. Children learn many things from the films. People also listen to the message of the actors. Film can promote social welfare if they screen good stories and adopt techniques suiting the needs of society. Scientific and informative documentary films shown by other institutions are also very educative.

(b) RADIO

In our daily life we learn something from radio programmer. We receive sufficient education from the speeches on different subjects delivered by the great scholar. Now

radio program organizers something arrange for well planned education to be impacted to different age groups of people. Some programmers' are especially meant for school children some for woman-folk, some for teachers and so on. Sometimes, some education talk of some great person is relayed from station. Radio dose educate us informally.

(c) TELEVISION

Children can use visual as well as auditory sense organs in enjoying TV programs which are not only source of recreation but also of education. TV educates us informally and sometimes TV education is more effective than school education.

(d) PRESS

We get some new experience by reading daily news papers, weekly papers, fortnightly and monthly magazines, annual or half yearly journals and various bulletins.

(f) OTHER AGENCIES SPORTS:

Children are naturally interested in games. Adults are also interested in play. By means of games and sports feelings of co-operation honesty and love are developed in children. This is also an important informal agency of education.

LIBRARY AND READING ROOM:

Libraries and reading room provide education by making available various papers, journals, magazines, great reference books and book on many subjects for reference study.

SOCIAL EDUCATION CENTER

Under community development project social education center have established at village and mohallas of cities we informally receive education from these centers.

SCOUTING AND GIRL-GUIDING:

Scouting and girl-guiding programs provide education to boys and girls respectively. Both are informal agencies of education.

MUSEUMS:

Only a brief reference needs to be made museums as an informal agency of the education.

CONCLUSION

The truth is that none of above discussed agencies is complete in itself. Each gives a certain type of education which is only a part of the whole. In reality both formal and informal agencies of education are mutually complete and supplementary for the complete and wholesome development of personality. Thus both the agencies should co-operate in education the child. There must be a balance of working by both the agencies for the total development of the child. No one is to be neglected as both complete the desired development.

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