

Sau Rajanitai Nanasaheb Deshmukh Arts, Commerce and Science College, Bhadgaon, Dist- Jalgaon

Number of books and chapters in edited volumes/books published and papers published in national/ international conference proceedings per teacher during the year 2023-24

Sl. No.	Name of the teacher	Title of the book/chapters published	Title of the paper	Title of the proceedings of the conference	Name of the conference	National / International	Year of publication	ISBN/ISSN number of the proceeding	Name of the publisher
1	Dr. N.N. Gaikwad	Akshardhara Research Journal	Mahanagariy Parivesh Eva Jivan ki yatharth saksha (Basera Upnyas ke Paripreksh Me)	Hindi Sahitya me Mahanagariy Parivesh		National	Jan-24	3048-8095	Akshardhara Publication
2	Dr. S. D. Bhaise	B.Aadhar	Role of women in industrilization & social changes in Dadar Nagar Haveli	Women empowerment: opportunities and challenges	Women empowerment: opportunities and challenges	National	Feb-24	2278 9308	Aadhar Publication Amarvati
3	Dr. S.D.Bhaise	B.Aadhar	The role of women in vegitable selling at village in the western part of jalgaon district	Women empowerment: opportunities and challenges	Women empowerment: opportunities and challenges	National	Feb-24	2278 9308	Aadhar Publication Amarvati
4	Dr. A.M.Deshmukh	Ba, Tathagata	Budhha Tatva vicharanche samyak darshan : Ba thatgataha				Jan-24	978811912 420	Prashant Publication Jalgaon

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5	Dr.B.S.Bhalerao	Reaserch Jounry	Bhartiy Savidhan: vimult jatikarita va bhatakyja jamatikarita savaidhanik tardudinche adhayan	Contemporay Constitution issues: and its' historical philosophical socail economic security political implication	Contemporay Constitution issues: and its' historical philosophical socail economic security political implication	National	Oct-23	2348 7143	Academic book publication
6	Dr.B.S.Bhalerao	B.Aadhar	aadhunik kalat vimukt bhatkyja jamatitil mahilanche samajik va aarthik sakshamikaran	Women empowerment: opportunities and challeges	Women empowerment: opportunities and challeges	National	Feb-24	2278 9308	Aadhar Publication Amarvati
7	Dr.B.S.Bhalerao	B.Aadhar	A case study of Socio-Economic condition of women agriculteral labourers in Bhadgaon Taluka District Jalgaon (Maharashtra)	Women empowerment: opportunities and challeges	Women empowerment: opportunities and challeges	National	Feb-24	2278 9308	Aadhar Publication Amarvati
8	Dr.B.S.Bhalerao	Madhya Barti	Swatanrottak Kakalti Mahila Udyijkanchi Dasha Ani Dasha			National	Jun-23	0974-0066	
9	Dr.B.S.Bhalerao	B.Aadhar	Bhartiy arthavyavashthet mahila udyojaganchi bhumika	Women empowerment: opportunities and challeges	Women empowerment: opportunities and challeges	National	Feb-24	2278 9308	Aadhar Publication Amarvati

10	Dr.B.S.Bhalerao	B.Aadhar	bhatatil mahilanchya aarthik sakshamikaranacha abhyas	Women empowerment: opportunities and challenges	Women empowerment: opportunities and challenges	National	Feb-24	2278 9308	Aadhar Publication Amarvati
11	Dr.B.S.Bhalerao	Reaserch Jounry	A study of two wheeler consumer behaviour's in Bhadgaon City			National	Oct-23	2348 7143	Swatidhan Publication
12	Dr. S.N. Hadoltikar	International Journal of Research in Management and socal science	A study of agriculture based small and median scale industries			National	Mar-23	2322 0899	
13	Dr. S.N. Hadoltikar	EIIRJ	The role and challenges of intrepreneurship in sustainable rural development				Dec-23	2277 8721	
14	Dr. S.N. Hadoltikar	B.Aadhar	An analysis of the policies use to women empowerment	Women empowerment: opportunities and challenges	Women empowerment: opportunities and challenges	National	Feb-24	2278 9308	Aadhar Publication Amarvati
15	Dr. S.N. Hadoltikar	Reaserch Jounry	A study of Human Resource developmet in banking sector			National	Oct-23	2348 7143	Swatidhan Publication
16	Dr. G.D.Chaudhari	Reaserch Jounry	A study of business start up schemes provided by government			National	Oct-23	2348 7143	Swatidhan Publication

17	Dr. G.D.Chaudhari	Significance of rural development in national progress	Entrepreneurship's role and challenges in sustainable rural development				Oct-23	97881 95738393	Arts, commerce Science College Jintur
18	Dr. G.D.Chaudhari	B. Aadhar	A study of Scheme available for women empoermengt in India	A study of Scheme available for women empoermengt in India		National	Feb-24	2278 9308	Swatidhan Publication
19	Dr. G.D.Chaudhari	AMIERJ	A study of the impact of E- tailing on offline retailers in the Jalgaon District				Dec-23	2278 5655	
20	Dr. C.S.Patil	B.Aadhar	Adivasi mahila aani tyancha samajik aarthik kshetratil vikas	Women empowerment: opportunities and challeges	Women empowerment: opportunities and challeges	National	Feb-24	2278 9308	Aadhar Publication Amarvati
21	Dr. C.S.Patil	Akshara	Shivaji Maharajanchya Ashtpradhan Mandalachi Bhumika ani Karypadhati	Chhatrapati Shivaji Maharaj's governance: Then, Today and Tomorrow	Chhatrapati Shivaji Maharaj's governance: Then, Today and Tomorrow	National	May-24	2582 5429	Akshara Publication
22	DR. I. A. Lokhande	B.Aadhar	Bhartiya swatantrya ladhyat sau. Sarswatibai dhanaji chaudhari yancha sahbbag	Women empowerment: opportunities and challeges	Women empowerment: opportunities and challeges	National	Feb-24	2278 9308	Aadhar Publication Amarvati
23	DR. I. A. Lokhande	Akshara	Prachin kalatil stri shikshan : Ek Aitihasik abhyas	Humanities and Indian Knowledge system	Humanities and Indian Knowledge system	National	Mar-24	2582 5429	Akshara Publication

ATTENDANCE

PRINCIPAL

24	DR. I. A. Lokhande	B.Aadhar	Rashtrakut kalatil shilpkla: aitihasik mahatv	New research trend in southindian art and iconography, rock painting, caves, stupas, chaityagruhas, temple and scluptures	New research trend in southindian art and iconography, rock painting, caves, stupas, chaityagruhas, temple and scluptures	National	Feb-24	2278 9308	Aadhar Publication Amarvati
25	Dr. S.G. Shelar	Journal of Scientific research	Intensification of Sonophotocatalytic Degradation of Ponceau S using Fe - Doped and Undoped ZnO Nano Catalys				2024	2070-0237	http://dx.doi.org/10.3329/jsr.v16i1.65455
26	Mrs. R.M.Gajbhiye	B.Aadhar	Professional development and challenges face by academic women librarian in 21 centuries: A litreature review	Women empowerment: opportunities and challeges	Women empowerment: opportunities and challeges	National	Feb-24	2278 9308	Aadhar Publication Amarvati
27	Dr. S. D. Bhaise, Dr. D. A. Maski	B.Aadhar	eco turisam vikas aani ushna zaryachya panyachi aushadhi gunavatta: unapdev (jalgaon) cha bhauglik abhyas	Women empowerment: opportunities and challeges	Women empowerment: opportunities and challeges	National	Feb-24	2278 9308	Aadhar Publication Amarvati

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28	Mr. D.A.Maski and Dr. S.D.Bhaise	Journal of research and development	The impact of geographical factors in sex ratio in rural area in jalgaon district				Oct-23	2230-9578	
29	Dr. D. A. Maski And M.H.Rajput	B.Aadhar	Pachora talukyatil gining va presing kamgaranca sahikshanik star va arthik vikas	Women empowerment: opportunities and challenges	National Seminar on "Women empowerment: opportunities and challenges"	National	Feb-24	2278 9308	Aadhar Publication Amarvati
30	Dr. I.A.Lokhande	B.Aadhar	New research trend in ancient south Indian art and Iconography- Rock Paintianing, Cave, Stupas, Chaityagrihas, temple and Sculptures	Rastrakut Kalatil Shilpkala- Ethisik mahatv	New research trend in ancient south Indian art and Iconography- Rock Paintianing, Cave, Stupas, Chaityagrihas, temple and Sculptures	National	Feb-24	2278-9308	Aadhar Publication Amarvati
31	Dr. I.A.Lokhande	Akshara	Humanities & Indian Knowledge System	Prachin Kalatil Stri Shikshan ek latihasik Abhyas	one day National Confernece on " Humanities and Indian Knowledge Systeme	National	Mar-24	2582-5429	

32	Dr. D. A. Maski and Dr. S.D.Bhaise	International Journal of Advanced and Applied Research	Study of Changing Literacy Composition in Rurla Area of Jalgaon District 2001-2022				Oct-23	2347-7075	
33	Mr. S.C. Patil	VidyaVarta	the collective role of NeP 2020 in Developing Higher Educational Setup in 2021st Century India: A study			National	Mar-24	2319-9318	
34	Dr. J.J.Devare	B.Aadhar	Gramin Mahila Shashaktikaran Dhronacha Abhyas	Gramin Mahila Shashaktikaran Dhronacha Abhyas	National Seminar on "Women empowerment: opportunities and challenges"	National	Feb-24	2278 9308	Aadhar Publication Amarvati:
35	Dr. J.J.Devare	VidyaVarta	National Education Policy 2020: Importamce and Challenges in India	Navin Rashtriy Shaikshanik dhornat Kaushalya Vikasachi Bhumika	National Education Policy 2020: Importamce and Challenges in India	National	Mar-24	2319-9318	VidyaVarta Publication
36	Dr. S.N. Hadoltikar	24th All India Commerce Conference	A study of Problrms and Prospect of Small and Medium scale Industries in India			National	Dec-23		

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हिंदी साहित्य में

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महानगरीय परिवेश

अतिथि संपादक
डॉ. ए. जी. जायसवाल
प्राचार्य

आदिवासी सेवा सहायक एवं शिक्षण प्रसारक संस्था का श्री डी.एच.अग्रवाल कला, श्रीरंग अवधूत वाणिज्य एवं
श्री सी.सी.शाह तथा श्री एम. जी. अग्रवाल विज्ञान महाविद्यालय, नवापुर

कार्यकारी संपादक

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महाराजिव	अध्यक्ष	संयोजक	समन्वयक, IQAC
उत्तर महाराष्ट्र हिंदी प्राध्यापक परिषद		कला, वाणिज्य एवं विज्ञान महाविद्यालय, नवापुर	

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महानगरीय परिवेश एवं जीवन की यथार्थ साक्ष 'बसेरा' उपन्यास के परिप्रेक्ष्य में।

प्राचार्य डॉ. नाना पात्र गायकवाड

सौ.र.ना.देशमुख कला, वाणिज्य व विज्ञान महाविद्यालय भडगाव

भारतीय स्वाधीनता के बाद, समाज में परिवर्तन का बातावरण तयार हुआ था। भारतीय जनमानस की कुच आशाय वित हुई थी। परंतु तो की घटना की सिलन अभी-भी उनके मनमास्तिशक में अपनी 'बु' केला रही थी। मुलहृप में हमारा अपना भारत की परीकल्पना हर हिदुस्तानी का अपना सपना था। सन १९४७ पश्चात भारतीय समाज अभी गाँव और नगरों की जना में ही सारा ले रहा था। अचानक आधुनिक की करण से लेकर औद्योगिकरण के फल स्वरूप नगरों से लेकर महानगरों का प भी उभरकर सामने आया जहा की सभ्यता गाव और नगरों की तुलना में सांस्कृतिक रूप से ही भिन्नता आधुनिक उपन्यासकार प्रदरश मिश्र जी ने अपने 'बिना दरवाजे का मकान' के माध्यम से इस महानगरीय सामाजिक मूल्यों का चिन्ह खोलते हुए लिखा "जी, यह जनानी सीट है!" १ सामाजिक एवं सांस्कृतिक गिते हुये मूल्यों का दर्शन यहा हो जाता है। जब पढ़ी लिखी गाव करते हुए सीट के पास आकर खड़ी हो जाती है किंतु कोई पुरुष उन्हे सीट नहीं देता परन्तु अगले स्टेशन पार एक घर बाली नोकरानी जब बस में चढ़ती है तो यह संवाद अनायास ही करते हुये वह बैठे हुये पुरुषों को उठाती हुई ग्रामीण सभ्यता तथा रो के बीच डुबते हुए सामाजिक मूल्यों का पर्दाफाश करती है।

आज गाँवों से हम नगर और महानगरों की और बढ़ते हैं, जहा जनसंख्यावृद्धि, भूखमरी, बेरोजगारी, बेकारी, आवास की कपड़ों की समस्या, अकेलापन, गुहेगारी आदि जैसे समस्यों का केंद्र महानगर बने हुये हैं। इसी दौड़ में गाँव का सामान्य भी महानगरों के आकर्षण में शहरों में बसकर रोषणाई के बीच रहना पसंद करता है। किंतु गाव से महानगर की यात्रा केवल योगान होकर जीवन की यात्रा है। इस अंतिम सत्य को भूल कर भूल भुलैया में फस जाता है। सामान्य मनुष्य की इस को कथाकार डॉ गमदरश मिश्र, डॉ विवेकी रौय, कमलेश्वर डॉ राही मासूम रजा, डॉ शैलेश मटीयांनी, मनोहर शाम जोशी, गाल नागर, श्रीलाल शुक्ल, मोहन रावेश, आदि के इस क्रम में अब उत्तराखण्ड के घाटियों से, प्रसिद्ध उपन्यासकार डॉ. हरिसुमन का नाम भी उनकी रचना 'बसेरा' जो सन २०११ में प्रकाशित महानगरीय सिलन की गंध को उजागर होती है। हिंदी साहित्य गाव और महानगरों की सामाजिक संवेदना तुलना कर पुटन भरी जिंदगी का दर्शन करता है। यद्यपि उपन्यास का मूल फलक त रहा है। पर अभी स्वाधीनता के पश्चात यह विषय नगरों से महानगरों की ओर कुच कर गया है तब हमारे सम्बुद्ध याह स्थै हुई है। भूमिकलिकरण के इस दौर में महानगर आज अपने आस पास के गावों की पहचान है नष्ट करणे में अमदा है। अपनी एक अलग पहचान रखता था। एक इतिहास और इतिहास उन लोगों से नाम से पहचाना जाता था अर्थात गाव हानी थी। आज के गाव महानगरों का हिस्सा बन गये है। जहां मुंबई हो या कलकता, दिल्ली हो या सुरत या हो गा इन महानगरों की चेपेटों में अनेक गाव समाविष्ट हो अपना मूल नाम खो चुके हैं। आज शहरों की तरह गाव भी महानगर सा बन, आकाश में बड़ी-बड़ी मिल की चीमनिया अपना गंदा धुवा छोड़ती मनुष्य की सांस घोट रही है। बातावरण की जहानी में ध्वनी प्रदूषण की समस्या की ओर हमार लक्ष्य केंद्रित किया है। आज कर्मकांड, समाज भेद, जातिभेद के नाम पार की गुंडागर्दी अपने चरण सीमा पर है। अब प्रश्न यह उठता कि, ध्वनि के इस महानगरीय प्रदूषण के लिए कौन जिम्मेदार है? माईक, मिजिज ये माईक, गुद्दोरे में माईक, गाव में माईक, शहर में माईक..... और उसके भोंडे आवात से छटपटाता गे सुख वैन, आम आदमी का सुकून? क्या यह इतनी बड़ी समस्या है कि, सरकार इससे निपट नहीं सकती? २ वही 'राग' श्रीलाल शुक्ल भी उपन्यास के आरंभ में गाव और नगरों की इसी पीड़ा का बयान करते हैं। ३ इन सभी समस्यों का अधिक भयानक चित्रण करते हुए, डॉ. हरिसुमन भपने 'बसेरा' उपन्यास में जीवन और परिवेश का यान प्रस्तुत करते हैं। नगरों को अब हम महानगरों की सज्जा दे चुके हैं। वही दिल्ली अब केवल दिल्ली न रहकर नई नी बन चुकी है। यहातक कि दिल्ली का नया शहर जिसे आज हम 'नोएडा' के सेक्टर ३१ नाम से भी जानते हैं। वही नोएडा का केवल है। जहा से पास का 'निटारी' गाव महानगर दी चेपेट ने अपना अस्तित्व नष्ट कर चुका है। इस उपन्यास के सभी

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म. सु. पगारे लिखित

बा, तथागता !

मानवतावादी सौंदर्यशास्त्र



- संपादक -

डॉ. रमेश माने

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बुद्ध तत्त्वविचारांचे सम्यक् दर्शन :

‘बा, तथागता !’

– डॉ. अतुल मधुकरराव देशमुख

‘जिथे चारोळ्या, आरोळ्या आणि आठोळ्यांचे संग्रह सहज निघू लागले तिथे डॉ. म. सु. पगारे यांचे हे दीर्घकाव्य म्हणजे मराठी साहित्यातील एक अद्भुत घटना आहे. सिद्धार्थ गौतमांच्या जीवनावर असंख्य कविता, गाणी, कादंबन्या, नाटके रचली आणि गायली गेली आहेत तोच ‘तथागत’ या दीर्घकाव्याचा विषय आहे. बहुधा कवीचे आणि तथागताचे फक्त विचारांचेच नव्हे तर भावनेचेदेखील नाते असावे. त्याशिवाय ‘बा, तथागता !’ चा हा प्रवास शक्य नाही.’

डॉ. म. सु. पगारे हे मराठी साहित्यात चिंतनशील लेखन करणारे एक लेखक आणि संवेदनशील कवी म्हणून परिचित आहेत. त्यांनी आपल्या लेखनातून आंबेडकरी विचारांची बांधिलकी जपली असून ते मानवतावादी विचारवंत म्हणून साहित्य क्षेत्रात ज्ञात आहेत. साहित्यामधली त्यांची सृजनशीलता वाखाणण्याजोगी आहे. एकूण ३३ पुस्तकांचे लिखाण करून त्यांचा हा प्रवास अविरतपणे सुरू आहे. दलित साहित्याची मांडणी करीत असताना थेट परदेशात आपल्या अभ्यासाचा ठसा उमटवणारा हा अवलिया लोकसाहित्यात इहवाद आणि समाजभाषा रुजवताना साहित्यक्षेत्राने पाहिला आहे. त्यांच्या या दीर्घ साहित्य प्रवासातला एक नवा टप्पा म्हणजे अलीकडेच प्रकाशित झालेले त्यांचे दीर्घकाव्य ‘बा, तथागता !’ होय. दोनशेहून अधिक पानांचे हे दीर्घकाव्य आहे आणि त्यांनी प्रत्येक पानात तथागतांचा विचार आणि तत्त्वज्ञान मांडले आहे. जिथे चारोळ्या, आरोळ्या आणि आठोळ्यांचे संग्रह सहज निघू लागले तिथे डॉ. म. सु. पगारे यांचे हे दीर्घकाव्य म्हणजे मराठी साहित्यातील एक अद्भुत घटना आहे. या दीर्घकाव्याचा विषय तरी कोणता असावा? ज्या सिद्धार्थ गौतमांच्या जीवनावर असंख्य कविता, गाणी, कादंबन्या, नाटके रचली आणि गायली गेली आहेत तोच ‘तथागत’ या दीर्घकाव्याचा विषय आहे. बहुधा कवीचे आणि तथागताचे फक्त विचारांचेच नव्हे तर भावनेचेदेखील नाते असावे. त्याशिवाय ‘ना नशास्त्र !’

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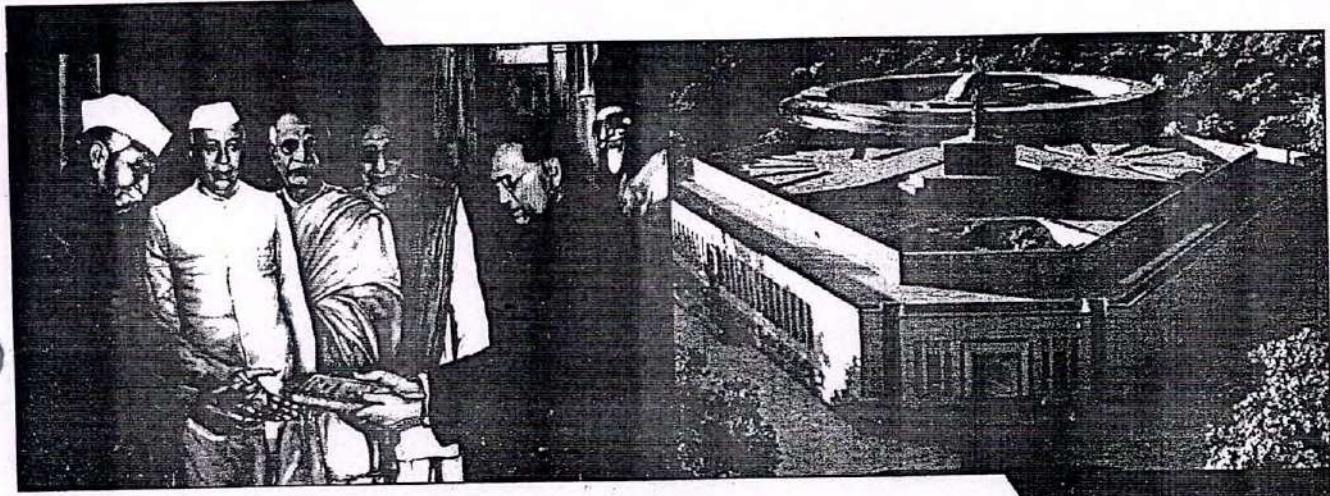
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सुवोध महादेव वाकोडे

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डॉ. बाबू श्रावण भालेराव

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प्रस्तावना :

भारतीय संविधान हे संपूर्ण भारतीय जनतेचे उत्थान करणारे सशक्त मार्गदर्शिका आहे, भारतात जाती- जमाती, समुदाय, समाज यांमध्ये विविधता आढळते, या सर्वांना कायद्याने समान पातळीवर भेदभावमुक्त जीवन जगण्याची संधी हे संविधान प्रदान करते. त्याकरिता वंचित, उपेक्षित, प्रताडित अशा समाजाला विशेष सबलती किंवा तरतुदी करून या समाजाला सर्वसामान्य समाजाच्या बरोबरीने जीवन जगण्याची हमी सुद्धा प्रदान करते. यामध्ये विशेषत्वाने अनुसूचित जाती, अनुसूचित जमाती, विमुक्त जाती व भटक्या जमाती, इतर मागास प्रवर्ग, आर्थिक दुर्बल घटक, धार्मिक अल्पसंख्यांक, भाषिक अल्पसंख्यांक इ. ना समाजिक व आर्थिक जीवनमान उंचावण्यासाठी कायद्याद्वारे विविध तरतुदी केल्या आहेत. भारतीय संविधानात २५ भाग, १२ परिशिष्टे व ४४८ (जानेवारी २०२० पर्यंत) कलमांचा समावेश असून ही जगतली सर्वां मोठी लिखित राज्यघटना आहे. ती अंशत: लवचिक व अंशत: परिवृद्ध आहे. भारतीय संविधानाच्या सोळाच्या भागामध्ये कलम ३३० पासून ते ३४२ पर्यंत भारतातील विविध वर्गसंबंधीच्या विशेष तरतुदी नमूद केल्या आहेत. उपरोक्त सर्वच विविध घटकांच्या हितसंबंधाचे रक्षण त्याद्वारे केले जाते, ह्या हितसंबंधास बाधा आणणाऱ्या घटकांवर कायदेशीर कारवाई करण्याचे प्रावधान सुद्धा त्यात नमूद केले आहे.

भटक्या-विमुक्त जाती-जमाती हा अशाच पूर्वलक्षी प्रभावाने दुर्लक्षित समाज घटक आहे. गावगाड्याच्या साह्याने भटकंती करून आपल्या कलाकुसरीने व लोकांचे मनोरंजन करून उदरनिर्वाह करणारी ही जमात आहे. स्वातंत्र्यपूर्व काळापासून जातीव्यवस्था आणि शासनव्यवस्था अशा दुहेरी शोषणाच्या सामना कराव्या लागणाऱ्या विमुक्त जाती आणि भटक्या जमाती या समाजघटकांना पुढे भारत स्वतंत्र झाल्यानंतर भारतीय संविधानामध्ये रक्षणासाठी, सुरक्षिततेसाठी, सन्मानासाठी व आर्थिक विकासासाठी अनेक कायदे निर्माण करण्यात आले आहेत, शासकीय योजना आणि धोरणे आखण्यात आले आहेत. परंतु सर्व काही धोरणे योजनांची अंमलबजावी झाल्यानंतर उपरोक्त समाजघटकांच्या जीवनामध्ये बदल होणे आवश्यक होते परंतु वास्तव परिस्थिती मध्ये प्रचंड विरोधाभास असल्याचे दिसून येते. संपूर्ण भारतभर कमी अधिक संख्येने विखुरलेल्या विमुक्त जाती व भटक्या जमाती उपजीविकेसाठी गावगाड्याच्या सानिध्यात भटकंती करीत असत, एकविसाव्या शतकात हे प्रमाण कमी होत असलेले दिसत असले तरी हा समाज पूर्णपणे स्थिरस्थावर झालेला आढळत नाही.

उद्दिष्ट :

- विमुक्त जाती व भटक्या जमातीच्या संरक्षणासाठी व सक्षमीकरणासाठी असलेल्या संवैधानिक तरतुदीचा अभ्यास करणे.
- विमुक्त जाती आणि भटक्या जमातीच्या उत्थानासाठी शासनाने स्थापलेल्या आयोग व समित्यांचा अभ्यास करणे.

संशोधन पद्धती :

प्रस्तुत संशोधनासाठी वर्णनात्मक संशोधन पद्धतीचा उपयोग केला आहे. ज्यामध्ये द्वितीय स्नोतांद्वारे तथ्य संकलन करण्यात आले

असून भारतीय संविधानाची सुधारित आवृत्ती, व संविधानाच्या मार्गदर्शक तत्वानुसार विविध आयोगाच्या शिफारशी, शासनाच्या महामंडळामार्फत लागू केलेल्या योजनांची आकडेवारी, विविध संदर्भ ग्रंथ, पुस्तके, मासिके, नियतकालिके, वर्तमानपत्रे, प्रलेख, प्रकाशित व अप्रकाशित संशोधन अहवाल, ब्लॉग्ज, वेबसाइट्स इ. चा आधार घेऊन मांडणी करण्यात आली आहे.

संशोधनाचे महत्त्व :

प्रस्तुत संशोधनाद्वारे विमुक्त जाती आणि भटक्या जमाती यांच्या प्रगतीस कारक असलेल्या संवैधानिक तरतुदीचा शोध घेऊन त्याआधारे भारत सरकार व महाराष्ट्र सरकारने आयोग व समित्यांचा अभ्यास केल्यानंतर विमुक्त जाती व भटक्या जमाती यांच्या स्थितीत सुधारणा झाली आहे किंवा नाही हे तपासणे, हे या संशोधनाचे महत्त्व आहे.

१. विमुक्त जाती व भटक्या जमातीच्या संवैधानिक तरतुदी :

भारतीय संविधानातील भाग तीन मध्ये कलम १२ ते कलम ३५ पर्यंत सर्वच भारतीयांसाठी मूलभूत हक्कांची मांडणी केली आहे. त्यात कलम १४ ते १८ समानतेचा हक्क, कलम १९ ते २२ स्वातंत्र्याचा हक्क, कलम २३ व २४ शोषणाविरुद्ध हक्क, कलम २५ ते २८ धर्म स्वातंत्र्याचा हक्क, कलम २९ व ३० सांस्कृतिक व शैक्षणिक हक्क, कलम ३२ ते ३५ संविधानिक उपाययोजनाचा हक्क इ. द्वारे विमुक्त जाती व भटक्या जमातीना मुक्त व निर्भयपणे जीवन जगण्याचा अधिकार प्राप्त झाला आहे.

विमुक्त जाती व भटक्या जमाती ह्या वंचित, उपेक्षित व अनुलेखित अशा मागास जाती-जमाती आहेत. ह्या जाती-जमातीना विशिष्ट ओळख आपास करून देण्यासाठी भारतीय संविधानामध्ये काही तरतुदी करण्यात आलेल्या आहेत, ज्यामध्ये अनुच्छेद क्र. ३४०:

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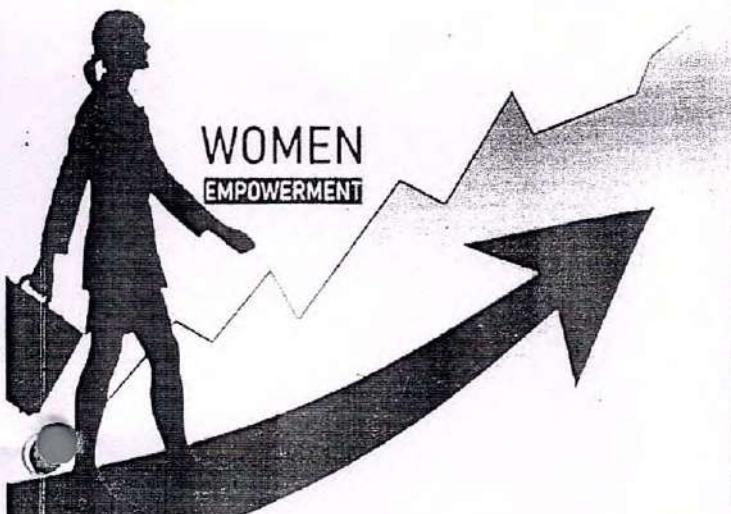
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१) सुबोध महादेव वाकोडे

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२) डॉ. बाळू श्रावण भालेराव

संशोधक मार्गदर्शक व सहयोगी प्राध्यापक सौ. रजनीताई नानासाहेब देशमुख कला, वाणिज्य, विज्ञान महाविद्यालय भडगाव, मो. नं. ९७६४६८६१००

गोषवारा (Abstract):

आधुनिक काळात भारत सरकार महिला सक्षमीकरणावर देत असले, तरी विमुक्त-भटक्या जमातीतील ख्रिया या प्रक्रियेपासून वंचित आहेत. ब्रिटिश सेटलमेंट मध्ये बंदिस्त असलेल्या गुन्हेगार ख्रिया स्वातंत्र्यपूर्व काळात शिक्षित होत्या. सेटलमेंटमधून मुक्त झाल्यानंतर या जमातीचे पुनर्वसन न करता त्यांना पुनश्च भटकंतीचा मार्ग पत्करावा लागला, त्यामुळे ह्या जमाती शिक्षणापासून वंचित होऊन अनिष्ट रुढी-परंपरांमध्ये जखडून गेला. वर्तमान परिस्थितीत ६०% पेक्षा जास्त भटका समाज स्थिर जीवन जगत आहे. स्थिर जीवन जगत असताना त्यांच्या काही स्थित्यंतरे होत आहेत ज्यामध्ये मातृसत्ताक असलेला हा आदिम समाज पुरुषसत्ताक पद्धतीचा पाईक होत आहे. प्रगत समाजामध्ये प्रतिष्ठित रूप दर्शविण्यासाठी हिंदू धर्मातील अनिष्ट रुढी-परंपरा अंधश्रद्धा नकळत जोपासल्या जात आहेत, त्यामुळे ख्रिया ह्या पुरुषांच्या अधिन होत आहेत. समाधानाची बाब अशी की, ह्या समाजातील शिक्षित वर्गात धर्मातर व जागृतीचे वारे वाहून महिलांना समानतेची वागणूक मिळत आहे. महिला सक्षमीकरणासाठी सरकारकडून प्रयत्न करण्यात येत आहे परंतु शिक्षणाचे कमी प्रमाण, योजनांची अज्ञानता, कागदपत्राची पूर्तता करण्यात येणाऱ्या अडचणी यामुळे ते योजनांचा लाभ घेऊ शकत नाही. सूक्ष्म व्यवसाय व लघु उद्योगांसाठी कागदपत्रांची पूर्तता होत नसल्यामुळे महिलांना बँकिकडून कर्ज उपलब्ध होत नाही. परिणामी शेतमजूर, बांधकाम मजूर, कामगार, परंपरागत व्यवसाय जसे, चणे फुटाणे विकणे, मासेमारी, गिटी फोडणारे मजूर, गावोगावी जाऊन सुया, पिना, जुने कपडे, खोटे दागिने, टोपल्या-पाठ्या, केरसुण्या, दोरखंड, साखळ्या, कानकोरणी विकणे यासारखे दुर्यम कामे करावी लागतात. त्यामुळे त्यांची आर्थिक परिस्थिती बेताचीच आहे.

• शोध सज्जा (Keywords): आधुनिक काळ, विमुक्त, भटके महिला, सक्षमीकरण

• प्रस्तावना:

जागतिक स्तरावर १९८० च्या दशकात महिलांच्या सक्षमीकरणाचा विचार करण्यास सुरुवात झाली. लोकसंख्येच्या दृष्टिकोनातून पुरुषांच्या बरोबरीने असणारा हा समूह निर्णयक्षमतेच्या दृष्टीने अत्यंत निम्न दिसतो. हे दृष्टिगोचर निम्नत्व महिलांच्या शारीरिक अक्षमता, मानसिक अक्षमता व वैचारिक अक्षमतेचा परिपाक नसून पुरुषी अहंकाराचा, अहंभावाचा परिणाम आहे. दांभिक पुरुषत्व सिद्ध करण्यासाठी केलेले हे प्रयत्न होत. पुरुषांच्या तुलनेत निसर्गाने महिलांना शारीरिक वाबतीत दुर्बल बनवलेले आहे, ह्याच दुर्बलतेचा फायदा घेऊन पुरुषांनी महिलांना मानसिक, बौद्धिक आणि भावनिक दुर्बल बनविण्यास कोणतीही कसर सोडली नाही. त्याची जाणीव पहिल्यांदा प्राचीन काळी भगवान बुद्धाने महिलांना आपल्या भिक्खु संघात प्रवेश देऊन शिक्षणाद्वारे मानसिक गुलामीतून मुक्त

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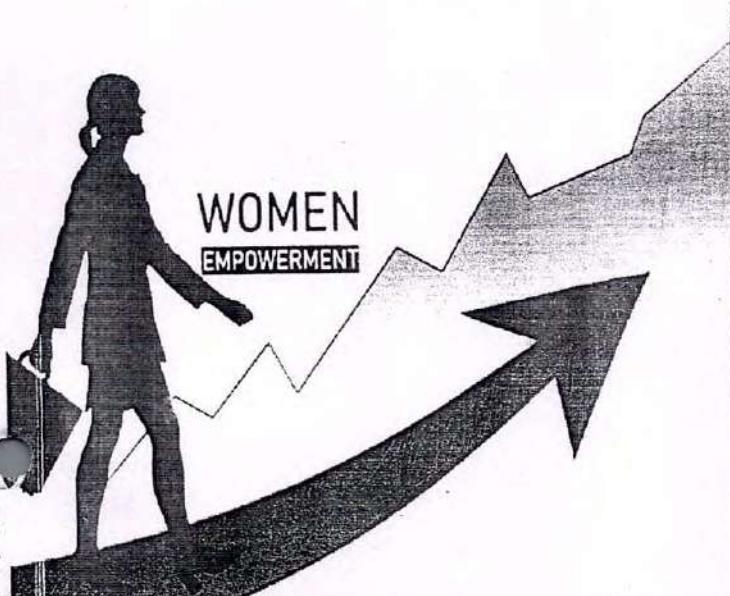
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A case study of socio-economic condition of women agricultural laborers in Bhadgaon Taluka District Jalgaon (Maharashtra).

Dr. B. S. Bhalerao

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Abstract: This research paper investigates the socio-economic conditions of women agricultural laborers in Bhadgaon Taluka, District Jalgaon, Maharashtra. The study aims to understand the challenges faced by female agricultural laborers, particularly focusing on wage differentials between male and female laborers. Through a sample size of 150 women agricultural laborers across 30 villages in Bhadgaon Taluka, primary and secondary data were collected and analyzed. The findings reveal that women agricultural laborers encounter various challenges, including low wages, seasonal employment, and dependency on loans. The study highlights the need for policy interventions to improve the economic and social status of women agricultural laborers.

Keywords: Women agricultural laborers, Socio-economic conditions, Wage differentials, Bhadgaon Taluka.

Introduction: Agriculture is the backbone of the Indian economy, and agricultural laborers play a vital role in its sustenance. However, the socio-economic conditions of agricultural laborers, especially women, remain a matter of concern. Despite being a significant workforce, women agricultural laborers often face disparities in wages and endure challenging working conditions. This research focuses on exploring the socio-economic status of women agricultural laborers in Bhadgaon Taluka, District Jalgaon, Maharashtra. The study aims to shed light on the specific problems faced by female agricultural laborers, such as wage differentials and barriers to employment.

Agriculture plays an important role in the Indian economy. There is a large number of agricultural laborers in Indian society. Social and economic progress of agricultural laborers is very necessary for agricultural development. Agricultural laborers are dispersed in rural areas because they lack bargaining power as they are not organized. Due to demand supply imbalance they always face low wage rates. Landless agricultural laborers mainly belong to Scheduled Castes and Backward Classes. According to National Rural Labor Commission 1991 in 1987-88 out of total 1084 lakh rural households 4.30 lakh families were agricultural labour. According to the Rural Labor Inquiry Committee conducted by the National Sample Survey, the total number of rural households was 13.7 crore out of which 4.14 crore population belonged to agricultural labor families. At present, the condition of agricultural laborers in rural areas is miserable. The number of agricultural labor families below the poverty line is almost 70 percent. Most of the agricultural laborers belong to tribal, dalit, nomads and other backward classes. Due to social restrictions imposed on them for years, their condition is still miserable. As the dominant caste in the villages owns large tracts of land and there is no other option of employment available, the agricultural laborers are completely dependent on such wealthy farmers. Most of the work in agriculture is seasonal. Generally, jobs are available in agriculture during the months of June to August and November to February. They have no option but to take loans from moneylenders, big farmers, brokers. So their condition has become worse. According to the Agricultural Labor Inquiry Committee 1999, agricultural laborers have only 222 days of work available in a year. Single cropping system exists in most areas due to lack of irrigation.

Definition of Agricultural Laborer:

1. Laborers who are employed in agriculture or agriculture related business.
2. Most of the agricultural laborers depend on agriculture and 50 percent of their income comes from the farm.

Aim and objectives of the study

1. To observe the problem faced by women agricultural labor.
2. To explore the wage differential between male agricultural labor and female agricultural labor.

Research methodology:

The research was conducted in Bhadgaon Taluka, District Jalgaon, Maharashtra, with a sample size of 150 women agricultural laborers from 30 villages. Random sampling was employed for data collection, which included both primary and secondary sources. Primary data were gathered through



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भारतातील महिलांच्या आर्थिक सक्षमीकरणाचा अभ्यास

रोहिणी भिमराव सुर्यवंशी

संशोधक विद्यार्थी

डॉ. बालू श्रावण भालेराव

सौ. रजनीताई नानासाहेब देशमुख कला, वाणिज्य व विज्ञान महाविद्यालय भडगाव जिल्हा जळगाव

सारांश

प्रस्तुत संशोधनात महिलांच्या आर्थिक सक्षमीकरणाचा अभ्यास करण्यात आलेला असून आर्थिक सक्षमीकरणासाठी ग्रामीण व शहरी भागातील नेमक्या कोणत्या अडचणी आहेत. महिलांच्या कुटुंबातील सहभाग नेमका कसा असतो. याचा देखील अभ्यास करण्यात आलेला आहे. शासन स्तरावर महिलांच्या आर्थिक सक्षम सक्षमीकरणासाठी कोणकोणत्या उपाययोजना कार्यान्वित आहे याचा देखील आढावा यात विश्लेषणात्मक दृष्टिकोनातून घेण्यात आलेला होता.

प्रास्ताविक

२१ व्या शतकात ख्रियांचे शिक्षण व त्यांच्या सक्षमीकरणाच्या संदर्भात वर्तमान काळात भारतात प्रगती झाल्याचे दिसून येते. परंतु आर्थिक सबलीकरणात मात्र अद्यापही पाहिजे तशी प्रगती साध्य करता आलेली दिसून येत नाही. महिलांचे सक्षमीकरण व त्यातही आर्थिक सबलीकरण यामध्ये आज कमालीचं अंतर असून ख्रियांनी विविध क्षेत्रात आपल्या कर्तृत्वाचा ठसा जरी उमटवला तरी आर्थिक क्षेत्रात ख्रियांची संख्या पूर्वीपेक्षा आत्ताच्या काळात वाढलेली मात्र आपल्याला जाणवते. आर्थिक उत्पादन मिळविणे त्याचा चांगला विनयोग करणे. काटकसरीने त्याचा वापर करून परिवारासाठी गुंतवणुकीचा मार्ग उपलब्ध करून देणे. हा ख्रियांच्या आर्थिक नियोजनातील महत्त्वपूर्ण हातखंडा मानला जातो. त्यातून त्यांच कुटुंब व्यवस्थित चालत. परंतु आर्थिक निर्णय घेण्याच्या बाबतीत आस्थापूर्वक सहभाग घेत नाहीत. याची काही कारणे आपल्या सामाजिक वातावरणात आणि मूल्यरचनेत असतीलही; परंतु काहीवेळा आवडी-निवडीमुळे देखील त्या या विषयांच्या बाबतीत काहीशा अलिस राहतात. अगदी उच्चशिक्षित असलेल्या महिलादेखील 'आर्थिक साक्षर' असतीलच, असे नाही. आता हे चित्र बदलायला हवे. महिलांनी धाडस करून आर्थिक बाबी समजावून घेणे गरजेचे आहे. महिला आर्थिक सबलीकरण ही काळाची गरज आहे, परिस्थितीनुरूप सर्व क्षेत्रात आमूलाग्र बदल होत आहे. या बदलानुसार आर्थिक, व्यावसायिक अशा विविध घटकांचा विचार केला जात आहे. विश्वातील अर्धी मानवी शक्ती रुपी आहे, ती शक्ती देशाच्या विकासासाठी महत्वाची असल्यामुळे त्यांच्याकडे दुर्लक्ष करून चालणार नाही. खेरे तर महिलांमध्ये आत्मविश्वास व सहज निर्माण करणे हा महिला सबलीकरणाचा मुख्य हेतू होय.

आजही अनेक घरांमध्ये महिला आर्थिक दृष्टिकोनातून सबल दिसून येत नाहीत आर्थिक निर्णय केवळ पुरुषांनी घ्यावा असाच विचार आज देखील ते करतात. गृहिणी आर्थिक बाबतीत पूर्णपणे पुरुषावर अवलंबून असते. दुर्दैवाने पतीचे निधन किंवा घटस्फोट झाला की ती गोंधळून जाते. मानसिक आधारही नसतो आणि आर्थिक बाबींची माहिती नसल्यामुळे विवंचना निर्माण होते. त्यामुळे वेळीच घरातील सक्षम व्यक्तीचा विमा कोणत्या स्वरूपाचा आहे, किती रकमेचा आहे, आरोग्य विमा, तसेच टर्म विमा आहे काय? याचे सखोल ज्ञान असणे महत्वाचे आहे. कुठे कोण 'नामिनी' आहे? त्याची प्रक्रिया, कुटुंबातील व्यक्तीची डिमेंट खाती, त्यातील शेअर व त्यांची किंमत यांची माहिती इतरांना नसते.

ATTACHED BY



भारतीय अर्थव्यवस्थेत महिला उद्योजकांची भूमिका

प्रविण सुभाष देसले

संशोधक

मु.पो.पिंपळगाव, ता.भडगाव

जिल्हा: जळगांव

मोबाईल: ८३२९९२००९९

डॉ.बी.एस. भालेराव

मार्गदर्शक

सौ.र.ना. देशमुख कला

वाणिज्य व विज्ञान महाविद्यालय

भडगाव जि. जळगाव

प्रस्तावना:-

विसाव्या शतकात भारताने अनेक क्षेत्रात प्रगती केलेली आहे. जसे भारताने औद्योगिक, कृषी आणि सेवा क्षेत्रात मोठ्या प्रमाणात प्रगती केलेली आहे. देशाचा विकास म्हणजे राष्ट्रीय उत्पन्न व उत्पादनात वाढ होणे, दरडोई उत्पन्नात वाढ होणे, रोजगारात वाढ होणे व आर्थिक विषमता कमी करणे होय. भारताच्या या विकासात उद्योजकांची भूमिका फार महत्वाची मानली जाते. सुरुवातीच्या काळात उद्योजकात पुरुषांची मर्केदारी होती; परंतु २०व्या शतकात महिला उद्योजकांची मोठ्या प्रमाणात वाढ होत आहे. आज जर विचार केला तर देशाच्या विकासासाठी महिला उद्योजकांची भूमिका फार महत्वाची ठरत आहे.

उद्योजकता हा शब्द फ्रेंच भाषेतील असून त्याचा अर्थ अंगीकृत करणे, स्वीकार करणे, शोधणे, बदलणे असा होतो.

महिला उद्योजकता म्हणजे महिलांनी स्थापन केलेले व संचालित केलेले उद्योग होय.

महिला उद्योजकांनी देशाच्या आर्थिक आणि सामाजिक क्षेत्रावर लक्षणीय प्रभाव टाकला आहे. सध्या १५.७% दशलक्षाहून अधिक महिलांच्या मालकीचे उद्योग आहेत. त्याचप्रमाणे जागतिक उद्योजकता मॅनिटर या संस्थेने नमूद केले आहे की सुमारे ३४ देशांमध्ये ७३ दशलक्ष उद्योजक लोकांमध्ये ४० प्रतिशत महिला उद्योजक आहेत. अशा प्रकारे महिला उद्योजक देशाच्या आर्थिक विकासात महत्वाची भूमिका वजावत आहेत.

उद्दिष्ट्ये :-

1. महिला उद्योजकतेच्या संख्येत होणाऱ्या वाढीचा अभ्यास करणे.
2. महिला उद्योजकांच्या कार्याचा अभ्यास करणे.
3. महिला उद्योजकांच्या प्रोत्साहनासाठी शासनाच्या योजनांचा अभ्यास करणे

गृहितकृत्ये :-

1. महिला उद्योजकांच्या संख्येत वाढ होत आहे.
2. महिला उद्योजकांच्या प्रोत्साहनासाठी शासन वेगवेगळ्या योजना राबवत आहेत.

या अभ्यास पद्धतीत दुय्यम स्रोताचा वापर करण्यात आला आहे.

उद्योजकता म्हणजे काय?

वेगवेगळ्या तज्जनी वेगवेगळ्या व्याख्या केल्या आहेत.

जोसेफ शुम्पीटर:

यांच्या मते उद्योजकता ही सृजनात्मक क्रिया आहे. कोणतेही व्यवसायाचे संकलन करताना सामान्यपणे ज्या गोष्टी केल्या जात नाही अशा गोष्टी वेगवेगळ्या पद्धतीने करण्याच्या क्रिया उद्योजकतेमध्ये समाविष्ट होतात.

विलियम डायमंड:

यांच्या मते उद्योजकता म्हणजे नविन आर्थिक क्रिया सुरु करण्यामध्ये अनुसूत असलेले जोखीम स्वीकारण्याची तयारी यामुळे अपरिहार्यपणे. नसले तरी उद्योजकतेमध्ये नेहमी जोखीम स्वीकारणे व निर्णय घेणे या क्रियांचा समावेश होतो.

अशा प्रकारे वेगवेगळ्या तज्जनी उद्योग उद्योजकांची व्याख्या केलेली आहे.

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सारांश

भारतीय समाज रचनेमध्ये खिंचा पुरुषांच्या वरोवरीने काम करतान. गोजाकारण, धर्मकारण समाजकारण किंवा औद्योगिक क्षेत्र असो खिंचानी देशाच्या विकासात मोजाची भर घातली आहे. तरीही भारतीय समाजव्यवस्थेत खिंचाना कमी लेखले जाते. त्यांच्या थामतेवावत शंकाधेतली जाते. त्यांच्या कार्यक्रमतेवर प्रश्न चिन्ह उपस्थित केले जातात. वर्तमान काळात इत्रा तुंडी, मुजुमदार, अग्रदाल, इत्यादी भोजनीय महिला उद्योजकांचा डंका विश्वात गाजत आहे.

मुख्य संवोध: उद्योजक, खी उद्योजक, भारतीय कूटुंब व्यवस्था, समाज रचना.

संशोधनाची उद्दिष्टे:

- भारतातील स्वातंत्र्योत्तर काळातील उद्योजक महिलांच्या वास्तविक परिस्थितीचे अध्ययन करणे.
- भारतीय स्वातंत्र्योत्तर महिला उद्योजकांच्या समस्यांचा अभ्यास करणे.
- भारतीय स्वातंत्र्योत्तर महिला उद्योजकांच्या प्रशतीसाठी उपाययोजना सुचिविणे.

संशोधन पद्धती:

सदर संशोधन निंबंध हा द्वितीयक सामर्थ्यवर आधारित आहे. ज्यामध्ये अनेक संदर्भ ग्रंथ, क्रमिक पुस्तके, जर्नल्स, प्राग्निके, नियतकालिके, वेबसाईट अनेक शासकीय व अशासकीय प्रकाशित तसेच अप्रकाशित अहवाल आणि तसेच पीएचडी प्रस्तावनांचा उपयोग केला आहे.

प्रस्तावना: प्राचीन, मध्ययुगीन काळातील खिंचाच्या तुलनेत स्वातंत्र्योत्तर काळातील खिंचाच्या जीवनमानात सुधारणा झाली आहे. राज्यघटनेने महिलांना अधिक मुराखित हक्क आणि अधिकार दिल्यामुळे ह्या सुधारणा घडवून आल्या आहेत. राज्यघटनेच्या कलम १४ नुसार पुरुष आणि खिंचाना समान अधिकार, १५ (i) नुसार लिंग आधारित भेदभाव समाप्त करणे, १५ (iii) नुसार राज्य महिलांमाठी विशेष कायदा करणार. १६ (ii) नुसार राज्य कोणत्याही रोजगारांवावत भेदभाव करणार नाही. त्याच्या प्रमाणे समान वेतन कायदा १९७६, अशील प्रस्तुतीकरण निषेध कायदा १९८६ यामार्खे अनेक कायदे व योजना राबवून महिला सवलीकरण करण्याचा प्रयत्न करण्यात आला आहे.

भारतीय समाजव्यवस्थेमध्ये पुरुषप्रधान संस्कृतीने महिलांना पुरुषांपेक्षा कमी दर्जा दिला आहे. महिलांनी केवळ घर सोभालणे एवढेच काम करावे अशी अपेक्षा समाजाकडून केली जाते. पंदित जवाहरलाल नेहरू म्हणतात की, ज्या देशात खिंचांची प्रगती होईल तो देश प्रगतिशील समजावा. डॉ. ए.पी.जे. अब्दुल कलाम यांच्या मते, महिला सवलीकरणातून चांगल्या देशाची उभारणी होते.

भारतीय खिंचांनी स्वातंत्र्यलढ्यामध्ये तसेच सांस्कृतिक उभारणीत मोलाची भर घातली आहे. महिला उद्योजकांचे विकासनील देशांमध्ये अर्थिक विकासात महस्वाचे योगदान आहे. त्या पुरुषांपेक्षा अधिक प्रामाणिकपणे आणि चांगल्या गीतीने व्यवसाय करू शकतात. त्यांच्याकडे सहनशक्ती निर्णय धमता उपजतच असते त्यामुळे त्या अधिक प्रभावशाली उद्योजक म्हणून नाव रूपास येऊ शकतात. १९९१च्या जनरणनेप्रमाणे १९८१ च्या तुलनेत १९९१ मध्ये महिला उद्योजकांचे प्रमाण दुपटीने वाढले आहे. भारतीय महिला उद्योजकांमध्ये वहुतांश महिला ह्या अल्प-कौशल्य न्यून-तंत्रज्ञान आणि कमी उत्पादन देणाऱ्या उत्पादनांमध्ये गुंतलेल्या आहेत. १९९१ मध्ये २३,५,६८० खिं-उद्योजक अस्तित्वात होत्या.

जगामधीन १२६ मिलियन खिंचा उद्योजक आहेत. राष्ट्रीय नमुना सर्वेनुसार भारतातील एकूण व्यवसायामधीन स्त्री उद्योजकांचा वाटा १४ टक्के आहे. त्यामध्ये २० ते ३० वर्षगटातील जवळपास ५८% स्त्री उद्योजक आपला स्वतःचा व्यवसायात गुंतलेल्या आहेत. भारतातील ७२ टक्के महिला उद्योजक किमान पाच लोकांना रोजगार उपलब्ध करून देतात. भारतातील २२ ते २७ मिलियन लोकांना स्त्री उद्योजक प्रत्यक्ष रोजगार पुरवितात.

उद्योजक या मराठी शब्दाचा इंग्रजीमध्ये Entrepreneur असा अर्थ होतो. Entrepreneur ही मंजा फ्रॅंच संज्ञा लप्तकी मोहीम हानी घेणारा या अर्थात खेळांची येणी. कालांतराने फ्रान्समध्ये शेनक्सांना उद्योजक संवाधाले गेले. अद्यगच्या शेनकापासून उद्योजक महणजे जोखीम स्वीकारणारी, व्यवसाय करणारी व्यक्ती असा अर्थ रुढ झाला.

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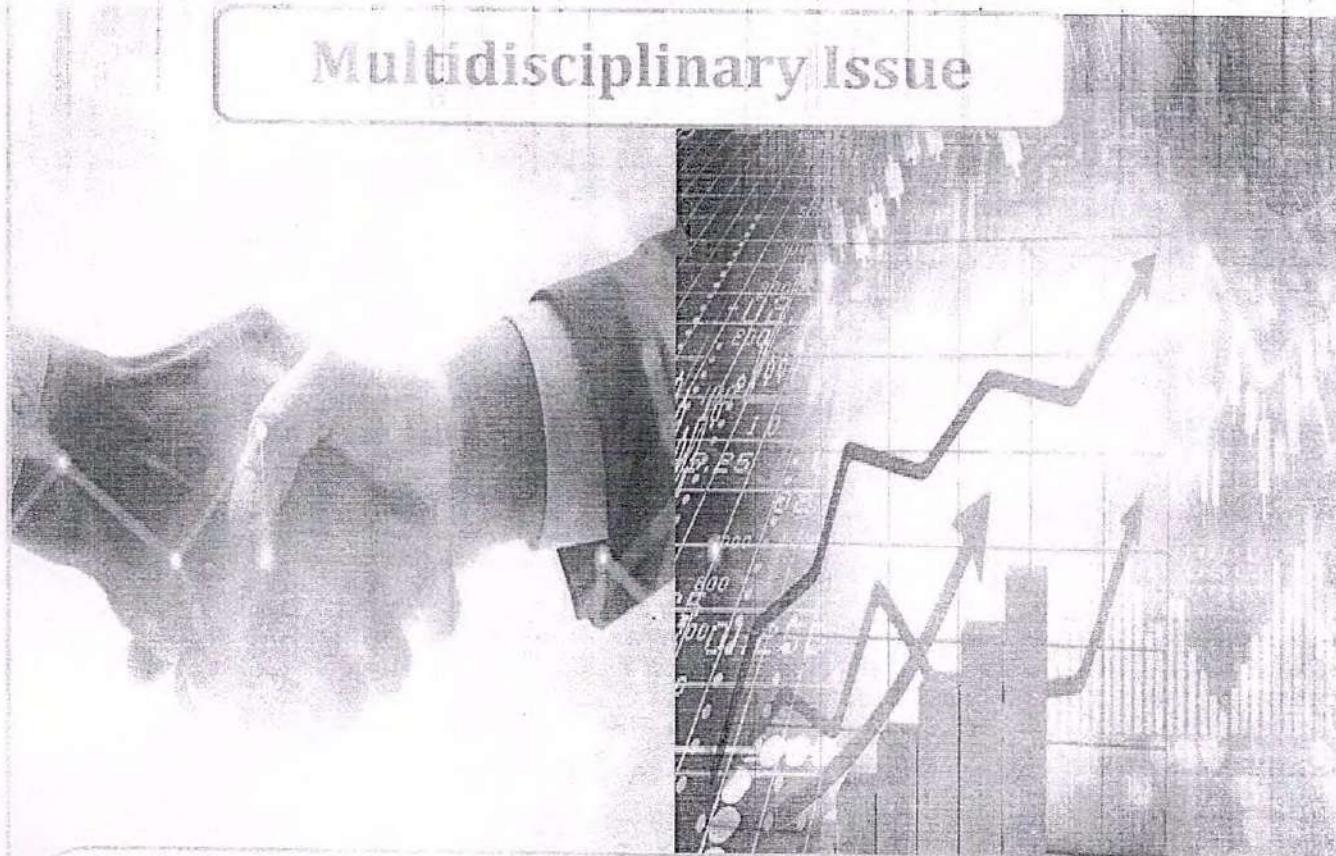
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A Study of Two Wheeler Consumer's Behavior in Bhadgaon City

Dr. B. S. Bhalerao

Associate Professor

Department of Economics.

Sau. Rajanitai Nanasaheb Deshmukh Arts, Commerce and
Science College Bhadgaon Dist- Jalgaon**Abstract:**

This paper studies the two wheeler consumer's behavior. India is the second largest producer of two wheelers in the world. In 2019, the Indian two-wheeler market accounted for 221270 thousand units. Average two-wheelers per 1000 people in India are 31. More than 15 industry players in existence.

Keywords: Two wheeler, Consumer behavior, Bhadgaon City.

Introduction:

India is the second largest producer of two-wheelers in the world in terms of production and sales of two-wheelers. Most Indians, especially young people, prefer motorcycles over cars. Production of motorcycles began in the 1950s. Only 419 motorcycles were produced in India in 1955. The demand for two-wheelers is increasing rapidly in the Indian society and the market is also expanding. India has become one of the largest markets in the world, especially in villages. This paper deals with the study of factors that influence consumer buying behavior. It is the way individuals determine why, when, what, how much, and from whom to purchase.

Vehicles on Record in India (1951 to 2019) (in thousands)

Year (as on 31 st March)	1951	1961	1971	1981	1991	2001	2011	2016	2017	2018	2019
Two Wheeler s	27	88	576	261	1420	3855	10186	16897	18709	20275	22127

Source: Motor transport statistics of Maharashtra 2018-19.

Jalgaon District Growth of Driver's Licenses on Record from 2015-16 to 2018-19

Name of the Office	2015-16	2016-17	% Growth	2017-18	% Growth	2018-19	% Growth
Jalgaon	232809	356450	53.11	378672	6.23	400621	5.80

Source: Motor transport statistics of Maharashtra 2018-19.

Meaning of Consumer behavior:

According to the Webster's Dictionary 'Consumer Behavior refers to the self-evaluation of goods and services, purchase, consumption, transmission, etc.'

Indian Two-wheeler Market at a glance:

Indian Two-Wheeler Market by Type Scooters, Mopeds, Motorcycle, Electric Two-Wheeler, Technology (ICE, Electric), Transmission (Manual, Automatic), Engine Capacity (<100cc, 100-125cc, 126-180cc, 181-250cc, 251-500cc, 501-800cc, 801-1600cc, >1600cc), Fuel Type (Gasoline, Petrol, Diesel, LPG/CNG, Battery). Some of the key players in the market include:

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THE ROLE AND CHALLENGES OF ENTREPRENEURSHIP IN SUSTAINABLE RURAL DEVELOPMENT

Dr. Sachin N. Hadoltikar

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Sau Rajanitai Nanasaheb Deshmukh College,
Bhadgaon, Dist- Jalgaon*

Abstract:

This paper explores the role of entrepreneurship in sustainable rural development, a crucial aspect of economic development in developing countries. It highlights the importance of agricultural growth, infrastructure development, fair wages, housing, public health, education, and communication in rural areas. Rural development is a multi-dimensional concept, involving collective efforts from government and voluntary agencies, making it essential for national development in countries like India. Rural entrepreneurship plays a crucial role in sustainable development in rural areas, addressing joblessness, promoting regional economic expansion, and generating revenue. It also fosters local capacity building, community empowerment, and environmental sustainability through eco-friendly projects. Rural entrepreneurs also contribute to the digital divide by facilitating technological advancements in healthcare, communication, agriculture, and education. They also reinvest in infrastructure, enhancing the standard of living for rural residents. Entrepreneurial activities also promote community cohesion and social fabric, building the social fabric of rural communities. By providing opportunities for women, minorities, and marginalized groups, entrepreneurship promotes inclusive growth and a more equal economic development. Therefore, policymakers should prioritize programs fostering and supporting entrepreneurship in rural areas to maximize the benefits in various domains.

Key word: *Entrepreneurship, Rural Development, Entrepreneurship Development Programmes*

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Introduction:

Nearly 69% of India's 1.21 crore population, or 83.3 crore people, still live in rural areas, according to the 2011 Census. Therefore, one of the main challenges is how to use the land and water resources that are available while meeting the needs of India's growing population and rising income. Arguments about economic development have always been heavily influenced by rural development ^(S. C. S. 2015) in developing countries. Most

people in emerging countries come from rural areas, as do residents in several former communist republics. Rural development and entrepreneurship are now more intertwined than before. In the modern era, institutions and individuals that advocate for rural development see entrepreneurship as a tactical intervention that could expedite the process. It seems that both individuals and institutions agree that supporting rural enterprises is critically important. Farmers see it as a way to increase



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generates about half of the nation's income. Approximately 70% of India's workforce is employed in agriculture, and the country's rural and agricultural sectors provide a large portion of the raw materials used by industry. The motivation of the rural people and their increased purchasing ability to purchase industrial goods are the only factors that can justify an increase in the industrial population. Political instability may result from an increasing gap between the rural poor and the urban elite.

Goals of Rural Development:

Improving the economic and social standing of the rural populace is the primary goal of the programme for rural development.

1. To grow the village community, public service, farm, and residence.
2. To improve the living conditions of animals and the production of crops.
3. To enhance rural residents' quality of life, including their health and educational opportunities.
4. To better the villagers via self-improvement.
5. To enhance village correspondence.

Need and Significance of Rural Development:

For the reasons listed below, rural development is both vital and essential for India as a whole.

1. To advance the culture, society, economy, technology, and health of the entire rural area.
2. To create a living that denigrates the rural masses.
3. To cultivate women, children, and youth in rural areas.
4. Developing and empowering rural human resources in terms of their knowledge, skills, attitudes, and other abilities.
5. To enhance the rural area's infrastructure.
6. To supply the rural masses with the bare minimum of transportation, electricity, drinking water, education, and communication facilities.

To establish rural institutions such as credit, banking, cooperatives, post offices, and panchayats.

8. To offer financial support to support the growth of rural craftsmen, farmers, unskilled labourers in agriculture, and small and large rural business owners in order to boost their local economies.
9. The aim is to foster the growth of handicrafts, small-scale industries, village industries, rural crafts, cottage industries, and other associated rural economic activities in order to build rural industries.
10. To advance animal husbandry, agriculture, and other relevant fields.

Rural Entrepreneurship Development Programmes:

Promoting entrepreneurship and opening up opportunities for self-employment in rural regions is the major goal of Rural Entrepreneurship Development Programmes (REDPs). In order to complement their income, the project also offers gainful employment in agriculture to excess labourers and labourers without land. The most efficient way to reduce poverty is to create jobs. The formation of self-employment becomes the best option available given the rapidly approaching constraints on employment in the organised sector and the rising density of workers in the unorganised sector. The youth unemployment in rural areas was specifically addressed by certain organisations (financial, developmental, and nodal agencies) and their sponsored schemes/programs. The strategy is straightforward but very successful in addressing the issue of unemployment in the critical age range. It entails giving training and the necessary startup funds to start a business that generates self-employment. India, the second most populous country, is primarily an agriculture-based country, with 75% of its population living in rural areas. Agriculture contributes to 37% of the national income. Despite 70 years of independence, 60%-70% of the rural population lives in primitive conditions, making Rural Development programs urgent for rapid economic growth. Rural areas are facing major challenges today which arise mainly from globalisation, demographic change and the rural

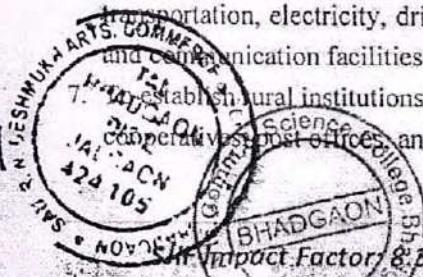
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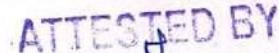
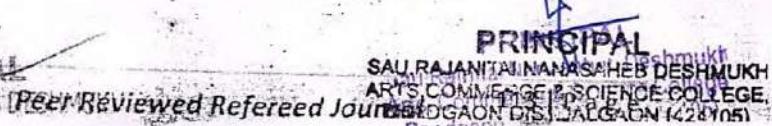
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migration there are many obstacles in the rural development programmes which are as under:

- 1. Electricity in Rural India:** A new report from the Council on Energy, Environment and Water, Columbia University, and the Shakti Sustainable Energy Foundation reveals that nearly 96% of India's villages are electrified, but only 69% of homes have electricity connections. The data shows that a significant portion of India's electrification and energy access is on paper, with Bihar being the worst performer, with only 56% of homes having electricity connections. The report also found that power demand has risen 94% over seven years, with only 20% of rural households using electricity as their primary source of lighting.
- 2. Literacy rate in Rural India:** India's literacy rate is a major issue, with a wide gender disparity. In 2011, effective literacy rates were 82.14% for men and 65.46% for women. This low female literacy rate negatively impacts family planning and population stabilization efforts. Studies show that female literacy is a strong predictor of contraception use among married Indian couples. The census showed that female literacy rates (11.8%) were faster than male literacy rates (6.9%) in the 2001-2011 decadal period, suggesting a narrowing gender gap. Rural literacy rates were 71% last year, compared to 86% in urban areas. Nearly 99% of households reported availability of primary school within 2 kms from their homes. However, a lower proportion of households in rural areas reported higher education levels.
- 3. Roads Conditions in Rural India:** Roads are vital for economic development, social benefits, and fighting poverty. Rural connectivity is crucial for socio-economic development, providing access to amenities like education, health, and marketing. Investments in rural roads lift people above the poverty line and reduce poverty levels. Poor communications, place isolation due to distance, bad road

conditions, and inadequate transport. The Central Government of India's scheme, PMGSY, aims to improve rural road conditions by connecting over 500 individuals in rural areas with weatherproof paved roads.

- 4. Employment:** Unemployment is a significant issue in rural India, with 80% of the population living in villages. Unemployment refers to the lack of work opportunities for those who are fit for work. Economic growth relies on the skills and knowledge of the people, and optimal utilization of human resources leads to economic development. Unemployment is particularly prevalent in rural areas, where 54% of the population is below 25 years old and has limited employment opportunities. Untrained and inexperienced staff in extension linkage cannot provide satisfactory help to rural peoples.
- 5. Sanitation and Health:** Rural India faces major problems such as lower toilet numbers, water stagnation, and poor drinking water quality. Sanitation is a crucial aspect of human life and health, and inadequate access to facilities can impact individual, family, and community health. Child under-nutrition in India is among the highest globally, with 47% of children under five dying daily due to diarrhea. Sanitation-related diseases drain productivity and incomes, and scavenging, primarily involving women, is a major issue. Improving access to sanitation is essential for the Millennium Development Goals.
- 6. Water:** Poor water quality in India leads to significant health and economic burdens, with 37.7 million Indians affected annually, 1.5 million children dying, and 73 million working days lost. Chemical contamination, particularly fluoride and arsenic, affects 1,95,813 habitations, with most issues occurring in rural areas.

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7. Migration to urban: Some of the main causes of migration in rural India are economic factors, a lack of opportunities for earning income in the rural sector, urban job opportunities, social issues, health, education, and financial factors, and a lack of infrastructure. Everyone wants to live in the city, hence policymakers continue to overlook the needs of rural residents.

8. Land reforms: For the benefit of rural farmers, the British in India had no interest in implementing progressive land reform policies. This was a fantastic chance for the big landlords and zamindars to greatly exploit the rural poor. The complete and ongoing lack of land relative to the population that depends on it, the slim chance that people will shift to non-agricultural jobs, and the requirement to boost output in tandem with job growth all contribute to the almost convincing case for a land ceiling.

9. Poverty: The recently-released India Rural Development Report, which is endorsed by the government, says 7% of the rural population is 'very poor'; villages in eastern Indian states are the worst affected.

Conclusion:

The study concluded that, rural development in India is crucial for addressing poverty and empowering impoverished people. By providing basic amenities and reducing urban-rural disparities, rural banking can serve as a backbone for economic reforms. However, implementing these programmes effectively is essential. With 75% of the world's poor living in rural areas, reducing urban-rural disparities and gender inequalities is crucial for poverty reduction. Mobilizing rural people's potential productivity, particularly women, is essential for resilient economic growth and overcoming poverty.

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Rural entrepreneurship offers a major opportunity for women to migrate from rural to urban areas, highlighting the importance of rural development in India.

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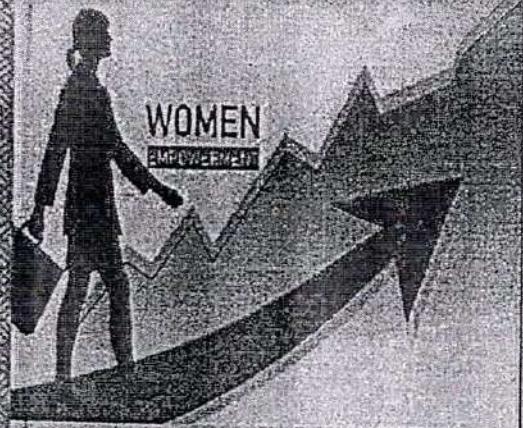
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An Analysis Of The Policies Used To Women Empowerment

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Abstract:

Since the 1990s, women's empowerment has been a key focus in development efforts, particularly through education to enhance socioeconomic status and gender parity. Despite initiatives like India's Ninth Plan (1997-2002) aiming to create an equitable environment, gender roles and poverty persist, particularly in third-world countries. Market economy growth and globalization have exacerbated inequality, leading to the "feminization of poverty," disproportionately affecting women. Despite government measures, women's health and socioeconomic performance, especially in rural areas, remain below expectations. Efforts like Self Help Groups (SHGs) and microcredit assistance for rural women are essential. Policymakers must recognize women's economic influence, promoting their involvement in business associations for global impact. Gender equality is crucial for a functional economy and democracy, necessitating support for women's rights and socioeconomic advancement. Addressing discrimination and empowering women through education and policy initiatives are vital for achieving progress and stability.

Keywords: Women Empowerment, Measure for Women Empowerment

Introduction:

Policymakers cannot afford to overlook the growing economic power of women. There are global businesswomen's implications for this. The most effective way to maximise this potential and elevate the standing of women in the global economy is through women's business associations. Both sexes must participate for the current world economy and democracy to function. An international system founded on democracy, free enterprise, and international law should be envisioned as the norm. Since there has never been a system like this one, it appears idealistic, if not foolish. Governments and organisations, on the other hand, support women's democratic principles and empower them through a range of initiatives and laws. It is commonly known that women face discrimination from conception to death. This situation's existence demonstrates the nation's socioeconomic development process. Because they are unable to ignore their existing interactions with the outside world, it also invites various forms of instability within their community. It is obvious that one of the biggest obstacles to progress is the disadvantaged status of women. Growing awareness of it is prompting nations to move swiftly and decisively to advance women in all spheres of the socioeconomic domain. Women will not be empowered unless the government takes the initiative to educate them and supports it with the backing of the public.

The definition of empowerment is "to enable or authorize." Women's empowerment encompasses political, social, economic, and cultural dimensions. In practical terms, this involves creating environments in which women can engage in, have access to, and influence over opportunities and resources in all these spheres of life. Making laws that support gender equality, establishing organizations to carry them out, and—above all—raising public awareness and educating people about them are idealistic ways to ensure that everyone is treated fairly and justly. Redefining masculinity and femininity as well as altering the man-woman dynamic would be necessary for women's empowerment. These days, a growing number of women are discussing this. Despite what is widely believed, feminists are not against men. They oppose strong masculinity and the system of patriarchy. They are drawn to kind and kind males. Instead of being strong, violent, and supermen, the new role models for decent men for women are people like Mahatma Gandhi, Jesus Christ, Guru Nanak, and Buddha. They desire husbands who are capable of becoming both mothers and fathers. Women's empowerment is a two-way affair; adult activists and educators cannot empower other people on their own. Women empower one another and are empowered in turn through this two-way process. Every woman is on a continuous journey in this regard. Nobody can achieve positive empowerment and then become an authority on empowering others. Achieving literacy could be a first step towards empowering women to engage





of mainstream financial institutions' and organisations' inability to assist the underprivileged. Formal finance views the impoverished as dangerous, and the modest loans they request are too costly to manage. Tight collection requirements also keep out a significant portion of the poor population, particularly rural impoverished women. The impoverished women view bank lending procedures as excessively laborious, time-consuming, expensive, and poorly adapted to the needs of native capital and their microeconomic ventures. For the aforementioned reasons, research on the Self Help Groups' (SHGs') tactics and how microcredit assisted rural poor women in escaping the debt trap and gaining empowerment is necessary.

Review of Literature:

The tale of the Shri Mahila Griha Udyog Lijjat Pappad model, which aims to empower women in other areas of their lives concurrently with economic self-reliance, is told by Malathy Ramanathan (2004). The key element in this situation is that Lijjat offers lower class Indian women a way forward, regardless of their caste, religion, or geographic location. The ability to support oneself and have the confidence that comes with it has always been the first rung on the path to empowerment.

In her 2005 study, Indira M compares two projects in the Mysore district of Karnataka that vary in terms of their operational approach and style. The two programmes are state-led efforts aimed at empowering women: The Department of Women and Child Development in Rural Areas launched Shri Shakthi and Mahila Samakhya, two quasi-central government programmes. While SS solely attends to the financial needs of the women by establishing savings and credit groups, MS views the purpose of social SHGs as being to raise awareness, provide space for women, and empower them through transformation. Her research demonstrates that women's involvement in local government organisations fosters grassroots governance, which is regarded as a beneficial social externality. In the instance of the Mahila Samakhya programme, the outcomes are consistently better. She also highlights a number of detrimental externalities, such as conflict between men and women in the home and in the society, a slow decline in the need for moneylenders, and political parties' meddling with the Anganwadi teachers involved in the Shri Shakthi programme.

According to Muraleedharan's (2000) research, women's empowerment and involvement have become key objectives in the majority of development initiatives. The main goal of women's empowerment is to establish more fair and inclusive systems that allow women to take charge of their own lives. Generally speaking, grassroots efforts created to address the unique needs and interests of local women themselves have served as the foundation for women's empowerment. The process of empowering women consists of multiple interconnected and mutually supporting elements.

Gender inequality and women's empowerment are closely associated worldwide, according to Moghadam (1990). In actuality, gender ideologies and cultural notions of what is feminine and masculine have ensured that women continue to hold marginalized roles in the production process and are thought to be largely in charge of reproduction (both socialization and biology). Men and women allocate and receive labour in various ways, and they also use and consume resources, goods, and services in completely different ways.

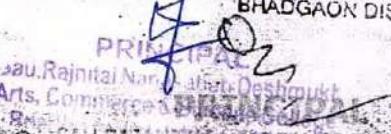
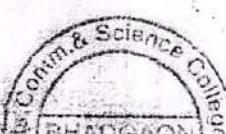
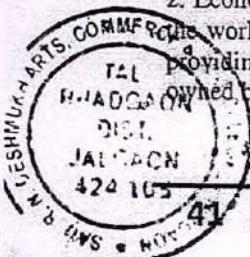
Objectives of the study:

1. Researching the idea of women's empowerment
2. To examine government initiatives aimed at empowering women.
3. To research the initiatives made to empower women.

Measures Taken For Women Empowerment:

Women empowerment encompasses a wide range of measures aimed at promoting gender equality and ensuring that women have equal access to opportunities and resources. Some of the key measures taken for women empowerment include:

1. Education: Providing equal access to education for girls and women, including programs to address barriers such as poverty, cultural norms, and discrimination. This includes initiatives to increase literacy rates among women and girls, promote STEM education, and provide vocational training.
2. Economic empowerment: Implementing policies and programs to increase women's participation in the workforce, entrepreneurship, and decision-making roles in business and finance. This can involve providing access to credit, training in financial literacy and business skills, and supporting women-owned businesses.



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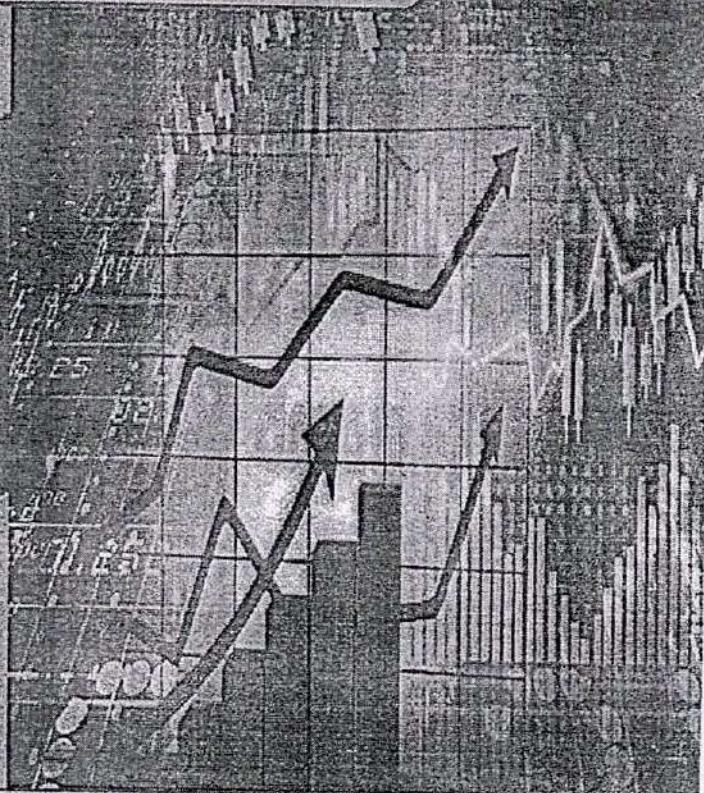
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A Study of Human Resource Management in Banking Sector

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Abstract :

The banking sector is always deemed to be one of the most vital sectors for the economy to be able to function. Its importance as the "lifeblood" of economic activity, in collecting deposits and providing credits to states and people, households and businesses is undisputable. In all economic systems, banks have the leading role in planning and implementing financial policy. The difference lies with prioritizing goals and their way of achievement. Based on the neo-liberal model, achieving greater profits by using all means is an end in itself, while in the socialistic systems bank operations also aim at improving economy in general and at satisfying social needs. Human Resource Management in the banking sector is vital for talent recruitment, compliance, risk management, training, performance assessment, and overall workforce development. HRM's role is to attract and retain skilled professionals, ensure compliance with regulations, mitigate risks related to employee behavior, provide ongoing training, and assess employee performance to align with the bank's goals. It plays a pivotal role in maintaining a highly qualified and motivated workforce, essential for a bank's success in a regulated and competitive industry.

Key word: Banking Sector, HRM, Importance of Banking Sector in Economic Development, Functions of Human Resource Management in Banking

Introduction:

Human resource management is an approach to making human resources related decisions in line with the strategic plans of the organization. It includes policies and practices for recruitment, Training and Development, performance management, compensation and rewards system and employee relations. Employees require variety of competencies (Knowledge, Attitude, Skill in technical areas, Management areas, behavioral human relations and conceptual area) to perform different tasks or functions required by their jobs. Employee training and development is an important factor for most industries as it helps keep employee and organizational goals aligned. However, it also serves as an added layer of protection for the financial services sector, which has suffered under heightened scrutiny since the collapse of many major players due to the economic recession. And, having documented proof of employee training is important for any regulated industry. Training and Development is a continuous process for improving the caliber and competence of the employees to meet the current and future performances. Training and Development is vital to any business. Training presents a prime opportunity to expand the knowledge base of all employees, but many employers find the development opportunities expensive. A structured Training and Development program ensures that employees have a consistent experience and background knowledge. All employees need to be aware of the expectations and procedures within the company. This includes safety, discrimination and administrative tasks. Training is about gaining the skills needed for a job.

Importance of the Study:

Human Resource Management is indispensable in the banking sector for a multitude of reasons. Firstly, it is responsible for the critical task of Talent Recruitment and Retention. HRM's role in attracting and retaining skilled professionals is pivotal, as a highly qualified and motivated workforce is a linchpin for a bank's success. Secondly, Compliance and Regulation are paramount in banking, given the highly regulated environment. Human Resource Management ensures that employees adhere to industry regulations and compliance standards, thereby reducing the risk of legal issues and financial penalties. Thirdly, Risk Management is integral, and HRM plays a part in assessing and mitigating risks associated with employee behavior. Such risks can significantly impact a bank's reputation and financial stability. Training and Development come into play as well. Human Resource Management designs and facilitates ongoing training programs, crucial for keeping employees updated on industry changes and new technologies. This ensures that the workforce possesses the necessary skills. Performance Management is also under HRM's purview. They design and manage performance appraisal systems to assess employee performance, thus identifying areas of improvement and aligning individual goals with the bank's objectives. These are just a few aspects of Human Resource Management in the banking sector. It encompasses various functions that are essential for recruiting, managing, and developing a capable workforce, ensuring compliance, mitigating risks, and contributing to the bank's financial success and reputation in a highly regulated and competitive industry.

Objective of the Study:

The principal objectives of the study are:

1. To study the importance of Human Resource Management in the banking sector.
2. To know the benefits of Human Resource Management to Banking customers.
3. To know the role of Human Resource Management in development of the banking sector.

Research Methodology and Sampling:

There is no special sample selected for the research study. The entire study depends on the secondary data. The secondary data collected from the sources such as government publication, websites, Books and Journals relevant to the study.

Importance of Banking Sector in Economic Development :

1. **Credit provision:** Credit fuels economic activity by allowing businesses to invest beyond their cash on hand, households to purchase homes without saving the entire cost in advance, and governments to smooth out their spending by mitigating the cyclical pattern of tax revenues and to invest in infrastructure projects.

A circular stamp with the text "U.S. COMMERCE DEPARTMENT" at the top, "BUREAU OF INVESTIGATION" in the center, and "121" in the middle. The date "12-10-1918" is stamped at the bottom.

Liquidity provision: Businesses and households need to have protection against unexpected needs for cash. Banks are the main direct providers of liquidity, both through offering demand deposits that can be withdrawn any time and by offering lines of credit. Further, banks and their affiliates are at the core of the financial markets, offering to buy and sell securities and related products at need, in large volumes, with relatively modest transaction costs.

3. **Risk management services:** Banks allow businesses and households to pool their risks from exposures to financial and commodity markets. Much of this is provided by banks through derivatives instruments transactions. Banks also enable individuals and businesses to take

part in the global foreign exchange and commodity markets indirectly. It would be very difficult for example for a small company needing only a few million Japanese yen to import a vehicle from Japan to get onto the global currency markets without the aid of a bank.

4. **Remittance of Money:** Cash can be transferred easily from one place to another and from one country to another by the help of a bank. It has facilitated transactions in distant places. This, in turn, has expanded the internal and external trade and market. The men have become free of the risks of carrying cash, gold, silver etc. The credit instruments issued by banks such as cheque, draft, Real time gross settlement, credit cards have facilitated the transfer of money.
5. **Rapid Economic Development:** The banks make available loans of different periods to agriculture, industry and trade. They make direct investments in industrial sectors. They provide industrial, agricultural and commercial consultancy hence facilitating the process of economic development.
6. **Promotion of Entrepreneurship:** The role of private sector is crucial in accelerating the pace of economic growth. The banks increase the participation of the private sector in economic development by making available the loans easily on reasonable rate of interest. The expansion of financial sector encourages entrepreneurs to make investments by promoting entrepreneurship.

Functions of Human Resource Management in Banking :

Human Resource Management plays a crucial role in the banking sector for several reasons:

1. **Talent Recruitment and Retention:** HRM is responsible for attracting and retaining skilled professionals in the banking industry. A highly qualified and motivated workforce is essential for the success of a bank.
2. **Compliance and Regulation:** Banks operate in a heavily regulated environment. HRM ensures that the bank's employees adhere to industry regulations and compliance standards, reducing the risk of legal issues and financial penalties.
3. **Risk Management:** HRM is involved in assessing and mitigating risks related to employee behavior, which can impact the bank's reputation and financial stability.
4. **Training and Development:** Ongoing training and development programs are crucial in the banking sector to keep employees updated on industry changes and new technologies. HRM facilitates these programs, ensuring that employees have the necessary skills.
5. **Performance Management:** HRM designs and manages performance appraisal systems to assess employee performance. This helps identify areas of improvement and align individual goals with the bank's objectives.
6. **Succession Planning:** HRM identifies and prepares future leaders within the bank, ensuring that there is a smooth transition of leadership, which is essential for the continuity of banking operations.

Diversity and Inclusion: Promoting diversity and inclusion is vital in the banking sector to reflect the diverse customer base and to encourage fresh perspectives. HRM plays a role in fostering a diverse and inclusive workplace culture.

Conflict Resolution: HRM is responsible for resolving internal disputes and conflicts, which can impact employee morale and productivity.

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9. **Employee Benefits and Well-being:** Providing competitive compensation packages, benefits, and promoting employee well-being are crucial in attracting and retaining top talent in the banking industry.
10. **Cost Control:** HRM is involved in managing labor costs efficiently, which is essential for the financial health of a bank.
11. **Adaptation to Technological Changes:** HRM helps employees adapt to and embrace technological advancements in banking, ensuring that the workforce remains competitive and the bank can keep up with the changing landscape.

In summary, HRM in the banking sector is essential for recruiting, managing, and developing a capable workforce, ensuring compliance, mitigating risks, and ultimately contributing to the bank's financial success and reputation in a highly regulated and competitive industry.

Conclusion:

The present paper has concluded that the banking sector acts as a backbone of modern business. A well-organized banking system is necessity for the economic development of a country. Banks being fundamental components of financial system are the most effective way to generate the credit flow of money in markets. At the same time banking industry like many other financial services face a rapidly changing market, new technologies, economic fears, nasty competition and especially more customers' demands. In this modern age Human Resource Management plays an important role in banking sector to make the employee capable to face the technological changes in banking sector also make them skillful to be efficient employee.

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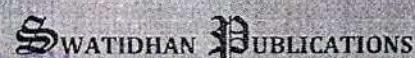
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A Study of Business Startup Schemes Provided by the Government

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Abstract :

The government of India is actively working towards building a strong startup ecosystem in the country through various initiatives. One such initiative is the establishment of a dedicated ministry department that supports and promotes new businesses. In addition, the central government of India has launched several startup schemes to provide financial support to emerging startups in the country and promote entrepreneurship. The objective of these schemes is to promote the growth of startups by providing them with the necessary resources and support to thrive in a competitive business environment. The major objectives behind that the initiative is to focus various sectors of the economy for job creation and skill enhancement. Some of these sectors are automobile, chemicals, Information technology, textiles, aviation, pharmaceuticals, tourism and hospitality, leather, wellness, design manufacturing, energy, mining, bio-technology etc. the initiative hopes to attract capital and technological investment in India. The principal aim of this government initiative is to create business friendly atmosphere in India by increasing ease of doing business as much as possible. Main target is to increase the foreign direct investment and local investment in the region to further increase the industrialization in India.

Keyword: Make in India, Investment at glance in Maharashtra

Introduction:

In most of the developing countries like India industrial development plays a crucial role in development. They play an important role in employment creation, resource utilisation and income generation and helping to promote changes in a gradual and phased manner. They have been given a key place in the framework of Indian development. An effective development policy has to attempt to increase the use of labour, relative to capital to the extent that it is economically efficient. Micro, Small and medium scale industries are generally more labour intensive than larger organizations and also Micro, Small and medium scale industries has now emerged as a dynamic and vibrant sector for the Indian development in recent years. It has attracted so much attention not only from industrial planners and economists but also from sociologists, administrators and politicians.

Objective of the study:

The following are the important objectives of the study:

1. To study the several schemes of government for start-up.
2. To find out the eligibility of the schemes.
3. To analyse the governments schemes.

Research Methodology and Sampling:

The entire study is depends on the secondary data. The secondary data collected from the sources such as government publication, Newspapers, annual report of MSME, Books and Journals relevant to the study.

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Schemes of Government :

Following are the various schemes of government launched to develop and encourage entrepreneurship in India-

- Self-reliant India App Innovation Challenge:** On 4th July 2020 has been quite a historic day for Indian startups and the gear that India's startups have got after that day is on the same day when the Prime Minister of India Narendra Modi has announced the launch. "Self-reliant India App Innovation Challenge". Apart from this, the Government of India has also launched several government schemes for startups in India, which aim to provide financial assistance, mentorship and support to the budding entrepreneurs of the country. These schemes include Startup India Scheme, Standup India Scheme and many others. With this launch, PM Modi urged India's startups to come together and develop 'Made in India' applications that will facilitate not only the people of India but the entire world. In 2021, to celebrate the 75th year of Indian Independence, the Amrit Mahotsav App Innovation Challenge 2021 was launched as a continuation of the Atmanirbhar App Innovation Challenge held in 2020.
- SAMRIDH Yojana:** Ashwini Vaishnav, who was then the newly appointed Minister of Electronics Information and Technology (MeitY), launched the SAMRIDH scheme, which stands for MeitY's startup accelerator for product innovation, development and growth, on August 25, 2021. Weeks after his announcement that the government would support startups in their early stages. SAMRIDH scheme will support the accelerator in selecting and accelerating potential IT based startups to solve India's problems creating positive social impact. SAMRIDH scheme will provide the first round of funding up to ₹40 lakh (average ₹30 lakh per startup per group). The program will invite applications from existing and upcoming accelerators to partner with MeitY and will provide a 6-month startup accelerator program every year. Under the program it is proposed to support about 300 technology startups through about 40 clusters.
- Startup India Seed Fund:** On 16 January 2021, Prime Minister Narendra Modi announced the launch of 'Startup India Seed Fund' to help startups and support the ideas of aspiring entrepreneurs. PM Modi said that the government is taking important steps to ensure that startups in India do not face shortage of capital. The seed fund will be distributed to eligible startups through eligible incubators across India. An Expert Advisory Committee (EAC) has been constituted by the Department for Promotion of Industry and Internal Trade (DPIIT), which will be responsible for the overall implementation and monitoring of the Startup India Seed Fund Scheme. DPIIT has created Startup India Seed Fund Scheme (SISFS) with an outlay of Rs 945 crore and will support an estimated 3,600 entrepreneurs through 300 incubators over the next 4 years (2021-2025).
- Startup India Initiative:** Launched on January 16, 2016, the Startup India Initiative has launched several programs aimed at supporting entrepreneurs, building a strong startup ecosystem, and transforming India into a nation of job creators rather than job seekers. These programs are managed by a dedicated Startup India team, which reports to the Department of Industrial Policy and Promotion (DPIIT). Under the Startup India initiative, eligible companies can get recognized as startups by DPIIT to avail tax benefits, easier compliance, IPR fast-tracking and more. More than 96,000 startups are registered with the Department for Promotion of Industry and Internal Trade (DPIIT) as of March 2023.

5. **Startup Leadership Program:** The Startup Leadership Program, as the name suggests, is designed to empower outstanding founders and innovators. Launched in 2016 in India, SLP is designed as a "highly selective 6-month world-class training program and lifelong network". This startup initiative first started in Boston in 2006, and has spread its wings to over 14 countries and 28 cities, and has helped more than 2000 startups, impacted more than 3600 entrepreneurs, and raised approximately \$2.4 billion to date. Billion plus funds have been raised. Apart from programs like SLP, there are also various government initiatives that provide support for business start-ups.
6. **ASPIRE:** The government has made continuous efforts to improve the social and economic aspects of life in rural areas of India and one of the most popular schemes sanctioned by the Government of India in this regard is ASPIRE. A Scheme for Promoting Innovation, Rural Industries and Entrepreneurship (ASPIRE) is a Government of India initiative, promoted by the Ministry of Micro, Small and Medium Enterprises (MSME). The mentioned scheme was launched in 2015 to provide proper knowledge to the entrepreneurs to start their business and emerge as employers. Since 56% of India's population lives in rural areas, the government has promoted entrepreneurship and innovation in the rural sector with this scheme. ASPIRE scheme aims to increase employment, reduce poverty and encourage innovation in rural India. However, the main idea is to promote the agri-business industry. The Ministry of Medium and Small Enterprises has attempted to promote economic development at the grassroots level. Initially the total budget of the scheme was Rs 200 crore for the period 2014–2016.
7. **Pradhan Mantri Mudra Yojana (PMMY):** Micro Units Development Refinance Agency (MUDRA) has been created to increase bank credit facilities and promote the development of small businesses in rural areas. The government has launched this scheme to support small businesses in India. In 2015, the government allocated Rs 10,000 crore to promote startup culture in the country. Mudra Bank provides startup loans up to Rs 10 lakh to small enterprises and businesses, which are non-corporate and non-agriculture small/micro enterprises. MUDRA comes under the Pradhan Mantri Mudra Yojana (PMMY) which was launched on 8 April 2015. Loans have been classified as – Shishu (up to Rs 50,000), Kishore (between Rs 50,000 and Rs 5 lakh) and Tarun (Rs 10 lakh)." Till March 24, 2023, about Rs 23.2 lakh crore has been sanctioned. "There are 40.82 crore loan accounts," Finance Minister Nirmala Sitharaman said. Additionally, there are several other initiatives and programs that provide startup support from the government.
8. **CHUNAUTI:** The challenge, pandemic-impacted scheme, CHUNAUTI (Challenge Hunt under Advanced Uninhibited Technology Intervention under NGIS) is a Government of India initiative to invite startups to develop solutions to the pandemic. Launched in August 2020, Chavanna is a start-up challenge initiative under the Next Generation Incubation Scheme (NGIS). The government has allocated a budget of more than INR 95 crore for the program over a period of 3 years. The objective of the program is to identify about 300 startups working in the identified sectors. Startups selected through the Challenge will be provided with incubation support, mentorship, all related facilities, cloud credits from Aghadi's third-party service providers, seed funding of up to INR 25 Lakhs, and funding support of INR 10,000. Each intern (startup in pre-incubation) receives monthly financial support for a

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period of one month to help them develop their business plan and proposed ideas. This initiative has been launched with the aim of creating a strong eco-system to encourage innovation and startups in the country. The government itself is taking steps to reduce the obstacles in the way of startups. India seems to be moving towards the era of entrepreneurship, because India is ranked 63rd in ease of doing business worldwide.

9. **Qualcomm Semiconductor Mentorship Program (QSMP):** Mobile chipset manufacturing giant Qualcomm has partnered with the Center for Development of Advanced Computing (C-DAC) to organize the Qualcomm Semiconductor Mentorship Program (QSMP) 2022 for startups operating in the Indian semiconductor sector. C-DAC is the research and development organization of the Ministry of Electronics and Information Technology (MeitY). Qualcomm India plans to provide mentorship, technical training and industry outreach opportunities to Indian startups coming from the semiconductor sector with this program. According to the news of April 30, 2022, Qualcomm India will shortlist around 10 Indian startups for QSMP 2022. Each of these startups will be paired with a Qualcomm India leader for guidance on product planning and development.
10. **Digital India Bhashini:** Digital India Bhashini was an initiative that was announced by Prime Minister Narendra Modi along with several other initiatives like Digital India Genesis and India Stack. To promote global, Indian startups, he inaugurated Digital India Week 2022 in Gandhinagar on July 4, 2022. Digital India Bhashini Yojana aims to provide Indians easy access to internet and digital services in local languages.
11. **Digital India GENESIS:** Digital India GENESIS is another scheme that Modi launched on July 4, 2022. The "GENESIS" in the scheme implies "Gen-next Support for Innovative Startups". This is a government of India scheme that is launched to empower the national deep-tech startups. The total budget of this program and the Digital India Bhashini is disclosed, which is around Rs 750 crore.
12. **India Water Pitch-Pilot-Scale Startup Challenge:** The government of India launched a startup challenge on March 12, 2022, which was announced by Union Minister Hardeep Singh Puri, where selected startups of India will get a grant of Rs 20 lakhs in three tranches of Rs. 5 lakh, Rs. 7 lakh and Rs. 8 lakh respectively on fulfilling certain conditions/milestones of work as per their project proposal. While announcing the water startup initiative at an event in New Delhi, under Atal Mission for Rejuvenation and Urban Transformation (AMRUT) 2.0, Minister Puri declared that this initiative the water sector startups and lead them towards growth "through innovation and design that will drive sustainable economic growth and generate employment opportunities."
13. **Ministry of Skill Development and Entrepreneurship:** The task of promoting entrepreneurship was earlier given to different departments and government agencies. In 2014, the Prime Minister decided to dedicate an entire ministry to building this sector as he felt that skill development required a greater push from the government's side. Furthermore, the idea is to reach 500 million people by the year 2022 through gap-funding and skill development initiatives. These schemes include the National Apprenticeship Promotion Scheme (NAPS), MUDRA loans under the Pradhan Mantri MUDRA Yojana (PMMY), Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAY-NRLM) /

Deendayal Antyodaya Yojana, National Urban Livelihoods Mission (DAY-NULM), Mahatma Gandhi National Employment.

14. ATAL Innovation Mission: In the budget session of 2016, the Indian government announced the Atal Innovation Mission (AIM) is a flagship initiative set up by the NITI Aayog; the name coming from Atal Bihari Vajpayee, the former Prime Minister of India. Atal Innovation Mission was established to create a promotional platform involving academicians and draw upon national and international experiences to foster a culture of innovation, research, and development. The government allocated AIM around INR 150 crores in the year 2015. AIM's goals include building 10,000 Atal Tinkering Labs (ATLs) and 101 Atal Incubation Centers (AICs), as well as sponsoring 200 businesses through the Atal New India Challenges until March 2023.

15. eBiz Portal: eBiz was the first electronic government-to-business(G2B) portal, which was founded in January 2013. The main purpose of the portal was to transform and develop a conducive business environment in the country. eBiz Portal was developed by Infosys in a public-private partnership model. It was designed as a communication center for investors and business communities in India. The portal has launched 29+ services in over 5 states of India, viz., Andhra Pradesh, Delhi, Haryana, Maharashtra, and Tamil Nadu. The government also announced that it will add more services to the scheme over time. However, after rounds of talks about the shutting down of the eBiz initiative since July 2018, it was finally shut down on account of low service integration. The government is again planning to revive eBiz-like portals, according to the 2020 updates. As of March 2023, GeM had over 63,000 government buyer organizations, over 6 crore sellers and service providers offering a wide range of products and services. Currently, government departments, ministries, public sector units, state governments, and central armed police forces are allowed to carry out transactions through this portal.

16. Multiplier Grants Scheme (MGS): Department of Electronics and Information Technology (DeitY) started the Multiplier Grants Scheme (MGS). This scheme aims to encourage collaborative Research and development (R&D) between industry and academics/institutions for the development of products and packages. Under the scheme, if the industry supports the R&D of products that can be commercialized at the institutional level, the government shall provide financial support which will be up to twice the amount provided by the industry. MGS promotes and expedites the development of aboriginal products and packages. The government grants would be limited to a maximum amount of INR 2 crores per project and the duration of each project could be considerably less than 2 years. It would be INR 4 crores and 3 years for industry associations. While the Multiplier Grants Scheme is developed keeping entrepreneurs and start-ups in mind, various business industries can be eligible based on their intentions.

17. Stand Up India Scheme: Stand-Up India was launched by the government of India on 5 April 2016 for financing SC/ST and/or women entrepreneurs. According to the scheme, bank loans between 10 lakhs to 1 crore can be borrowed by at least one Scheduled Cast (SC) or Scheduled Tribe (ST) borrower and at least one woman per bank brand to set up a greenfield enterprise. The greenfield enterprise may be based out of manufacturing, services or the trading sector. In the case of non-individual enterprises, it is mandatory that an SC/ST or a



woman entrepreneur holds at least 51% of the shareholding and controlling stakes. Achievements (as on March 21, 2023) Rs. 40,710 crore has been sanctioned under Stand Up India Scheme to 180,636 accounts and 33,152 crore has been sanctioned to women under Stand Up India Scheme.

Conclusion:

From the above study we can concluded that the government is promoting these schemes to not only help benefit the existing group of startups but also inspire budding entrepreneurs, startups and students from all walks of life to become independent and achieve the vision of a self-reliant India. These initiatives have been launched to develop the Indian startup ecosystem, and reflect the government's commitment to promote innovation and entrepreneurship in the country. With the help of government schemes for startups, the country is now moving towards the golden age of entrepreneurship, where if things go as per plan, India could host successful startups at par with the United States or any other leading country by 2030. The government says support and initiatives for startups in India have created an environment of innovation and growth, and have encouraged more people to pursue their entrepreneurial dreams.

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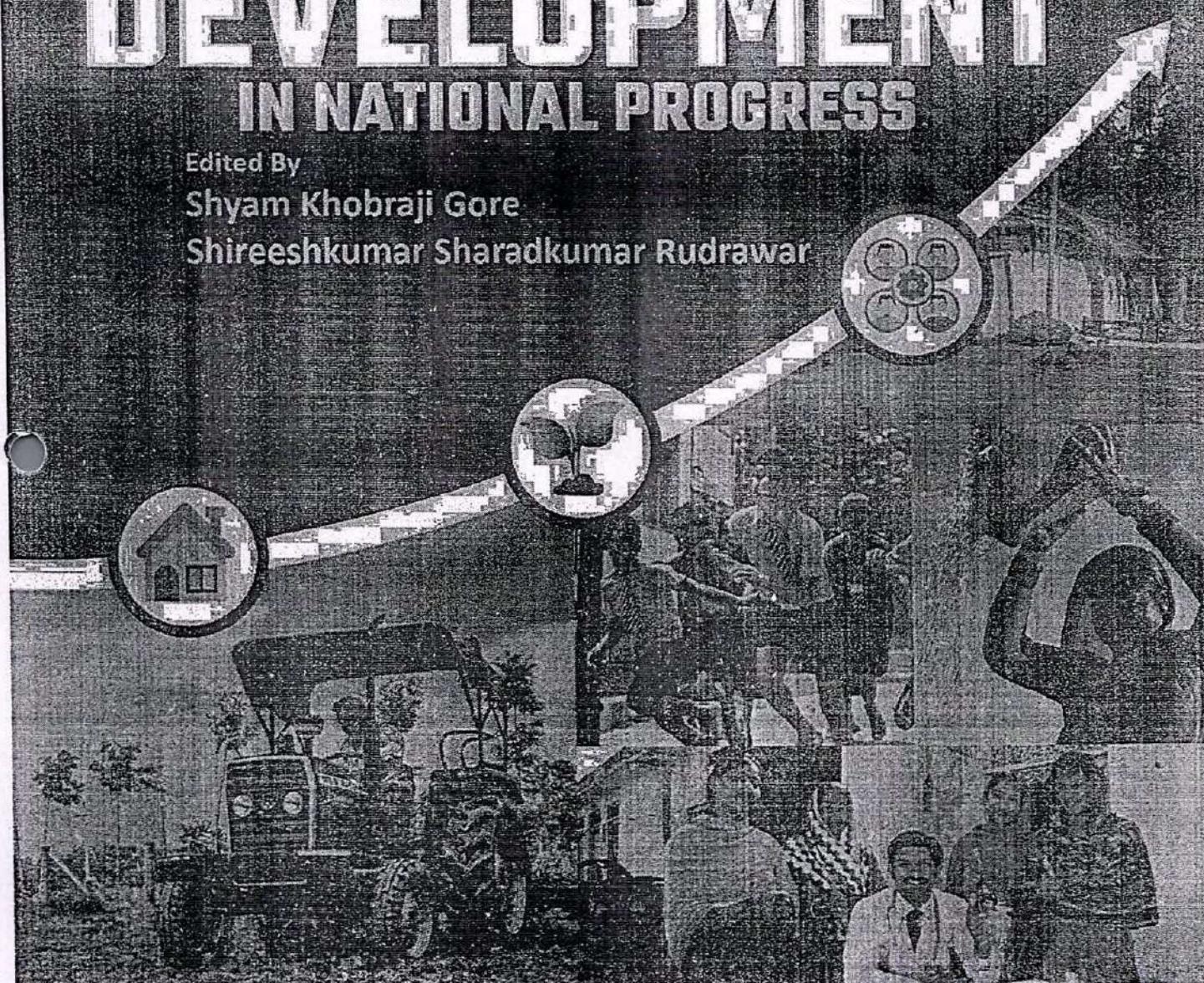
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Chapter 18

Entrepreneurship's Role and Challenges in Sustainable Rural Development

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Abstract:

The study explores the role of entrepreneurship in sustainable rural development, a crucial aspect of economic development in developing countries. It highlights the importance of agricultural growth, infrastructure development, fair wages, housing, public health, education, and communication in rural areas. Rural development is a multi-dimensional concept, involving collective efforts from government and voluntary agencies, making it essential for national development in countries like India. Rural entrepreneurship plays a crucial role in sustainable development in rural areas, addressing joblessness, promoting regional economic expansion, and generating revenue. It also fosters local capacity building, community empowerment, and environmental sustainability through eco-friendly projects. Rural entrepreneurs also contribute to the digital divide by facilitating technological advancements in healthcare, communication, agriculture, and education. They also reinvest in infrastructure, enhancing the standard of living for rural residents. Entrepreneurial activities also promote community cohesion and social fabric, building the social fabric of rural communities. By providing opportunities for women, minorities, and marginalized groups, entrepreneurship promotes inclusive growth and a more equal economic development. Therefore, policymakers should prioritize programs fostering and supporting entrepreneurship in rural areas to maximize the benefits in various domains.

Key word: Entrepreneurship, Rural Development, Entrepreneurship Development Programmes

Introduction:

Nearly 69% of India's 121 crore population, or 83.3 crore people, still live in rural areas, according to the 2011 Census. Therefore, one of the main challenges is how to use the land and

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Entrepreneurship's Role and Challenges in Sustainable Rural Development

water resources that are available while meeting the needs of India's growing population and rising income. Arguments about economic development have always been heavily influenced by rural development, especially in developing countries. Most people in emerging countries come from rural areas, as do residents in several former communist republics. Rural development and entrepreneurship are now more intertwined than before. In the modern era, institutions and individuals that advocate for rural development see entrepreneurship as a tactical intervention that could expedite the process. It seems that both individuals and institutions agree that supporting rural enterprises is critically important. Farmers see it as a way to increase farm earnings; development agencies see it as a huge source of employment opportunities; politicians see it as a vital strategy to quell unrest in rural areas; and women see it as a chance for close-to-home work that offers autonomy, independence, and a reduced need for social support. However, entrepreneurship is seen by all of these groups as a way to improve the standard of living for people individually, in families, and in communities, while also preserving a healthy economy and environment. The entrepreneurial approach to rural development recognises that other development-related components would be lost or neglected in their absence and that entrepreneurship is the engine of economic growth and development. However, acknowledging entrepreneurship as a major force behind development by itself cannot lead to the development of rural areas or the expansion of rural enterprises. In rural areas, an environment that encourages business is also essential. A conceptual framework that clarifies the nature and origins of entrepreneurship is necessary for the effectiveness of laws that encourage rural entrepreneurship. Such laws primarily depend on one another.

MEANING OF ENTREPRENEUR:

The French term "entreprendre," which meaning to begin or undertake, is where the English word "entrepreneur" originates. The Frenchmen who planned and oversaw military missions were known as "entrepreneurs" at the beginning of the sixteenth century. One common definition of an entrepreneur is someone who starts their own company or sector of the economy. He aspires to great things and possesses initiative, drive, skill, and an innovative attitude. The person who spots an opportunity, acquires the required resources, and bears final responsibility for the organization's performance is the entrepreneur. Entrepreneurs are driven, action-oriented people who take chances to accomplish their objectives.

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CONCEPT OF ENTREPRENEURSHIP:

The deliberate pursuit of profit by an individual or a group of related individuals via the production or distribution of goods and services is known as entrepreneurship. Many times, being an entrepreneur is linked to being adventurous, taking risks, being creatively innovative, etc. It is focused on implementing innovative production techniques, creating new uses for materials, and making dynamic adjustments to the production process. It is a way of thinking that involves taking measured chances in order to achieve specific goals. It also refers to performing things in an improved and novel way.

"Entrepreneurship is neither a science nor an art," claims Peter F. Drucker. A knowledge base is present. Entrepreneurship knowledge has a purpose. In fact, the goals, or the practice, define a substantial portion of what constitutes knowledge in practice.

MEANING OF RURAL DEVELOPMENT:

According to the UN, rural development is a process of change that unites the efforts of the populace and government agencies to enhance the economic, social, and cultural circumstances of communities within the country and to empower them to fully participate in national initiatives. The process of changing a rural community's traditional way of life to a more progressive one is known as rural development. It can also be described as a progressive movement.

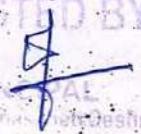
THE SCOPE AND SIGNIFICANCE OF RURAL DEVELOPMENT:

Mostly focused on the rural areas, rural development is a dynamic process. These include expanding agriculture, building social and economic infrastructure, paying fair salaries, providing housing and building lots for landless people, developing villages, public health, education, functional literacy, communication, and so on. For the reasons listed below, rural development is critical to India and a national requirement. Since around 25% of India's population lives in rural areas, rural development is essential to the country's overall development. India's rural areas mostly depend on agriculture, which generates about half of the nation's income. Approximately 70% of India's workforce is employed in agriculture, and the country's rural and agricultural sectors provide a large portion of the raw materials used by industry. The motivation of the rural people and their increased purchasing ability to purchase industrial goods are the only factors that can justify an increase in the industrial population. Political instability may result from an increasing gap between the rural poor and the urban elite.

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GOALS OF RURAL DEVELOPMENT:

Improving the economic and social standing of the rural populace is the primary goal of the programme for rural development.

1. To grow the village community, public service, farm, and residence.
2. To improve the living conditions of animals and the production of crops.
3. To enhance rural residents' quality of life, including their health and educational opportunities.
4. To better the villagers via self-improvement.
5. To enhance village correspondence.

NEED AND SIGNIFICANCE OF RURAL DEVELOPMENT:

For the reasons listed below, rural development is both vital and essential for India as a whole.

1. To advance the culture, society, economy, technology, and health of the entire rural area.
2. To create a living that denigrates the rural masses.
3. To cultivate women, children, and youth in rural areas.
4. Developing and empowering rural human resources in terms of their knowledge, skills, attitudes, and other abilities.
5. To enhance the rural area's infrastructure.
6. To supply the rural masses with the bare minimum of transportation, electricity, drinking water, education, and communication facilities.
7. To establish rural institutions such as credit, banking, cooperatives, post offices, and panchayats.
8. To offer financial support to support the growth of rural craftsmen, farmers, unskilled labourers in agriculture, and small and large rural business owners in order to boost their local economies.
9. The aim is to foster the growth of handicrafts, small-scale industries, village industries, rural crafts, cottage industries, and other associated rural economic activities in order to build rural industries.
10. To advance animal husbandry, agriculture, and other relevant fields.

RURAL ENTREPRENEURSHIP DEVELOPMENT PROGRAMMES:

Promoting entrepreneurship and opening up opportunities for self-employment in rural regions is the major goal of Rural Entrepreneurship Development Programmes (REDPs). In order to complement their income, the project also offers gainful employment in agriculture to excess labourers and labourers without land. The most efficient way to reduce poverty is to create jobs. The formation of self-employment becomes the best option available given the rapidly approaching constraints on employment in the organised sector and the rising density of workers in the unorganised sector. The youth unemployment in rural areas was specifically addressed by certain organisations (financial, developmental, and nodal agencies) and their sponsored schemes/programs. The strategy is straightforward but very successful in addressing the issue of unemployment in the critical age range. It entails giving training and the necessary startup funds to start a business that generates self-employment. India, the second most populous country, is primarily an agriculture-based country, with 75% of its population living in rural areas. Agriculture contributes to 37% of the national income. Despite 70 years of independence, 60%-70% of the rural population lives in primitive conditions, making Rural Development programs urgent for rapid economic growth. Rural areas are facing major challenges today which arise mainly from globalisation, demographic change and the rural migration there are many obstacles in the rural development programmes which are as under:

- 1. Electricity in Rural India:** A new report from the Council on Energy, Environment and Water, Columbia University, and the Shakti Sustainable Energy Foundation reveals that nearly 96% of India's villages are electrified, but only 69% of homes have electricity connections. The data shows that a significant portion of India's electrification and energy access is on paper, with Bihar being the worst performer, with only 56% of homes having electricity connections. The report also found that power demand has risen 94% over seven years, with only 20% of rural households using electricity as their primary source of lighting.
- 2. Literacy rate in Rural India:** India's literacy rate is a major issue, with a wide gender disparity. In 2011, effective literacy rates were 82.14% for men and 65.46% for women. This low female literacy rate negatively impacts family planning and population stabilization efforts. Studies show that female literacy is a strong predictor of contraception use among married Indian couples. The census showed that female literacy rates (11.8%) were faster than male literacy rates (6.9%) in the 2001-2011 decadal period, suggesting a

narrowing gender gap. Rural literacy rates were 71% last year, compared to 86% in urban areas. Nearly 99% of households reported availability of primary school within 2 kms from their homes. However, a lower proportion of households in rural areas reported higher education levels.

3. **Roads Conditions in Rural India:** Roads are vital for economic development, social benefits, and fighting poverty. Rural connectivity is crucial for socio-economic development, providing access to amenities like education, health, and marketing. Investments in rural roads lift people above the poverty line and reduce poverty levels. Poor communities face isolation due to distance, bad road conditions, and inadequate transport. The Central Government of India's scheme, PMGSY, aims to improve rural road conditions by connecting over 500 individuals in rural areas with weatherproof paved roads.
4. **Employment:** Unemployment is a significant issue in rural India, with 80% of the population living in villages. Unemployment refers to the lack of work opportunities for those who are fit for work. Economic growth relies on the skills and knowledge of the people, and optimal utilization of human resources leads to economic development. Unemployment is particularly prevalent in rural areas, where 54% of the population is below 25 years old and has limited employment opportunities. Untrained and inexperienced staff in extension linkage cannot provide satisfactory help to rural peoples.
5. **Sanitation and Health:** Rural India faces major problems such as lower toilet numbers, water stagnation, and poor drinking water quality. Sanitation is a crucial aspect of human life and health, and inadequate access to facilities can impact individual, family, and community health. Child under-nutrition in India is among the highest globally, with 47% of children under five dying daily due to diarrhea. Sanitation-related diseases drain productivity and incomes, and scavenging, primarily involving women, is a major issue. Improving access to sanitation is essential for the Millennium Development Goals.
6. **Water:** Poor water quality in India leads to significant health and economic burdens, with 37.7 million Indians affected annually, 1.5 million children dying, and 73 million working days lost. Chemical contamination, particularly fluoride and arsenic, affects 1,95,813 habitations, with most issues occurring in rural areas.

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7. **Migration to urban:** Some of the main causes of migration in rural India are economic factors, a lack of opportunities for earning income in the rural sector, urban job opportunities, social issues, health, education, and financial factors, and a lack of infrastructure. Everyone wants to live in the city, hence policymakers continue to overlook the needs of rural residents.
8. **Land reforms:** For the benefit of rural farmers, the British in India had no interest in implementing progressive land reform policies. This was a fantastic chance for the big landlords and zamindars to greatly exploit the rural poor. The complete and ongoing lack of land relative to the population that depends on it, the slim chance that people will shift to non-agricultural jobs, and the requirement to boost output in tandem with job growth all contribute to the almost convincing case for a land ceiling.
9. **Poverty:** The recently-released India Rural Development Report, which is endorsed by the government, says 7% of the rural population is 'very poor'; villages in eastern Indian states are the worst affected.

Conclusion:

The study concluded that, rural development in India is crucial for addressing poverty and empowering impoverished people. By providing basic amenities and reducing urban-rural disparities, rural banking can serve as a backbone for economic reforms. However, implementing these programmes effectively is essential. With 75% of the world's poor living in rural areas, reducing urban-rural disparities and gender inequalities is crucial for poverty reduction. Mobilizing rural people's potential productivity, particularly women, is essential for resilient economic growth and overcoming poverty. Rural entrepreneurship offers a major opportunity for women to migrate from rural to urban areas, highlighting the importance of rural development in India.

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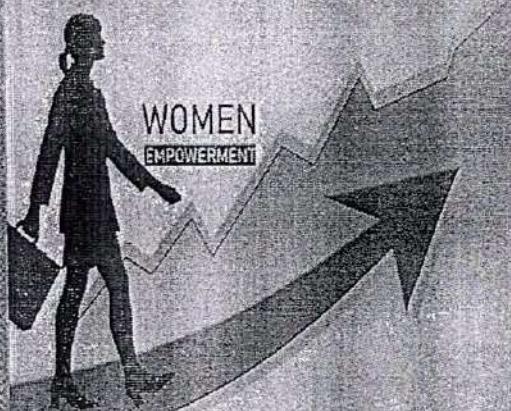
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A Study Of Schemes Available For Women Empowerment In India

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Abstract:

Women have important and varied roles in the advancement of society and the economy. They are important contributors to a number of industries, including services, industry, and agriculture, as well as leaders, educators, family planners, and labour providers. Women frequently experience low status and a disproportionate share of poverty despite playing crucial roles in society. It becomes clear that empowering women is essential to addressing these issues. Unlocking women's potential for economic success requires a strong foundation in education and empowerment. Women can actively participate in the decision-making processes that influence their communities and way of life when they are empowered and educated. In order to achieve inclusive growth and human development goals, women must be empowered. These goals will remain unachievable until women participate fully. India's vast population and varied socioeconomic environment make women's empowerment especially important there. Not only is it important for gender equality in India, but women's empowerment is also essential for the country's general development. Addressing gender inequities and advancing socioeconomic development are major goals of government programmes and initiatives targeted at women's empowerment. In India, a number of government initiatives are aimed at empowering women via access to legal rights, healthcare, work opportunities, and education. The aforementioned activities are designed to bolster women's agency, elevate their socio-economic standing, and encourage their involvement in decision-making across all societal strata. India may attain sustained growth and realise its full economic potential by allocating resources towards the empowerment of women.

Keywords: Women Empowerment, Schemes for Women Empowerment

Introduction:

Empowering women is essential to promoting equitable growth, lowering poverty, and accomplishing sustainable development objectives. Realizing gender equality and advancing socioeconomic success requires recognizing the need for women's empowerment, defining clear goals, and putting targeted policies and programmes into action. Building a more successful and equitable society requires women's empowerment as a strategic priority, not only as a matter of justice. Women's empowerment has received a lot of attention in international development projects and initiatives since the 1990s. Education is essential to this empowerment since it is the primary factor in defining the socioeconomic condition of women and the advancement of gender parity. Women who have an education are better able to participate in the political, social, and economic realms because they have the knowledge, skills, and confidence to do so. Nonetheless, inequities still exist despite initiatives to support women's and girls' education, especially in areas with restricted access to resources and deeply ingrained cultural norms. Initiatives like the Ninth Plan (1997–2002) attempted to empower women in nations like India by fostering an atmosphere in which they could openly declare their rights as equal partners with men. However, particularly in third-world countries, the success of such measures is sometimes hampered by deeply embedded gender norms and socioeconomic disparities. Women are disproportionately affected by poverty, which exacerbates their susceptibility and reduces their prospects for growth. Globalisation, industrialization, and the emergence of market economies have all contributed to rising inequality while simultaneously fostering economic development. As a result, already marginalised groups have had diminished access to traditional survival supplies, loss of livelihoods, and degradation of natural resources. The "feminization of poverty" phenomena draws attention to how women are disproportionately affected by poverty, especially in developing nations where they frequently experience the worst effects of economic hardship. Furthermore, even though women's health is crucial for their empowerment, gaps still exist, with rural women frequently encountering more obstacles to receiving the best possible care and health results. For instance, women make up the bulk of deaths in India between the ages of 16 and 25, which is indicative of structural



problems with healthcare access and delivery. Governments have tried to solve these issues through social laws and reservation rules, but the results have been patchy and slow. More focused initiatives, such as Self Help Groups (SHGs) and microcredit help for rural underprivileged women, have demonstrated potential, but they need more study and assistance to be scaled up successfully. Policymakers need to acknowledge that women are becoming more and more influential in the economy, and that this has consequences for international trade. Leveraging women's potential and improving their standing in the global economy requires encouraging their involvement in business groups and leadership positions. In addition to being morally required, gender equality is also necessary for both democracy and a healthy global economy. Initiatives and laws promoting women's rights and socioeconomic growth can help governments and organisations create a more stable and equal society. Global socioeconomic advancement and gender parity depend on providing women with access to economic, medical, and educational opportunities.

Objectives of the Study:

1. To study the status of women empowerment and efforts made in present.
2. To study the necessity of women empowerment.
3. To know the available schemes for women empowerment in India.

Schemes for women empowerment in India:

India has implemented various schemes and initiatives aimed at empowering women across different domains, including education, employment, healthcare, and legal rights. Some notable schemes for women empowerment in India include:

1. **Beti Bachao Beti Padhao:** Launched in 2015, this scheme focuses on improving the declining child sex ratio and promoting the education and welfare of girls. It aims to address issues related to gender-based discrimination and promote the value of the girl child.
2. **Mahila Shakti Kendra:** This scheme was launched under the umbrella scheme "Umbrella Scheme for Protection and Development of Women" in 2017. MSK aims to empower rural women through community participation by providing them with access to information, resources, and skill development opportunities.
3. **National Scheme of Incentive to Girls for Secondary Education:** Implemented in 2008, this scheme provides financial assistance to encourage girls from economically disadvantaged families to pursue secondary education. It aims to improve the enrollment and retention of girls in schools.
4. **Pradhan Mantri Matru Vandana Yojana:** This maternity benefit program provides financial assistance to pregnant and lactating women to compensate for wage loss during childbirth and ensure proper nutrition and care for the mother and child. It was launched in 2017.
5. **Mahila Coir Yojana:** Aimed at promoting women's entrepreneurship in rural areas, this scheme provides financial assistance and training to women for setting up coir-based businesses. It aims to enhance women's economic empowerment and employment opportunities.
6. **National Mission for Empowerment of Women:** Launched in 2010, NMEW aims to strengthen the overall ecosystem for women's empowerment by coordinating various government programs and initiatives related to women's welfare, safety, and economic empowerment.
7. **Swadhar Greh Scheme:** This scheme provides temporary shelter, counseling, and rehabilitation services to women in distress, including survivors of domestic violence, trafficking, and other forms of exploitation. It aims to provide a supportive environment for women to regain their confidence and rebuild their lives.
8. **Nari Shakti Puraskar:** Instituted in 1999, these awards recognize the exceptional achievements and contributions of women in various fields, including social work, entrepreneurship, and innovation. The awards aim to inspire and empower women by showcasing their accomplishments as role models.

These schemes, among others, play a crucial role in addressing the multifaceted challenges faced by women in India and promoting their empowerment across different spheres of life.

Conclusion:

India has implemented several schemes and initiatives to empower women in various domains, including education, employment, healthcare, and legal rights. Notable schemes include Beti Bachao Beti Padhao, launched in 2015, which aims to improve the declining child sex ratio and promote girls' education and welfare. Mahila Shakti Kendra, launched in 2017, empowers rural women through community participation and skill development opportunities. The National Scheme of Incentive to Girls for Secondary Education, launched in 2008, provides financial assistance to economically

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disadvantaged girls. Pradhan Mantri Matru Vandana Yojana compensates for wage loss during childbirth and ensures proper nutrition and care. Mahila Coir Yojana promotes women's entrepreneurship in rural areas. The National Mission for Empowerment of Women coordinates various government programs and initiatives. Women's empowerment aims to ensure equal rights and opportunities for women by improving their social, economic, political, and legal standing. It involves giving women the freedom to live with dignity and participate in decisions that impact their lives. Empowering women is crucial for creating a diverse and equal workplace, enhancing organizational performance and economic growth. Encouraging women to enter the workforce involves providing equitable access to jobs, training, and education, tackling structural obstacles like salary inequality and gender bias. Prioritizing women's employment and empowerment positively impacts economies, communities, and families, leading to poverty reduction, child health, and economic output.

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A STUDY OF THE IMPACT OF E-TAILING ON OFFLINE RETAILERS IN THE JALGAON DISTRICT

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Abstract

Online shopping has become a significant aspect of the Indian retail industry, offering retailers numerous benefits such as reduced real estate costs, enhanced customer service, mass customization, global reach, niche marketing, and specialized stores. The growth of ecommerce in the coming years is expected to strengthen further due to changing markets, development in Information Technology, increased penetration of credit cards, and easy payment gateways. Online shopping allows consumers to purchase goods or services directly from the seller on the internet using a web browser and Mobile application, allowing them to compare prices, product features, and after-sales service features. Popular online retailing companies in India include Myntra, Flipkart, Snapdeal, Amazon, and e-Bay. The growth of e-commerce has significantly changed the landscape of the Indian retail market, with customers increasingly seeking benefits from online retailers. To reach its full potential, business owners need a clearer understanding of who buys online, what they buy online, why they buy online, and how non-Internet buyers can be transformed into online buyers. This study aims to understand the impact on online purchase on offline stores.

Key words: E-tailing, Offline Retailers, Online shopping.

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Introduction:

The internet is rapidly growing, with people accessing the web through mobile phones. It provides information from the globe, making it essential for today's generation to shop online. Online shopping, also known as e-shopping, is a form of e-commerce that provides goods and services directly to consumers through web browsers. Electronic products have the largest sale in online stores, with Apparel and Accessories being the second biggest product category. The growth in technology offers opportunities for sellers to reach customers faster, easier, and economically. In 2016, total retail sales worldwide reached \$22.049 trillion, up 6.0% from the previous

year. E-Marketer estimates sales will top \$27 trillion in 2020. Consumers should choose the medium they choose for their purchase, whether online or offline. The internet makes life simpler and innovative, making trading activities faster and easier. Online retail stores, such as Home Shop 18, Flipkart, Snapdeal, Jabong, and Myntra, offer a wide variety of products through various distribution channels. In the coming 10 to 15 years, India is expected to see more people online than any other country. E-commerce sales were about \$16 billion in 2016, and by 2020, the online retail market could be more than seven times larger. This has attracted a flood of investment in e-commerce firms, which may go beyond just displacing offline retail.

Statement of the Problem:

The Indian retail industry is rapidly growing, with an expected growth of \$1.73 trillion by 2020. With over 100 million internet users, 50% shop online, and this percentage is increasing annually. The online retail market is expected to grow from \$6 billion to \$100 billion by 2025. The growth of foreign and private players has boosted the sector, with global retailers like Walmart and Tesco sourcing from India. Consumers are adopting online shopping, and free delivery is becoming an attractive marketing tool. The Indian government has established reforms to attract foreign direct investment in the retail sector, with 51% in multi-brand retailing and 100% in single-brand retail.

Review of Literature:

Following are some important review related to the study:

Meghna Aggarwal (2009) The retail sector has experienced significant changes in the past decade, driven by demographic, social, political, and business climate changes. The importance of different products and the choice of organized retail outlets and formats are crucial factors in consumer purchasing behavior. Experimentation with different formats, such as discounts and two-way flow models, is being conducted to provide insights and adapt to local conditions. Identifying the appropriate format for winners can significantly impact losers in the retail industry.

Raji Srinivasan and G Vadakkepatt (2013) Technological innovation has significantly shaped retail industries in the past decade, with interactive technologies like the internet transforming market competition. Emerging technologies can impact retail strategy and operations, potentially enabling or inhibiting current business methods. Interactive technologies can be generic or proprietary, with proprietary technologies generating economic rents. Investing in common technologies may not provide a

sustainable competitive advantage, but complementary resources can help retailers leverage generic technologies more effectively.

Dr. M. Srinivasa Narayana (2018) The Indian retail industry is a dynamic sector, offering opportunities for traders. Modern retail formats have transformed customer shopping experiences, with customers increasingly prioritizing these stores over traditional mom-and-pop stores. A study surveyed 120 customers in a tier-2 city of Andhra Pradesh, revealing that these stores prioritize quality products, saving money, variety, and modern amenities. However, they also prioritize customer experience and loyalty. To succeed, these stores must not create discriminatory appeals and gain customer loyalty without increasing competition.

Ashok Sharma and Anita Kumar (2019) The research article by Sharma and Kumar (2019) highlights the importance of in-store digitization in retail store preference. Consumers in apparel believe online touchpoints are crucial in decision-making, while brick-and-mortar stores offer visual navigation and personalized experiences. Digitization technologies like tablet devices, touch screens, and QR codes can help retailers provide a great experience. Factors affecting store selection include store environment, merchandise options, services, sales promotion, and convenience. Comfort, modernization, and virtual reality are key variables influencing store choice in the future.

Objectives of Study:

Following are the objective of present study.

1. To study the various categories of product and services made available in online shopping stores.
2. To study the leading online shopping stores in India.
3. To evaluate the impact of online retail marketing on offline traders.

Research Methodology:

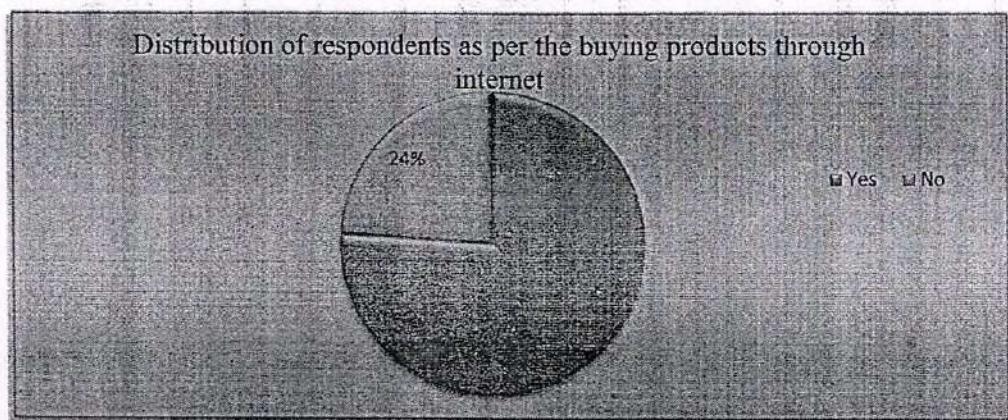
For the purpose of the present study, both types of data were collected from primary and secondary sources.

Primary Data: For the purpose of the study primary data were collected with the help of well-structured questionnaire, interview with the customers, and retailer for getting accurate information.

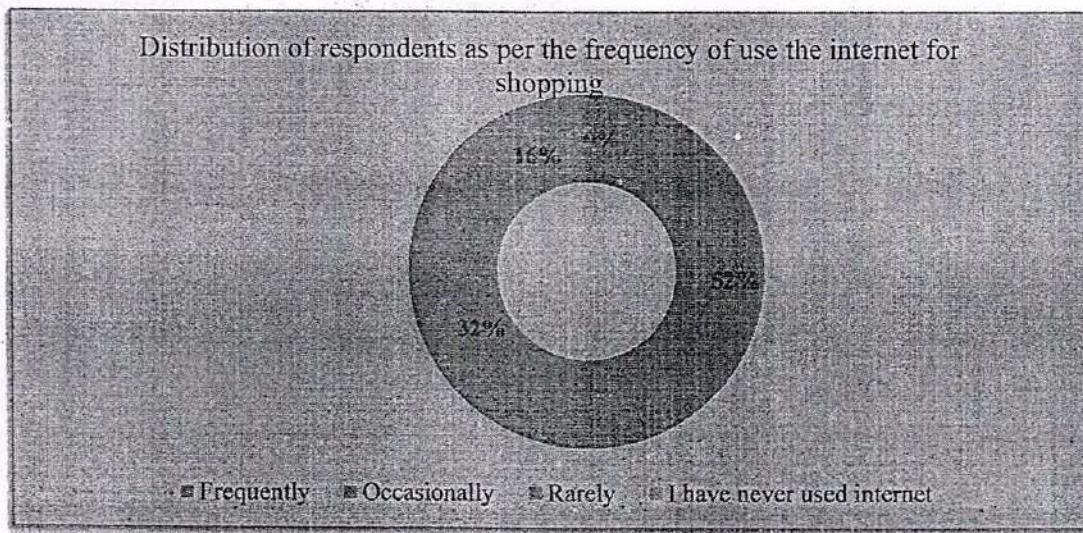
Secondary Data: Secondary data were collected from the following resources viz. Governmental and Other Publications, Journals, Published data, Books,

Magazines, Newspapers, Websites, Research studies and other relevant documents.

Sample Design: The sampling process adopted for the study was convenience sampling for selection of customers. For the purpose of the study primary data were collected from 50 respondents. Which were selected as a sample for the.

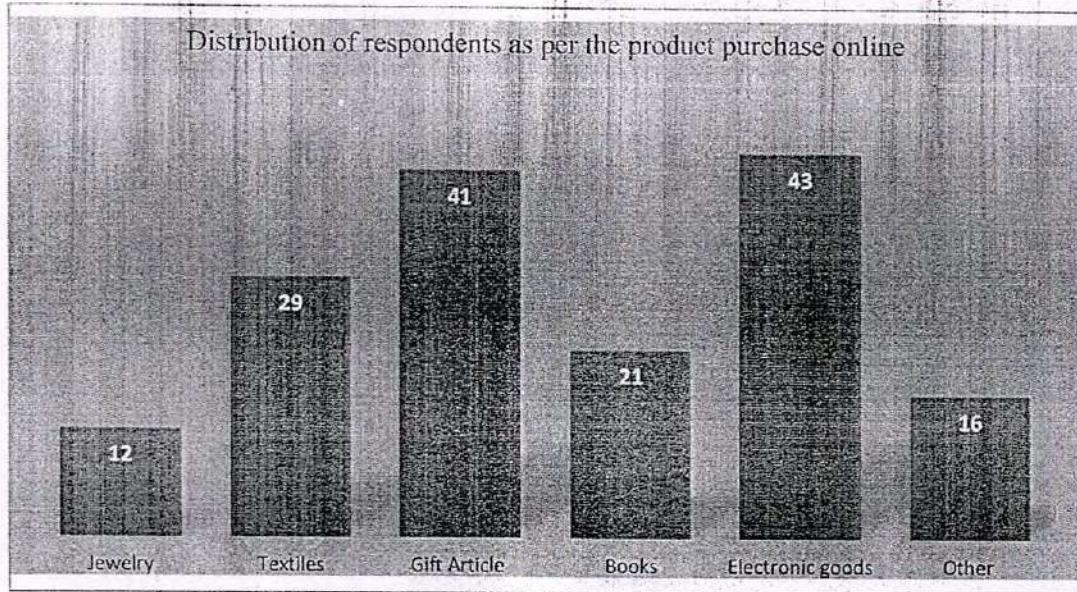


The information on purchasing things online or through an e-commerce site is displayed in the above graph. It reveals that, at most, 76% of respondents said they make their purchases online, while only 24% said they prefer to make their purchases from physical stores.



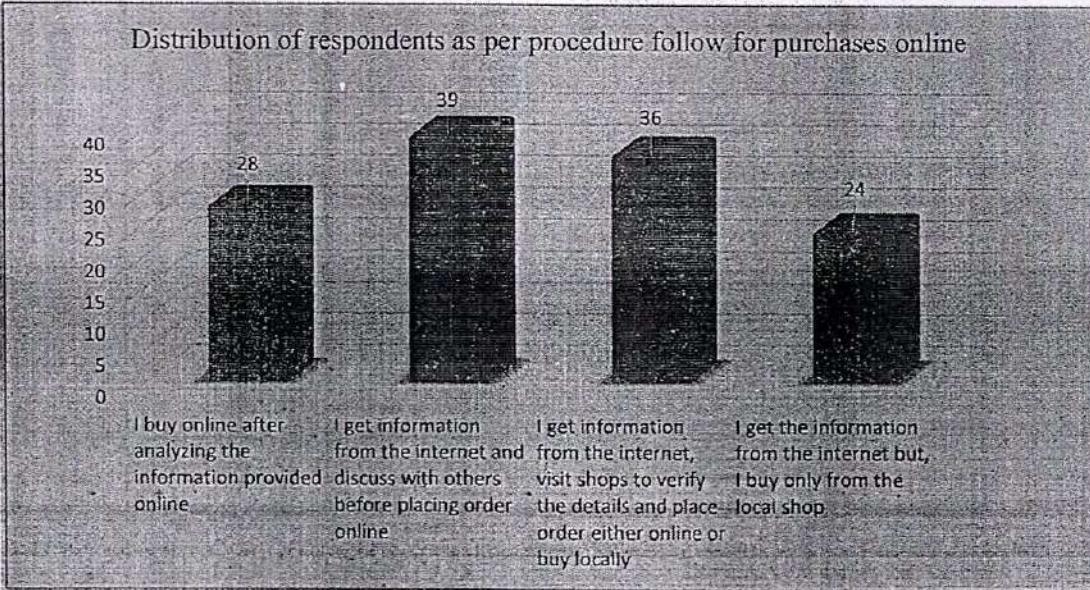
The information regarding the frequency of online shopping is displayed in the above graph. The graph indicates that, at most, 52% of respondents said they regularly shop online, 32% said they occasionally shop online, 16% said they seldom shop online, and there was not a single respondent who said they never buy online.

Distribution of respondents as per the product purchase online

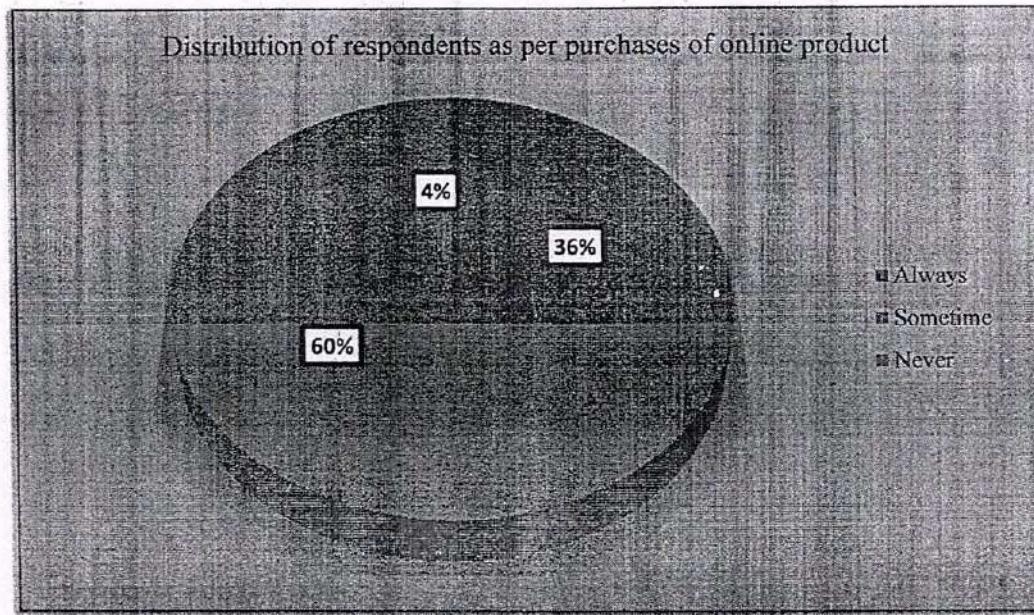


The information about the products that clients have purchased online is displayed in the above graph. According to the graph, 24% of respondents said they buy jewellery, 58% said they buy textiles, 82% said they buy gift articles, 42% said they buy books, 86% said they buy electronics, and 32% said they buy other goods from online retailers.

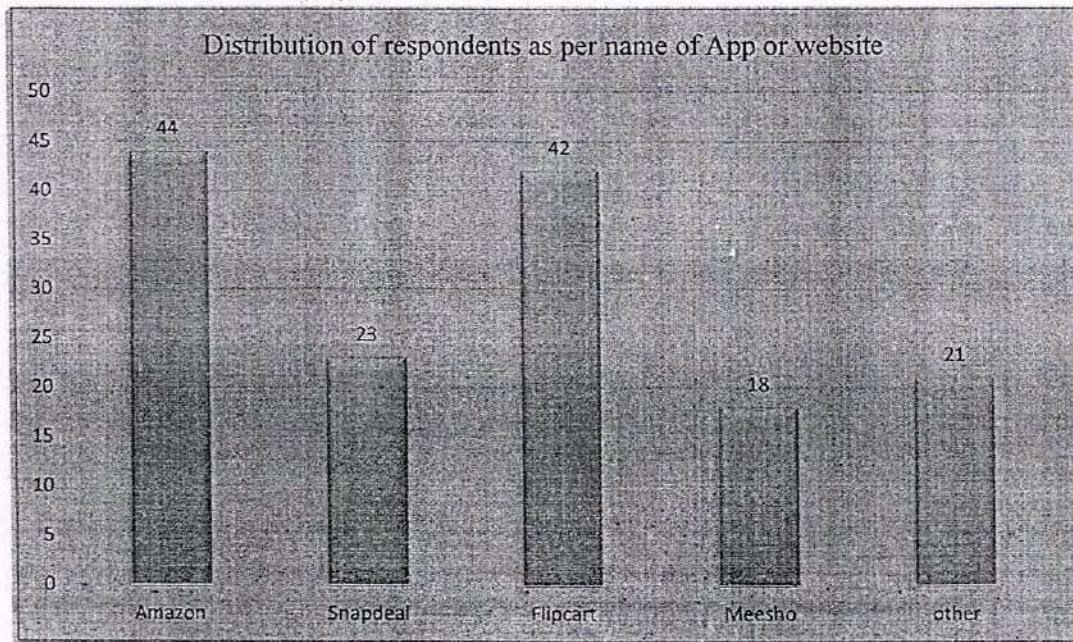
Distribution of respondents as per procedure follow for purchases online



The above graph displays the respondents' responses regarding the steps they take to make an online purchase. The table found that 56% of respondents said they make their purchases after reviewing the information they find online, 78% said they gather information from the internet and consult with others before making an online purchase, 72% said they gather information from the internet, visit stores to confirm the details, and make their purchases locally, and 48% said they obtain information from the internet but only make in-person purchases.

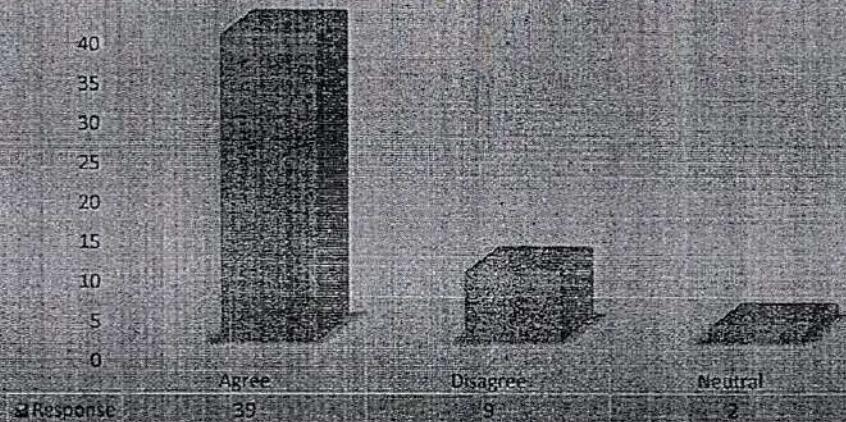


The information regarding online product purchases is displayed in the above table. It can be seen that, of the respondents, a maximum of 60% stated that they occasionally buy products online, 36% said they buy products online regularly, and the remaining 4% said they never buy products online.



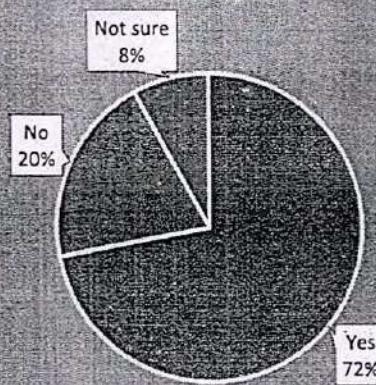
The application or website name used to make an online purchase is displayed in the above table. 88% of respondents said they purchase goods from Amazon, 46% from Snapdeal, 84% from Flipkart, 36% from Meesho, and 42% from other applications or websites when they shop online.

Table shows opinion of the respondents about is online shopping convenient, time saving and informational activity



The information regarding respondents' opinions about whether online shopping is convenient, time-saving, and informative is displayed in the above graph. It can be seen that, at most, 78% of respondents agree that online shopping is convenient, time-saving, and informative; 18% disagree, and the remaining 4% are neutral.

The opinion of the respondents about online store impacted on sales of offline traders



The aforementioned table presents the respondents' opinions regarding how online stores affect offline retailers' sales. It finds that, at most, 72% of respondents said that online stores have an impact on offline retailers' sales, 20% said that online stores have no impact on offline retailers' sales, and the remaining 8% did not respond to this question.

Conclusions:

The research paper concluded that, online shopping has a significant impact on retailers, with 76% of respondents making purchases online, while only 24%

prefer to shop in physical stores. The frequency of online shopping varies, with 52% regularly shopping and 16% seldom. The products purchased online include jewelry, textiles, gift articles, books,

electronics, and more. Respondents follow various steps to make an online purchase, including reviewing information, gathering information, visiting stores, and making in-person purchases. The application or website used to make an online purchase is commonly used by online retailers like Amazon, Snapdeal, Flipkart, Meesho, and others. 78% of respondents agree that online shopping is convenient, time-saving, and informative, while 20% disagree and 4% are neutral. The impact of online stores on offline retailers' sales is also a significant concern.

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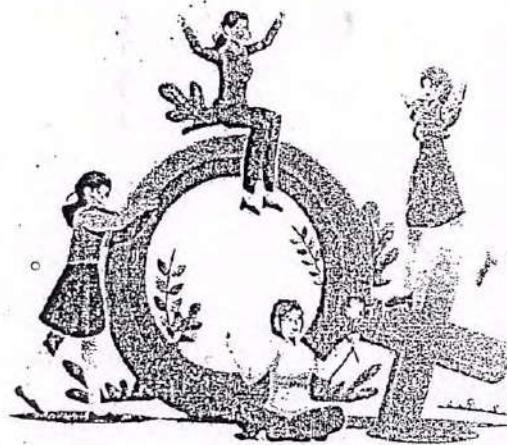
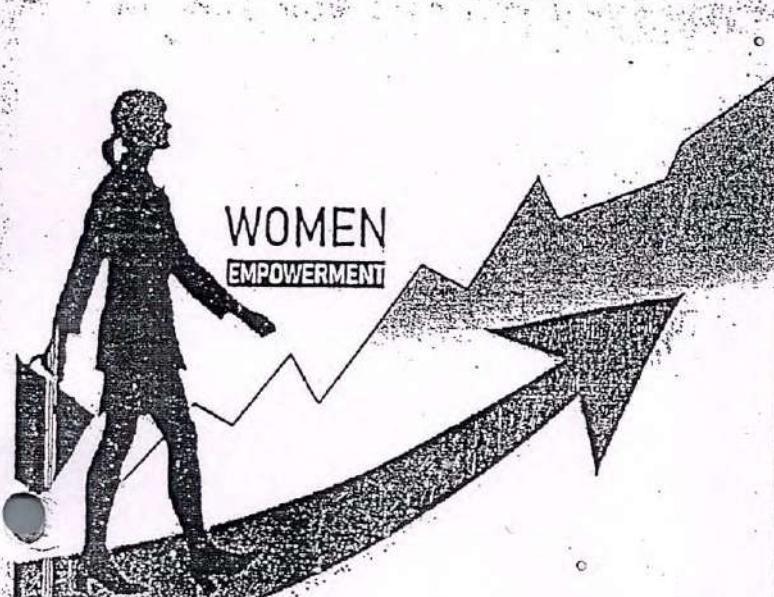
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प्रा. डॉ. सी. एस. पाटिल

सौ. रजनीताई नानासाहेब देशमुख कला, वाणिज्य व विज्ञान महाविद्यालय भडगाव जि. जळगाव

प्रस्तावना:-

भारतीय ख्रियांच्या समस्यांची चर्चा करताना आदिवासी ख्रियांचे प्रश्न नेहमी दुर्लक्षित राहिले आहेत आज ही गरिबीत जीवन जगणाऱ्या आदिवासी ख्रिया मुक्तपणे व स्वतंत्रपणे जगतात म्हणून त्यांचे काही प्रश्न नाहीत त्यांच्या समस्या नाहीत असे प्रस्थापित समाजाला घाटते मात्र मातृसत्ताक पद्धती स्वीकारलेल्या आदिवासी ख्रिया आज ही वाईट परिस्थितीमध्ये जीवन जगतात आदिवासी जमाती जगाच्या वेगवेगळ्या भागांमध्ये विभागल्या गेल्या आहेत त्यामुळे या जमातीमध्ये एकजूट होत नाही

फक्त महाराष्ट्रातील आदिवासी जमातींचा विचार केला तर प्रत्येक भागातील भौगोलिक राजकीय आणि सामाजिक परिस्थितीनुसार आदिवासींचे प्रश्न बदलतात आदिवासी ख्री जगण्याच्या जीवधेण्या संघर्षात अडकली आहे असंघ्य समस्यांनी व्रस्त झाले आहे

उद्दिष्ट :-

1. आदिवासी जमातींच्या इतिहासाची माहिती घेणे
2. आदिवासी ख्रियांची समस्या जाणून घेणे
3. आधुनिक काळातील आदिवासी ख्रियांची सामाजिक आणि आर्थिक परिस्थिती समजून घेणे
4. आदिवासी ख्रियांच्या समस्या सोडवण्यासाठी आदिवासींचे प्रश्न समजून घेणे
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7. आदिवासी कष्टकरी मजूर ख्रियांची माहिती घेणे हे उद्दिष्ट ठेवून हा विषय मी घेतलेला आहे

संशोधन आराखडा किंवा विषय :-

आताच्या काळात ही आदिवासी जमातींमध्ये मातृसत्ताक पद्धतीचा प्रभाव आहे. विटिश काळापासून आदिवासी जमाती प्रस्थापित समाजाच्या संपर्कात आल्या त्यामुळे पितृ प्रधान पद्धतीकडे वळू लागल्या आणि धर्म जात या व्यवस्थेतून निर्माण झालेल्या प्रश्नांपासून या या ख्रिया काही प्रमाणात दूर झाल्यात मात्र विटिश वसाहत काळापासून आदिवासींचे धर्मातर करून घेण्याची पद्धती पद्धती प्रचलित झाली त्यामुळे आदिवासींचे हिंदूकरण करण्याची प्रक्रिया किंवा चळवळ मोठ्या प्रमाणात सुरु झाली तरी आदिवासींचे प्रश्न मोठ्या प्रमाणात मोठ्या प्रगाणात असलेले दिसतात आदिवासी समाजात गोडुल प्रथा अस्तित्वात आहे या पृथ्वीशी समाजाचे अनेक समाज आणि गैरसमज आहेत गोडुल म्हणजे ख्रियांना साथीदार निवडण्याचे स्वतंत्र आहे प्राचीन काळामध्ये जमिनीवरच्या थधिकारापर्यंत आदिवासी श्री स्वतंत्र होती आणि निर्णय घेण्याची क्षमता होती मात्र जल जमीन आणि जंगलावरच्या प्रस्थापित समाजाच्या आक्रमणामुळे आदिवासी ख्रियांना थोड्याफार प्रमाणात अपयश आले आदिवासी श्री पुरुषांच्या शानाचा फायदा घेऊन त्यांची आर्थिक सांस्कृतिक आणि राजकीय लुटमार करून त्यांना त्यांना कंगाल वनवण्याचा प्रयत्न होत आहे त्याचा पहिला वळी आदिवासी ख्री झालेली आहे साथीच्या रोगांमध्ये आदिवासींचे पाळीच्या पाढे मृत्युमुखी पडतात साथीच्या आजारामध्ये भक्तांच्या हुक्मानुसार ढोळ्याला पटी वांधून टाकीन ठरवलेल्या आदिवासी ख्रियांना

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आणि पुरुषांना मरेपर्यंत मारले जाते आदिवासींने शोषण केले जाते त्यामुळे आदिवासींच्या डांगिप्रत्येवर अजून प्रतिवंध घातला गेला नाही आदिवासी संस्कृतीमध्ये निरक्षर चे प्रमाण जास्त आहे आदिवासी संस्कृतीत अमानुष रुढी परंपरा श्रद्धा अंधश्रद्धा मोळ्या प्रमाणात आहेत त्यामुळे जात आणि धर्म या वर्गात सगळ्या खालच्या स्थानावर आदिवासींच आहेत आदिवासी लोक हुंड्यासाठी खियांचा बळी घेत नाहीत मात्र पुरुषांच्या अत्याचाराला बळी पडलेल्या खिया आजही दहेज प्रथा अस्तित्वात आहे मात्र वर मुलाच्या कुडुंबाला वधू मूल्य द्यावे लागते लग्न झाल्यानंतर वर पुरुष खियांकडे येऊन राहतात अशा काही रुढी परंपरा आदिवासी समाजांमध्ये असल्या तरी आदिवासींच्या या लोकसंस्कृतीला वाहेरील जगाशी आलेल्या संपर्कामुळे आणि काही कारणामुळे घोका निर्माण झाला आहे.

निष्कर्ष :-

आदिम किंवा आच संस्कृतीला खूप मंहत्त्व दिले जाते भारत सरकार व समाजाच्या वेगवेगळ्या स्तरातून आदिवासी संस्कृतीचे खूप कौतुक केले जाते मात्र आदिवासी त्वी ही फक्त आर्ट गॅलरीत भारतीय सौंदर्याचा नमुना म्हणून पाहायला मिळते मात्र प्रत्यक्ष वास्तव परिस्थितीमध्ये आदिवासी त्वी कुपोषणाचा बळी ठरलेली आहे मुळात नागरी संस्कृती पासून दूर व अलिस राहिलेले डोंगराळ प्रदेशातील मूळचे रहिवासी म्हणजे आदिवासी होत सर्वसाधारणपणे जंगलात दुर्गम दऱ्याखोऱ्यात व सुसंस्कृत समाजापासून वेगळे असलेल्या प्रदेशात आदिवासी अतिशय कमी प्रमाणात वसती करून राहतात आदिवासी लोकसंख्येचे प्रमाण कमी आहे शिक्षणाचे प्रमाण देखील कमी आहे असे असले तरी आदिवासी जमात म्हणजे लोकांचा एक समूह जो एकत्र राहतो समान भाषा संस्कृती आणि इतिहास यांचा सामायिक आहे अरे किंवा शहरांच्या बाहेर राहतो बन उत्पादने आणि जमीन हे त्यांच्या उपजीविकेचे साधन आहे अशिक्षित असणारा आजी वंचित व दुर्लक्षित घटक किंवा समूह म्हणून ओळखला जातो आदिवासी समाजाने प्रगती केली आहे भारताच्या प्रशासनात कार्य करीत आहेत निंदिश काळात क्रांतिकारी झाशीची राणी लक्ष्मीबाई यांच्यासोबत आदिवासी महिला झलकारी वाईने निंदिश विरोधी लढाईत पराक्रम गाजवला होता असे असले तरी सध्याच्या काळात आदिवासी जमातीमध्ये मोळ्या प्रमाणात जागृती होत आहे इसवी सन 2023 मध्ये पहिले आदिवासी महिला साहित्य संमेलन गडचिरोली महाराष्ट्र येथे घेतले गेले या संमेलनाचे अध्यक्ष माननीय कुसुमताई अलाम ह्या होत्या म्हणजे बोटावर मोजल्या जाणाऱ्या इतक्याच आदिवासी महिला सध्या मात्र अजूनही आदिवासी समाजांमध्ये खियांच्ये जागृती होणे महत्त्वाचे आहे.

तरीही जंगल जमीन अधिकार व्यसनाधीनता दारिद्र्य बेरोजगारी अज्ञान अंधश्रद्धा जोडीपरंपरा खियांवर अत्याचार मोळ्या प्रमाणात होतात तरीही आदिवासी समाजात मोळ्या प्रमाणात एकजूट असलेली दिसते श्रेयासन समारंभात एकजुटीने भाग घेतात महिला प्रसावाच्या कामात सामुदायिक भाग घेतात अन झांगोग्य आरोग्याच्या तक्रारी मोळ्या प्रमाणात आहेत गडचिरोली चंद्रपूर चंबळ खोरे व इतर पहाडी भागात दरोडेखोरांकहून खियांवर मोळ्या प्रमाणात अत्याचार केले जातात आदिवासी खियांची विटवना केली जाते त्यामुळे आदिवासी खियांचे जगणे असत्य झाले आहे त्यांच्या मानसिकतेचा विचार केला जात नाही त्यामुळे आदिवासी खीला तिचे कर्तृत्व सिद्ध करता येत नाही

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3. आदिवासी टाकीन प्रथा संध्या नरे पवार
4. वाहरु सोनवणे आदिवासी माय कवितासंग्रह

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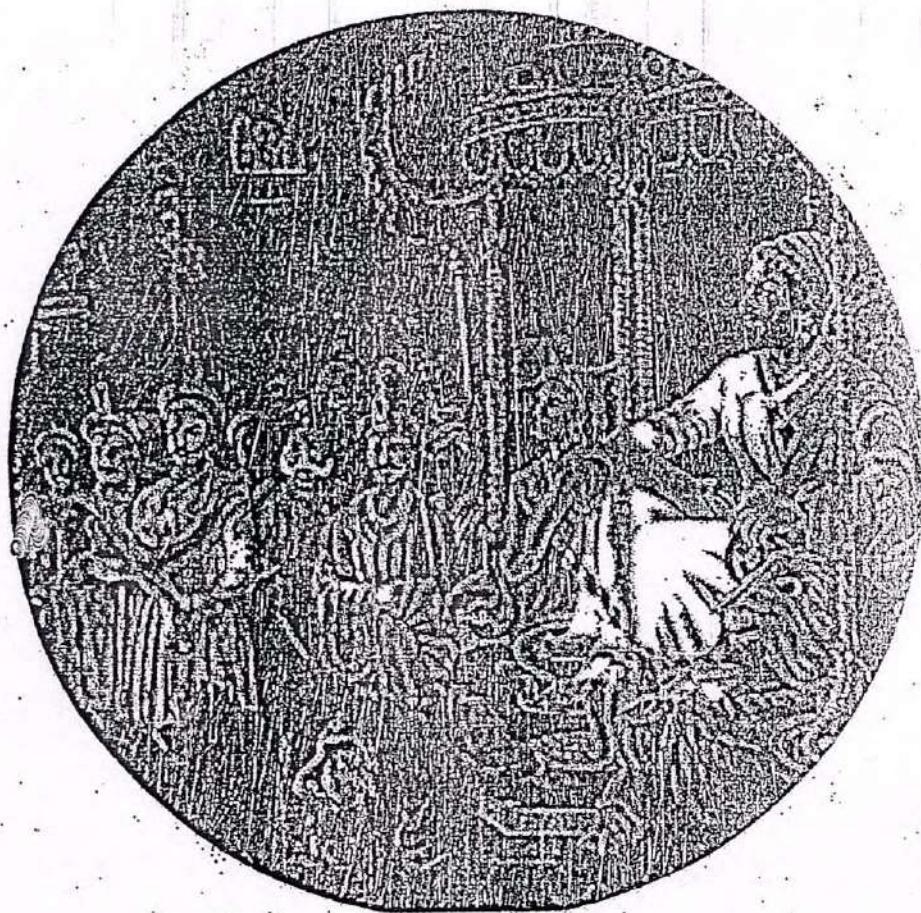
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**Chhatrapati Shivaji Maharaj's
Governance: Then, Today and Tomorrow**



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शिवाजी महाराजांच्या अष्टप्रधान मंडळाची भूमिका आणि कार्यपद्धती

प्रा. डॉ. चित्रा पाटील

 सौ. रजनीताई नानासाहेब देशमुख
 कला वाणिज्य विज्ञान महाविद्यालय भडगाव

प्रस्तावना –

मध्ययुगीन भारताच्या इतिहासात छत्रपती शिवाजी महाराजांचे अनन्यसाधारण असे महत्व आहे. मराठी सत्तेचा निर्माता आणि राज्यकर्ता या अर्थाने त्यांना महत्व दिले जाते. शिवाजी राजांना खतेचा राजा आणि कुरवाडी भूषण अशी विशेषणे लावली जातात. शिवाजी महाराजांनी अतिशय उत्कृष्टपणे प्रशासन केले. त्यांच्या प्रशासन व्यवस्थेचे महत्वाचे वैशिष्ट्य म्हणजे अष्टप्रधान मंडळ होय. शुक्रनीती या प्रथांवरून अष्टप्रधान मंडळाची रचना केली होती. शिवकाळात फक्त आठ मंत्री मंत्रिमंडळात होते. सप्तांष अकबराच्या काळात त्यांचा नवरत्न दरबार होता. याचप्रमाणे छत्रपती शिवाजी राजांनी अष्टप्रधान मंडळाची निर्मिती केली.

हेतू कथन –

- 1) शिवाजी महाराजांच्या अष्टप्रधान मंडळाची माहिती घेणे.
- 2) अष्टप्रधानाच्या कार्याची माहिती घेणे.
- 3) शिवाजी राजांच्या प्रशासनाची माहिती घेणे.
- 4) शिवाजी राजांचा दृष्टिकोन समजून घेणे.
- 5) शिवाजी राजांच्या प्रशासनातील धोरणाची माहिती घेणे.

उद्दिष्टे –

- 1) अष्टप्रधान मंडळाची आणि छत्रपतींच्या दरबारातील बैठकीच्या व्यवस्थेची माहिती घेणे.
- 2) प्रत्येक मंत्र्यांचे शासन व्यवस्थेतील महत्व जाणून घेणे.
- 3) प्रत्येक मंत्र्यांच्या अधिकाराची माहिती घेणे.
- 4) अष्टप्रधान मंडळाच्या विकासाची माहिती घेणे.

इत्यादी वरील उद्दिष्टे लक्षात घेऊन मी हा विषय निवडता आहे.

संशोधनाचा आढावा –

शिवाजी महाराजांच्या अष्टप्रधान मंडळाची आसन व्यवस्थेची माहिती पुढील प्रमाणे पेशवा अमात्य सचिव मंत्री तर डाव्या वाजूस सेनापती सुमंत आणि पंडितराव अशी मंत्र्यांची बैठक व्यवस्था होती. शिवाजी राजांच्या अष्टप्रधान मंडळाची माहिती पुढील प्रमाणे -1) पेशवा - मोरोपंत पिंगळे 2) आमात्य किंवा मुजुमदार - रामचंद्रपंत अमात्य 3) मंत्री किंवा वाकन 20. - दत्ताजी श्रंबक 4) सचिव - अण्णाजी दत्तो 5) सुमंत - रामचंद्र श्रंबक 6) सेनापती किंवा सरनोबत - नेताजी पालकर आणि प्रतापराव गुजर नंतर हनुमंतराव भोहिते 7) पंडितराव - रघुनाथ पंडित 8) न्यायाधीश - जीरा जी रावजी इत्यादी

छत्रपती शिवाजी महाराजांच्या एकूण शासन संस्थेवर प्राचीन भारतातील राजनीति तज कौटिल्य आणि त्यांचे अर्थशास्त्र यांचा प्रभाव पडला होता. शासन व्यवस्थेत राजा हा फक्त नामधारी नसून त्याच्या हाताखाली अष्टप्रधान मंडळ, सर्व महाल, 18 कारखाने, बारा महाल, सर्व सचिव, फडणीस, पोतनीस, सबनीस, चिटणीस यांचा समावेश होत असे अष्टप्रधान मंडळाची वैशिष्ट्ये –

- 1) अष्टप्रधान मंडळाच्या सर्व अधिकाऱ्यांची निवड ही गुणात्मकतेवर करण्यात येत असे.
- 2) मंत्र्यांची निवड प्रत्यक्ष शिवाजी महाराज स्वतः करीत असत.
- 3) अष्टप्रधान मंडळातील सर्व मंत्र्यांना दरमहा पगार दिला जात असे.

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- 4) मंत्र्यांना वतनदारी किंवा मनसबदारी कधीही दिली नाही
- 5) हे सर्व मंत्री फक्त छत्रपतींना जबाबदार असते.
- 6) कोणतेच पद हे वंश परंपरागत नव्हते.

छत्रपती शिवाजी महाराजांच्या प्रशासनातील अष्टप्रधान मंडळ अतिशय कार्यक्षम होते. यातील सर्व मंत्र्यांना सचिव समजाते जाई. सचिव व त्यांची कार्ये पुढीलप्रमाणे –

- 1) दिवाण - मुजुमदार यांचा मुख्य खाजगी सचिव
- 2) हिशोबनीस - खर्च ताळेबंद इत्यादी कार्य
- 3) फडणीस - हिशोब ठेवण्याचे कार्य
- 4) दस्तदार - सरकारी सर्व पत्रव्यवहारावर देखरेख करणे
- 5) चिटणीस - हा प्रत्यक्ष राजाचा व्यक्तिगत सचिव व सल्लागार
- 6) कारखानिस - कारखान्यातील मुख्य अधिकारी
- 7) खजिनदार - किल्ल्यावरील जड जवाहिर इत्यादीचे संरक्षण करणे
- 8) पोतनीस - रोख रकमेचा संरक्षण करता इत्यादी

संशोधन अहवाल किंवा निष्कर्ष –

छत्रपतींच्या अष्टप्रधान मंडळाचे महत्त्वाचे वैशिष्ट्य म्हणजे या सर्व आठ मंत्र्यांची छत्रपतींच्या दरबारात बैठकीची स्वतंत्र व्यवस्था होती. ग्रत्येक मंत्र्याला अधिकार होते. शासकीय अधिकृत कागदपत्रावर प्रत्येक मंत्र्याचे हस्ताक्षर व ठसा असे. त्याचे शासन व्यवस्थेतील महत्त्व स्पष्टपणे दिसून येते. तसेच मंत्र्यांना रोग पगार दिला जात असे.

अशाप्रकारे छत्रपती शिवाजी महाराजांचे अष्टप्रधान मंडळ हे प्रशासनाच्या दृष्टीने अत्यंत महत्त्वपूर्ण होते. शिवाजी महाराजांचे अष्टप्रधान मंडळ म्हणजे मध्युगीन भारताच्या इतिहासातील गुणात्मक शासन व्यवस्थेचा अभिनव प्रयोग होता हा प्रयोग शिवाजी राजांनी त्या वेळच्या मुस्तिम शासनकर्त्याच्या प्रभावातून केला होता. तरीही राजाच्या शासन व्यवस्थेवर धर्म संस्थेचा मोठा प्रभाव होता हे दिसून येते.

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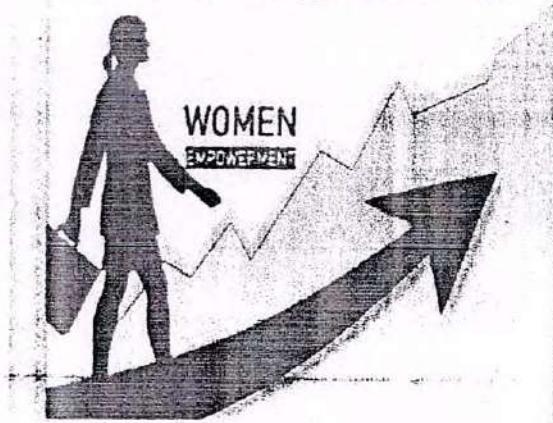
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प्रस्तावित :-

प्रस्तुत मंशोधनात भारतीय स्वातंत्र्य चलवलीत यानदेशातील जलगाव जिन्हातील महिलांनी पुरुषांच्या खांद्याला खांदा लावून या स्वातंत्र्य चलवलीत प्रत्यक्ष व अप्रत्यक्ष सहभाग नोंदविलेला दिसून येतो. महात्मा गांधींनी त्रिशिं भरकार विरुद्ध पुकारलेल्या स्वातंत्र्य लढ्यात महिलांनीही मोक्षा प्रमाणात सहभाग घेतला होता. याचा परिपाक म्हणजे जलगाव जिन्हातील ईज्जपूर येथील धनाजी नाना चौधरी यांच्या सहचारिणी सौ.सरस्वतीबाई यांनी ही या स्वातंत्र्य लढ्यात सहभाग नोंदविला होता. याचाच मार्गोवा संशोधक म्हणून घेण्याचा प्रयत्न केला आहे.

इ. म. १९३० कायदेभंग चलवलीत भरोजिनी नायडू कमलादेवी चटोपाध्याय, कमला नेहरू, अवंतिका वाई गोऱ्यले, हंसाबेन, ऊर्मिनादेवी ड. खियांनी उल्लेश्वरीय कामगिरी केली. म. गांधींच्या दांडीयात्रेम सरोजिनी नायडू सहभागी झाल्या होत्या. धारामणा येथील मिश्रागारावर झालेल्या सत्याग्रहाचे नेतृत्व सरोजिनी नायडूनी सहभागी झाल्या होत्या. धारामणा येथील मिश्रागारावर झालेल्या सत्याग्रहाचे नेतृत्व सरोजिनी नायडूनी केले होते, गांधीय सभेच्या अध्यक्ष झालेल्या त्या पहिल्या भारतीय महिला होत्या. 'वुमेन्स लीग फॉर पीस अण्ड प्रीडम या आंतरराष्ट्रीय महिला परिपदेस कमलादेवी चटोपाध्याय यांनी सहभाग घेतला होता. त्यांनी देशातील युवाशक्ती संघटित करण्यसाठी प्रयत्न केला. हंसाबेन मेहता यांनी ऑनररी मॅजिस्ट्रेट पदशाचा त्याग करून सत्याग्रह आंदोलनात भाग घेतला. जवाहरलाल नेहरू यांच्या मातोश्री स्वरूपगणी नेहरू आणि पर्वी कमला नेहरू यांनी कायदेभंगाच्या चलवलीत मक्कीय भाग घेतला होता. कस्तुरबा गांधी, कमला नेहरू, सुचिता कृष्णनानी, विजयालक्ष्मी पंडित, सरोजिनी नायडू, अरुणा अमफ्रेल्नी, उपा मेहता, जानकीदेवी वजाज, नविनीमेन गुप्ता, रवमाला, राधिकादेवी, डॉ. कुमारी प्रभावती ड. भारतीय खिया तर डॉनी वेंडेट भगिनी निवेदिता, नेनी मेन गुप्ता इत्यादी विदेशी खियांनी भारतीय स्वातंत्र्य चलवलीत महत्वपूर्ण योगदान दिलेले दिसून येते.

महागांधान द्वारा धनाजी भट, प्रेमावाई कंठक, गोदावरी पमलेकर, प्रानावाई मुखर्जी यामारम्बे नवे लढाऊ नेतृत्व पुढे आने. नेहरूनी वर्णन केल्याप्रमाणे गांधीजींनी समाजातील सर्व विभागांना प्रभावित केले होते, जे वृष्टिजीवी, श्रमिक, श्री-पुरुष, वृद्ध न्यात मार्फील होते. गांधीजीच्या मते, 'अहिंसात्मक मंथर्प करण्यास श्रीच अधिक योग्य आहे. घरघरगंतून खिया वाहेर पडल्यापिवाय गांधीय चलवलीला मार्मर्य प्राप्त होणार नाही. तिना जीवनाच्या प्रत्येक क्षेत्रात पुरुषां उत्केच अधिकार असले पाहिजेत.'

मविनय कायदेभंगातील मर्वत क्रांतीकारक फलयुती म्हणजे महागांधानील महिला प्रवृद्ध झाल्या व त्यांनी प्रशसनीय कामगिरी करून दावविनी दान्नानेंची पर्वी वामनाई दास्ताने, उकांची पर्वी पार्वतीवाई यकार, पुण्याच्या मनमामावाई कृत्येकर यांनी भुमावळ, जलगाव, वरणगाव, एंदलावाद, चांगदेव, यावल वरेंग टिकाणी मूळ जनजागृती केली होती. जलगाव जिन्हातून ५०० वर्क्टीनी कायदेभंगाच्या सत्याग्रहात भाग घेऊन कागवास पत्तरला होता. त्यात वन्याच महिलांना तुळगवास भोगावा लागला न्यात भगिनी आधारीवर होण्या. त्यात जलगाव जिन्हातील मौ. मर्वतीवाई धनाजी चौधरी यांचा ही सहभाग दिसून येतो.

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प्राचीन काळातील स्त्री शिक्षण – एक ऐतिहासिक अभ्यास

प्रा.डॉ.इंदिरा अशोक लोखंडे

सहाय्यक प्राध्यापक, इतिहास विभाग

सौ.रजनीताई नानासाहेब देशमुख कला, वाणिज्य व विज्ञान महाविद्यालय भडगाव, ता. पाचोरा, जि. जळगाव.

प्रस्तावित :-

भारतील स्त्रीजीवनाच्या इतिहासाकडे प्रखर दृष्टिकोन टाकला तर एक गोष्ट लगेच च ध्यानी येईल की, स्त्री म्हणजे त्याग, निष्ठा, चारित्र्य, सेवा, कर्तव्य- बुद्धी, आत्मार्पण ! सीता, सावित्री, द्रौपदी, दमयंती, जिजामाता, लक्ष्मीबाई, सावित्रीबाई या स्त्रीरत्नांची नावे डोळ्यांसमोर आली की, वरील सर्व शुद्ध, पवित्र भावना मनी दाटून येतात आणि मस्तक नम्र झालेल्या मस्तकात दुसराही एक विचार येऊन जातो की, ज्या आपल्या देशात अशी असामान्य स्त्रीरत्ने जन्माला आली, त्यांनी आपल्या गुणासमुच्चयाने हिंदुसामाजिक आणि देशाला प्रतिष्ठा प्राप्त करून दिली. स्मृतिकारांनी स्त्रियांना वेदाधिकार, वेदपठनाचा अधिकार नाकारलेला असला तरी त्या आधी त्रिवेदातील सूक्तांच्या कर्त्त्वा त्रिष्णीच्या नावांत दिसून येते. याचाच अर्थ असा की, वेदरचना करण्याचा अधिकार पुरुषांइतकाच स्त्रियांनाही होता. वेदमंत्राइतकाच ब्रह्मविद्येचा अधिकारही स्त्रियांना होता असा उल्लेख इतिहासात दिसून येतो.

प्राचीन काळात शिक्षणाचा आरंभ गायत्री मंत्राद्वारे होत असे. या मंत्रामध्ये विद्यार्थी ही प्रार्थना करतात की, ईश्वर त्यांना बुद्धी व सन्मार्गाकरिता प्रेरित करो. ब्रह्मचर्याश्रम काळात गुरुकुलात तपस्वीनी प्रमाणे साधे-कठोर जीवन व्यतित करून त्यांच्यामध्ये अशा धारणा होती की, शिक्षणाद्वारे व्यक्ती सांसारिक सुख-दुःख पासून दूर राहून स्थायी सुख- शांती प्राप्त करू शकतो. प्रारंभी पिताच आपल्या मुलांना शिक्षण देत असे. त्यानंतर वैदिक ग्रंथांचे विद्वान गुरु शिक्षण देऊ लागले. मुलामुलींना शिक्षण दिल्या जात होते. अनेक स्त्रिया यज्ञविधी पूर्ण करित होत्या. शास्त्रज्ञानाबरोबर मुलीच्या आवडी-निवडी प्रमाणे लष्करी शिक्षण सुध्दा त्या प्राप्त करित होत्या अशी उदाहरणे आहेत. गुरु मुला-मुलींना वैदिक सुकृ, वीरगाथा, ज्योतिष्य, विज्ञान व व्यवसायांसंबंधी शिक्षण देत असे, व्यवसायांसंबंधीचे अधिकतर शिक्षण मुले आपल्या वडिलांकडूनच प्राप्त करीत होते. स्त्रिया कापड विणणे, रंगाई, कशिदा, चटणी, टोपल्या इ. बनविण्याचे करित होत्या व त्यांचे कलात्मक शिक्षण प्राप्त करित होत्या. स्त्रिया विशेषत: हस्तकलात पारंगत होण्याचा प्रयत्न करित होत्या.¹

प्राचीन काळात लेखन कला विकसित न झाल्याने विद्यार्थ्यांवर वडिल किंवा गुरुपासून मौखिक शिक्षण प्राप्त करित होते. त्यांचे विद्यार्थी प्राप्त मौखिक ज्ञान श्रवण व पठण करून त्यास कंठस्थ करीत होते. वाद-विवादाला शिक्षण पद्धतीमध्ये महत्वपूर्ण स्थान होते. वाद-विवादाने तर्क व भाषण क्षमतेमध्ये वाढ होते अशी धारणा होती. मुलीचा उपनयन संस्कार सुद्धा होत होता. यज्ञोपवित धारण करून ती गुरुकुलात विद्यार्थ्यांवर करित होती. अर्थवेदामध्ये कन्येचा ब्रह्मचर्याश्रम काळात आश्रमात राहण्यास उल्लेख आहे. काही स्त्रिया निश्चित काळा पर्यंत शिक्षण घेऊन विवाहाचे पवित्र सुत्र बांधून गृहस्थाश्रमात प्रवेश करित असे. काही स्त्रिया आजीवन शिक्षण क्षेत्रात राहात होत्या. त्यांना वेद व विभिन्न कलांचे ज्ञान दिले जात होते. स्त्रियांना साक्षर होऊन शास्त्रांचे पूर्ण ज्ञान प्राप्त करता येत होते.

महाकाव्यात सीता, सावित्री, देवयानी, कैकेयी, कुन्ती, द्रौपदी, उत्तरा इ. अनेक कलानिपूण प्रतिष्ठित स्त्रियांचे उल्लेख आढळतात. त्यावरून या काळातील स्त्रियांच्या शिक्षणाकडे लक्ष दिल्या जात होते, असे दिसून येते. रामायणामध्ये वेदांत पारंगत अजैयी या स्त्री चे नाव मिळते. कौशल्या, तारा, सीता इ. वैदिक मंत्रांच्या ज्ञाता होत्या. प्रत्येक धार्मिक कार्य प्रसंगी स्त्रिया पती सोबत यज्ञमाणिन महणून त्यास सहकार्य करीत असे. यज्ञकर्मांचे वेळी पतीसह त्यांची उपस्थिती अनिवार्य समजली जात होती. तसेच प्रत्येक शुभप्रसंगी तिची उपस्थिती आवश्यक होती.²

वैदिक काळात स्त्रीशिक्षणाला पूर्ण वाव दिलेला होता. शिक्षण क्षेत्रात पुरुषप्रमाणे त्यांना समान हक्क दिलेले होते. त्याकाळी 'चरण' नामक वैदिक अध्यापन-संस्था अस्तित्वात होती, त्यामध्ये त्यांना सहज प्रवेश मिळे. पूर्वीच्या काळी मुला प्रमाणे उपनयन संस्कार मुलींना लागू होता. हा संस्कार पार पडल्यानंतर वेदाध्ययनाचा अधिकार त्यांना प्राप्त होई.³ यावरून वैदिक काळाखंडात शिक्षणाच्या बाबतीत बन्याच प्रमाणात लोकशाहीचें तत्व अंगिकारलेले आपणांस दिसून येते. स्त्रिया शुद्रसमान आहेत, व महणून त्यांना उपनयन व वेदाध्ययन यांचा अधिकार नाही, हें स्मृतिकालीन मत यावेळी समाजास माहितही नव्हते. 'अर्धो ह वा एष आत्मनो'

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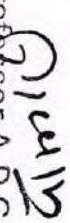
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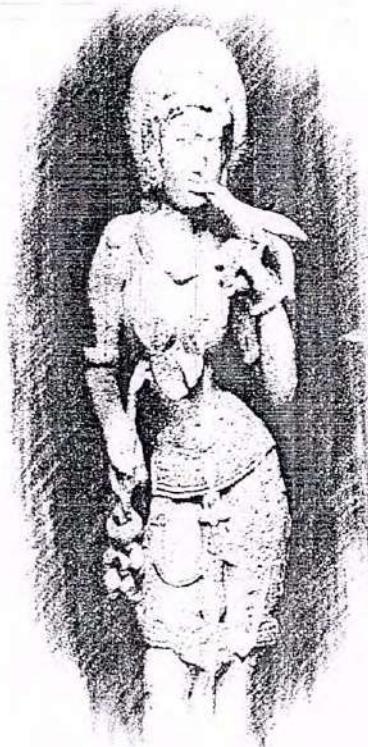
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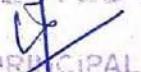
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राष्ट्रकृष्ण काळातील शिल्पकला – ऐतिहासिक महत्त्व

डॉ. डंदिरा अशोक लोखंडे

महाराष्ट्र प्राध्यापक, इतिहास विभाग मौ. रजनीनाई नानासाहेब देशमुख कला, वाणिज्य व विज्ञान महाविद्यालय
भडगाव, ता. पाचोगा, जि. जळगाव

प्रस्तावना

प्रमुख मंशोधनातीन गाष्ट्रकृष्ण काळातील शिल्पकलेचा ऐतिहासिक अभ्यास करीत अमरांना, भारतीय मंस्कृतीन शिल्पकलेची मुरुवात वास्तुवाले प्रमाणेच हड्ड्या आणि मोहोंजोदाडो मंस्कृतीपासूनच आली. येथील उन्हनात भाजलेल्या मार्नीची शिल्पे, दगडी शिल्पे व मुद्रा मिळालेल्या आहेत. तसेच मार्य काळात मोठ्या प्रमाणावर शिल्पकलेचा विकास झालेला दिसून येतो. म्हाट अशोकाने अनेक ठिकाणी म्हंभ उभारले होते, या म्हंभार्यावर घोडा, मिंह व वैल इ. प्राण्यांच्या मृती कोगण्यात आल्या होत्या याच काळातील पाटणा व परबर्म येथील यश आणि दीदारगंज येथील चामगद्धारिणी यक्षिणी ही शिल्पे शिल्पकलेचे उक्तकृष्ट नमूने आहेत. शुग, कण्व, मातवाहन, चालुक्य, राष्ट्रकृष्ण, गुम व चोल काळात शिल्पकला अनुच्छेद शिशुगावर पोहोचनी होती मार्नी, मारगाथ, वेरूळ, अजिंठा, कंधार, वदामी, पट्टदक्कल, देवगड, निगावा, गेहोल व हळेविळ येथे शिल्पकलेचे मुंदर नमूने पाहावयाम मिळतात. गजबटीनंतर दक्षिण भारतात गाष्ट्रकृष्ण घराण्याची मना स्वापन झाली. इ.स. ७५३ पासून इ.स. ७५४ पर्यंत या घराण्याने दक्षिण भारतावर गज्य केले. गाष्ट्रकृष्ण घराण्याच्या काळात वेरूळ, घागपूरी आणि कंधार ही कलेची केंद्रे होती, त्यामुळे या ठिकाणी कला व स्थापत्याचा मोठ्या प्रमाणात विकास झालेला दिसून येतो. त्यातील उक्तकृष्ट नमूना म्हणजे वेरूळ येथील कैलास मंदिर होय.

कैलास मंदिर :-

चालुक्य काळात वेरूळ येथील काही लेण्या कोरल्या; गाष्ट्रकृष्ण म्हाट कृष्ण पहिल्याने वेरूळ येथील लेणी क्रमांक १६ कोरविने, या लेणीमध्ये जमे चित्रकाम आढळते तसेच इतरही लेण्यांमध्ये चित्रकाम केलेले आढळते. त्यातील महत्वपूर्ण लेणी क्रमांक १६ ही जगप्रसिद्ध लेणी अमून ती 'कैलास मंदिर' किंवा 'कैलास लेणी' म्हणून ओळखली जाते ते एक 'शिवमंदिर' आहे. गाष्ट्रकृष्ण गजा कृष्ण पहिला याने ही लेणी कोगविळ्यामुळे त्याच्या नावावरून या लेणीम 'कल्पनेश्वर' असे नाव ठेवल्याची माहीती गाष्ट्रकृष्णांच्या दानपत्रात आढळून येते. 'गजा कागविळीत वेरूळ हीच राजधानी होती असे निश्चितपणे म्हणता येईल. उत्तरव्यापात राज्यावर आल्यावर त्याला अल्पशी कागविळ लाभली अमली तरी त्याते आपल्या काळात कलेची मंगमणीय कामगिरी म्हणजे प्राचीन भारतीय शिल्प व स्थापत्य कलेच्या क्षेत्रातील उक्तकृष्ट अशी कलाकृती असलेली वेरूळ कैलासमंदिर होय. औरंगावाद जिल्ह्यातील वेरूळ जवळच असलेल्या पैठण येथील कोकम नावाच्या शिल्पकागकडून कृष्णाने या वाम्बुचे कोरीव काम पूर्ण करून घेतले. (इ.स. ७५३ ते ७५५) तसेच 'पट्टदक्कल' येथून कृताकाग आणून वेरूळचे कैलास किंवा शिवमंदिरचे अवृंद पापाणात इ.स. ७५७ मध्ये खोदकाम मुळ केले, हे शिवमंदिर वेरूळाक्ष मंदिराची व कांचीवरम येथील कैलासनाथ मंदिराची हूवेहूव प्रतिकृती आहे. मंदिर पूर्ण होण्यामाटी दीडंग वर्ष नागनी, या शिवमंदिराची निर्मिती 'आधी कलम मग पाया' अशा पद्धतीने करण्यात आले होते. त्यामुळेच हे शिवमंदिर जगातील एक आश्रव्य मानले जाते, लेणी क्रमांक २५ मध्यीन एका शिलालेखावरून ममजते की या शिवमंदिरचे खोदकाम आधी शिवगापासून मुळ केले व तंत्र पायाचे काम करण्यात आले, या लेणीच्या भिंतीवर वरेच शिलालेख आहेत, पण ते आज भग्नावस्थेत आढळतात.

कैलास मंदिराची वास्तुवाला :-

कैलास मंदिराची लांबी २७६ फूट, ऊळी १५४ फूट आणि उंची १०७ फूट आहे. या मंदिराच्या भौवती पापाणाची नैसर्गिक भिंत आहे. लेणीन अनेक देवतांची शिल्पे आहेत लेणीच्या आत प्रवेश केल्यावर शंखनिधी, पद्मनिधी आणि धनपती कुवेगचे भेवक नजरेम पडतात. उजवीकडे गणेशमूर्ती व मसोर महिपासुगमदिनी आहे. पुढे भिंतीवर गजलक्ष्मी कमळपुण्यावर वर्मलेली अमून दोन हत्ती आपल्या मोर्डीनी पाण्याने भरलेल्या कलशातून तिच्या मस्तकावर एकमार्ग्या अभिपेक्षाच्या धारा ओतीत आहेत. उनरेकडे गंगा, यमुना आणि मग्नवती या तीन नद्यांचा मंगम झालेला दिसून. गंगेचे वाहन मगर, मग्नवतीचे वाहन हत्ती व पुण्य आणि यमुना कामवावर उभी आहे. दोन मोठे हत्ती आणि नंदी तसेच मंडपाच्या दोहांची वाजूम ५० फूट उंचीचे दोन ध्वजस्तंभ मंदिराची शोभा वाढवितात. उनरेकडे पायच्या चढळ्यानंतर आपण मंदिराच्या उपविभागात प्रवेश करतो. या ठिकाणा मूर्य आणि चंद्राच्या प्रतिमा आहेत. मंदिराच्या मसोर दोन मजनी नंदीमंडप अमून सुख्य मंदिर २० फूट उंचीच्या चौथ्यावर निर्माण केले आहे. त्याची लांबी १६४ फूट आणि ऊळी १०९ फूट आहे. मंदिराच्या गर्भगृहावर द्राविडी पद्धतीचे नीन मजनी शिखर आहे. गर्भगृहाच्या पुढे अंतराल,

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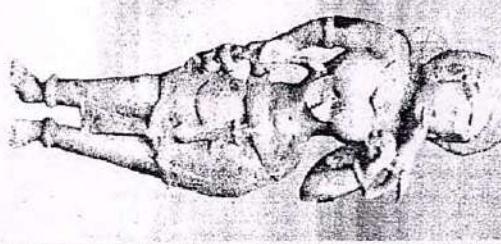
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Intensification of Sonophotocatalytic Degradation of Ponceau S using Fe - Doped and Undoped ZnO Nano Catalyst

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Abstract

Fe-doped ZnO nano catalyst was synthesized by co-precipitation method. The intrinsic characteristics of a prepared nano Fe-doped ZnO catalyst were studied using a variety of techniques including powder X-ray diffraction (XRD), scanning electron microscope (SEM), electron dispersive X-ray spectroscopy (EDS). In this study, degradation of Ponceau S as a dye pollutant was investigated in the presence of ZnO and Fe-doped ZnO nano catalyst using sonolysis, photocatalysis, sonocatalysis and sonophotocatalysis. The UV light and ultrasonic probsonicator at 20 kHz and 150 W powers were used as an irradiation source. The effect of H₂O₂ on sonocatalytic, photocatalytic and sonophotocatalytic degradation was investigated. At optimum conditions the dye degradation efficiency was influenced by addition of H₂O₂, the highest dye degradation was obtained as 98 % by US+UV+Fe-doped ZnO+H₂O₂ for 40 mg/L dye concentration after 90min. The experimental kinetic data followed the pseudo-first order model in doped and undoped sonocatalytic, photocatalytic and sonophotocatalytic processes but the rate constant of sonophotocatalysis is higher than sonocatalysis and photocatalysis process. The sonophotocatalysis was always faster than the respective individual processes due to the more formation of reactive radicals as well as the increase of the active surface area of nano catalyst.

Keywords: Ponceau S; ZnO; Fe-doped ZnO; Ultrasound; Sonocatalyst; Photocatalyst; Sonophotocatalyst; Kinetics.

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1. Introduction

Advanced Oxidation Processes (AOP) involving ultraviolet light, fenton reagents, ozone, ultrasound etc. have been tested individually as well as in combination, in the presence and absence of catalysts for the treatment of wastewater containing pesticides, phenols,

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शिवकालीन महसूल साधने

शिवकालीन स्वराज्यात छत्रपती शिवाजी महाराजानी स्वराज्याचा विस्तार संरक्षण त राज्यात असारी भर्तु मागणी महसूल प्राप्त केलेला आहे. यामध्ये प्रमुख मार्फी दोन होते. १) विविध कर २) मोगल प्रातातील ओमन व्यापारीस कॅला के (सुरत लुट). छत्रपती शिवाजी महाराजानी व्यापारी लुटीच्या मागणी प्राप्त संपत्तीचा वापर स्वराज्याच्या निर्मितीसाठी केला आहे. शिवकालीन महाराष्ट्रात अनेक प्रत्यक्ष करांच्या सहाय्याने प्राप्त उत्पन्न साधनांचा वापर रयतेच्या कल्याणासाठी केला आहे. शिवकालीन महाराष्ट्रात अनेक प्रत्यक्ष करांचा वापर केला आहे. या विविध उत्पन्न साधनांमध्ये चौथाई सरदेशमुखी व जमीन महसूल हेच प्रमुख गांधी आढळून येतात.

१) जमीन महसूल:

शिवकालीन महाराष्ट्रात आर्थिक व सामाजिक व्यवहारांचा केंद्रविंदू सामान्य माणूस होता. शिवकालीन महाराष्ट्रात लोकांचा प्रमुख व्यवसाय शेती हाच होता. खेड्यातील समाजरचना वारा बलूतेदारांमध्ये विभागाती होती. यामध्ये विविध व्यवसायिक, कारागीर, वतनदार, गाव पाटील, कुलकर्णी, महाजन, वेठविगार, स्वराज्य सेवक, यासारखे अनेक घटक कार्यकृत होते. छत्रपती शिवाजी महाराजानी स्वराज्यात परंपरागत जमीनदारी पद्धती ऐवजी 'रयतवारी' पद्धती सुरु केली म. र. चिटणीस यांच्या बखरीनुसार दादोजी कोंडदेव, मोरोपंत पिंगळे व आण्णाजी दत्तो यांच्या पद्धतीत १) जमीन मोजणी २) पिक पाहणी ३) सारा आकारणी या तत्वांचा वापर होता. पूर्वीच्या जमीनदारी पद्धतीत 'कारकून' हाच मुख्य अधिकारी असे यांच्यामार्फत व्यापिक पाहणी करून जमीन महसूल आकारला जात असे. छत्रपती शिवाजी महाराजानी या पद्धतीत वदल केलेला भाहे समासद बखरकार वर्णन करतात 'बिधेयास पिकाचा आकार पाहून पाच तक्षिमा (भाग) करून तीन तक्षिमा रयतेस घ्यावा दोन तक्षिमा दिवाणात घ्यावा येणे प्रमाणे रयतेकडून घ्यावा'. शिवकाळात जमीनीचे खरीप मोजणीचे विधा हे परिमाण होते. शेतसाराचे रक्कम रोख अथवा धान्याच्या स्वरूपात जमा केली जात असे पडित जमीने लागवडीसाठी आणण्यासाठी शेतसान्यात काहीवर्ष सुट दिली जात असे दुष्काळ, महापूर, महामारी, रोगराई, महामारी, वाढल, युद्ध, परकीय आक्रमण या काळात पिकांवे नुकसान झाल्यास शेतसायात सुट दिली जात असे शेतकऱ्यांना जनावरे, अवजारे, विद्यार्थी खरेदीसाठी रोख स्वरूपात तगाईची रक्कम दिली जात असे.

२) चौथाई व सरदेशमुखी:

डॉ. सेन यांच्यामते 'चौथाई' म्हणजे शत्रूपासून आपल्या प्रदेशाचे रक्षण होण्यासाठी दिला जाणारा कर होय. हि रक्कम एकून उत्पन्नाच्या १/४ असे. व हि रक्कम शत्रूपासून जिंकलेल्या प्रदेशातून किंवा शत्रूच्या प्रदेशातून वसूल केली जात असे. फक्टरी नोंदी प्रमाणे चौथाई विदेशी सरकार व श्रीमंत लोकांकडून वसूल केली जात असे. त्यामुळे त्याचा वोजा सामान लोकांवर पडत नसे. सभासद बखर नुसार चौथाईपासून ८० लक्ष होण उत्पन्न मिळत असे. तर सरदेशमुखी हि स्वराज्यात वसूल केली जात असे. जि एकूण उत्पन्नाच्या १/१० असे. डॉ. सेन. यांच्यामते सरदेशमुखी हि प्रामुख्याने जहागीरादारांकडून व काही प्रमाणात शेतकऱ्यांकडून वसूल केली जात होती असे आढळून येते.

शिवकालीन स्वराज्यातील अनेक प्रत्यक्ष व अप्रत्यक्ष कर आढळून येतात. यामध्ये इनामी जमिनीवर इनामी पट्टी ते नवीन इनामदार व वतनी अधिकार्यांकडून इनामी खंडणी वसूल केली जात असे. खेड्यातील जमीन मालकास मिरासदर म्हणत असे. त्यांच्याकडून मावळ प्रांतात मिरासपट्टी वसूल केली जात असे. मिरास पट्टी देशमुख - ३६६ होन, देश कुलकर्णी

शुभेच्छा

प्रा. अळण हिंगणकर

अकोट

श्री शिवचरित पुष्पांजली या ज्ञानप्रेथास हार्दिक शुभेच्छा!

B.Aadhar

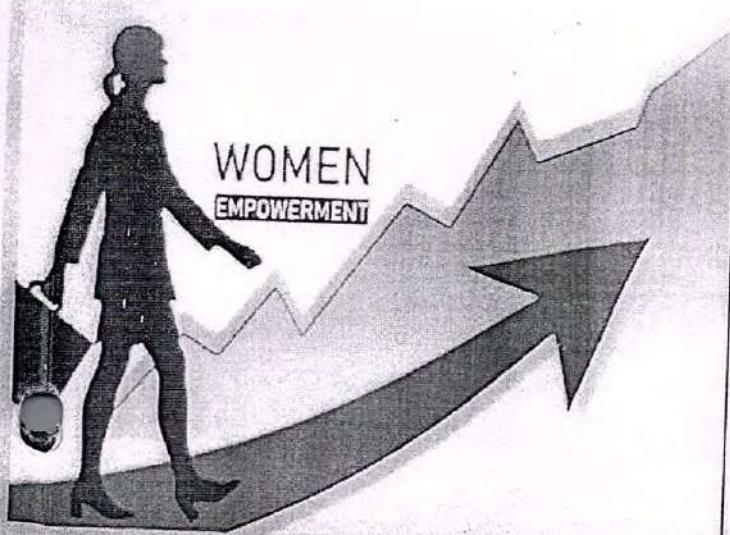
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Professional Development and Challenges Faced by Academic Women Librarians in 21 centuries: A Literature Review

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Abstract:

Objective:

This writing literature review provides a framework for understanding the professional development of academic women librarians in academic libraries and the challenges they face in the workplace.

Methods:

Sources are selected from primary bibliographies on the status of women, progress, professional development, and academic libraries. For research related to these topics, print and online resources, research manuscripts of journals, periodical articles, books, e-books and dissertations have been referred.

Results:

Evidence suggests that several personal and professional characteristics of female librarians can be identified. Evidence present shows an increase in the number of women in librarianship. As a woman in librarianship in professional development and career progression, she faced challenges such as health issues, housing responsibilities, mobility, career breaks, and lack of organizational support. Women have expanded their knowledge about ITC activities. Today's women librarians are technically competent. The development of digital technology facilitates the successful participation of women in the professional development of library science.

These reviews of the relevant literature were included to underline the importance of the topic of professional development of women librarians and the challenges they face.

Conclusion:

Various surveys of women librarians and professional development have been observed in more developed countries. Librarianship is still over 80% women. However, it is felt that this profession is suitable for women because of its feminine value. Most studies have emphasized that organizations and library professionals are jointly responsible for making efforts toward professional development.

Keywords:- Professional development, Women librarians, Educational institutions, E-books.

INTRODUCTION

The literature review provides some information about the strong points and limitations of previous studies. This enables them to improve their investigation and arrive at a proper perspective of the study. Thus this review of the literature covers the studies conducted.

This is a review of literature studies and observations on professional development areas related to women librarians and the attitudes of women librarians towards participation in professional development activities and the challenges they face. The topic "Professional Development and Challenges Faced by Women Librarians" has been universally studied. The review of relevant literature included print and online resources, i.e., research manuscripts from journals, periodical articles, books, e-books, dissertations, and theses. A survey of the available literature is presented under the subheadings listed below.

- women Librarian
- Professional development of women librarians
- Challenges faced by women librarians.

WOMEN LIBRARIANS

The review of related literature on women librarians In 2015, Mathew, Sheeba and Nellikal studied female LIS professionals from 7 leading universities in Kerala to assess their ICT skills with the help of a structured questionnaire. Studies show that male professionals have slightly better skills in ICT-based applications than women. Male professionals had better skills in ICT-based services than



female librarians. 28% had a low level of awareness, and the rest, 18.7% and 16%, did not use it or were unaware of it. Female professionals had very high skills, and the rest had low awareness or skills about ICT-based services.

Vijayakumar and Anthony (2015) noted that female library professionals determine their ICT literacy skills. The study shows that women LIS professionals have average skills in computer networking, bar code scanner, image scanner, Linux, MS Office and above average skills in Internet and Windows. Most of the women professionals know about digital library software D-Space, Koha and Library Network. Some professionals have ICT-based information retrieval skills (accessing, searching and using e-journals), electronic document delivery and interlibrary loan through the Web and online indexing and abstracting services.

A separate study on mass media use among female LIS professionals of Calicut University and Kerala University was conducted by Lijina and Jalja (2015). Studies show that most female LIS professionals use social networking sites and search engines. About half of them use Internet services such as newsgroups, downloading software/programs, online shopping and chatting. They also use YouTube, internet banking, online ticket booking and blogging. The study examined the respondents' preferred areas of information and the problems they faced in using mass media.

The study is based on the finding that Indian women serving as library and information science professionals are satisfied and comfortable working in the current library environment. Kumbhar (2016) said that most of them are in agreement with whatever facilities and remuneration they have been given. Generally, given the liberal and understanding social fabric of Indian society, they do not look beyond the social norms. But LIS academic training in professional and personal competencies will enable women librarians to compete for higher positions in libraries of all types.

In her article, Tank (2016) stated, "Not just in librarianship, but in all professions, most women find it difficult to balance career and family, which hinders their personal career growth or leads to broken relationships, which lead to stress and health problems. Women as an individual need to understand the harmony within themselves, in the family, in the society and with nature/existence so that we can live our life as per our natural acceptance." She wrote this statement about women and librarianship, which is an opportunity to transcend and understand the harmony, roles, responsibility, and values discussed in most of the literature on women and librarianship.

Parikh (2016) gives several examples of the contributions of women librarians abroad and in India: Perspectives. She said that "If women in India are given the necessary support to develop their capacity to contribute to India's knowledge, there will be greater contribution of women librarians towards knowledge centers. But at the same time, there will be greater contribution of women librarians to librarianship." is important.", A library that serves men and women may be better served with a staff whose key positions will be divided between the genders. Men and women represent different elements; they see things from different perspectives. If they work together in a different library, each contributes his best; If only men or women had been involved the result would have been broader, richer and more diverse.

"A separate survey was conducted by Savant (2018) on the opinion of women librarians about attire for daily use and their preferences for special occasions like conferences/workshops/meetings etc. The study included the attire used by women library professionals Tattoo styles and jewelry were explored. A moderate number of respondents preferred jewelry and other accessories, while tattooing practice was absent. A moderate number of female librarians selected jewelry and other accessories, while, in tattooing practice, female there is not much interest in librarians. In terms of stereotyping of librarians, the respondents felt that as far as Indian media is concerned, librarians have not been stereotyped in the media.

PROFESSIONAL DEVELOPMENT OF WOMEN LIBRARIANS

Review of related literature on professional development of women librarians.

Tiwari and Borse (2015) studied the professional growth of women librarians working in colleges affiliated under the Directorate of Higher Education in Mumbai and Konkan. This study focused on the educational and professional qualifications of women in librarianship. It was found that women are satisfied with their current profession. She found that most of the women librarians came into this profession only because of their interests. Most of the women librarians actively participate in various professional activities, but their publication ratio is very low, which should be increased. Most

of the women librarians are satisfied with their present job. It is quite interesting and useful to study the professional status of women librarians due to gender discrimination in Indian society.

This study has been performed by Gul et al. (2016), on the impact of gender in library management and information science. From the author's perspective, the study researched and reviewed articles published in electronic libraries, lending libraries, and an information science journal between 2005 and 2014. The study looked at the status of women in research, particularly in the areas of library and information science. Its results are based on the corresponding authors' contributions to the journal "Electronic Libraries". Readers are encouraged to expand their research to include authors contributing to other information science libraries and journals. This study highlights the participation and influence of women authors in library research and information science. Libraries of the future are new information centers that rely heavily on information technology for practically all of their functions.

Library services of the future require different talents than those needed today. Future women librarians should be equally adept in this new information technology environment so that they can achieve prominence as per their ability. The development of digital technology enables women to actively participate in science and technology decision making and implementation, including planning and prioritizing research and development, as well as choosing, acquiring, adopting science and technology for development, involves innovating and implementing (Devaraju, 2017).

CHALLENGES FACED BY WOMEN LIBRARIANS

Review of related literature on challenges faced by women librarians.

Women librarians have the right to participate in professional development, but achieving equal participation of women librarians remains an ongoing challenge, especially in decision making. The status of women in librarianship cannot be assessed without considering the general position of women in society and the relative position of librarianship. The real quality of women in any organization would mean the enjoyment of power, followed by prestige and privilege. All persons concerned with selection for top level positions need to raise awareness about gender bias. An organization should organize appropriate training facilities related to the special needs of women at the local level so that they can handle the new environment in libraries (Pattan, 2016).

Dhanashree and Devi (2019) investigate the factors influencing career advancement activities of female library professionals; they analyzed factors such as professional and personal, influence of professional associations, impact of ICT and social media and barriers to career progression. The study revealed that professional factors and ICT positively influenced the career advancement activities of female library professionals. Gender discrimination is the main obstacle to career advancement activities.

NOTABLE FACTORS OF THE PRESENTED STUDY

Based on the findings of the above reviews, the following conclusions can be drawn;

- Many studies have been conducted on women and librarianship and professional development of women librarians.
- The above literature review describes studies on the professional development of women librarians and the challenges they face. More research has been conducted on the professional development and challenges of women librarians.
- Many factors including social characteristics such as personal life, parents' education, marital status and family support influence professional development.
- there is a difference in the way men and women approach their careers in terms of ambition, aspiration or commitment.
- Married female academic librarians have better attitudes toward family and administrative aspects of work-life balance;
- The professional lives of women librarians are greatly misunderstood, as is the importance of their contribution to library development and library management.
- In the light of the above mentioned findings, it is observed that several factors reduce the professional development of women librarians.

CONCLUSION

The studies cited in the literature review indicate that much work has been done in studying the professional development of women librarians and the challenges that women librarians face in their work around the world. Various surveys of women librarians and professional development have been observed in more developed countries. Librarianship is still over 80% women. However, it is felt that

this profession is suitable for women because of its femininity value. Various studies have researched the professional development activities of librarians and the continuing education needs of women librarians. Organizational challenges, family responsibilities and gender discrimination hinder the professional development of women leaders. Most studies have emphasized that organizations and library professionals are jointly responsible for making efforts toward professional development.

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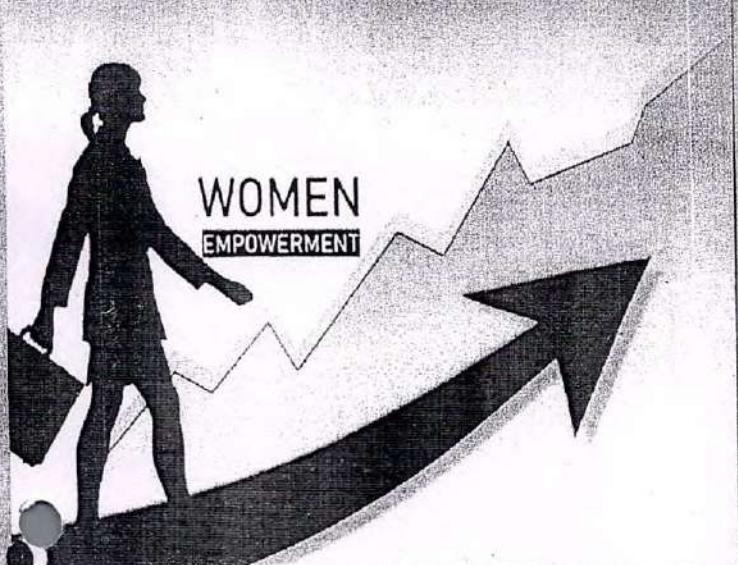
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चा भौगोलिक अभ्यास"**

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हा शोधनिबंध महाराष्ट्र राज्यातील जळगाव जिल्ह्यातील चोपडा तालुक्यात असलेल्या उनपदेव गरम पाण्याच्या झन्यांच्या भौगोलिक आणि पर्यटन पैलूंवर भर देत आहे. अभ्यास क्षेत्र हा ज्वालामुखीच्या निर्मितीमुळे निर्माण झालेल्या जिल्ह्यांच्या पठारी प्रदेशातील सातपुडा पर्वतांचा एक भाग आहे. त्याचे स्थान तापी नदीच्या खोल्यात आहे. हा झरा त्याच्या धार्मिक आणि औषधी उपयुक्तेसाठी प्रसिद्ध आहे.

मुख्य शब्द: तापमान, औषधी, भूविज्ञान व संत ऋतु, मापदंड.

प्रस्तावना:-

कोमट पाण्याचा झरा, ज्याचे तापमान सामान्यत: मानवी शरीरापेक्षा जास्त असते, त्याला गरम पाण्याचा झरा म्हणतात. गरम पाण्याचे झरे हे नैसर्गिक झरे पाणी म्हणून परिभाषित केले जाऊ शकते ज्यामध्ये पाण्याचे तापमान परिसरापेक्षा थोडे जास्त असते. पृथ्वीच्या अंतर्भुगात असलेल्या उष्णेमुळे गरम पाण्याच्या झन्यांचे पाणी गरम झाल्याचे म्हटले जाते. या घटनेला भूतापीय घटना म्हणून ओळखले जाते, मुळात पृथ्वीच्या अंतर्भुगातील खडकांचे तापमान वाढत्या खोलीबोरवर वाढते. अशा खडकांच्या संपर्कात येणारे पाणी गरम होते आणि त्यामुळे गरम पाण्याच्या झरे निर्माण होतात. अशा उष्ण झन्यांच्या पाण्यात औषधी गुणधर्म असल्याचे सांगितले जाते. सामान्य पाण्यापेक्षा अतिरिक्त खनिज सामग्रीसह हे गरम पाण्याचे झरे उपचारात्मक वापरासाठी वापरले जातात. शास्त्रज्ञांच्या म्हणण्यानुसार, वज्रेश्वरी गरम पाण्याच्या झन्यांमधील पाणी या भागात पूर्वीच्या ज्वालामुखीच्या उद्रेकाशी एकरूप झाल्यामुळे गरम आहे.

उनपदेव तेथील गरम पाण्याचे झरे गंधकाने समृद्ध असल्याचे म्हटले जाते; जे ते औषधी वापरासाठी आदर्श समजले जातात. त्यामुळे जळगाव जिल्ह्यातील, व महाराष्ट्रातील अनेक भागातून लोक या पाण्याच्या झन्यात आंघोळ करण्यासाठी या ठिकाणी येतात. असे मानले जाते की हे गरम पाण्याचे झरे त्वचेचे सर्व आजार वरे करतात. या गरम पाण्याच्या झन्यांचे तापमान सुमारे 43°C ते 49°C असते. एका गाय मुखातून हे उष्ण पाणी एका कुंडात पडते. आमच्या अहवालानुसार, "पाणी" हा जीवनाचा अत्यावश्यक भाग आहे आणि म्हणून मी हा हॉट स्प्रिंग विषय अभ्यासासाठी घेतला.

उनपदेव हे सातपुडा डोंगररांगेच्या पायथ्याशी वसलेले आहे आणि हे जिल्ह्यातील एक दुर्गम पवित्र ठिकाण आहे. गरम पाण्याचे झरे हे या मंदिराचे प्रमुख आकर्षण आहे. सातपुडा टेकड्यांवरील इतर गरम पाण्याचे कारंजे म्हणजे सनपदेव आणि निझरदेव. या तिन्ही ठिकाणांचा उल्लेख रामायणाच्या महाकाव्यात आढळतो. गाईच्या मुखातून गरम पाणी वर्षभर वाहत असल्याचे दिसून येते, ज्यामुळे पर्यटकांच्या आकर्षणात आणखी एक भर पडते. गरम पाण्यात त्वचेचे आजार वरे करण्याची ताकद असते असे म्हणतात. हे पवित्र स्थळ रस्त्यांनी जोडलेले आहे. जाण्यासाठी जवळचे रेल्वे स्टेशन जळगाव रेल्वे स्टेशन आहे.

मुळात भूविज्ञान हे विज्ञानाचे कार्य आणि "गरम पाण्याच्या औषधी" ची मुख्य यंत्रणा आहे. भूगर्भ शास्त्रीय प्रक्रिया सामान्यत: गुंतागुंतीच्या असतात आणि हवामान, भूविज्ञान, माती आणि वनस्पती यांसारख्या परिवर्तनीयांमध्ये परस्परसंवंध दर्शवितात. भूगर्भातील पाण्याची घटना आणि हालचाल भौतिकशास्त्र, निचरा, भूगर्भशास्त्र रचना आणि जलविज्ञान यांसारख्या अनेक घटकांवर अवलंबून असते.



अभ्यासाची उद्दिष्टे :

- १) गरम पाण्याच्या झन्याच्या भूवैज्ञानिक रचनेचा अभ्यास करणे.
- २) गरम पाण्याच्या पाण्याच्या औषधी वापराचा अभ्यास करणे.
- ३) गरम पाण्याच्या झन्याच्या वैशिष्ट्यांचा अभ्यास करणे.
- ४) अभ्यास क्षेत्राच्या इको-टूरिझमचे महत्त्व अभ्यासणे
- ५) अभ्यास क्षेत्राची ऐतिहासिक पार्श्वभूमी अभ्यासणे

गृहीतक:

गरम पाण्याचे झरे आणि पूर्णपणे औषधी गुणवत्तेमुळे ऊनपदेव हे पर्यटन केंद्र एक धार्मिक स्थळ म्हणून विकसित झाले आहे.

अभ्यास क्षेत्राचे भौगोलिक स्थान:

सध्याच्या अभ्यासासाठी निवडलेले क्षेत्र ऊनपदेवच्या आजूबाजूचा परिसर म्हणजे डोंगराळ भागासारख्या वेगळ्या भूरूपी एककाचे प्रतिनिधित्व करते आणि तापी नदीच्या खोल्यात प्रशासकीयदृष्ट्या हे क्षेत्र जळगाव जिल्ह्यातील चोपडा तहसीलमध्ये आहे. ऊनपदेव हे अडावद गावाच्या उत्तर दिशेला ६ किमी अंतरावर आहे. हे २१° २६', ५६° ५६' उत्तर अक्षांश आणि ७५° ४३', १७° ५०' रेखांशावर स्थित आहे.

ऊनपदेव हे सातपुडा डोंगरांगेच्या पायथ्याशी वसलेले आहे आणि हे जिल्ह्यातील एक दुर्गम पवित्र ठिकाण आहे. गरम पाण्याचे कारंजे हे या मंदिराचे प्रमुख आकर्षण आहे. सातपुडा टेकड्यांवरील इतर गरम पाण्याचे कारंजे म्हणजे सनपदेव आणि निझरदेव. या तिन्ही ठिकाणांचा उल्लेख रामायणाच्या महाकाव्यात आढळतो आणि अयोध्येतून चौदा वर्षांच्या हृदपारीच्या काळात रामाचा स्पर्श होता. गाईच्या मुखातून गरम पाणी वर्षभर वाहत असल्याचे दिसून येते, ज्यामुळे पर्यटकांच्या आकर्षणात आणखी एक भर पडते. गरम पाण्यात त्वचेचे आजार वरे करण्याची ताकद असते असे म्हणतात. हे पवित्र स्थळ रस्त्यांनी जोडलेले आहे. जाण्यासाठी जवळचे रेल्वे स्टेशन जळगाव रेल्वे स्टेशन आहे.

जळगाव जिल्ह्यातील ऊनपदेव चे स्थान



भूपृष्ठ रचना :

अभ्यास क्षेत्र हा जळगाव जिल्ह्याच्या उत्तर पश्चिमेकडील सातपुडा डोंगरांगांचा एक भाग आहे. हे क्षेत्र डोंगराळ प्रदेशाने वैशिष्ट्यीकृत आहे आणि भुरचनेच्या दृष्टीने विशेष निसर्ग दर्शवते. हे मध्यम ते उच्च भुरचना दर्शविते. अभ्यास क्षेत्राचा उत्तर-दक्षिण आहे..

भूविज्ञान :

गरम पाण्याचा झरा हा एक झरा आहे जो पृथ्वीच्या कवचातून भू-औषिणीकरित्या गरम झालेल्या भूजलाच्या उदयाने तयार होतो. दख्खन पठाराचा हा भाग आहे संपूर्ण जळगाव जिल्हा या पठारावर आहे आणि दख्खन पठाराचा

संपूर्ण भाग ज्वालामुखीच्या निर्मितीचा आहे. ज्वालामुखीच्या भागामध्ये संक्षिप्त, स्तरीकृत वेसाल्ट आणि माती असते. त्यांच्या पाण्यात सल्फरचे प्रमाण जास्त असते ज्यामध्ये उपचारात्मक गुणधर्म असतात. ज्यांच्या पाण्याचा शरीरावर आणि आत्मावर सुखदायक प्रभाव पडतो अशा झन्यांमध्ये आपण शनिवार व रविवार आरामात घालवू शकतो. निसर्ग सौंदर्यनि नटलेले हे ठिकाण आहे.

संशोधन पद्धत:

सर्वांत प्रथम सर्वेक्षणाद्वारे माहिती आणि डेटा गोळा केला. उनपदेव हॉट स्प्रिंग्स प्रोफाइलमधून झन्यांच्या पाण्याचे नमुने गोळा केले आहेत, ज्याचे निर्देश भारतीय भूवैज्ञानिक सर्वेक्षणाने दिले आहेत. "जलविज्ञान प्रकल्प जल गुणवत्ता प्रयोगशाळा जळगाव" येथे झन्यांच्या पाण्याच्या नमुन्याची चाचणी घेण्यात आली. झन्यांच्या पाण्याच्या गुणवत्तेच्या चाचणीसाठी प्रयोगशाळेच्या चाचणीमध्ये एकूण पॅरामीटर्सचे विश्लेषण केले आहे.

हे गरम पाणी औषधी का आहे? कारण.....

तक्ता: स्प्रिंग वॉटरचे रासायनिक विश्लेषण

अ.न	पॅरामीटर्स	ऊनपदेव	इष्ट मर्यादा	परवानगी योग्य मर्यादा	युनिट्स
1	रंग	स्वच्छ	रंगहीन	-	-
2	दुर्गंधी	गंधविरहित	आक्षेपार्ह	-	-
3	तापमान	४७.३	-	-	० से. ग्रे�.
4	सामू	७.५९	६.५	८.५	-
5	विद्युत वाहकता	३४००	-	-	मी.ग्र./लि.
6	निलवित घन पदार्थ	१००	-	-	मी.ग्र./लि.
7	विरघळलेले घन पदार्थ	२९६०	५००	२०००	मी.ग्र./लि.
8	एकूण घन पदार्थ	३०६०	-	-	मी.ग्र./लि.
9	गद्धपणा	३.१	५	१०	N.T.U.
10	ध्वारता	२०	२००	६००	मी.ग्र./लि.
11	कार्बोनेट CaCO_3	०	-	-	मी.ग्र./लि.
12	वायकार्बोनेट्स CaCO_3	२४.४	-	-	मी.ग्र./लि.
13	क्लोरोआइड (Cl म्हणून)	११३१.४	२५०	१०००	मी.ग्र./लि.
14	सल्फेट्स (SO_4 म्हणून)	४६.७	२००	४००	मी.ग्र./लि.
15	फ्लोरोआइड (F म्हणून)	०.९८	१	१.५	मी.ग्र./लि.
16	कॅल्शियम (Ca म्हणून)	३६०.७२	७५	२००	मी.ग्र./लि.
17	एकूण जडपणा (Ca CO_3 म्हणून)	८१०	३००	६००	मी.ग्र./लि.
18	सोडियम (Na म्हणून)	६५०.२	-	-	मी.ग्र./लि.
19	पोटॅशियम (K म्हणून)	५३.१	-	-	मी.ग्र./लि.
20	नायट्रेट ($\text{NO}_2\text{-N}$ म्हणून)	०.०४१	-	-	मी.ग्र./लि.
21	नायट्रेट ($\text{NO}_3\text{-K}$ म्हणून)	६.१३९	४५	१००	मी.ग्र./लि.
22	अमोनिया ($\text{NH}_3\text{-N}$ म्हणून)	०.१३३	०.००१	०.००२	मी.ग्र./लि.
23	नायट्रोजन (N म्हणून)	३.८१२	-	-	मी.ग्र./लि.
24	आँथोफॉस्फरस (O-PO_4 प्रमाणे P)	०.०५६	-	-	मी.ग्र./लि.
25	एकूण फॉस्फरस (P-TOT म्हणून)	०.६	-	-	मी.ग्र./लि.
26	क्लोरोफिल - A	०	-	-	मी.ग्र./लि.
27	जैवरासायनिक ऑक्सिजनची Demand (3 days at 27°C)	६.८	-	-	मी.ग्र./लि.
28	रासायनिक ऑक्सिजनची Demand	४०.४	-	-	मी.ग्र./लि.
29	विरघळलेले ऑक्सिजन	०.७	-	-	मी.ग्र./लि.



30	बोराई (B म्हणून)	०.६	१	५	मी.ग्र./लि.
31	फ्ल्युमिनियम (as Al)	N.D.	०.०३	०.२	मी.ग्र./लि.
32	लोह (Fe म्हणून)	०.०१	०.३	१	मी.ग्र./लि.
33	मॅग्नीज (Mn म्हणून)	०.२३	०.१	०.३	मी.ग्र./लि.
34	सिलिका (SiO ₂ म्हणून)	२.५	-	-	मी.ग्र./लि.
35	एकूण कोली फॉर्म (M.P.N.)	३००	१०	०	MPN/100 ml
36	एकूण कोली फॉर्म (M.P.N.)	२७	०	०	MPN/100 ml
37	एकूण कोली फॉर्म (M.P.N.) (Mem)	२९०	१०	०	TCC/100 ml
38	एकूण कोली फॉर्म (Mem)	२५	०	०	FCC/100 ml

स्रोत:- जलविज्ञान प्रकल्प पाणी गुणवत्ता प्रयोगशाळा जळगाव

निष्कर्ष:

1. अभ्यास क्षेत्रातील गरम पाण्याचे झरे सल्फर सामग्रीने समृद्ध असल्याचे म्हटले जाते; जे ते औषधी वापरासाठी आदर्श बनवते.
2. या गरम पाण्याच्या झऱ्यांचे तापमान 43°C ते 49°C पर्यंत असते.
3. या वसंत क्रृतूमध्ये पर्यटकांना स्नान केले जाते.
4. अभ्यागतांना आध्यात्मिक हेतूने या पवित्र स्थानाला भेट दिली जाते.
5. वाहतूक सुलभतेची उपलब्धता.
6. पर्यटकांमुळे वसंत क्रृतूतील पाण्याचे प्रदूषण वाढणार आहे.

सूचना:

1. पर्यटन केंद्राची देखभाल करण्यासाठी नियोजन करणे.
2. झऱ्याच्या पाण्याचे प्रदूषण थांबवण्यासाठी,
3. गरम पाण्याच्या झऱ्यांची माहिती देण्यासाठी वैज्ञानिक समुपदेशन केंद्र स्थापन करणे.
4. भौतिकीक विद्युत केंद्राची स्थापना करणे.
5. अभ्यास क्षेत्रापर्यंत पोहोचण्यासाठी वाहतूक नेटवर्क विकसित करणे.
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The Impact of Geographical Factors on Sex Ratio in Rural Area of Jalgaon District

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Introduction:-

Geography is the study of distribution of physical and cultural factors over the surface of the earth. Population is itself an important cultural aspect, which varies over the surface of the earth. Distribution of population, its growth, its religious and linguistic composition, sex ratio and age composition, migration, standard of living, its economic and occupational structure etc. are some of the indicators, which are studied in population geography and all of them directly or indirectly put an impact on the human development. 'Adaptation of various human groups to their respective environment in different part of the world and also other various aspects of population has been studied since long in this branch. Spatial distribution and areal differentiation of population attributes were clearly the unifying threads within population geography at this time' (Pravinchandra Bhakare, 2010).

Geographical factors are playing major role in the structure of population composition. For this study, rainfall, temperature, cropped area, underground water level, soil pH value, and elevation of relief are taken as independent factors and correlated it with difference in sex ratio as dependent factors in the Jalgaon district.

The distribution of population is varying in taluk wise in Jalgaon district. The male and female population ratio is different in all taluk. Taluk wise distribution and changes in sex ratio of Jalgaon district during 2001 to 2022. During the 2001 to 2011 decade, population variation is shown different in Taluk wise in Jalgaon district. More population change is showing in Jalgaon and Bhusawal Taluk and less variation is shown in Bodawad, Erandol, Dharangaon, and Amalner Taluk. The moderate variation is found in Chopada, Chalisgaon, Pachora and Jamner Taluk. High variation in male population is showing in Jalgaon, Bhusawal, Chalisgaon and Raver Taluk.

The moderate variation in population sex ratio is seen in Chopada, Raver, Amalner, Pachora and Jamner and less variation in population Jalgaon district is seen in Muktainagar, Bodawad, Erandol, Dharangaon, Parola and Bhadgaon Taluk. This variation is impacted due to geographical factor and migration for living standard of family.

Key words:- Geographical factor, sex ratio, Dependent factor, Independent factor etc.

Hypothesis:-

From this study, the hypothesis can be set as "Geographical factors are impacted to sex ratio in rural area of Jalgaon district."

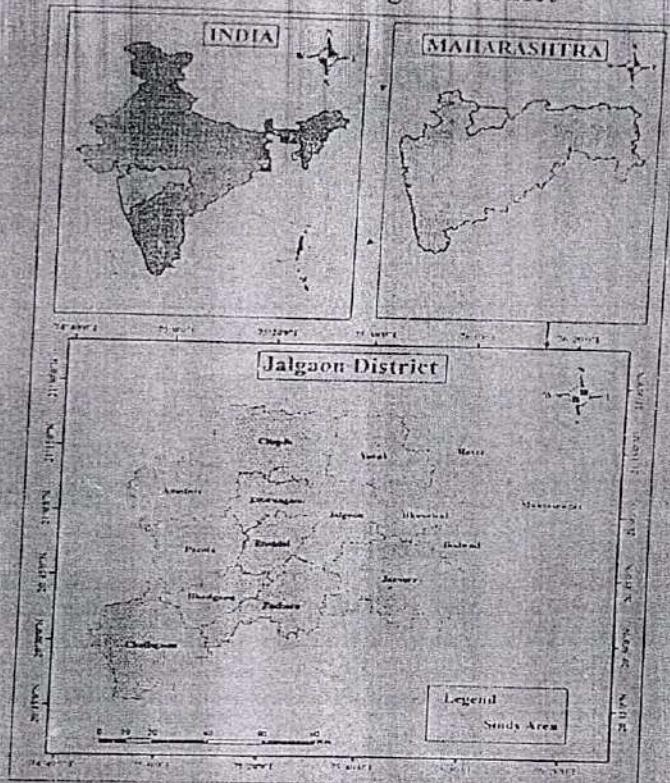
Objectives:-

1. Find out the sex ratio in rural area of the Jalgaon district.
2. Find out the impact of geographical factors on changing sex ratio in rural area.

Selection and demarcation of the study area:-

Jalgaon district is extended between $20^{\circ} 15' 0''$ to $21^{\circ} 30' 0''$ North latitude and $74^{\circ} 40' 0''$ to $76^{\circ} 20' 0''$ East longitude. The length of the Jalgaon district is 120 km towards East to West and 110 km. North to South directions. The total area of Jalgaon district is 11765 sq. km. There are 15 talukas in Jalgaon district.

Map No. 1
Location of Jalgaon district



Research Methodology and Database of the Study:-

The research methodology that I have adopted for this study is as follows -

Find out the changes in the population literacy composition in the last twenty years by taking the 2001 base year of population and 2011 census population and surveyed data of 2022 as comparison and result finding year. The researcher has used primary and secondary data for this study. Four villages have been selected from each taluk for the fieldwork according to geographical factors superimposed location through random sampling. Among all talukas of Jalgaon district, four villages from each taluk are selected for the primary data of case study. During this process, primary data is collected by questionnaire and personal interview. The secondary data is collected from published and unpublished literature & census. The tabulated data is analysed with the use of various statistical methods like multiple correlation and ANOVA test and prepared maps, graphs, and diagrams are finalized with the help of

cartographic techniques. The supporting evidence like photographs has been taken during fieldwork.

For this study the researcher has chosen the rainfall, temperature, cropped underground water level, soil pH value, and elevation of relief as independent factors correlated it with difference in sex ratio as dependent factors in the Jalgaon district. First have calculated simple correlation between each factor of dependent and independent factors. After those multiple correlations calculated and linear regression analysis is applied for result.

Table No. 1
 Percentages of Male-Female and Geographical factors-2022

Sr. No.	Tahsil	x Male %	y Female %	a Rainfall	b Temp.	c Cropped area	d Underground water	e Soil pH
1	Chopda	55.07	44.93	83.50	26.80	73.63	10830.64	7.79
2	Yaval	44.50	55.50	80.30	26.50	67.08	7597.34	7.47
3	Raver	50.00	50.00	72.36	26.60	67.78	9819.62	7.79
4	Muktinagar	48.92	51.08	75.58	26.60	78.50	5838.03	7.73
5	Bedwad	48.65	51.35	76.21	26.70	76.54	3425.65	7.73
6	Blusawal	46.67	53.33	71.53	26.80	75.06	5395.38	7.53
7	Jalgaon	48.67	51.33	79.53	26.70	72.57	8022.77	7.65
8	Erandol	54.69	45.31	79.23	26.90	79.50	6384.66	7.82
9	Dharangaon	52.63	47.37	77.22	26.90	79.30	6817.24	7.44
10	Amalner	51.95	48.05	64.85	26.90	79.80	11686.50	7.79
11	Parola	56.44	43.56	75.24	26.90	77.30	7492.87	7.98
12	Bhadgaon	54.60	45.40	72.71	26.70	79.00	12762.67	7.78
13	Chalisgaon	51.92	48.08	74.56	26.80	78.10	15349.26	7.76
14	Pachora	50.27	49.73	70.96	26.90	76.40	10671.83	7.97
15	Janner	48.74	51.26	73.23	26.80	75.50	12677.23	7.93

Source: Calculated Percentages of Collected data and Average data of Geographical Factors from secondary data

Table no. 1 is showing percentages of male and female and average values of geographical factors in 2022. Above surveyed data is taken for to find out correlation between male and female population and geographical factors and how it is related to each other what type of impacts has been done within it in Jalgaon district.

Table No. 2
 Correlation between Male-Female Percentages and Geographical Factors - 2022

	Male %	Female %
Rainfall	0.06	-0.06
Temp.	0.61	-0.61
Cropped area	0.55	-0.55
Underground water	0.28	-0.28
Soil pH	0.49	-0.49
Elevation	-0.25	0.25

Source: Data collected and calculated by researcher in 2022

Table No. 2 is showing correlation between male-female percentages and geographical factors of Jalgaon district in Jalgaon district. There are 0.06 very low positive correlation of male with rainfall, 0.61 moderate positive correlation of male with temperature, 0.55 moderate positive correlation of female with cropped area, 0.28 moderate positive correlation of female with underground water, 0.49 moderate positive correlation of female with soil pH.

correlation of male with cropped area, 0.28 low positive correlation of male with underground water level, 0.49 moderate positive correlation of male with soil pH value and -0.25 low negative correlation of male with elevation of the region.

What type of female percentages is correlated with geographical factors is showing in second column of the table. There is -0.06 very low negative correlation of female percentages with rainfall, -0.61 moderate negative correlation with temperature, -0.55 moderate negative correlation with cropped area, -0.28 low negative correlation with underground water level, -0.49 moderate correlation with soil pH value and -0.25 low negative correlation are found of female with elevation in Jalgaon district in 2022.

There are all calculated values of correlation between male and geographical factors are shown positive correlation and female data is showing negative correlation with geographical factors in Jalgaon district in 2022.

Table no. 3
 Summary Output (Male)

Regression	
Multiple R	0.80
R Square	0.65
Adjusted R Square	0.38
Standard Error	2.66
Observations	15

ANOVA

	df	SS	MS	F	Significance F
Regression	6	103.50	17.25	2.44	0.12
Residual	8	56.44	7.05	--	--
Total	14	159.94	--	--	--

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	-231.74	203.94	-1.14	0.29	-702.04	238.55
Rainfall	0.28	0.18	1.57	0.15	-0.13	0.69
Temperature	7.28	8.04	0.91	0.39	-11.26	25.82
Cropped area	0.30	0.25	1.21	0.26	-0.27	0.87
Underground water	0.00	0.00	1.04	0.33	0.00	0.00
Soil pH	5.69	5.20	1.09	0.31	-6.30	17.69
Elevation	-0.01	0.02	-0.58	0.58	-0.05	0.03

Source: Data collected and calculated by researcher in 2022

The summary output of male population percentages regression statistics. The multiple correlations coefficient between male population percentages and geographical factor is 0.80 high linear correlations. And R^2 is 0.65 which is explaining the observed data. It means, 65% variation is explained by geographical factors (Independent factors) or 65% values fit the model. The adjusted R^2 is 0.38 and standard error is 2.66 in the calculated data of Jalgaon district.

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The degree of freedom in the source of regression is 6, residual is 8 and total is 14 of analysis. The sum of squares due to the source of regression is 103.50 and residual's sum of square is 56.44 and sum of SS is 159.94. The mean of sum squares is 17.25 and residual mean sum of squares is 7.05. F-statistics is 2.44 of this summary. The significance F is 0.12 and this p-value is greater than a predetermined significance level (e.g. 0.05), the null hypothesis is accepted, means the regression model statistically not significant.

The coefficients intercept is -331.74, temperature coefficient 7.28, soil pH coefficient 5.69 are more coefficient and rainfall, cropped area, Underground water level and elevation are not much coefficient. Standard error is 203.94, T-stat is -1.14, P-value is 0.29, Lower 95% is 702.04 and Upper 95% is 238.55 of regression data.

Table no. 4
 Summary Output (Female)

Regression	
Multiple R	0.80
R Square	0.65
Adjusted R Square	0.38
Standard Error	2.66
Observations	15

ANOVA

	df	SS	MS	F	Significance F
Regression	6	103.50	17.25	2.44	0.12
Residual	8	56.44	7.05	--	--
Total	14	159.94	--	--	--

COEFFICIENTS

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	331.74	203.94	1.63	0.14	-138.55	802.04
Rainfall	-0.28	0.18	-1.57	0.15	-0.69	0.13
Temperature	-7.28	8.04	-0.91	0.39	-25.82	11.26
Cropped area	-0.30	0.25	-1.21	0.26	-0.87	0.27
Underground water	0.00	0.00	-1.04	0.33	0.00	0.00
Soil pH	-5.69	5.20	-1.09	0.31	-17.69	6.30
Elevation	0.01	0.02	0.58	0.58	-0.03	0.05

Source: Calculated by researcher

Above table no. 4 is showing summary output of female population percentages regression statistics. The multiple correlations coefficient between female population percentages and geographical factor is 0.80 high linear correlations. And R^2 is 0.65 which is explaining the observed data. It means, 65% variation is explained by geographical factors (Independent variables) or 65% values fit the model. The adjusted R^2 is 0.38 and standard error is 2.66 in the calculated data of Jalgaon district. The multiple correlations is 0.80, it means the female population is highly correlated by geographical factors.

The degree of freedom in the source of regression is 6, residual is 8 and total is 14 of analysis. The sum of squares due to the source of regression is 103.50 and residual's sum of

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square is 56.44 and sum of SS is 159.94. The mean of sum squares is 17.25 and residual mean sum of squares is 7.05. F-statistics is 2.44 of this summary. The significance F is 0.12 and this p-value is greater than a predetermined significance level (e.g. 0.05), the null hypothesis is accepted, means the regression model statistically not significant.

The coefficients intercept is 331.74, temperature coefficient -7.28, soil pH coefficient -5.69 are more coefficient and rainfall, cropped area, Underground water level and elevation are not much coefficient., standard error is 203.94, T-stat is 1.63, P-value is 0.14, Lower 95% is -138.55 and Upper 95% is 802.04 of regression data.

Conclusion:-

The rural area of the Jalgaon district has varies geographical condition and geographical factors plying major role in the development of human being. The temperature, rainfall, underground water level, soil pH, and elevation are impacted to human being positively and negatively or directly or indirectly. According to correlation, each individual geographical factor is impacted to sex ratio but multiple correlation and ANOVA test showing that the all factors combine not impacted to sex ratio in rural area of the Jalgaon district.

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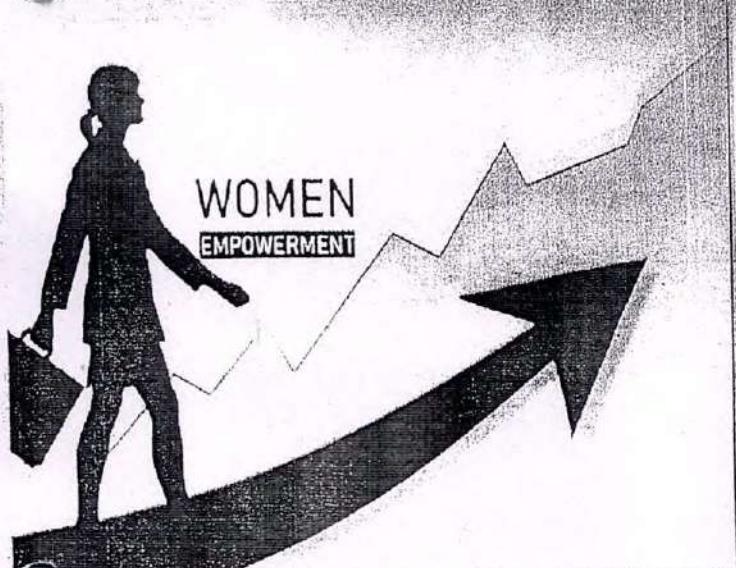
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सौ.र.ना.दे.कला,वाणिज्य व विज्ञान महाविद्यालय

प्रस्तावना:—

जळगाव जिल्हा हा कापुस उत्पादक जिल्हा मानला जातो जिल्हा याच्या बहुतांश तालुक्यात प्रमुख नकदी पिक, म्हणून कापुस उत्पादनास प्राधान्य दिले जाते. परिणामी त्यावरील प्रक्रिया उदयोगाची निर्मिती देखील मोठ्याप्रमाणात झालेली दिसते सदर संशोधन कार्य हेतुने जळगाव जिल्ह्यातील पाचोरा तालुक्याचा विचार करण्यात आला आहे. कापसावरील प्रक्रिया उदयोग म्हणजे जिनिंग व प्रेसिंग होय. हे कार्य शारीरिक कष्टाचे मानले जात. यात कार्यरत कामगारांचा उदरनिवाह या व्यवसायावर चालतो. परंतु त्यांना अनेक समस्यांना तोंड द्यावे लागते त्यात कामातील अनियमितता, आर्थिक समस्या व शैक्षणिक पात्रता नसल्याने जाणवणाऱ्या समस्या अशा सर्व घटकांचा उहापोह करण्यासाठी संशोधकाने जिनिंग प्रेसिंग व्यवसायातील कार्यरत कामगारांचा अभ्यास करण्याचे निश्चित केले आहे

उद्दीप्ते:—

- १)पाचोरा तालुक्यातील जिनिंग प्रेसिंग व्यवसायाचा अभ्यास करणे.
- २)पाचोरा तालुक्यातील जिनिंग प्रेसिंग व्यवसायात कार्यरत कामगारांचा शैक्षणिक स्तर तपासणे.
- ३)पाचोरा तालुक्यातील जिनिंग प्रेसिंग व्यवसायात कार्यरत कामगारांच्या समस्यांचा शोध घेणे.
- ४)पाचोरा तालुक्यातील जिनिंग प्रेसिंग व्यवसायातील कार्यरत कामगारांचा वयोगट तपासणे.
- ५)पाचोरा तालुक्यातील जिनिंग प्रेसिंग व्यवसायातील स्त्री कामगारांचे प्रमाण तपासणे.

गृहतिक:—

पाचोरा तालुक्यातील जिनिंग प्रेसिंग कामगारांच्या शैक्षणिक स्तरानुसार त्यांचा आर्थिक विकास यांचा सबंध आहे.

अभ्यास क्षेत्र:—

सदर संशोधन अभ्यासाचे कार्यक्षेत्र म्हणून उत्तर महाराष्ट्रातील एक जळगाव जिल्हा व त्यातील प्रमुख कापुस उत्पादक तालुका पाचोरा विचारात घेतला असून पाचोरा तालुक्यात वर्तमानस्थिती मध्ये ०३ जिनिंग प्रेसिंग कार्यरत असुन त्या शहरापासुन १० कि.मी अंतरांच्या आत कार्यरत आहेत. पाचोरा तालुक्यात भौतीक व वाहतुक सुविधा, रेल्वे वाहतुक सुविधा सुसज्ज अशा परिस्थीतीत असल्याने सदर कार्यासाठी पाचोरा तालुक्यास अभ्यास क्षेत्र म्हणून निवडण्यात आले आहे.

संशोधन पद्धती:—

सदर कार्यासाठी आधार सामग्री, तथ्य संकलन या सोबत प्राथमिक व द्वितीय स्रोतांच्या आधारे माहिती गोळा करण्याचा प्रयत्न केला आहे. त्यात प्राथमिक स्रोत म्हणून प्रश्नावली व प्रत्यक्ष मुलाखती मध्यून माहिती गोळा करून तिचे विश्लेषण करण्यात आले आहे.

तसेच दुव्यम स्रोत मध्ये जिनिंग प्रेसिंग चावार्षीक अहवाल तालुक्यातील उत्पन्न प्रमाण आकडेवारी न्या आधारावर माहीती गोळा करून सदर माहीतीची टक्केवारी मांडण्याचा प्रयत्न केला आहे. तंक्ते व सारणी माहिती दर्शविण्यात आली आहे.



कामगार प्रश्नावली विश्लेषणः—

जिनिंग प्रेसिंग व्यवसायात कापसातून सरकी काढणारे, कवडी बाजुला करणारे, प्रेसिंगचे कार्य करणारे, गठन सेट करणारे असे मजुर मुख्य स्वरूपाचे कार्य करत असतात अशा कामगारांकडून प्रश्नावलीभरून घेण्यात आली व महिती गोळा करून तिचे खालील प्रमाणे विश्लेषण करण्यात आले आहे.

सारणी क १.१ कामगारांचा शैक्षणिकस्तर व आर्थिकस्तर

अ.क्र	शैक्षणिकस्तर	संख्या		शेकडेवारी %		मासिकउत्पन्न	
		स्त्री	पुरुष	स्त्री	पुरुष	स्त्री	पुरुष
१	निरक्षर गट	०८	०५	२८.५८	४.०९	७५००	१०.५००
२	प्राथमिक	१३	५६	४६.४२	४५.९१	७५००	१०.५००
३	माध्यमिक व उच्च माध्यमिक	०७	४५	२५.००	३६.८९	७५००	१०.५००
४	उच्च शिक्षण	००	१६	००.००	१३.११	—	१५.००
एकूण		२८	१२२	१००	१००		

संदर्भः—मुलाखत व प्रश्नावली

विश्लेषणः—वरील सारणी वरून असे निर्दर्शनास येते की, निरक्षर कामगारांमध्ये स्त्री कामगार निरक्षरतेची शेकडेवारी २८.५८% असून पुरुष कामगाराची शेकडेवारी ४.०९% असून प्राथमिक शिक्षण पुर्ण करणारे स्त्री कामगारांचे प्रमाण ४६.४२% इतके आहे तर पुरुष कामगारांचे प्रमाण ४६.४२% इतके आहे तर पुरुष कामगारांचे प्रमाण ४५.९१% इतके आहे. तसेच माध्यमिक व उच्च माध्यमिक शिक्षणाचा टप्पा गाठणारे स्त्री कामगार २५.००% आहे तर पुरुष ३६.८९% इतके आहे तसेच उच्च शिक्षण पूर्ण करणारे जिनिंग प्रेसिंग व्यवसायात स्त्री कामगाराचे ०% प्रमाण आढळले या तुलनेत पुरुषांचे प्रमाण देखील कमी म्हणजे १३.११% इतके निर्दर्शनास आले.

निरिक्षणः— १) निरक्षर गटात स्त्री कामगारांचे प्रमाण अधिक आहे.

२) प्राथमिक शिक्षण पुर्ण करणारे स्त्री पुरुष कामगारांचे प्रमाण जवळपास समान आहे.

३) जिनिंग प्रेसिंग व्यवसायात उच्च शिक्षित कामगारामध्ये महिलांचा समावेश नाही

सारणी क. १.२ कामगारांच्या समस्या

अ.क्र	समस्या	संख्या	शेकडेवारी
१	वाहतुकसमस्या	२०	१३.३३%
२	वेतनसमस्या	३८	२५.३३%
३	रोजगारसातत्य	८१	५४.००%
४	कौटुंबिकसमस्या	११	०७.३४%
एकूण		१५०	१००%

संदर्भ :—मुलाखत व प्रश्नावली

विश्लेषण :—

वरील सारणीवरून असे निर्दर्शनास येते की कामाच्या ठीकाणापर्यंतच्या प्रवासाठीच्या वाहतूक समस्येला सामोरे जाणारे कामगारांचे प्रमाण १३.३३% इतके आहेत वेतन विषयक समस्या महत्वाची मानणारे कामगारांचे प्रमाण २५.३३% आहे तसेच जिनिंग प्रेसिंग क्षेत्रातील रोजगारात सातत्याची समस्या भेडसावणाऱ्या कामगारांचे प्रमाण सर्वांगीक ५४.००% इतके आहे. तर कौटुंबिक व इतर समस्या जाणवणाऱ्या कामगारांचे प्रमाण सर्वांत कमी म्हणजे ०७.३४% इतके आहे



निरक्षण :—

१) जिनिंग प्रेसिंग क्षेत्रातील कामगारांच्या दृष्टीने या क्षेत्रात कामात सातत्य नसल्याची समस्या मोठी आहे.

२) या क्षेत्रातील कार्यरत मजुरांना आर्थिक समस्या देखील मोठ्या प्रमाणात भेडसावताना जाणवली.

सारणी क्र.१.३ स्त्री कामगारांचे प्रमाण

अ.क्र	स्त्री	संख्या	शेकडेवारी
१	स्त्री	४१	२७.३३%
२	पुरुष	१०९	७२.६७%
	एकुण	१५०	१००%

संदर्भ :— प्रश्नावली

विश्लेषण :—

वरील सारणी वरून असे निर्दर्शनास येते की, जिनिंग प्रेसिंग व्यवसायात संपुर्ण कामगारांच्या संख्येपैकी स्त्री कामगारांचे शेकडा प्रमाण केवळ २७.३३% इतके असुन पुरुष कामगारांचे प्रमाण हे ७२.६७% इतके आहे.

निरक्षण :—

१) जिनिंग प्रेसिंग व्यवसायात स्त्री कामगारांचे प्रमाण कमी आहे.

सारणी क्र.१.४ वयोगट दर्शक

अ.क्र	वयोगट	संख्या	शेकडेवारी
१	२० पेक्षा कमी	२८	१८.६६%
२	२० ते ४० वयोगट	६१	४०.६७%
३	४० ते६० वयोगट	५२	३४.६७%
४	६०पेक्षा कमी	०९	०६.००%
	एकुण	१५०	१००%

संदर्भ :—प्रश्नावली

विश्लेषण :—

वरील सारणी वरून वयोगट २० पेक्षा कमी असणाऱ्या कामगारांचे शेकडा प्रमाण १८.६६% आहे तर २० ते ४० वयोगटचे प्रमाण सर्वाधिक ४०.६७% असुन ४० ते६० वयोगटातील कार्यरतकामगारांचे प्रमाण ३४.६७% आहेतर ६०च्या वरील कामगारांचे प्रमाण ०६.००% इतके आहे.

निरक्षण:— १) २० ते ४० वयोगटाचे कामगारांचे प्रमाण सर्वाधिक आहे.

२) ६० च्या वरील वयोगट म्हणजे ज्यांना वरिष्ठ नागरिक म्हणुन

आळखले जाते ते देखील परिस्थिती अभावी या क्षेत्रात कार्यरत आहे.

३) या क्षेत्रात तरुण वयोगटाला कार्यसंधीचे प्रमाण अधिक आहे.

निष्कर्ष:—

१) जिनिंग प्रेसिंग व्यवसायात कार्यरत कामगारांपैकी प्राथमिक शिक्षण पूर्ण करणाऱ्याचे प्रमाण अधिक आहे.

२) या व्यवसायात शैक्षणिक पात्रतेला फारसे महत्व नाही, परंतु शैक्षणिक स्तराचा आर्थिक उत्पन्नावर प्रत्यक्ष परिणाम होतो.

३) जिनिंग प्रेसिंग व्यवसायात कामगारांना रोजगारात सातत्य नाही ही त्यांच्या दृष्टी नेत्यांना भेडसावणारी मोठी समस्या आहे.

४) या क्षेत्रात स्त्री कामगार संख्या फार कमी असुन त्यांना या क्षेत्रात व्यावसायीक विकासास संधी कमी आहे.

५) या व्यवसायात कार्यरत कामगार तरुण वयोगटाचे अधिक प्रमाणात आहे.



६) काही प्रमाणात का होईना परंतु जेष्ठ नागरिक या व्यवसायात कार्यरत असत्याचे दिसते.

शिफारशी :-

- १) जिनिंग प्रेसिंग व्यवसायात सातत्यता येण्यासाठी शासनास्तरावर उपाय योजना कराव्यात.
- २) कामगारांच्या अनुभवासोबत शैक्षणिक पात्रतेलाही महत्व दिले जावे.
- ३) कामगारांचा आर्थिक स्तर सुधारण्यासाठी प्रयत्न करावे.
- ४) कामगारांचा कार्य जोखीमेला सुरक्षा प्रदान करावी.

संदर्भ:-

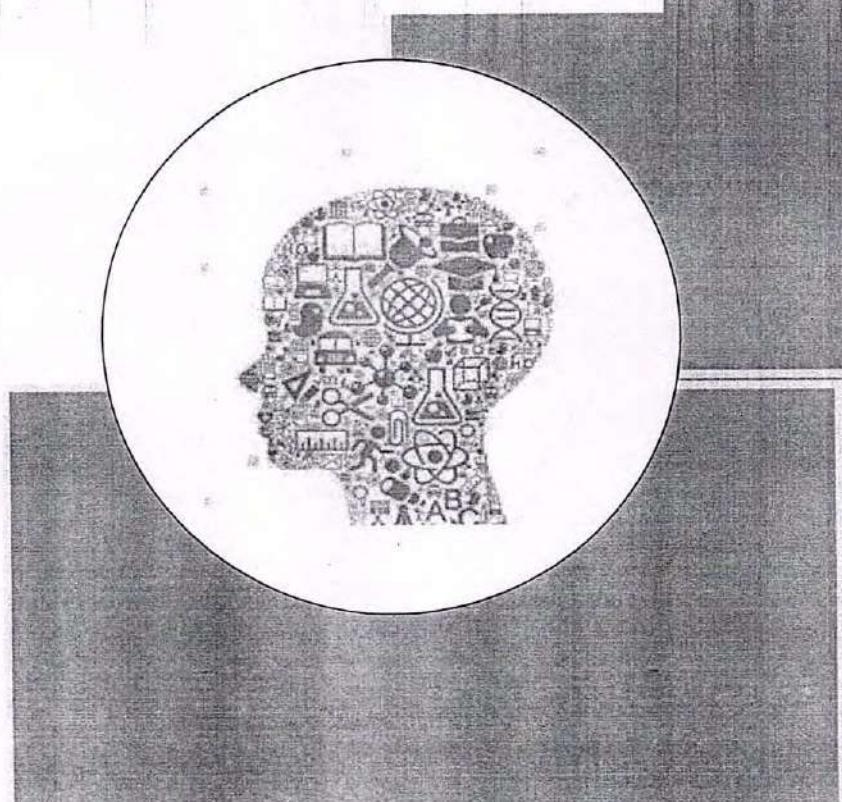
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Study of Changing Literacy Composition in Rural Area of Jalgaon District 2001 To 2022

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Abstract:-

The literacy rate has defined as the percentage of the population of a given age group that can read and write. Literacy is the ability to read, write, speak, and listen in a way that lets us communicate effectively and make sense of the world. The adult literacy rate is the percentage of people ages 15 and above whom can both read and write with an understanding a short simple statement about their everyday. The adult literacy rate corresponds to ages 15 and above, the youth literacy rate to ages 15 to 24, and the elderly to ages 65 and above. The tahsil-wise literacy composition in rural area of Jalgaon district is seeing varying and its rate is going to increase in these decades 2001 to 2022.

Key words: - Literacy, Composition, Rural area, Geographical Factors etc.

Introduction:-

The composition of the population is an important aspect of the study of population geography. As pointed out earlier, the study of population, among other things, attempts to answer the question; What kind of people are found in any given population and how do those in one group differ from those in another? The study of population composition is also known as the structure and characteristics of the population. The population is a dynamic factor; it is changing with time. Geographical factors play a major role in population evolution and they impact the continuously changing population of the concerned region. The composition of the population is an important aspect of the study of Population Geography. As pointed out earlier, the study of population, among other things, attempts to answer the questions; What kind of people are found in any given population and how do those in one group differ from those in another?

The study of population composition is also known as the structure and characteristics of the population. The population is a dynamic factor; it is changing with time. Geographical factors play a major role in population evolution and they impact the continuously changing population of the concerned region. The literacy rate has defined as the percentage of the population of a given age group that can read and write. Literacy is the ability to read, write, speak, and listen in a way that lets us communicate effectively and make sense of the world. Higher literacy rates are associated with

healthier populations, less crime, greater economic growth, and higher employment rate. For a person, literacy is a foundational skill required to acquire an advanced skill. These in turn confer higher wages and more employment across labour markets.

Hypothesis of the study:-

From this study, the hypothesis can be set as "Decadal changes are found in literacy composition in rural area of Jalgaon district."

Selection and demarcation of the study area:-

'A region is an area of land that has common features. These features can be natural, such as climate or landscape. They can also be artificial, such as language or religion' (National Geographic Society). Jalgaon district is extended between $20^{\circ} 15' 0''$ to $21^{\circ} 30' 0''$ North latitude and $74^{\circ} 40' 0''$ to $76^{\circ} 20' 0''$ East longitude. The length of the Jalgaon district is 120 km. towards East to West and 110 km. North to South directions. The total area of Jalgaon district is 11765 sq. km. There are 15 talukas in Jalgaon district.

Research Methodology and Database of the Study:-

The research methodology that I have adopted for this study is as follows – Find out the changes in the population literacy composition in the last twenty years by taking the 2001 base year of population and 2011 census population and surveyed data of 2022 as comparison and result finding year. The researcher has used primary and secondary data for this study. Four villages have been selected from each tahsil for the fieldwork according to geographical factors superimposed

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location through random sampling. Among all tahsils of Jalgaon district, four villages from each taluk are selected for the primary data of case study. During this process, primary data is collected by questionnaire and personal interview. The secondary data is collected from published and unpublished literature & census. The tabulated data is analysed with the use of various statistical methods and

prepared maps, graphs, and diagrams are finalized with the help of cartographic techniques. The supporting evidence like photographs has been taken during the fieldwork. Finally, the researcher interprets the data, summarized it and generates a conclusion about the research work and gave suggestions.

Table No. 1 Percentages of Literate population in Jalgaon District 2001-2022

Sr. No.	Tahsil	% Of Literate-2001				% Of Literate-2011				% Of Literate-2022			
		Persons	Male	Female	Difference	Persons	Male	Female	Difference	Persons	Male	Female	Difference
1	Chopada	58.44	59.76	40.24	19.52	62.80	56.86	43.14	13.73	80.19	55.42	44.58	10.84
2	Yaval	65.77	58.03	41.97	16.06	68.33	55.81	44.19	11.62	64.68	58.87	41.13	17.73
3	Raver	63.09	58.83	41.17	17.66	67.52	55.96	44.04	11.93	60.75	54.62	45.38	9.23
4	Muktainagar	60.44	60.08	39.92	20.16	65.03	57.09	42.91	14.18	80.52	52.15	47.85	4.30
5	Bodwad	62.11	60.14	39.86	20.27	69.34	56.70	43.30	13.40	69.37	52.60	47.40	5.19
6	Bhusawal	74.99	56.16	43.84	12.32	76.64	53.93	46.07	7.86	76.92	52.67	47.33	5.33
7	Jalgaon	70.81	56.84	43.16	13.68	74.24	54.94	45.06	9.89	68.82	51.93	48.07	3.87
8	Erandol	59.68	59.30	40.70	18.60	64.25	57.36	42.64	14.72	77.08	56.08	43.92	12.16
9	Dharangaon	64.52	59.12	40.88	18.24	67.58	56.95	43.05	13.89	71.77	54.67	45.33	9.33
10	Amalner	63.58	58.93	41.07	17.85	69.58	56.07	43.93	12.14	70.56	54.60	45.40	9.20
11	Parola	60.95	59.30	40.70	18.60	65.59	57.61	42.39	15.22	79.14	55.81	44.19	11.63
12	Bhadgaon	63.42	58.49	41.51	16.98	66.53	57.08	42.92	14.16	80.98	54.55	45.45	9.09
13	Chalisgaon	63.90	59.70	40.30	19.39	65.72	57.63	42.37	15.26	69.23	52.78	47.22	5.56
14	Pachora	62.95	59.82	40.18	19.63	65.83	57.50	42.50	15.00	82.70	53.59	46.41	7.19
15	Janner	76.80	61.03	38.97	22.06	64.59	58.05	41.95	16.11	87.44	56.32	43.68	12.64
	District Total	64.66	58.66	41.34	17.32	68.37	56.34	43.66	12.68	74.31	54.39	45.61	8.79

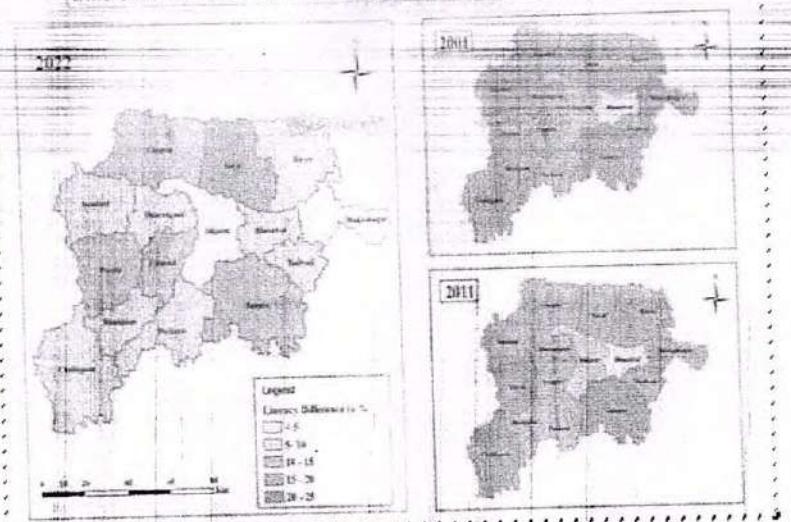
Source: - (cdn.s3waas.gov.in) Calculated by researcher 2022

According to the table no.1, the literacy rate of the Jalgaon district in 2001 was 64.66%, and out of that the male and female literacy rate was 58.66 and 41.34% respectively. There was a 17.32% difference in male and female literacy rates means the female literacy rate is less than 17.32% than the male literacy rate. In 2011, the average literacy rate of Jalgaon district was 68.37%. It means the literacy rate is increased by 3.71% in comparison to the 2001 census. The male and female literacy rate was 56.34% and 43.66% respectively. The literacy rate of males is increased by 2.32% in the 2011 decade. The variation in male and female literacy rates is

12.68% in 2011. It means the difference decreased by 4.64% during this decade. According to collected data from the personal survey, the literacy rate increased in 2022 and it is found as 74.31% the male literacy rate is 54.39% and the female literacy rate is 45.61% in Jalgaon district and variation in male and female literacy rates is 8.79%. The literacy rate is increased by 5.34% in 2022. It means the literacy rate is increasing continuously by decade and the difference between male and female literacy rates also going to decrease. It is a healthier sign for present and future social development. It is also a sign of changing mentality of society in this district.

Map No. 1

Difference in Male and Female Literacy in Jalgaon District 2001-2022



Map no. 1 shows the difference between the male and female literacy rates of Jalgaon district in two decades that is 2001, 2011, and 2022. In the map of 2001 data, Bhusawal taluk is below 5 % difference in literacy rate and Jalgaon taluk is a 5 to 10 % difference in literacy between males and females. Western and northern side taluk has a 15 to 20 % difference in literacy of males and females and eastern side Muktinagar, Bodawad, and Jamner taluk was a 20 to 25 % difference in male and female literacy rate in 2001. It means the literacy rate of males is greater than females in all taluk in various levels of Jalgaon district.

According to 2011, the map is showing the difference between male and female literacy rates. Less than 5 % of literacy is in Bhusawal taluk and a 5 to 10 % difference in literacy between males and females is in Jalgaon taluk. This taluk is more populated and urbanized, that's why the literacy rate is high and the difference in gender literacy rate is very low. Except for Parola, Chalisgaon and Jamner taluk is a 10 to 15 % difference in male and female literacy rates. The Parola, Chalisgaon, and Jamner are a high difference rate of literacy in males and females that is 15 to 20 %. In comparison to the 2001 distribution of the difference in literacy rate, the variation decreased in 2011.

Conclusion:-

According to the 2022 distribution of differences in male and female literacy rates in Jalgaon district, less than 5 % literacy difference is in Jalgaon and Muktinagar taluk. Amalner, Dharangaon, Raver, Bhusawal, Bodawad, Chalisgaon, Bhadgaon and Pachora taluk is a 5 to 10 % difference in the literacy rate of the male and female populations. Chopada, Parola, Erandol, and Jamner Taluk is a 10 to 15 % difference in literacy rate. The largest difference in the male and female populations in literacy rate is in Yaval taluk. The difference in literacy rate is increased in Yaval taluk

in this decade. From 2001 to 2022, the difference between male and female literacy is going to decrease. Decreasing difference in literacy between male and female is a good sign that the society is thinking in view of gender equality and it will helpful to future progress of society in the district. The literacy rate is going to increase in the female population in these decades of Jalgaon districts.

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११ इयता ३ ते ५ हा प्रकल्प आधारित व अनुभवात्मक शिक्षणावर व संवाद कौशल्यावर विकसित करण्यावर भर देतो. माध्यमिकरत्तर १४ ते १८ इयता ९ ते १२ हा बहुविद्याशाख्याय अभ्यासक्रमावर भर देणार आहे. याच पद्धतीने ननिव शैक्षणिक धोरण २०२० सामुहिक वृतीच्या आध गावर विविधांचे कामगटाशाळे घेण्याबद्द आहे. नविन शैक्षणिक धोरण २०२० शिक्षणातील तंत्रज्ञानाची पारवतावधी कुमता ओळखते. असान म्हणून शिक्षण व प्रासाशन मध्य तंत्रज्ञानाचा वापराच समर्थन करते.

नविन शैक्षणिक धोरण जरी अनेक अर्थाने आव्हानात्मक असले तरी एक सर्व सवानेशक धोरण अंमलबजावणीसाठी एक महत्त्वपूर्ण संकाशाने ग्रन्तक्रीया इन्डियानी सावश्यक आहे. इयता ५ व्या पंक्ती स्थानांक भाषेता आप्याह ७००००० पंक्तीस उपरोक्त विद्याशासाठी आव्हान निर्माण करू शकते. तरी नविन शैक्षणिक धोरण २०२० आव्हानात्मक असले तरी त्याचे अनेक फायदे आहेत. आव्हानावरोगरच याचे असले तरी त्याची अंमलबजावणी करणे आवश्यक आहे.

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The Collective Role of NEP 2020 in Developing Higher Educational Set-up in 21st Century India: A Study

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Abstract:

The present paper is focused on the history, background, implementation and the importance of National Education Policy: 2020. It will review the ancient Indian education system and its transformation after the implementation of NEP: 2020. A critical discussion about the different and vital aspects incorporated in the NEP: 2020 is the foundations of the present research study, that will distinctively change the Indian higher educational setup are centralized at the important ideas of the research paper. There is a rejuvenation of ancient Indian knowledge Wisdom and the internalization of higher education, both will go hand-in-hand according to the NEP: 2020.

Keywords: Return to ancient Indian Wisdom, Rejuvenation of Regional Indian languages, Globalization of Higher Education, Implementation of CT in teaching-learning and evolution, Research Orientation.

Introduction:

The British i.e. the Western education enforced on Indian during the colonial rule transformed the traditional educational set up that was purely based on India, its philosophy life style, culture, people's life and the history of the motherland. This also influenced Indian education system even after independence.

Indian government has been working on the National Education Policy. First proposed in 1968, second in 1986, modified later in 1992 and the third much awaited, and widely discussed NEP: 2020. In a very few of Indian higher institutions and universities, it has been implemented and it is to be mandatory to all seriously implement it from the next academic year that is June 2024 after the rigorous efforts taken by the committees under the chairmanship of T.S.R. Subramanian and Dr. K. Kasturirangan respectively. After the submission of the draft of these two committees, the Union Cabinet chaired by the Hon'ble Prime Minister Shri. Narendraji Modi finally approved the National Education Policy: 2020 for India.

This 21st century formulated NEP 2020 offers a multi dimensional scenario, not only for the student, but also to the teachers from KG to PG as the entire world has now very close to each other. Taking into this consideration, the present policy will provide education aiming to transform the student to a global education that is globally demanded, useful and helpful in the aspect of getting job opportunities. So it will result into the replication of India as a socio-economical development nation at the international platform. The ancient Indian education system in which the students (Brahma) used to learn from Varanasi to the forest (Aranya). To offer pure knowledge, morality, social responsibility, religious values. All are inclusive as the most important part of this National Education Policy.

3. Return to ancient Indian knowledge system is a very significant characteristic of the 2020. Further, the changes in educational system that has truly modified the education all over the world in extensive use of internet and tools for effective teaching-learning is. Orientation to MOOCs, online evolution etc. are incorporated in NEP 2020. It is more handy, communication and able to all stakeholders supporting the

legacy that has even attracted the foreign students since many foreign enemies envisioned on the country to till date. The history of the nation reveals it. We all know that during Karna Yana and Mahabharata Yugas the scholars used to learn in the forest under the strict discipline and practical lessons by their respective Gurus. The very concept of importance of Indian philosophy, culture, values, morality, Indian religious literatures are incorporated in the different forms. It will provide the subject to the concern student that will address the pure Indian ethical and ancient knowledge wisdom.

The British ruled over India nearly about 150 years and it influenced the educational system of the contemporary India during colonial rule. So English as a colonial gift for non-native speakers of English like Indian people. The introduction of English in India dominated the whole education right from the beginning that is KG to higher education level for PG. Though in Indian educational system English language is compulsory to be study and learn, but regional languages of the states and Union Territories will be actually promoted to be study and research according to the National Education Policy: 2020.

Providing reasonable language talented skill is one of the important aspects of the present NEP: 2020. This will help to preserve the different varieties of languages and research it, which eventually result into the development of the Indian society.

The modification and transformation of higher education to the international level is also considered under the draft prepared for NEP: 2020.

The foreign universities, higher institutions will openly provide international education to the students, making them eligible to compete in this globalized and competitive world.

As the entire world is being affected by the extensive use of IT even in daily human life. Similarly, the use of IT is a major modification of higher education in every aspect like teaching-learning, pedagogy, research, evolution and what not. It has been

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Study on National Education Policy 2020 with Reference to Higher Education

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Transformation of educational system in the twenty first century for India, to create and develop the research attitude among the students and the teachers as well with reference to higher educational scenario will play a pivotal role in the future. As far as the NEP: 2020 is concerned, the researchers will be prompted by the government, firms, institutions that will contribute to the overall development of our country, society and the world itself. The quality research attitude leveled to international standard is basically taken into considered while preparing the draft proposed to be submitted for NEP: 2020.

Conclusion

With the inclusion of all important aspects as a priority for the holistic development of the youth as the responsible citizens of the Indian country will make them able to contribute his/her role in the socio-economic growth of the Indian country and finally create image of India as a super economic power and a leader at International level. Then and then only the true goal to achieve socio-economic development with the motto of equality among the all Indian will be able to achieved. The National Education Policy 2020 is a comprehensive, multi-dimensional, multidisciplinary based that will help to the holistic development of the student. It will replace the previous National Education Policy of 1986. The higher education system will be uplifted by the standardization of education in 21st century India. Group based learning, an ethnically genuine research, Practical based learning and an extensive use of ICT tools are the hallmarks of the National Education Policy 2020.

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Abstract

Education is a basic aspect of human development processes. In terms of digitally empowering the nation and knowledge economy, it is one of the most powerful tools.

The future of a country and the destiny of its citizens are determined by their education, that's why education is so important to nation-building. In terms of national and citizen development, its effects will be long-lasting. In the current context, education plays a crucial role and cannot be avoided. It is essential for the country's school and college systems to have clear educational policies because education enhances social and economic growth. The Indian government has drafted two education policies at intervals prior to NEP-2020. This is the third policy that the government has drafted.

The National Education Policy 2020 is a comprehensive framework for transforming the education system in India. It was introduced by the government of India with the aim of providing quality education that is accessible and inclusive to all individuals. This paper presents theoretical study of National Education Policy-2020 with specific focus on Higher Education.

The aim of this study is to provide a thorough understanding of the revolutionary changes proposed in the policy by carefully examining its various components.

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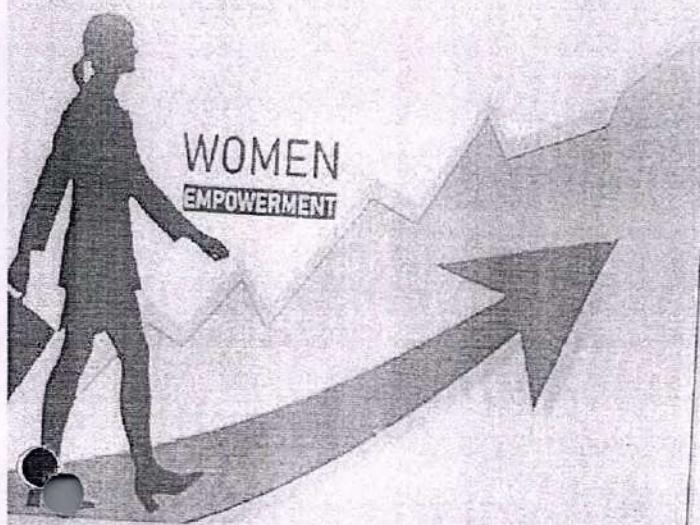
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प्रस्तावना :-

मानवाला आपले दैनंदिन जीवन जगण्यासाठी प्रथमत: आपल्या मूलमूळ गरजांचे पूर्तता करावी लागते, अन्न, वस्त्र, निवारा, शिक्षण, आरोग्य, माहिती तंत्रज्ञान यामारब्या गरजांची पूर्तता करण्यासाठी संघर्ष करावा लागते. या संघर्षात पुरुषांबरोबर महिलांची भूमिका समान पातळीवर सारखीच असते. सामाजिक प्रवोधनपुर्वक काळात पिनृसनाक कुटुंब पद्धतीत महिलांना दुर्योग स्थान दिले जात असे; परंतु आजच्या आधुनिक काळात महिलांना प्रगतीची समान संधी उपलब्ध आहे. याची सुरुवात जगामध्ये अमेरिका, युरोपियन देशांमध्ये स्त्रीवादी महिला चळवळीच्या स्वतंपात शालेली दिसून येते. महिलांचा हळक, अधिकार, स्वातंत्र्य वावत सामाजिक प्रवोधन व सुधारणावादी चळवळीमुळे पांचिमात्य देशांमधील स्त्रीवादी चळवळ व विचारधारा जगातील इतर अनेक देशांमध्ये महिलांच्या सवनीकरणाच्या दृष्टिकोनाला पाठवळ मिळवून दिले आहे.

दुसऱ्या महायुद्धाच्या समाप्तीनंतर १९४८ मध्ये संयुक्त राष्ट्रसंघामार्फत मानवी हक्कांच्या वैधिक जाहीरनामा अंतरराष्ट्रीय महिला दशक म्हणून जाहीर करण्यात आले तर १९७५ ते १९८५ ही अनेक देशांमध्ये शहरी व ग्रामीण महिला भेदभावही दिसून येतो. शहरी महिलांना प्रगतीच्या, स्वातंत्र्याच्या, अधिकारांच्या आर्थिक क्षमतेच्या जेवळ्या संधी उपलब्ध होतात तेवळ्या प्रमाणात ग्रामीण महिलांना उपलब्ध होत नाहीत. त्या दृष्टिकोनानुसार ग्रामीण महिला सक्षमीकरणाच्या दृष्टीने १५ ऑक्टोबर २०१८ हा दिवस मुख्य महान्वपूर्ण मानला जातो कारण याच दिवशी संयुक्त राष्ट्रसंघामार्फत पहिला अंतरराष्ट्रीय ग्रामीण महिला दिनाची धोरणा करण्यात आली आहे. भारतातही २००१ हे वर्ष राष्ट्रीय महिला सवलीकरण वर्ष म्हणून घोषित केलेले आहे. या वर्षात महिला सक्षमीकरणासाठी विविध बाबींवर भर देण्यात आला आहे. ज्यामध्ये महिला विकासासाठी कार्यक्रम योजना तयार करणे, महिलांबरील अन्याय अत्याचार हिंसाचार कमी करण्यावर भर देणे, महिलांना कौटुंबिक व आर्थिक निर्णयासाठी सक्षम बनविणे, महिलांच्या शिक्षण, आरोग्य, रोजगार यामधील सहभाग निश्चित करणे, महिलांना सामाजिक राजकीय आणि आर्थिक दृष्ट्या समान अधिकार प्रदान करणे. पुढील काळात महिला धोरणानन्तर व्यापक स्वरूप देण्यासाठी केंद्र सरकारने महिला सक्षमीकरणासाठी राष्ट्रीय महिला धोरण मसुदा २०१६ तयार केलेला आहे. या मसुद्यात निम्नाचा संशोधनाचे उद्देशः-

- 1) ग्रामीण अर्थव्यवस्थेतील महिलांची भूमिका अभ्यास करणे.
- 2) ग्रामीण महिला सक्षमीकरण योजनांचा अभ्यास करणे.

तथ्य संकलन :-

सदर संशोधन ऐपर तयार करण्यासाठी प्रामुख्याने प्रायमिक आणि दुर्योग तथ्य सामग्रीचा वापर करण्यात आलेले आहे. यामध्ये प्रामुख्याने विविध संदर्भ ग्रंथ, वार्पिक अहवाल, विविध शासकीय निमशासकीय संकेतस्थळे, ईनिक, सामाजिक, मासिक इत्यादी साधनांचा वापर करण्यात आलेला आहे.

सक्षमीकरण म्हणजे काय :-

जगातिक वैकल्या मते- सक्षमीकरण म्हणजे लोकांच्या निवड करण्याच्या संधीत वाढ करणे, लोकांच्या जीवनमानावर प्रभाव पाहणाऱ्या घटकांच्या जबाबदारीची निश्चिती करणे, त्यामध्ये सहभागी होणे, प्रभाव पाठणे नियंत्रण ठेवणे होय.

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לְמִזְבֵּחַ וְלְמִזְבֵּחַ וְלְמִזְבֵּחַ

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नवीन राष्ट्रीय शैक्षणिक धोरणात
कौशल्य विकासाची मूर्मिका

प्रा. डॉ. जनार्दन जानजी देव

विजाम भद्रादित्यारुप, भद्रगायत्री जायत्रा

गोपवारा ।—

नवीन गण्डीय शैक्षणिक भोगण २०३० मध्ये वैदीय शिक्षण पद्धतीचा विचार करण्यात आलेला आहे. प्राचीन वैदिक गुणकुल शिक्षण पद्धती पायुन ने नवीन गण्डीय शिक्षण योगण २०३० येथीत भारतीय शिक्षण पद्धतीत तत्कालीक गणेनुसार अनेक वैवल करण्यात आलेले आहेत शिक्षणाचा मूलभूत उद्देश्य मानवी जीवनाचा सर्वांगीण विकास करणे आहे. नवीन शैक्षणिक घेणण २०२० मध्ये देशातील सर्व समाजातील लोकांमा जात, धर्म, पंथ, वर्षा यामध्ये कोणताही भेटभाव न करता सर्वांगा विकासाची त ग्रगतीचा समान सधी उपलब्ध करून रेण्यात येणार आहे. तसेच प्रत्येक विद्यार्थ्यांच्या अंगी ज्ञान, कौशलत्व विकास, वैदिक विकास, आत्मविश्वास निर्माण करून त्याची अभिश्वल्य व अभिवृतीचा विकास करणे आहे. भारतामध्ये २०१५ याच्ये 'शाश्वत विकास २०३०' चा कूपी कार्यक्रम यार केलेला होता. या कूपी कार्यक्रमाच्या देशांमध्ये 'ज्ञानातिक शिक्षण विकास कृती कार्यक्रमाचा' मार्गेसा केलेला आहे. या कृती कार्यक्रमामध्ये सर्वांगीदी मावेशक आणि यमान युगंवतीचे शिक्षण संविज्ञन रपवाच्या य संवेदना निरन्तर अभियन्ताचा संवेदन प्रव्याप्त यास्था उद्देशाचा समर्विषा त्रेतेला आहे.

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Date: 07/12/2023

74th All India Commerce Conference
(13-15 December 2023)

Indian Commerce Association

Chairperson: - Prof. Seema Shah Singha

Co-Chairperson: - Dr. Shivprasad Vajnathrao Dongare

Technical Session 3: - Entrepreneurship, Innovation and Startups

ACCEPTANCE LETTER

To,

Dr. Sachin N. Hadoltikar
HOD & Assistant Professor, Department of Commerce
SRND College, Bhadgaon Dist- Jalgaon

Dr. Gajanan D. Chaudhari
Assistant Professor, Department of Commerce
SRND College, Bhadgaon Dist- Jalgaon

Dear,

We take pleasure in informing you that your paper titled: "**A STUDY OF PROBLEMS AND PROSPECTS OF SMALL AND MEDIUM SCALE INDUSTRIES IN INDIA**" has been received by this end and accepted for **Technical Session III**, during the 74th All India Commerce Conference to be hosted by University of Delhi, Delhi in association with O.P Jindal Global University, Sonipat Haryana from December 13-15, 2023.

You are invited to attend the conference. I am sure, your presence and participation will enrich the technical session. Please refer the website of the Conference to know the status and the time slot for your paper.

Hoping to meet you at Delhi,
With warm personal regards.
Yours sincerely,

Dr. Seema Shah Singha
Professor & Head
Department of Commerce
Dibrugarh University, Assam



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Dear Sachin Nagnath Hadoltikar,

Greetings from 74AICC and Happy New Year 2024 Please find Your and Your co-authors paper presentation Certificate in the attached email. Thank you for your active participation in 74 AICC. Your contribution was integral to make this conference successful.
If you have any questions, please contact us at 74ajcc@commerce.du.ac.in.

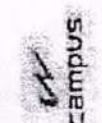
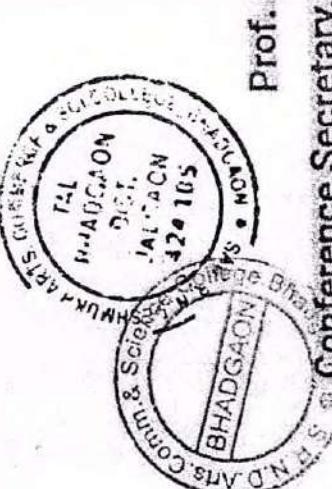
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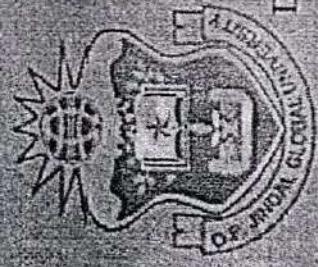


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of Sau Ratanlal Nanasaheb Deshmukh College Bhadgaon / University has participated and presented a Research Paper entitled **A STUDY OF PROBLEMS AND PROSPECTS OF SMALL AND MEDIUM SCALE INDUSTRIES IN INDIA**

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"A STUDY OF PROBLEMS AND PROSPECTS OF SMALL AND MEDIUM SCALE INDUSTRIES IN INDIA"

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Abstract:

Micro, Small and medium scale industries play a vital role in the development of India. Small scale industries have been given an important place in the development since beginning. Development of India depends primarily on its Small and medium scale industries. The Micro, Small and Medium Enterprises (MSMEs) contribute about 7 to 8 per cent of India's GDP, 45 per cent of the manufacturing output and 40 per cent of the exports. MSMEs are widely dispersed throughout the country and produce a diverse range of products catering to various segments of the market. The geographic spread, diverse product range and potential for innovation and employment generation make them extremely important in the context of economic growth with equity and regional balance. It is clear that to solve the problem of unemployment that development of Small and Medium Enterprises and self employment. If small scale industrial sector is developed other economy related problems can be dissolved automatically. If these problems are solved or efforts are taken to foster these challenges this sector can prove itself as a developing engine.

Keyword: Micro, Small and Medium Enterprises, Problems faced by MSME.



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