

Number of books and chapters in edited volumes / books published, and papers in national/international conference-proceedings per teacher during the last five years

Papers in national/international conference-proceedings

Prof. Dr. J. R. Bhadane



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डॉ. जयवंत रामदास भदाणे

अर्थशास्त्र विभाग प्रमुख

कर्म, रामरावजी आहरे महाविद्यालय

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"The spirit of democracy cannot be established in the midst of terrorism.
Justice will come when it is deserved or being and feeling strong.
Terrorism and deception are weapons not of the strong, but, of the weak"
---Mahatma Gandhi

प्रस्तावना :

जागतिकीकरणाच्या प्रकियेत राष्ट्राराष्ट्रांमध्ये परस्पर सामंजस्य आणि सहकार्य वाढविण्याचे प्रयत्न सध्या सुरू आहेत. जगात विरस्थायी शांतता टिकावी, राज्या-राज्यातील प्रश्न शांततेच्या व वाटाघाटीच्या मार्गाने सुटावेत, त्यांच्यात आर्थिक, सामाजिक व सांस्कृतिक संबंध दृढ व्हावेत यासाठी संयुक्त राष्ट्र संघटना प्रयत्नशील आहे. जगात वेगवेगळ्या क्षेत्रिय संघटना निर्माण झाल्या आहेत. आर्थिक, व्यापारी, सांस्कृतिक इ. बाबतीत क्षेत्रिय सहकार्य वाढविण्यासाठी त्या प्रयत्नशील आहेत. जागतिकीकरणाची प्रकिया गतिमान बनत चालली असून दळणवळण क्षेत्रातील कांतीमुळे राष्ट्रांमधील लोकांमध्ये परस्पर संपर्क मोठ्या प्रमाणात वाढला आहे. व्यापार उद्योग क्षेत्रातही आंतरराष्ट्रीय संबंध वृद्धिंगत होत आहेत. जागतिक स्तरावर हिंसाचार व दहशतवादाचे वाढत सध्या घोंघावत आहे. त्याच्या तडाख्यात गरीब, श्रीमंत, जाती व देश सापडलेले आहेत. जगात कुठे ना कुठे सतत हिंसाचार आणि संघर्ष वाढत आहे. जागतीक शांतता आणि सुरक्षिततेला दहशतवादामुळे मोठा धोका निर्माण झाला आहे. दहशतवादाचे मुख्य लक्ष्य सर्वसामान्य नागरिक आहेत. प्रगत तंत्रज्ञानामुळे दहशतवाद्यांच्या हातात अतिसंहारक शस्त्रास्त्रे आली. आधुनिक दळणवळण आणि संपर्क साधनांमुळे राज्यांच्या सिमा ओलांडून दहशतवादी गट जगात कुठेही हल्ला करू शकतात. दहशतवाद हा काही उदिदष्टये साध्य करण्यासाठी संघटित होउन समाजात हिंसाचारी कृत्ये करून दहशत निर्माण करतो. राजकिय उद्देशाने प्रेरित झालेली व मोठ्या प्रमाणावर हिंसाचाराची दहशत निर्माण करणारी ती एक शक्ती बनलेली आहे.

दहशतवादाचे प्रकार : ज्या कारणामुळे दहशतवाद निर्माण होतो त्यानुसार दहशतवादाचे वेगवेगळे प्रकारही बघावयास मिळतात.

धार्मिक वांशिक दहशतवाद : प्रामुख्याने विकसनशील देशांत धर्मवादी तसेच वंशवादी संघटना उदयाला आलेल्या आहेत. धर्मांधता, असहिष्णूता वांशिक भेदभाव व अल्पसंख्याकांवर होणारा

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टिकून असते. ओसामा बिन लादेन याची अल कायदा ही संघटना आंतरराष्ट्रीय दहशत संघटनेचे उदाहरण आहे. इसिस, हिब्जो, पॅलेस्टाईन लिबरेशन फ्रंट, रेड आर्मी, बेदर मिळ्याच या संघटना देखिल आंतरराष्ट्रीय स्वरूपाच्या आहेत. या सर्व कट्टरतावादी संघटना असून उ देशात घातपाती कारवाया करतात.

अफगाणिस्तानात सोव्हिएत युनियनच्या विरुद्ध पाकिस्तानच्या मदतीनं अमेरिकन दहशतवादा आधुनिक तंत्राला प्रोत्साहन दिलं. तालिबान, अल कायदा यांसारखे दहशतवादी गट तयार झ या काळात पाकिस्तानच्या आयएसआयचं आणि सैन्याचं मनोबल वाढलं, पक्ती वाढ त्याचबरोबर अमेरिकेची पाकिस्तानात व अफगाणिस्तानात नियंत्रण ठेवण्याची ताकदही वाढ अमेरिका आणि पाकिस्तानच्या प्रोत्साहनाच्या आणि मदतीच्या जोरावर अफगाणिस्तानात तालिब गटांनी सत्ता स्थापन केली. अल कायदा दहशतवाद्यांनी लश्कर आणि अंतर्गत पोलिसांची सुभूमिका अफगाणिस्तानात घेतली. 'हमास' व 'हिजबूल' नावाच्या दहशतवादी टोळ्यांचं मह आणि कार्यक्षेत्र वाढलं. मध्य आशिया ते अफगाणिस्तानपर्यंत दहशतवादाचा प्रभाव वाढला. त्या काळात पाकिस्तानची महत्वाकांक्षा वाढली. आयएसआयमार्फत अफगाणिस्तानात जसा सोव्हिएत युनियनच्या सैन्याचा पराभव घडवून आणला, तसा भारतात काश्मीरमध्ये दहशतवादी कारवाया वाढवून त्यांच्यामार्फत भारतीय लश्कराचा पराभव करून काश्मीरला मुक्त करता येईल, य उददेशाने पाकिस्ताननं 'जम्मू काश्मिर लिबरेशन फ्रंट' या दहशतवादी संघटनेला सर्व प्रकारची मदत दिली. सैन्यप्रशिक्षण, षस्त्रास्त्र, दारुगोळा, पैसा असं सर्व काही मदत देवून भारतात दहशतवादी चळवळीला पाकिस्ताननं प्रोत्साहन दिलं.

दहशतवाद व मानवी हक्क:

दुसऱ्या महायुद्धात अमेरिकेने केलेल्या बॉम्ब हल्ल्यामुळे झालेली मानवी जीवनाची वाताहत व तत्पूर्वी नाझी जर्मनांनी केलेली सुमारे 60 लाख ज्यूंची हत्या यामुळे जगातील तज्ज्ञ विषम झाले. त्यातून मानवी हक्कांचे रक्षण करण्याची संकल्पना पुढे आली. याचा परिणाम म्हणून संयुक्त राष्ट्राने 10 डिसेंबर 1948 रोजी मानवी हक्कांचा सार्वभौमिक जाहिरनामा घोषित केला व मानवी जीवनाच्या क्षेत्रात एक नवीन अध्याय सुरू झाला. त्यानंतर नागरी व राजकीय मानवी हक्क तसेच आर्थिक, सामाजिक व सांस्कृतिक हक्क प्रदान करणारे जाहिरनामे जाहिर केले. ते स्वातंत्र्य, समता व बंधुता या मुलभूत तत्त्वांशी निगडित होते. मानवी हक्क मिळाले परंतु, त्यांचे पालन होते का? हा प्रश्न सध्या जितका महत्त्वाचा आहे तितकाच त्यांचे उल्लंघन करणाऱ्यांना शिक्षा होणार का? हाही प्रश्न महत्त्वाचा ठरतो. मानवी हक्कांचे उल्लंघन करतांना बळी पडणाऱ्या व्यक्तींना सामाजिक न्याय मिळण्याच्या संदर्भात समाजाची व शासनाची कर्तव्ये कोणती याचा विचार करण्याची वेळ आली आहे. दहशतवादाचे लक्ष्य हे बाजारपेठ, रेल्वेस्थानक, बसस्थानक अशी गर्दीची ठिकाणे असतात. अशा हल्ल्यांत बळी जातात ते सर्वसामान्य नागरिक. याहीपेक्षा विदारक स्थिती होते ती, जे लोक जखमी होतात, अपंगत्व येते अशा व्यक्तींना संपूर्ण आयुष्यभर जिवनाशी संघर्ष करावा लागतो. जेव्हा कुटूंबप्रमुख अशा हल्ल्यांत जखमी झाला किंवा अपंगत्व आले तर त्या व्यक्तीस व त्याच्या कुटूंबास मोठ्या समस्याला सतत सामोरे जावे लागते. एकूणच मानवी

दहशतवादी हल्ले थांबविण्याची जबाबदारी स्पष्ट स्वरूपात दिली आहे? राजकीय नेते व पासकी अधिकारी 'आम्ही सर्व प्रकारच्या दहशतवादाची लढू' असं म्हणणार, पण कोण लढणार, फक्त पोलिस? असे हल्ले रोखण्यासाठी सामान्य पोलिस यंत्रणा राक्षम ठरणार नाही. त्यासाठी दहशतवादी गोटात घुसून, तिथं काम करून आतली माहिती मिळवावी. त्यासाठी त्यांच्या पोटात विरून, प्रलोभन दाखवून, काहीना फितूर करून विकत घेतल पाहिजे. त्यांच्याशी समन्वय, संवात ठेवणंही आवश्यक आहे. म्हणजे आपल्याला दहशतवादाविरुद्धची लढाई जिंकता येईल. असा प्रयोग सैन्याकडून केलेही जातात. असं केल्यानंतरच तिथला दहशतवाद कमी करण्यास सैन्याला यश मिळेल. असा लढाईत पोलिस विपाई, हवालदार, उपनिष्ठाक महत्वाचे असतात. दुर्दैवाने आपल्याकडे सर्वाधिक दुर्लक्ष त्यांच्याकडेच केले जाते. सैन्यात कॅप्टन, मेजर, ले.कॅर्नलच्या रेंज अधिकारी जास्त सफल होतात. आपल्या देशातली गुप्तचर यंत्रणा व पोलिस खातं यांच्याबाबतीत असं होतं का? यामुळेच आपल्याला यश मिळत नाही.

जगातल्या अनेक देशात दहशतवादी हल्ले होत नाहीत. त्यांनी आपली न्यायव्यवस्थाही सुधारले आहे. भारतात जोपर्यंत दहशतवादी कारवाई करत असतांना त्याला पकडले जात नाही, तोपर्यंत त्याला शिक्षा होत नाही. दहशतवाद्यांपेक्षा त्यांना मदत करणारे, त्यांची मानसिकता घडविणारे त्यांना सामग्री व आश्रय देणारे मोठे गुन्हेगार आहेत. असा 'अस्तनीतला निखारा' ओळखून त्याला शिक्षा झाली पाहिजे. दहशतवाद्यांशी संबंधित अनेक डॉक्टर, इंजिनियर, वकिल, श्रीमंत, आय.टी. एक्स्पर्ट न्यायालयासमोर आले. पण आपल्या न्यायप्रक्रियेचा दुरुपयोग करून त्यातील बहुतेक सुटले. अमेरिकेततर असा निर्णय झाला आहे की, दहशतवादी हल्ला होण्याची वाट न पाहता होण्याची शक्यता दिसली तरी त्वरीत प्रतिबंधक कारवाई केली जाते. आपण भारतात असं करू शकतो का? हा प्रश्न अनुत्तरीतच राहतो.

दहशतवाद: समाजाची भूमिका :

लोकांनी देशद्रोही गुन्ह्याविरुद्ध शासनावर अवलंबून राहून चालणार नाही. शासकीय यंत्रणे संरक्षण दल व पोलीस यांनाही काही मर्यादा आहेत. आता लोकांनीच दक्ष राहण्याची आणि स्वतः सुरक्षेविषयी सावधान राहण्याची गरज आहे. सैनिक किंवा पोलिस कर्मचारीसुद्धा आपल्यातलेच असतात, त्यांना सहकार्य करणे, हे आपले कर्तव्य आहे. सर्वच वाईट आणि निष्क्रिय नसतात. जे तसे असतात, त्यांची माहिती वरिष्ठांना देणं गरजेचे आहे. जे अप्रत्यक्षपणे दहशतवाद्याला खतपाणी घालतात, प्रोत्साहन देतात, त्यांच्यावर सामाजिक बहिष्कार टाकला पाहिजे. अपराधी लोकांच्या बाबतीत नागरिकांनी सुरक्षा दल तयार केली पाहिजेत.

दहशतवादाच्या बातम्या देताना प्रसारमाध्यमांनी विशेषतः इलेक्ट्रॉनिक माध्यमांनी संयम बाळगला पाहिजे. ज्या दृश्यामुळे दहशतवाद्यांना प्रोत्साहन मिळेल. पोलीस दलाचं मनोदैर्य खच्ची होईल. नागरिकांच्या मनावर भितीचा पगडा निर्माण होईल. अशी दृश्य टाळावीत. शेवटी दहशतवाद म्हणजे "प्रपोगंडा बाय डेड अँड इंज्युअर्ड..." हे सूत्र लक्षात घ्यायला हवं.

दहशतवादी मुद्द्याचा एक नियम आहे. "किल वन, टेरराईज वन थाउजंड" एका
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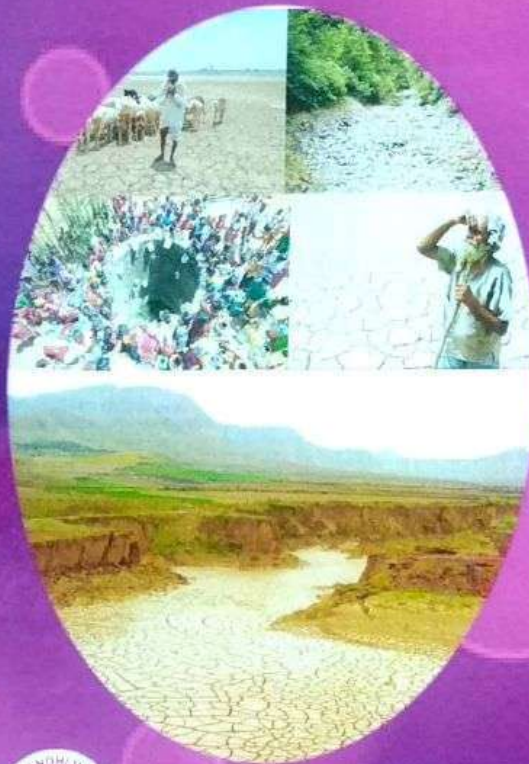
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**Two Day National Seminar on
PROBLEM OF DROUGHT AND ITS REMEDIES**
(12th & 13th February 2016)



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Water Crisis in India: Causes and Cures

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K.R.A.Arts, Science and Commerce
College Deola,

1

"None of these is as important as the availability of irrigation which alone is the key prerequisite for determining, the domain of the new technology or of its applicability"

—Amartya Sen.

Introduction:

Over the past half a century, overemphasis on attainment of high economic growth in developing countries has raised several problems. Water is an essential component of life and its supply is depleting but the demand for water is ever expanding. This poses water crisis and its economic effect is going to be very severe. The first attack of water crisis would be not only economical but also Psychological, Social, Technological, Aesthetic, Scientific, Religious and Multidimensional influence on Man's living. Water is indispensable for the existence and survival of life on earth. The requirement of water has increased manifolds with advancement of civilization and rapid increase in population. Water is the life blood of development both in the rural and urban areas of any country. The cost on water is likely to widen the gap not only in the household budget but also the state and national budget. This paper mainly focuses on Water crises in India with Demand and supply of water, surface water and ground water, depleting ground water, Causes of India's water crisis and recommendations to tackle the crisis. Water crisis in India has been caused by a combination of factors, including population growth, dwindling groundwater supplies from over extraction by farmers, and insufficient investment in treatment facilities at the federal, state and local levels.

Water Supply Schemes in India:

Average annual precipitation in India is nearly 4,000 cubic km. and the average flow in the river system is estimated to be 1,869 cubic km. Because of concentration of rains only in the three monsoon months, the utilizable quantum of water is about 690 cubic km. However, conditions vary widely from region to region. Whereas, some regions are drought affected, others are frequently flooded. Continuous water supply is the requirement of every industry in India. India being a primarily agriculture based society requires huge amount of water sources for regular irrigation of the farms as the monsoons are not a reliable water source considering the vast geographical as well as



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climatic variation in India. Also safe drinking water supply is another area where the government needs to emphasize more as groundwater is not an everlasting water resource. The water quality is tested at regular intervals and only if the water quality standards fulfill certain quality parameters, the water is certified to be safe for drinking.

Demand of Water in India:

The requirement of water for various sectors has been assessed by the National Commission on Integrated Water Resources Development (NCIWRD) in the year 2000. This requirement is based on the assumption that the irrigation efficiency will increase to 60% from the present level of 35%. The Standing Committee of Ministry of Water Resources (MOWR) also assesses in periodically these are shown in following table.

Sector	Water Demand in km or bcm					
	MOWR			NCIWRD		
	2010	2025	2050	2010	2025	2050
Irrigation	688	910	1072	557	611	807
Drinking Water	56	73	102	43	62	111
Industry	12	23	63	37	67	81
Energy	5	15	130	19	33	70
Others	52	72	80	54	70	111
Total	813	1093	1447	710	843	1180

Source: 11th Five year Plan Vol. III Planning Commission GOI 2008

Depleting Ground Water:

Total water resources available to India under all major river basins are about 14.50 million acre feet. Besides the country also has access to ground water, which primarily supports agriculture across India. While a major part of surface water available through rivers goes waste except in case of dams, anicuts and reservoirs constructed for various purposes, farmers depend heavily on ground water for cultivating their crops. Over the past few decades, a concerted effort has been made in India to raise productivity of crops via extensive use of water, chemical fertilizers and other inputs. Besides crops production, demand for water has also increased on account of rising population, municipal use and other purposes.

Increased water use, especially through ground water sources has led to a fast yet colossal depletion of ground water. Besides, growing urbanization and construction activities have blocked majority of natural recharge points, resulting in a fast decrease in the ground water level. One may thus visualize that the lust for raising agricultural productivity and production has done a great

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damage for our ground water resources, and the country may not be left with any ground water in a few decades to come. As far as surface water is concerned, in areas where reservoirs and big dams have been constructed, the people living in the vicinity are suffering from the problem of displacement or rehabilitation, problems of water logging and salinity. They have a serious impact on prospective agricultural development in the concerned area.

Recent studies in agricultural development in a few command areas of river valley projects reveal the productivity level of crops such as wheat and paddy have reached a plateau, and are likely to decline over the next few years. In short, fast depletion of natural resources such as minerals as also water may create a situation in which our next generations may be forced to remain contented with a significantly lower growth rate than what our generation has thus far achieved.

Water Crisis in India:

The World Health Organization estimates that 97 million Indians lack access to safe water, second only to China. As a result, the World Bank estimates that 21% of communicable diseases in India are related to unsafe water. Without change, the problem may get worse as India is projected to grow significantly in the coming decades and overtake China by 2028 to become the world's most populous country. The annual per capita availability of renewable freshwater in the country has fallen from around 5,277 cubic meters in 1955 to 2,464 cubic meters in 1990. Given the projected increase in population by the year 2025, the per capita availability is likely to drop to below 1,000 cubic meters. The actual utilizable water is around 1,122 cubic meters per year. The situation is still aggravating with the increase in population. Optimal utilization of natural resources will result in sustainability. But due to the pro-environmental behavior of self interested individuals, who are de-motivated by similar personalities, go beyond optimal level. The ultimate result is as Garret Hardin rightly pointed out exhibits a situation which is nothing but the "Tragedy of Common". India witnesses a crucial situation, the fixed supply of water resources is stressed and depleting while demand for it from different sectors growing rapidly. The per capita availability of water gone down drastically,

Water crisis in India is rooted in three causes. The first is insufficient water per person as a result of population growth. The total amount of usable water has been estimated to between 700 to 1,200 billion cubic meters. With a population of 1.2 billion according to the 2011 census, India has only 1,000 cubic meters of water per person, even using the higher estimate. A country is considered water-stressed if it has less than 1,700 cubic meters per person per year. For comparison, India had between 3,000 and 4,000 cubic meters per person in 1951, whereas the United States has nearly 8,000 cubic meters per person today.

The Second cause is poor water quality resulting from insufficient and delayed investment

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in urban water-treatment facilities. Water in most rivers in India is largely not fit for drinking, and in many stretches not even fit for bathing. Despite the Ganga Action Plan, which was launched 1984 to clean up the Ganges River in 25 years; much of the river remains polluted with a high colic form count at many places. The facilities rerated are also not properly maintained because adequate fees are not charged for the service. Moreover, industrial effluent standards are not enforced because the state pollution control boards have inadequate technical and human resources.

The Third problem is dwindling groundwater supplies due to over-extraction by farmers. This is because groundwater is an open-access resource and anyone can pump water from under his or her own land. Given how highly fragmented land ownership is in India, with millions of farmers and an average farm size of less than two hectares, the tragedy of the commons is inevitable. India extracted 251 bcm of groundwater in 2010, whereas the United States extracted only 112 bcm. Further, India's rate of extraction has been steadily growing from a base of 90bcm in 1980, while this rate in the United States has remained at more or less the same level since 1980.

The main concerns are the pressing need to increase irrigation and the difficulty of creating water storage facilities. There is no scope to expand the cultivated area, which has remained around 140 million hectares for the last two decades. Many national and international environmentalists oppose dam construction. Storage dams, in particular, are controversial because they often submerge forests and reduce biodiversity by disturbing habitats. With India's high population density, dams would also displace many people, often poor tribal communities. India's future economic growth is also a concern, if the country cannot expend irrigation or increase agricultural productivity by other means, economic growth will be restricted.

Recommendations to tackle the crisis:

No one solution will solve our water scarcity global problem. Soon after independence, the government of India adopted a policy of rapid economic development through extensive and intensive exploitation of natural resources. India's twelfth five year plan (2012-2017) has focused attention on all of these issues discussed. The plan puts great emphasis on aquifer mapping, watershed development, involvement of NGO's, and efficiency in developing irrigation capacity. The central and state governments should empower local groups with knowledge, understanding and real time information on the status of groundwater so as to manage extraction in a cooperative way, since groundwater is an open resource, farmers extract as much as they can but when everyone does this, it leads to extraction above a sustainable level. Secondly, India needs to promote watershed development. India must educate people about the need for dams to store water. The environmentalists and other groups who oppose dams should be engaged in a dialogue to work out alternatives and build a consensus. The government should strengthen state pollution control boards to enforce effluent standards. The technical and human resources currently available to the boards

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are inadequate to effectively monitor activities, enforce regulations, and convict violators. Should India adopt these recommendations at all levels federal, state and local it will be great step toward addressing the most critical issues causing the country's water crisis.

Conclusion:

Water is an indispensable factor for the existence and survival of life on earth. Water is one of the most essential natural resources for sustaining life and it is likely to become critically scarce in the coming decades, due to continuous increase in its demands, rapid increase in population and expanding economy of the country. Variations in climatic characteristics are responsible for uneven distribution of precipitation in India. Water resources of a country constitute one of its vital assets. India with 2.4 % of the world's total area has 17% of the world's population. But has only 4% of the total available fresh water. India is currently facing a daunting set of water related challenges. Increasing Population, growing urbanization, and rapid industrialization combined with the need for raising agricultural production generates competing claims for water. There is a growing perception of a sense of an impending water crisis in the country. The facts indicate that India is expected to become 'water stressed' by 2025 and 'water scarce' by 2050. So that we can sum up in these fine words:

Every drop extracted must be justified. Every drop must be counted.

Every drop used must be recycled and reused whenever possible.

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प्रा. जयमाला चंद्रात्रे

कला, विज्ञान व वाणिज्य महाविद्यालय, देवला, जि. नाशिक

साहित्य सामाज का दर्पण माना जाता है ! मानव का जीवन कि समस्या इसमें चित्रित होती है ! हर एक व्यक्ती को जीवन में संघर्ष करना पडता है ! याने जीवन एक संघर्ष है, उसमें कदम कदम पर मनुष्यको अपने अस्तित्व के लिये जुंझना पडता है ! और संघर्ष कि स्थिती निर्माण होने के कारण विभिन्न प्रकारकी समस्याएँ मनुष्य के सामने उपस्थित होती हैं ! इन सामाजिक, आर्थिक, पारिवारिक, धार्मिक, नैतिक आदि समस्याओंसे मनुष्य को गुजरना पडता है !

१९ वी तथा २० वी शताब्दी में धार्मिक, सामाजिक आंदोलनो में दलित वर्ग के प्रती जो अत्याचार और अन्याय होतें थे, उन्हे मिटाने कि मोहिम चली थी! स्वातंत्र्योत्तर काल में भी दलितोपर होनेवाले अत्याचारो का सिलसिला बंद नही हुआ है और ग्रामीण क्षेत्रोमे भी उनकी सामाजिक, आर्थिक स्थिती मे भी कोई खास परिवर्तन नही आया है !

अमृतलाल नागरजी का नाम आधुनिक उपन्यासकारो में उल्लेखनीय रहा है ! और वे उपन्यासकार के रूप मे प्रभावी रूप से सफल भी हुए हैं ! नागरजी सामाजिक चेतना के उपन्यासकार हैं ! इसलिए उनके उपन्यासो मे सामाजिक यथार्थ का चित्रण बडी यथार्थ के साथ हुआ है ! वस्तुतः समाज के जुल्मो से त्रस्त दलित जाती के मुक्ती के लिए नागरजी ने आवाज उठी है ! वास्तव मे 'दलित' कोई असंपृश्य, हरिजन या निम्न जाती नही है, सामाजिक, आर्थिक, धार्मिक दृष्टी से पिछडा हुआ शोषित पिडित, दमित वर्ग के सभी लोग फिर वह किसी भी जाति के हो वे सब दलित के अंतर्गत आते हैं ! यहाँ तक कि शोषित या पीडित नारी भी दलित वर्ग के अंतर्गत आती हैं ! नागरजी ने दलित चेतना को अपने उपन्यासो में विविधता से चित्रित किया है !

अमृतलाल नागरजीने "नाच्यौ बहुत गोपाल" इस उपन्यास मे सदीयो से अत्याचारित वर्ग कि पिडा को साकार किया है ! समाज के अत्याचार से पिडित दलित जाति कि मुक्ति के लिए उन्हौने आवाज उठाई है ! नागरजी के उपन्यासोमे पात्रो के माध्यम से जाति, वर्ण व्यवस्था के प्रती विद्रोह, दलित वर्ग मे निर्माण हुई जागृती का चित्रण प्रस्तुत किया है ! नागरजीने मेहतर जाति की उपेक्षित, अपमानित, शोषित और विलबिलाती हुई जिंदगी को निकटसे देखा है, और उसे साथ गहरी सहानुभूती के साथ प्रस्तुत किया है !

"नाच्यौ बहुत गोपाल" इस उपन्यास के माध्यम से अमृतलाल नागरजीने मेहतर समाज की दयनीय हीन-दीन स्थिती का करुण चित्र प्रस्तुत किया है !

साथ मे नारी जीवन कि व्यथा कथा को भी चित्रित किया हैं ! वास्तव मे मेहतर कोई भी जाति नही हैं ! सामंतशाही ने, मुसलमान शासकोने राजपूत लोगो को जबरदस्ती मेहतर बनवाया था ! इन लोगो ने अपना धर्म बदलने से इन्कार किया तो मुसलमान शासकोने उन्हें मल-मूत्र उठाने को कहा ! राजपूत लोगोने मल-मूत्र उठाना स्वीकार किया लेकिन अपना धर्म नही छोडा ! इसलिए इन लोगोको मेहतर कहा जाने लगा !

प्रस्तुत उपन्यास कि नायिका निर्गुणीयाँ हैं ! वैसे तो जन्म से ब्राह्मण निर्गुणीयाँ बाद मे मेहतर बनती हैं ! उसका मुल नाम तो निर्गुण हैं परंतु मोहना नामक मेहतर युवक के साथ भाग जाती हैं और इस प्रकार निर्गुण से निर्गुणीयाँ हो जाती हैं ! वास्तव मे निर्गुणीयाँ परिस्थितीयो की शिकार हैं ! उसकी मां (सौतेली) पैसो के लिए छोटी उम्र मे ही उसे वासना के दल दल मे ढकेल देती हैं ! निर्गुण का विवाह उसकी सौतेली मां वृध्द मसुरीयादीन से करवा देती हैं ! मसुरीयादीन बूढा होने के साथ शकालु है ! वह निर्गुण के यौवन के भोगने के बाद उसे ताले मे बंद कर देता हैं ! उसका अमानवीय व्यवहार से निर्गुण तंग आ चुकी हैं ! मसुरीयादिन का उसके साथ व्यवहार अगर मानवता पूर्ण होता तो कदाचित वह (निर्गुण) नियतीसे परिस्थिती से समझौता कर लेती ! वृध्द मसुरीयादीन के यहां सारे वैभव है परंतु वह खूष नही हैं ! शरीर सुख पाने कि कामना से वह युवा मेहतर मोहना के साथ भाग जाती हैं ! मोहना को अपना मेहतर होने का वैसाही गर्व हैं जैसा कि किसी ब्राह्मण को अपने ब्राह्मण होने का होता हैं ! मोहना यद्यपि मेहतर काम नही करता किंतु वह निर्गुणीयाँको पूर्णरूप से मेहतरानी बनाता हैं !

इस प्रकार निर्गुणीयाँ को समाज के साथ दोहरा संघर्ष करना पडता हैं ! घर से भागी हुई ब्याहता ब्राह्मणी अछुत समाज मे भी आदर के योग्य नही होती हैं ! भारतीय समाज के पारंपारिक पुरुष की पाशिवक वृत्ती का शिकार बनी हुई नारी पुरुष कि भोग्या और घर की दासी जैसी ही पीडा भुगतती, निर्गुणीयाँपर बहुत अत्याचार किए जाते हैं ! उसका दोष केवल यह है कि वह उच्च कुल मे जन्मी हैं ! मोहना से विवाह के बाद मोहना की मां उसे पाखाना साफ करनेका आदेश देती हैं ! पहले तो उसके संस्कार आड आते हैं ! अंतमे वह सब स्विकार कर लेती हैं !

निर्गुणीयाँको अपनी जाति के संबंध मे पुछने पर उसका कहना है की "भेरी जात तो कामदेव कि ज्वाला मे भस्म हो गई" ! मैंने छोडी कहाँ ? वह तो अपने आप छुट गई ! आपके यहा उंची जात वाले पुरुष लोग तो दिन मे पचास पचास बार अपनी जात छोडते रहते हैं ! कहीं औरतो पे नजर रखते हैं तो कहीं उनकी कमाई पर !

निर्गुणीयाँ तो मजदूरीसे मेहतरानी बनी थी ! लेकिन वह अपने पती

मोहना से एकनिष्ठ प्रेम करती थी ! एक बार मोहना उसे घर की झंजट से निकालकर अंग्रेज कप्तान की कोठी में ले जाता है ! और कप्तान के माशुक की हत्या कर डाकुओ के गिरोह में मिल जाता है ! पती के डाकू हो जाने पर और भी कठीनतासे निर्गुणीयोंसे गुजरना पडता है ! समाज, पुलिस तथा अन्य लोगों की प्रताडना से बचने के लिए निर्गुणीयों वृद्ध मसीताराम के घर में शरण लेती हं !

इसके बाद निर्गुणीयों का स्वाभिमानी रूप भी देखने को मिलता है ! निर्गुणीयां मेहतरानी काम करते हुए मेहतर बच्चों की पाठशाला भी चलाती हैं ! मोहना निर्गुणीया को मेहतर का धार्य करने से जब रोकता है तब उसका कहना है कि "देख रे मोहना तेरे मोह में मेहतरानी तो इंदबन गई हुं, पर रंडी नहीं बनूंगी!

प्रस्तुत उपन्यासमें निम्न वर्ग के कुछ लोगों में समानता कि चेतना पायी जाती है ! निर्गुणीया के पुत्र तथा पुत्री में यह चेतना दिखाई देती है ! स्वयं निर्गुणीया आर्य समाज की सहाय्यता से मेहतर समाज में चेतना लाने की प्रयत्न करती है ! वात्मिक कि जयंती तथा सत्यनारायण कि कथा के माध्यम से इसका प्रमाण मिलता है ! निर्गुणीया का कहना है की मुहल्ले के बच्चे मैला साफ करने के बजाय पढलिखकर कुछ काबील बन जाए तो उसने उस समाज के लिए जो सोचा है वह संघर्ष सार्थक बन जाए !

इस प्रकार निर्गुणीया मोहनासे प्रेम कर के मेहतरोंकी विरादरी में शामिल हो गया ! उसने उस समाज के शोषण तथा पिडा को स्वयं अपनी आंखों से देखा ! और इसलिए बादमें उसने अपना जीवन मेहतरोंकि उन्नती के लिए लगा दिया ! निर्गुणीयों ने नारी और दलित समाज दोनोंही वर्ग की संयुक्त पीडा को सहा है ! उसका चित्रण करते हुए वह कहती है की दुनियामें दो पुराने से पुराने गुलाम है — एक भंगी और दुसरी औरत ! जब तक ये गुलाम आपकी आज्ञादी पुरे सौ रूपये में पुरे सौ के सौ नये पैसे भर झुठी है ! आगे वह कहती है औरत हर तरह से मर्द जाति की दबाव में है ! जब चाहता है तब गला सहलाता है और जब चाहता है तब गला घोंट भी देता है ! जिसके पास ताकद होती है, वह कमजोर के साथ यही करता है ! सदा करता आया है और शायद सदा करता रहेगा ! इस प्रकार पुरुष चाहे कितनी भी प्रगतियों न कर ले परंतू नारी पर वह अपना अधिकार ही समजता है ! और उसपर अत्याचार करता है !

प्रस्तुत उपन्यासमें मेहतर समाज की आर्थिक स्थिती तथा यौन शोषण का अन्य चित्रण भी मिलता है ! गाँवमें एक हाकिम है जो नौकरी देने का वादा करता है लेकिन उसके बदलेमें पन्द्रहसौ रूपये मांगता है ! और यह पैसे उस व्यक्ती ने अपनी पत्नी के हाथों भेजने की शर्त रखता है ! अगर पत्नी जाने से इन्कार करे तो वह व्यक्ती उसे मारता वृ पिटता है ! बाद में पत्नीको पतिके खातिर सब कुछ स्विकार करना पडता है !

मेहतर मुहल्ले मे एक बार चारों तरफ से संकटो मे घीरा गरीब मेहतर व्यक्ती अपना गुस्सा, अपना क्रोध पत्नीपर ही निकालता हैं ! वह अपनी पत्नी को मारता है तथा पत्नी का गला दबाना चाहता हैं ! तब निर्गुणीयाँ आगे बढ़कर उसे तमाचा मारती हैं तथा पुलिस या कोतवाली में पकडवा देने कि धमकी देती हैं ! तब वह बुढा मेहतर व्यक्ती निर्गुणीयाँ से कहता है कि, मै इसे मारकर फाँसी पर चढना चाहता हुँ ! मै मरना चाहता हुँ ! क्योकी यह मेहतर जहाँ काम करता है वहाँ पर उसे एक सौ साठ रुपये तनखों मिलती है ! लेकीन उसमें से सौ रुपये महाजन का कारीन्दा उससे जबरदस्ती ले लेता हैं ! पच्चीस रुपये जमादार कि माहवारी देनी हैं ! और पच्चीस रुपये सरकारी उधार के हर महिने वेतन से कट जाते हैं ! आज भलेही पहली तारिख है लेकिन मेरी जेब में सिर्फ दस रुपये बाकी बचे हैं ! इस दस रुपये से वह परिवार का खर्च कैसे पूर्ण कर सकता हैं ! और इसलिए वह आक्रोश के कारण पत्नीपर दूट पडता हैं !

समाज मे छुआ - छुत आदि भेदने का कारण दलित वर्ग को दयनिय स्थिती का चित्रण भी प्रस्तुत उपन्यास मे चित्रीत है ! समाज का हर वर्ग अपने को महतरो से उंचा समझता है ! जैसे हिंदु - मुसलमान, सिख, ईसाई ऐसी कौनसी भारतीय जाति है जो अपने आप को मेहतरोसे उंचा नही समझती और जो उन्हे छुने से घिनाती नही है ! मेहतर समाज का दुःख तथा दयनिय स्थिती का चित्रण उपन्यासका एक पात्र मज्जू ब्यक्त करता है, उसका कहना है कि, मतलब ये है कि जूते लात खाना तो खैर, जब मेहतर समाज का चोला पाया है तो एक तरह से हक ही है हमारा ! एक जगह पर अपनी दयनिय स्थिती का चित्रण करते हुए कहा है की मुश्कील से चार-पाच घर होंगे टोले मे यहाँ की औरत कामपर नही जाती बाकी तो घर मॉंगी हुई शाम की झुठन से ही सबेरें का कलेवा और लौट आने के बाद का पानी - पिलाव लेता है ! अरे बसंतू के यहाँ तो भौजी ये हालत है कि तीन तीन - चार चार दिन की बासी पिरौटियाँ पानी में तर कर खाई जाती है ! उपर से नमक की डाली चाटते लेंगे !

मसिताराम "नाच्यौ बहुत गोपाल" उपन्यास का गौण पात्र हैं लेकीन महत्वपूर्ण हैं ! मसिताराम एक परोपकारी तथा प्रामाणिक कर्म से उच्चवर्ण कि पंक्तीमे आनेवाला पात्र हैं ! मसिताराम मोहना के पिता हैं ! उन्हें निर्गुणीयाँ और मोहना कि हमेशा चिंता रहती हैं ! मोहनाके डाकू बन जाने के बाद निर्गुणीयाँ सहारा बन जाती हैं ! उसकी सांस मरियम उसे दुत्कार देती हैं ! लेकीन निर्गुणकी इस असहाय अवरथा मे मसिताराम उसकी सहायता करता हैं ! एकबार निर्गुणीयाँ सदमे के कारण बेहोश हो जाती हैं ! तब मसिताराम उसे अपने घर ले जाता हैं ! और उसकी देखभाल करता हैं ! उपन्यास मे गुत्थन का बेटा नब्यू मोहनाको

फँसाने की योजना बनाता है तो यह बात मसिता के कांनो तक पहुँचती है तो वह निर्गुण को पहलेही अगाह कर देता है ! अपनी बहुकि इज्जत वृ आवरु के प्रती मसिताराम बहोत जागरुक हैं ! इस प्रकार मसिताराम का पात्र गौण है लेकिन जीवंत हैं ! मसिताराम गरिब, लाचार, जाति वृ बिरादरी के प्रती आस्था रखनेवाला तथा गरिबी मे भी प्रामाणिक ऐसा पात्र मेहतर वर्ग का प्रतिक हैं !

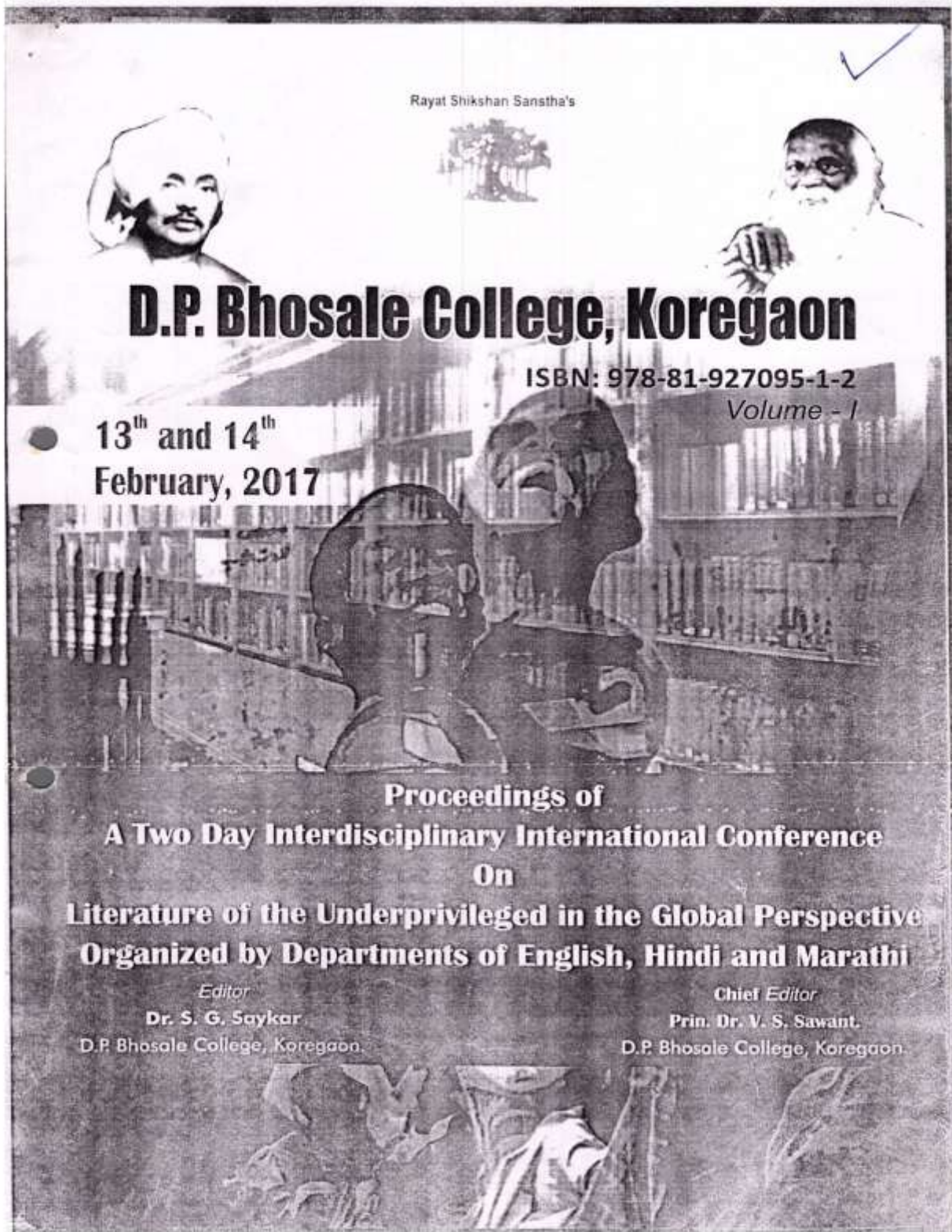
मसीताराम के साथ ही मन्नु, गुल्लन आदि पात्रो का चित्रण भी प्रस्तुत उपन्यास मे हुआ है ! जो इस दलित वर्ग के प्रती होनेवाले अत्याचार का शिकार हुए हैं तथा दलित वर्ग में जागृती लाने का प्रयत्न भी करते हैं ! निष्कर्षतः हम कह सकते है कि अमृतलाल नागरजीने दलित मेहतर वर्ग के प्रति सहानुभूती व्यक्त करते हुए उनकी दयनीय शोषित तथा पिडित अवस्था का चित्रण करके उसके माध्यम से उनकी पीडा को वाणी देनेका का प्रयत्न किया है ! "नाच्यौ बहुत गोपाल" उपन्यास के माध्यम से सामाजिक यथार्थ को चित्रित किया है ! प्रस्तुत उपन्यास के माध्यम से दलित समाज के लोगो में शिक्षा का प्रसार तथा प्रचार करना है ! अमृतलाल नागरजीने दलित चेतना के विविध रुपोको स्पष्ट करते हुए प्रत्येक पात्र की दशा को दिखाकर अपने अधिकार के प्रति, तथा समाज के उद्धार के प्रति दिशा दिखाने का प्रयत्न किया है ! उच्च वर्ग एवं दलित वर्ग कि मानसिक दशा को दर्शा कर उनको मार्गदर्शन कर बुरे खयालों को छोडकर दलित समाज के उत्थान का प्रयत्न किया है !

साथही उपन्यास के माध्यम से नागरजी यह संदेश देते है की मजदूर तथा स्त्रियोंकी स्थिती मे सुधार लाने के लिए तथा दलितों, किसान आदि भी अपने अडिाकार को पहचानते हुए शोषण के विरुद्ध आवाज उठाये ! दलित तथा स्त्रियाँओ को सन्मानजनक स्थान दे ! उन्हे काम कि चीज न समझकर एक मनुष्य के भाँती जीवन जिने दे ! अंत मे "नाच्यौ बहुत गोपाल" उपन्यास के माध्यम से नागरजी सामजिक, आर्थिक एवं पिछडा हुआ शोषित वर्ग के सभी लोग चाहे वह किसीभी जाति के हो, यहाँ तक शोषित नारी भी अपने अधिकार के प्रति जागरुक हो जाये! इसलिए उपन्यास में जगह जगह महात्मा गांधीजी के हरिजन आंदोलन द्वारा दलितोंमे जागृती लाने का प्रयत्न किया गया है !

संदर्भ :-

- 1) नाच्यौ बहुत गोपाल अमृतलाल नागर पृ. क
- 2) वही पृ. क
- 3) नाच्यौ बहुत गोपाल अमृतलाल नागर पृ. क 343
- 4) वही पृ. क 271
- 5) दसवे दशक मे हिंदी उपन्यासोमे दलित चेतना वसाणी कृष्णवंती पी पृ. क 117

Prof. Dr. A B. Pawar



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The Slave Trade and The Romantic Writers, Poems, Articles And Lectures

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Introduction:

The city of Bristol around 1750 has been described as the second largest and the most populated city in size in England. The city in those days depended on the shipping. The cranes and piles of goods intermingled on the quay, in the docks and feary boats scattered in the harbour. Bristol had become prosperous from its trade with both south and North American Countries, the west Indies, Africa, Northwest Europe and the Baltic as well as the Ireland. The port was kept engaged with a wide range of global markets. The river Aron as well as the Severn allowed the inter-section of foreign trade up-river into the city and connected the South-West. of England with the world. Bristol yielded its trade to bolder competitors. A leading poet of the first generation of the Romantic poets of England described Bristol in 1807:

Majestic Bristol! To thy happy port

Prolific commerce makes its lov'd resort

Thy gallant ships, with spacious ships, unfurl'd

Waft, to thy shore, the treasures of the World!
During 1730s and 1740s Bristol had the largest share of Britain's African Slave trade, for about one hundred and fifty years this slave trade prospered. The city's wealth was primarily gained by profits from slavery. Ships owned by Bristol merchants were fitted out with trade goods such as textiles, guns, iron, spirits and beads to be exchanged for slaves on the West African coast which stretched from Cape Verde to the Congo on the eastern coast. The slaves that survived the middle passage- from Africa- to the colonies of North America or the West Indies were sold there. This trade contributed to 12% of Bristol's overseas market. The major part of Bristol's foreign trade was directly linked with the West

Indies, particularly with the largest island Jamaica, from where merchants imported goods grown by the slave labour. Molasses, rum, cotton, dyewoods and other products found their place in this trade that depended upon the slave trade.

1.1 Robert Southey's poetic contribution to the writings on the slave

Trade :

Chief of them was sugar which was the most important ingredient of Bristol's prosperity in the eighteenth century. Bristol merchants supported the African slave trade because their West Indian imports depended on a regular supply of slaves for plantations. Almost every citizen of Bristol in the Eighteenth Century had links with the African or West Indian trade. Notices of slave auctions, advertisements for runaways, thumbscrews with torture keys and African pacifiers – muzzles three feet long for the neck were on the display in Bristol markets. That is why and how Bristol provided evidence of the slave trade to those who were committed to its abolition like the abolitionist. Thomas Clarkson and the two leading poets of those times Coleridge and Southey who wrote letters, poems and delivered lectures against the Slave Trade. In his poetic drama *Wat Tyler* (1794) Southey wrote :

While the present works, -to sleep

What the peasant sons, -to reap

On the couch of ease to lie

Rioting in revelry:

Be he villain, be he fool,

Still to hold despotic rule,

Trampling on his slaves with scorn!

This is to be nobly born.

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Robert Southey equated the position of peasants with slaves in this drama. The reference to slave resonated with the colonial politics and its extension to the arena of abolitionism. The theme of power relation between master and slave was replayed even in nature poems like 'To a Bee' (1800):

Thou art a fool, thou busy, busy Bee,
Thus for another to toil!
Thy master waits till the work is done,
Till all the latest flowers of the ivy are gone,
And then he will seize the spoil²He will murder thee, then poor little Bee!

I iii Significant prose Work And the Romantic – Political Thinkers and Economists

The basis of the political diagnosis of society in terms of mastery and slavery could be found in the vagaries of trade, taxes and war. It was complained in those days : "Why is there no corner of the world where wealth is, useless!" This was reflected in Thomas Paine's 'Rights of Man' (1791) and Edmund Burke's 'Appeal from the New to the Old Whigs, (1791). The other prominent marks of this period were : Adam Smith's An inquiry into the Nature and Causes of The Wealth of Nation (1776), Mary Wollstone Craft's A Vindication of the Rights of of Woman (1792) and William Godwin's An Enquiry Concerning Political Justice (1793). Godwin in particular, asserted in his 'Political Justice' the fact that the wealthy sported the slenderer of their equipment, the magnificence of their retinue and the sumptuousness of their entertainments by driving the poor slaves to work harder. In this attack Godwin asserted that commerce kept the labourer in the same over-worked position to widen the gap between the workers and the masters. This argument was developed by Plato, Aristotle and the stoic philosophers. The theories of political economists of those days like David Hume and Adam-Smith without ignoring the plight of labourers advocated the benefits to the British economy of grater consumerism. This drove commerce, making trade more profitable. The politics of luxury enforced servitude in order

to satisfy the demand for 'Artificial Wants.' From the West Indies were imported Sugars, Rum, Cotton, Log-wood, Coca, Coffee, Pluents, Ginger, Indigo, Mahogany and conserves of which except cotton and mahogany were not at all necessary, and which except cotton and mahogany were not at all necessary, and which were the fruits of the poor labourers and slaves, Carl Bernhard Wadstorm's an Essay on Colonization (1794-5) and Anthony Benezet's Some Historical Account of Guinean With an Inquiry into the Rise and Progress of the Slaves Trade(1771). Informed about the horrid enormities of the slave Trade "the wretched slaves rose taken on the field of battle... they are examined stark naked male and female, after being marked on the breast with a red hot iron" and "slave merchants incited difference between the distinctions of creed, race and colour of Africans and Britons. William Cowper's The Negro's Complaint (1788) protested.

Think of Masters, Iron-hearted

Colling at your jovial Boards,³Think how many Backs have smarted

For the sweets your Cane affords!

Every pound of sugar might have consumed two ounces of human flesh.

I-iv Morns Beddoes – the Physician writer of essays – Hygeia

A Bristol physician Thomas Beddoes argued that the excessive consumerism of the eighteenth century widened the gap between rich and poor and created a desire for exotic commodities, which in turn fuelled the slave trade. Thomas Beddoes advocated the idea that the demand for luxury caused, disease. Beddoes never abandoned his commitment to political reform and often wrote on the subject and delivered on the subject and delivered lectures on the topic. Beddoes not only championed the poor but also felt the need to bring the rich to recognize their own shortcomings and reform their luxurious-life style. Beddoes asserted that the health of the physical body, as well as the body politic depended on avoiding excessive indulgence of its appetites. His collection of essays entitled *Hygeia*

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was published in 1802. He instructed the poor in ways to improve their wealth and counseled the wealthy to curtail their self-indulgent lifestyle. He indicated that the growing divisions in society caused by the ascendancy of commodity capitalism.'

I.V Hannah More – An English Romantic Poetess on Slave Trade In the eighteenth century, many literary works appeared that criticized and condemned the slave trade in various literary terms such as poetry, drama, lectures, letters and articles as well as reviews. There was the contribution by a talented writer like Robert Southey, a significant member of the first generation of British Romantic Poets. Robert Southey exposed the evils of the luxurious demands and the exploitation of the slaves for the dervish purposes of satisfying the height of luxurious and diseased wealthy of the eighteenth century social fabric. In the genre of poetry, there were sixteen contributory pieces by five romantic poets of the phase between 1775 and 1804. Wordsworth, the most prolific of the early English Romantic Poets, addressed A Sonnet to the imprisoned Chief rain (1850) in the year of his death suggested that the spirit of rebellion that he inspired would continue for ever. There was Hannah Moore who wrote a poem against the slave trade entitled "The Sermons of Yamba or the Negro Woman's Lamentation in 1795. This poem is an aggressive clarion call for change. Yamba states:

Now I'll bless my cruel capture
(Hence I've known a Saviour's name),
Till my Grief is turned to Rupture
And I half forgot the blame.

Slaves were expected to passively accept their servitude told the time the conscience of the British was awakened. This sentiment was echoed in Uncle Tom's Cabin by Harriet Beecher Stowe, the American novelist published in 1852. Ann Yearsley for wrote a poem on the slave trade.

I-vi S.T. Coleridge and Robert Southy on The Slave Trade

Samuel Taylor Coleridge wrote three

poems on the topics related to the slave trade. Robert Southey and Coleridge both were opposed to the concept of the slave trade. In their writings in the 1790s they promoted the abolitionist arguments. Their opposition has just one strand of their royal rejection of establishment politics. They condemned the distinctions in class, property, and wealth. They opposed the yet more iniquitous disparity between master and slavery in their attack on slavery. 'Religious Musings' and 'Fears in Solitude' explicitly brought out the injustice of the slave trade. The antique of colonial guilt was implicit in Coleridge's poem: The Rime of the Ancient Mariner (1798). It was a ballad engaging through its simplicity. Immediacy of approach. had been The Ancient Mariner considered an enigmatic commentary on the human condition. According to Ibbotson, the central act of the Ancient Mariner, the shooting of the albatross was symbolic of the colonial expansion, the enslavement of native peoples. The punishments visited on the Mariner and the deaths of his shipmates because of their complicity represented the racial guilt. Human beings should consider the complex consequences of their actions are evident in the poem's denouement and in its moral:

He prayeth best who loveth all,

Both man and bird and beast (lines 645-646) In addition to the six sonnets on the slave trade, Robert Southey contributed four more poetical pieces to the anti-slavery literature. 'To the Genius of Africa' was a poem that called the Genius or, the protective spirit of Africa to 'Arise and children's wrong redress!' Images of black suffering were invoked in the poem to justify the subject of retributive violence.

O'er their blood-fed plains
Thine avenging hurricanes
Once more I will cry and spare not
Justice shall yet unclosed her eyes
Terrific yet in wrath arise,
And trample on the tyrants' breast,
And make Oppression groan opprest.

These lines could be interpreted as depicting

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African revenge on white slave owners' Another poem from 1797 was 'To Horror...'

Horror! I call thee yet once more!
Bear me to that accursed shore
Where round the state the impaled
Negro writhes,...

Drones the race of Africa! Holy Parer,
Head them to vengeance

It was an inflammatory call. The third poem by Robert Southey on the topic was entitled: The Sailor who had served in the Slave Trade which was written in 1788 but published in 1799. The Sailor was based on an actual account and the sailor adopted the role of a abolitionist quite seriously.

The captain made me tie her up,
And flog while she stood by
And then he Called if I stop
My hand to hear her cry.

The blame here could be placed squarely on the sailor's shoulders for beating the female slave. The sixteenth poem on the slave trade and Robert Southey's concern for the revolt against the slave trade. Southey was influenced by Wilberforce. He objected to the colonial slavery. He recognized that without the machinery of slave-labour, Britain's economy could not survive and the colonization of the territories could never have taken place.

I-vii Articles of Robert Southey, Clarkson and William Cobbett

There were nine articles on the topic of the slave trade. One article was by William Cobbett and the remaining eight articles were those written by Robert Southey. William Cobbett drew analogies between the lives of slaves and the harsh, inhuman living conditions of the English laboring classes. In his *Political Justice* (1802) Cobbett compared the lives of the British Poor with the plantation slaves. The article by Robert Southey appeared in 1803 in his review of the *Transactions of the Missionary Society* (1808) in the *Journal Annual Review*:

"It was the doctrine of fire and torments for the wicked ... the disbelief of a god in the sugar islands converted the planters 'into the image of a devil.'" Southey discussed an anonymously written pamphlet on the subject of slavery for the *Annual Review* entitled *No Slaves No Sugar: Containing New and Irresistible 'Argument in Farmer of the African Trade* (1804). Slavery was considered to be beneficial as that would remedy the inequalities and would awake the savage man from his lethargy.

Only a few Quakers had regarded the slave travelled as sinful till Clarkson called the public attention to its atrocity Southey referred to the slave rebellions against the Dominque that began in 1791 and continued to erupt, repelling British Spanish and French Forces in their fight for self government and black emancipation. The colony was proclaimed as the new Republic of Haiti at the beginning of 1804 by its rebel leaders, and the black Jean Jacques Dessalines has proclaimed as Governor-General. Abolitionists followed these events on St. Dominque. Southey went on to write very positive reviews of Clarkson's *A Portraiture of Quakerism* (1806) and the *History of The Rise, Progress and Accomplishment of the Abolition of the African Slave Trade* (1808) for the *Annual Review*. Southey's article related a comprehensive history of the abolition campaign from Thomas Clarkson's perspective. The reviews presented documented accounts of the abuse carried out on sailors and slaves in these third and fourth articles written by Robert Southey, this fifth article discussed the life and series of captain Philip Beaver for the *Quarterly Review* (1829), it included an account of Beavers superhuman Attempts to colonize the island of Bulama. His review of the Report of the Committee of the African Institution (1808) was his sixth article followed by the seventh article which was a review of the *New Testament in the Negro Tongue* for the *Quarterly Review* (1830). Southey's eighth article was the review of Thomas Southey's *History of the West Indies* (1828) concluded that the events of the past had been of the West Indies (1828) concluded that the events of the past had been depressing but he hoped that in future slavery would end.

I-viii Thomas Southey's Articles

Thomas Southey's Chronological History of the West Indies (1827) and the collaborative drama by St. Coleridge and Robert Southey "The Fall of Robespierre" was written in August, 1794. The two poets were pointedly engaged in a lecture series, in 1794 and 1795. Southey wrote a letter to his friend John May in 1833. "The slave trade is mercy to it. Jamaica plantation is a Garden of Ebes. We know how the slave trade began and imperceptibly increased. The adults and their children literally worked to death, murdered by niches, there was dreadful oppression a dreadful sense of injustice of intolerable misery, of wrongs "Those were the abuses of the slave trade. This letter was written before the Emancipation Act was passed in 1833. In a written in 1831 Southey connected slavery and violence. He attacked masters against the colonial slavery that was at the heart of his country's economic ambitions. Southey's letters to his brother Thomas Southey made inquiries about the customs of Africans (1803) and in another letter in 1805 he passed the same subject.

I-ix The Total Contribution to the Topic = The Slave Trade – Poems, Lecture, Series, Articles, Reviews and Plays

In the abolitionist arena, S. T. Coleridge and Southey called for an end of the slave trade through their poems (Southey's 10 and Coleridge's 3), the lecture series in 1794 and 1795, their letters, the collaborative drama *The Fall of Robespierre* (1794) and Robert Southey's articles and reviews William Wordsmith, Hanna Moore and Ann Yearsley contributed the abolitionist poems on the slave trade. Thomas Southey's *History of the West Indies* and William Cobbett's articles are other contribution to the artings against the slave trade. Through the medium poetry and review articles, these romantic writers Wordsmith, Coleridge and Southey publicized the inhuman treatment of the black slaves in the colonies. In the decades after the abolition of the slave trade in 1807 and before the Emancipation Act of 1833, these articles alongwith Thomas Beddoes and William Cobbett wrote about the vicious and murderous relationship between Britain and Africans as well as the West Indies.

They attacked slavery but at the same time spoke about how colonization would benefit Britain through the increasing trade and commerce in open markets of the globe. They believed that the African territories were benefitted greatly due to the civilizing and liberating influence of the British civilization. The colonial projects advocated by the first generation British romantic poets became the imperial legacy of the post-1850 Victorian period.

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13.

Culture And Literature Are Inseparably Linked

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Abstract

Literature is the product of culture. In the ancient times, the glory of Nature, Primary human emotions and the conflict between 'good and evil' were the characteristic features of literature as Nature worship, the glory of Dawn, The Sun, the Rain Gods and the conflicts between the two civilizations of Ram (Arya) and Ravana (Anarya) and the Pandavas (good persons) and the kaurvas (bad persons) was presented in the Vedas, the Upanishads, the Epics and other works of poetry and drama. The agricultural civilization and culture were replaced by the industrial civilization and culture. The Neo-Classicalists, the Romantic and the Victorians portrayed this change in culture. The last twelve decades have been revolutionary and stormy. The multiplicity and complexity of themes, characters, techniques, settings, structures and styles are reflected in the works of the twentieth and twenty-first century writers- poets, dramatists and novelists. Culture is thus inseparably linked with literature of the days of the information technology revolution.

Key Words: Culture, literature, forms of literature, romantic, Neo classicists, Absurdity, Existentialists.

How much do We know of Nature and of the man born from her womb? The obvious answers will be "Not Much". The efforts of understanding both Nature and Man have been continuously made from the times immemorial. Man like animals used to dwell on trees. Man's biological growth is based on the growth of his brain. Man due to the growth of his brain in a span of millions and even billions of year, developed to become a distinct kind of animal in the entire animal kingdom. Standing erect of the two hind legs, making use of all the fingers of both of his hands, the elasticity of his physical frame and the growth of the brain from 750 cubic centimeters to 1400 cubic centimeters are the distinctive features of the homo sapiens. Man in the beginning was a hunter, then became a cattle-keeper and then a farmer. This brought in the settlements on the banks of the major river in all the five habitable continents. This shaped human life through the organization of kinships, bonds of human relations and the satisfaction of the needs like thirst, hunger, safety and sexual desires. The social organizations helped in the establishment of the ancient civilizations and the making of the culture. Culture is a way of life that includes everything and anything below and even beyond the sun, the social manners, customs, rituals all beliefs, everything right from the way one hour is to be cut to the tying of a knot of a neck tie or tying of a shoelace. Culture includes whatever man does, thinks, speaks, reads and writes, but to mention a few of human activities.

Culture and Literature are closely linked. Literature is the product of culture in which it originates. Culture generates creativity and creative imagination gives birth to literary writings. In the early stages of human civilizations and cultures, man was an indivisible part of the

Nature as Nature supplied all his needs. Man then expressed his gratitude to all natural sources that supported human life. The Sun gave light, the Rains gave water, the Earth gave food and therefore man expressed his gratitude to the forces of Nature. The Vedas are known as the oldest existing texts that have come down through successive generations and have been preserved even today in the oral recitation of their verses. Some of the verses echo and minor the close relationship between man and the wonderful splendors of Nature. The Dawn is welcomed by the Rig-Veda poets as a heavenly maid, youthful, energetic, enthusiastic, fully blooming in her red robe carried in the brilliant silken robes of light.

The brightest illumination among all

Manifests itself now

The earth also has become

Very bright with that illumination

(The Rigved 1:113 Palupad sukta of Usha)

The elements of Nature were thus deified in the early dawn of human civilization and growth. The bond between man and Nature has continued even today and man is awakened to the loss of ecological equilibrium. 'Save the Plant' and 'Eco-Friendly Conduct' are being observed all over the globe. The depletion of ozone layer, the pollution of all kinds and the hazardous effects of the exploitation of the natural resources has resulted in the awakening of man and maintaining the ecological balance, Culture has, thus, moulded Man's, attitude to Nature.

In the days after the industrial revolution, human civilization has taken an epoch making turn shifting its way of life from the rural agricultural civilization to the urban industrial civilization. Alexander Pope declared "The proper study of mankind is man" Rousseau Proclaimed "Man is in

chains, bonds and Shackles" of customs, conventions, and social as well as religious institutions and political and economic organizations. "What man has made of man" is Wordsworthian lament on the deplorable conditions of human life being wasted in earning and spending: Wordsworth advocated the worship of Nature and the restoration of Immortality. "The child is the father of the man" is the catch line of the preservation of innocence in the crowded noisy, drab life of the industrial smoky and dusty quarters. "Beauty is truth, Truth Beauty" is the message of the worship of beauty by the Romantic poet John Keats. "If winter comes, can spring be far behind?" asks Percy B. Shelley to enkindle the fire of optimism through the dissemination of the sparks of ideals like liberty equality and fraternity. S.T. Coleridge pleads for the adoption of the compassionate and loving attitude to the creatures such as 'Man, bird, beast and fish' the creatures of the earth, air and water. Robert Browning assures his beloved and wife too Elizabeth Barrett Browning who desires "to count the ways of making love" that they will be united spiritually ever after they die because "Love is the best." Alfred Lord Tennyson wants man to strive, and to attain his goal as Ulysses did in his times. He desired to establish the confederation of Nations and parliament of men". Matthew Arnold knew of Dickens vision of "Hard Times" and "Bleak House" and Thackeray's Vanity Fair" and saw the sea of faith receding but advised the entire humanity to "Love and be together". The eighteenth century considered Nature as Human Nature and the social world. Nature is worshipped, glorified as a spiritual source of immortality and innocence by the Romantics.

Even in the midst of bleakness of hard hearted utilitarianism, the message of humanitarian is given by John Ruskin who desires that the economy of the world which should be based on the principle of the Welfare of all should distribute the fruits of what causes good to man even "Unto this Last"

Man in the queue. Art should serve both Art as well as Life. This Message rings through the Victorian times. This was the period when history of mankind was viewed as the emergence of horses by Thomas Carlyle and the cycle of rise and fall by Gibbon. The emphasis on the best that has been through and written" to the pursued and preached by Mathew Arnold so that the supremacy of culture will enable the banishment of anarchy. This Panoramic view of the literature of the eighteenth and nineteenth centuries brings an the fact that literature is Never separated from the civilization and the culture from which it emerges. Literature thus proves to be the mirror of life – it is the mirror held up to, Nature, Civilization and Culture of the period in which it

is produced .

The twentieth century is characterized by the rapid advances of science and technology to all walks of life, science was applied and that made human life more comfortable, richer and faster. Human Civilization has made great leaps and long strides but human culture is in the doldrums because of the loss of religions faith and moral authority that held men together. Therefore, W. B. Yeats states "Things fall apart the Centre cannot hold". This is echoed by T.S Eliot who views men like J. Alfred Prufrock "as the hollow men, the stuffed men" for whom the beginning is the end and the beginning as all values have become topsy-turvy in the present times. Man has made Lot of progress but that has not brought him any sanity as is noticed by the rat race of completion, growing corruption rampant pollution, fierce terrorism and fundamentalism, the annihilating wars the sense of insecurity and total uncertainty. Man has broken into pieces, Karl Marx's analysis of the class conflict between the 'haves' and 'have-nots'. Charles Darwin's theory of evolution and the 'survival of the fittest' dictum and Sigmund Freud's three-tier division of the human psyche and "Suppression causes explosion theory of human actions are the thought-currents which have shaped the mind, heart and the brain of the twentieth century men as a whole . This is the basis on which literature of the modern and contemporary times has been written. Sigmund Freud and Carl Jung has shaped the mode of characterization and the method of narration tremendously by almost revolutionizing the content and form of every form of modern literature. The use of the stream of consciousness technique, the round characterization, the interior monologue, the use of symbolism and expressionism, the reflection of the modern arts and the popular arts, the juxtaposition has been made in the works of poets, novelists, and dramatists, Joseph Conrad made the setting as the spirit of the place and work of art in his novels on the geographical setting of Malasia, African, Congo and South America. Symbolism and imagism occupied the forefront through the poetry of Ezra Pound and T. S. Eliot. W.B Yeats created Myths and Dylan Thomas made use of archetypes. The Stream of Consciousness technique has been employed by Dorothy Richardson, Virginia Woolf in her 'To the Lighthouse' and 'Mrs. Dalloway. James Joyce in his 'The Portrait of an Artist As a Young Man, 'Ulysses' and 'Finnegan's Wake' to present the current of unrelated sensations as it flows through the unconscious mind and deepest recesses of the human psyche. The left wing poets like W. H. Auden and Stephen Spender of the 1930s introduced politics and economics through their poetry. The associative compressed imagery is

used by Dylan Thomas in "Fern Hill" and other poems. The poetry in the second half of the twentieth century, express the dull drabness in the poems of Philip Larkin the slow but definite march of the "Snail" through the blades of grass as shown by Thom Gunn and the cruelty and violence in Ted Hughes' poems. William Golding has presented the moral conflict between good and evil in 'Lord of the Flies'. The growth and development of English drama in the twentieth century is a pointer to the truth of the dictum that Literature is the product of the culture of its times and that literature and culture are bound by inseparable links. In the plays of G. B. Shaw and John Galsworthy presented the serious social problems involving the conflict between an individual and his antagonistic social environment in their plays characterized by the technique of three-act division and are drawing set stage arrangement. The plays by J. M. Synge, Arnold Weskar and Sean O' Casey have brought out the use of dialect, the problems related to the working classes. Anger, Absurdity and Existentialism have characterized the later twentieth century through the plays of John Osborne (Anger), Samuel Beckett and Harold Pinter (Absurd Movement) and Sartre and Camus' Plays and novels (Existentialism). This march of English Literature displays the complexity of structure, the serious entanglement of various thematic concerns, the psychological mode of characterization and different technically innovative strategies. The cultural changes in the modern period are reflected duly, in the novels of modern Literature.

The works after 1980 are called the works of Post-modernism. Post-modernism is involved in the presentation of the visual arts such as films, advertising, television and radio program. The meaningless, rootlessness, homelessness, strange alienation and Diaspora Life-feminism, New Historicism, De-construction, Reader-Response theory and Eco-criticism are the multiple approaches to Literature. All these approaches to Literature show how Literature is closely linked with young authors who have introduced multiplicity and complexity as the age itself is characterized by these features. Maggie Gee is the twenty-first century female novelist who through her novels like 'The White Family', 'The Flood', 'My Cleaner' and 'my Driver', published in the first decade of the present century has dealt with the racism, discrimination of various types, violence, the pop world, absurdism, existentialism to present the conditions of England as well as the interaction between the British and the Ugandan in her last two Ugandan novels. Salman Rushdie exposes Indian Life in 'Midnight's Children' but life in

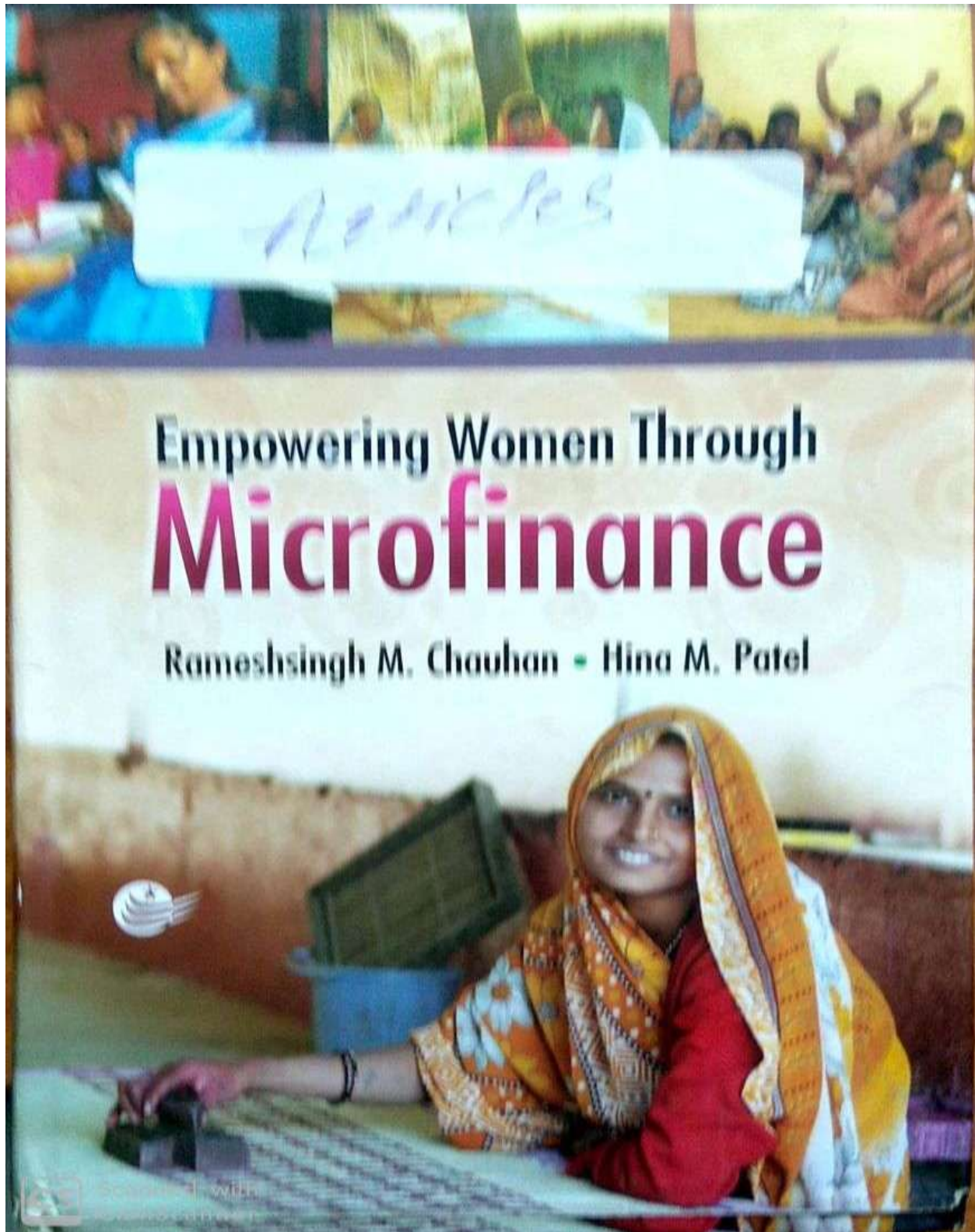
Pakistan in 'Shame'. Amitav Ghosh talks of the 'The Shadow Lines' and 'The Glass Palace'. Arundhati Roy's 'God of small Things' only as she depicts the life of the microscopic community in Kerala. The Self-centered cruelty, the narrow confines of social and cultural lives in the world of the Diaspora writers show how 'multiculturalism' has encompassed all the major forms of the literature of the twenty-first century. The graph of the development of the bonds between Literature and culture shows that Literature follows, copies, holds a mirror up to culture. Kamala Markandya's Tamil Nadu, Shashi Deshpande's Karnataka, Anita Desai's, Metros, Vikram Seth's changing locations show that writers now belong to not a single country and its solitary corner but more from place to place. The migrations an account of economic, political, social, personal, academic, commercial grounds have scattered all over the globe. These present-day global concerns are presented by the contemporary writers with due sincerity, and through the use of techniques that abound in novelty. Culture in all these twenty-five centuries and more has been the creative faculty that has enabled the writers to catch the full-blown picture of the ugly, dark, corrupt world of these days. "Eat or get eaten" has replaced the saying "Live and Let Live". Man has become degenerated, broken, frustrated and disillusioned and is constantly "Waiting for Godot" to come but Godot never turns up. This is grim reality of the contemporary world but it is already noticed that the darkest hour of the night foretells the coming of dawn. Love, mutual truth, human relationships and integrity can still make man- "What a piece of work is Man". Culture has this power to revive the springs of life and the currents of love and faith.

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Empowering Women through Microfinance

Dr. Jaywant R. Bhadani Prof. Hitendra R. Aher

Introduction

A significant development in recent years has been the mushrooming of community based organizations and initiatives at the local level for women. However, in recent few years, micro finance Programmes have been increasingly promoted in India for their positive impacts it is believed that they empower the poorest rural women. In the Indian context, Women empowerment is a process in which women challenge the existing norms and culture, to improve their well-being. Most micro finance programmes target women with the explicit goal of empowering them. The need for micro finance in India has arisen due to failure of formal banking system in meeting the credit needs of millions of rural and urban people including women. Micro Finance provides critical service to the poor with a business model that has been proven commercially viable and rapidly scalable. Living in remote rural areas or even urban slums, the poor have a limited access to the formal banking system. They can often only access credit at high interest rates charged by local moneylenders. Micro Finance is being propagated as an alternative system of credit delivery for the poorest of the poor groups of women.

In case of women empowerment during 2010-11 micro finance registered an impressive expansion at the grass root level. The role of micro finance as the most suitable and feasible

alternative in poverty alleviation is now well recognized. Micro Finance embodies the basic democratic ethos of self-development, through Self Help Groups (SHGs). Recognizing their importance, both Reserve Bank and NABARD have been spearheading the promotion and linkage of SHGs to the banking system through refinance support and initiating other pro-active policies and systems. Micro credit plays helps deliver new found respect, independence, and participation of women in their community and household matters. Micro finance positively influences women's decision making power and enhances their overall socio-economic status. By the end of 2010, Micro finance services had reached over 90 million poorest women in the world. Micro Finance makes a significant contribution to gender equality and promotes sustainable livelihood. Self Help programmes combined with micro credit can transform women's lives.

Concept of Micro Finance

Micro credit or Micro finance is a novel approach of 'Banking with the Poor'. This approach is successfully tried in Bangladesh. In bank credit is extended to the poor through SHGs and NGOs, credit unions, etc. The SHG bank linkage programme, introduced and encouraged by NABARD, is now being implemented vigorously by more than 30000 branches of commercial banks and cooperative banks in all over India. Micro Finance is the provision of financial services to the poor. It utilizes credit, savings and micro insurance to help families to take advantage of income generating activities and better cope with the risk. Micro financing is a new method to meet the credit requirement of rural and urban people who constitute poverty or near poverty groups of the country. The formal banking sector always demands high discipline in collateral security, procedures and impracticable repayment schedules. NABARD had launched the SHG-Bank linkage programme in February 1992 on a pilot basis. Initially the pilot project started with a target of linking 500 SHGs with banks wherein the banks will provide access to the group members for their savings on regular basis, while it will also provide credit to the group to meet the emerging credit needs of its members, in proportion to the savings of the group. The programme caught the imagination of

not only financial institutions, but also governmental and non-governmental agencies that joined hands with NABARAD in its effort. Today, this unique initiative in India has about 4000 partners and has blossomed as a decentralized, yet most cost effective and fastest growing microfinance initiative in the world, enabling about 97 million poor household's access to sustainable financial services from the banking system. The institutional credit outstanding against the SHGs at the end of March 2011 exceeded Rs. 31200 crore an experiment which has no parallel anywhere else in the world.

Objectives

The various objectives of the present study are-

- To examine the need and impact of micro finance programmes to the market and women empowerment.
- To analyse the micro finance as an instrument of economic empowerment of women.
- To study the progress and problems of different models of micro finance.
- To find out the role of different models, such as, Self Help Groups, MFIs and Bank Linkage model including Bank Loans and review the above models.

Review of the Literature

The relevant literature shows how the SHG Bank linkage programmes become effective for the development of the rural society. Mansuri (2010) found that micro financing programme of NABARAD through SHG is working very effectively, but a major challenge for this programme is the viability of non-farm economic activities. Holvoet (2005) found that in direct bank-borrowing minimum credit, women do not give much in terms of decision-making patterns. However, when loans are channeled through women's groups and are combined with more investment in social intermediation, substantial shifts in decision making patterns are observed. Mayoux (1997) argues that women's loans are used by men in the family to setup enterprises or sometimes women are employed as unpaid family workers. Lohana and Musale (2011) studied the growth of linked SHGs in different states of India. The study attempted to

forecast the opportunities which could be availed by SHGs to boost the micro finance sector in India. Cheston and Kuhn (2002) said that women's practical needs are closely linked to the traditional gender roles, responsibilities and social structures, which contribute to a tension between meeting women's practical needs in short term and long term strategic change. They further told that, it is important to realise that empowerment is a process. A positive impact on women empowerment may take time.

Progress of Micro Finance under Different Models

Over the past two-three decades, subsidized rural banking in India, despite its large network of rural branches, has failed to reach the poorer sections of the society. The expansion of SHG-Bank linkage programme of Micro Finance has seen acceleration in the past few years. This article aims to provide a snapshot of the progress in the micro finance sector. Since 2006-07, NABARD has been compiling and analyzing the data on progress made in micro finance sector based on returns furnished by CBs, RRBS, Co-op Banks operating in the country. Most of the banks participating in the process of micro finance have reported the progress made under the programme.

The data presented in this article covers information relating to savings of SHGs with banks as on 31st March 2011, loans disbursed to SHGs, loans outstanding against SHGs, the details of NPAs as on 31st March 2011. The article also provides details relating to SHGs exclusively for women groups. The article also provides details relating to SHGs exclusively for women groups. The article also provides details relating to SHGs coming under Swarnjayanti Gram Swarajgar Yojna (SGSY). In addition, the information relating to bulk lending provided by Banks and financial Institutions to MFIs for lending to groups and individuals have also been provided. Based on these data and information, this article attempts an assessment of progress on varied dimensions of the microfinance sector.

Structure of SHG

A SHG is a group of about 10 to 20 Women, from a similar class and region, who come together to form savings and credit organization. They pooled financial resources to make small

where lending goes to their members. This process creates an effect that extends on average five. The setting of terms and conditions and servicing of the loan are done in the group by designated members.

Different Models of Micro Finance

In this section, the data for year 2009-10 and 2010-11 have been presented and reviewed under two models of micro finance involving credit linkage with the banks.

SHG-Bank Linkage Model

A very notable milestone in the SHG movement was when NABARD launched the pilot phase of the SHG Bank linkage programme in 1992. This was the first instance of mature SHGs that were directly financed by a commercial bank. Soon after, RBI advised the commercial banks to consider lending to SHGs in part of their rural credit operations thus creating SHG Bank linkage.

Progress under Micro Finance SHG - Bank Linkage Model
(Rs. in crore numbers in lakhs)

Period		2009-10		2010-11		Growth % 2010-11	
Total SHG	Total SHG	9.71	7,94.71	10.21	7,019.60	7.3%	13.2%
	Operational	9.46	1,161.25	10.11	1,071.11	7.4%	40.4%
Total SHG	Total SHG	17.67	1,652.25	17.46	2,481.73	6.8%	50.0%
	Operational	17.41	1,148.20	17.41	2,001.47	6.0%	12.4%
Total SHG	Total SHG	6.71	1,161.25	6.71	1,111.17	1.0%	12.4%
	Operational	11.76	1,148.20	11.76	1,001.47	3.4%	12.1%

Source: Status of Micro Finance in India, 2010-11

MFI-Bank Linkage Model :

Progress under Micro Finance
Micro Finance Institutions (MFI) Bank Linkage Model
(Rs. In Crores)

Particulars	As on 31 st March 2010		As on 31 st March 2011		Growth as on 31 st March 2011	
	No. of MFIS	Amount	No. of MFIS	Amount	No. of MFI %	Amount %
Bank Loans disbursed to MFIs during year As on 31 st March	691	8062.74	471	8448.96	-31.8 %	4.8 %
Bank loan outstanding with MFIs as on 31 st March	1513	10147.54	2315	13730.62	53 %	35.3 %
MFIs supported by SIDBI Loans disbursed 2009-10	88	2665.75	-	-	-	-
Loans outstanding with MFIs	146	3808.20	-	-	-	-

Source: Status of MF in India 2010-11, statistics,

- From the above table, it is observed that, the above table provides disaggregated picture of the progress achieved under SHG-Bank linkage programme. As on 31st March 2011, a total of 74.62 lakhs SHGs were having saving bank accounts with the banking sector with savings of Rs. 7016.30 crore as against 61.69.53 lakhs SHGs with savings of Rs. 6198.71 crore as on 31st March 2010, thereby showing a growth rate of 7.3% and 13.2 % respectively. Thus, more

than 95 million poor households were associated with banking agencies under the Bank linkage model. The share under SCBY was 30.23 lakhs SHGs with the savings of Rs. 1817.19 crore forming 27.1% of the total SHGs with the saving A/c. with the banks and the 29.9 % of their total saving amount.

2. During the year 2010-11 banks have financed 11.96 Lakhs SHGs including repeat loan to the existing SHGs with bank loans of Rs. 14947.73 crore as against 15.87 Lakhs SHGs with bank loans of Rs. 14493.30 crore during 2009-10 registering a decline of -24.6% of SHGs, but a growth of 0.01% in bank loans disbursed. Out of the total loans disbursed during 2010-11, SHGs financed under SCBY accounted for 2.41 Lakhs (20.1%) with bank loan of Rs. 2480.37 crore (17.0%) as against 2.67 Lakhs SHGs (15.2%) with bank loan of Rs. 2198.00 crore (15.2%) during 2009-10.
3. As on 31st March 2011, total number of 47.87 Lakhs SHGs were having outstanding bank loans of Rs. 31221.17 crore as against 48.51 Lakhs SHGs with bank loans of Rs. 28038.28 Crore as on 31st March 2010 representing a growth of -1.03% in no. of SHGs and 11.4% in bank loan outstanding against SHGs. The share of SHGs under SCBY was 12.86 Lakhs SHGs (3.4%) with outstanding bank loans of Rs. 7829.39 crore (25.1%) as against 12.45 Lakhs SHGs (25.7%) with outstanding loans of Rs. 6251.08 crore (22.3%) as on 31st March 2010.

From the above table it is clear that, banks have financed to 471 MFIs with bank loans of Rs. 8448.96 during 2009-10, representing growth rate of 4.8 % in bank loans disbursed. As on 31st March 2011, the outstanding it is observed bank loans to 2315 MFIs was Rs. 13730.62 crore on against Rs. 10147.54 crore to 1513 MFIs as on 31-3-2010, showing doubling of bank loan over the previous year.

Coverage of Women SHGs:

The details of total member of women SHGs saving linked, credit linked and loans outstanding for the last two years, i.e. 2008-09 and 2009-10, are given in Table.

Table showing Position of Women SHGs
(Rs. In Crores)

Particulars	Year	Total SHGs		Exclusive women SHGs		% of women SHGs to total SHGs	
		Nos.	Amt.	Nos.	Amt.	Nos.	Amt.
Saving Linked SHGs	31-3-10	69.53	6198.71	53.10	4498.66	76.4	72.6
	31-3-11	74.62	7016.30	60.98	5298.65	81.7	75.5
Loans Disbursed (Credit linked)	31-3-10	15.87	14453.30	12.94	12429.37	81.6	86.0
	31-3-11	11.96	14547.73	10.17	12622.33	85.0	86.8
Loans outstanding	31-3-10	48.51	28038.28	38.98	23030.36	80.3	82.1
	31-3-11	47.87	31221.17	39.84	26123.75	83.2	83.7

Source: NABARD- Status of Micro Finance in India, 2010-11.

From the above table, it may be seen that of the total number of saving linked and credit linked SHGs, exclusive women SHGs with banks were 81.7 % and 85.0 % respectively for the year ending 31st March 2010 and 2011. Further, the percentage of loans outstanding of exclusive women SHGs to loans outstanding of total SHGs which was 82.1% as on 31st March 2010 has increased to 83.7 % as on 31-3-2011.

Various Programmes of Financial Support & Promotional Effects Made by NABARD to SHGs.

1. NABARD Refinance support to banks- CBs, RRBs, Co-ops. Etc.
2. Micro Enterprise Development Programme for Skill Development.
3. Training and Capacity Building Programmes.
4. Grant support and Pilot Project for Nurturing quality SHGs.

5. Support to SHG-PO Linkage Model
6. MF Development and Equity Fund.
7. Joint liability Groups to farm sector.
8. Revolving fund Assistance and Capital Support to MFs.

Impact of MF on Women's Empowerment

Seventy percent of the world's poor people are women. However, traditionally women have been disadvantaged when it comes to accessing credit and other financial services. CBs have often focused on men and formal business, neglecting women who make up a large and growing segment of the informal economy.

Micro finance on the other hand mostly targets women exclusively. Female clients represent 90% of the poorest micro finance clients reached. It is also observed that 90% of the SHGs constituted women group with an average of 17 members per SHG. Such as, 92 % of the SHG members come out of the four walls of their houses, 76% of them were able to interact with officers and 28% of the members were able to save in banks, the results were seen in decision making in household matters, sending children to school, participating in Gram Panchayat Elections, access to bank credit after joining SHG (98%) as compared to mere 2% before joining, increase in income by undertaking income generating activities etc.

Micro finance programmes for women are increasingly seen by development agencies as effective poverty alleviation intervention, High repayment rates are interrelated to mean that women are using loans productively and controlling credit. It is widely assumed that there is a clear and direct relationship between access to credit and an increase in the status of women within their households and communities.

The banks are committed to the empowerment of women need to question the nature of the link between access to credit by targeting women and transformation in gender relations needed for empowerment and equality. Significant research suggests that this link is certainly not automatic. Only minority of women who receive credit from Micro Finance programmes, are controlling their loans. Many women are merely post boxes,

passing on the full amount of loans directly to their husbands, sons or sons in law, with little or no access to the income generated and receiving back only enough money to make weekly loan repayments. In other cases, loan management control within the family is male complex, with some women keeping part of their loans for their own enterprises and passing on the remainder to man.

Children of women micro finance borrowers also reap the benefits, as there is an increased likelihood of full time school enrolment and lower drop out rates. The information collected shows that new income generated from micro-enterprises are often first invested in children's education, particularly benefiting girls. It is also observed from foregoing discussions that the impact within a programme also varies from women to women. Their differences arise due to the difference in productive activities or different backgrounds. Sometimes, programmes mainly benefit the women who are already better off, whereas the poor women are neglected are least able to benefit because of their low resource base, lack of skill and market contacts. However, poor women can also be more free and motivated to use credit for production.

It is also observed that providing credit to women helps to reduce violence in some cases. However, 50 to 60 % of loans disbursed to women are used by the spouse and that the tensions within the household increases domestic violence. In some cases, NGOs supported women's groups to take up cases of violence to the local authorities, under social development programmes. Some cases suggest that the violence against women is reducing as economic prosperity in the household improves. The assumption that credit, by itself, will lead to less violence is questionable and dangerous.

It is noted that higher rates of savings, borrowings, aim at repayment of credit, promptness in attending SHG meetings and decisions by individual women. These are indicators of enhanced credit access, income generation and socio-economic empowerment of women. It is further argued that the social impact of these programmes on the household is greater than the economic impact. It is not surprising that every investigation of

the impact of micro finance programmes on women empowerment has its own incomplete interpretation of the concept.

The activities like improvement in nutrition of children, lead to greater efficiency in women's role in the household, but it also falls within the existing role of the women within the norms of the society. When a women is better able to perform such activities it leads to an increase in her self-confidence and feeling of well being. This might lead to women empowerment, but are not empowering their own. There is also impact of micro finance on marriage practices such as early marriages, polygamy, divorce and dowry. It is observed that divorce and polygamy are both decreasing among credit group members. It is also observed that women need only a small opportunity to build their own pathway to empowerment. With access to credit, just a little knowledge, and some group support, they are able to negotiate significant increase in power and decision making within their households. It seems that some women feel that they have more 'respect', or that they have more 'value' because they bring in credit.

There is an impact on women's mobility, they become more mobile and can move out of the house and their village more frequently. They are also talking to male persons in their village, which they were not confident to do before because of cultural reasons, they are feeling fearless, open and confident, they have more information about Govt. programmes due to their exposure and can apply for them for their own betterment and the benefit of the community.

There are some women empowering activities, such as, overcoming the resistance form husband and other members of the family to join the SHG, increased participation in decision making within the household to issues that were generally considered outside the domain of women, improved status and increase in self respect with in the household, adoption of family planning measures, joining the adult literacy programmes, participating in the decision to send their children to school (specifically girls), eradication of prostitution, decision in marriages and awareness about politics of local area etc.

Problems of Micro Finance through SHGs

Though MF has made significant progress in India both in terms of coverage and outreach, there are certain problems of micro finance which are as follows:

1. Exploitation by strong members within the group.
2. Lack of stability and unity in existing women SHGs.
3. Inadequate training to banks and Govt. offices and Non-cooperative attitude of banks.
4. Lack of awareness among women member.
5. Lack of motivation for women to form SHG.
6. Weak credit structure of banks and Weak financial Management.
7. Problems of Marketing, Lack of raw materials, Low return.

Conclusion

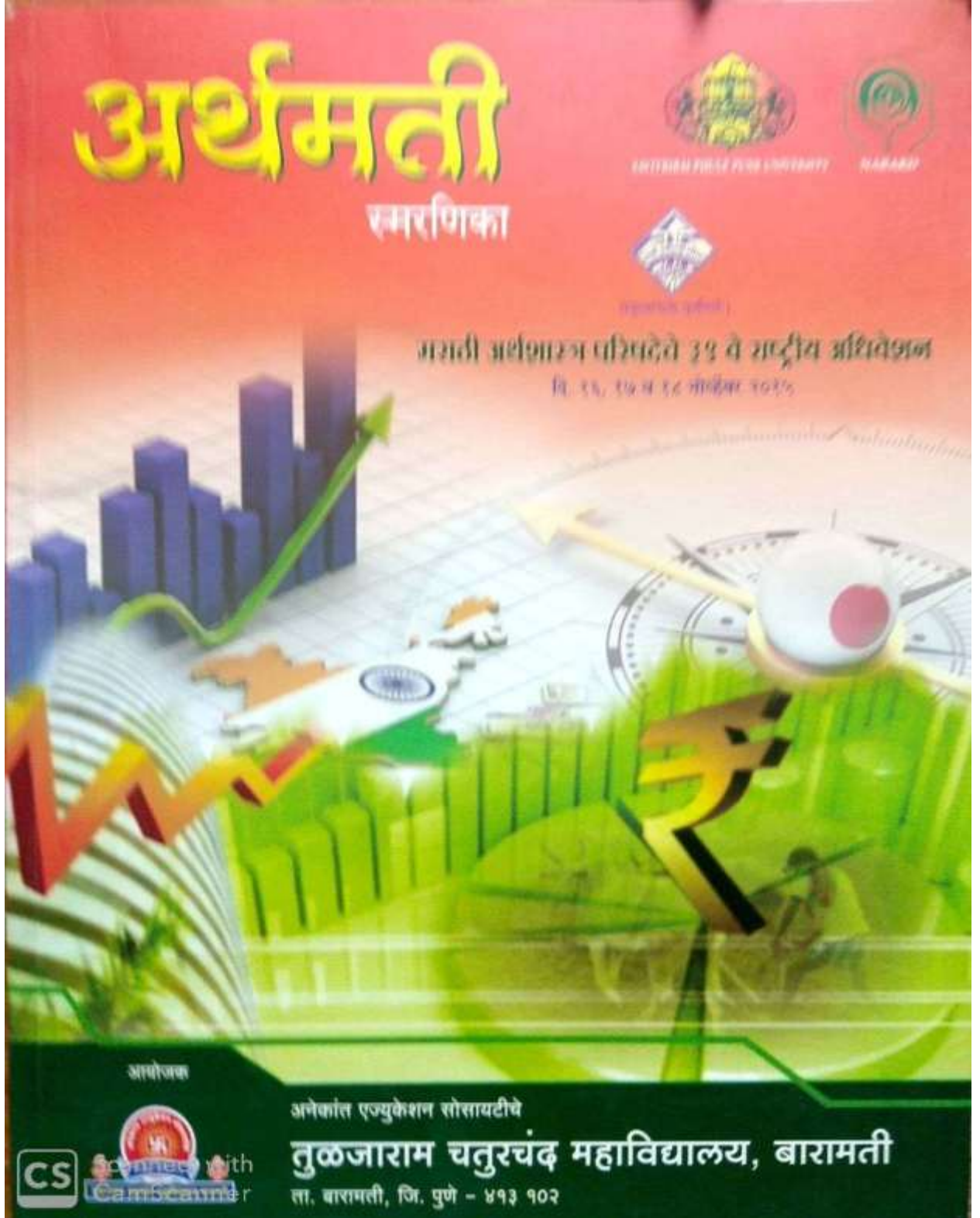
Deciding which factors are important for women empowerment is not an easy thing nothing could be said definitely. The differences in the pace of empowerment might be a result of various factors i.e. household and village characteristics, cultural and religious norms within society, behavioral differences between the respondents and their family members and the kind of training and awareness programmes that women have exposed to. Micro Finance must also be re-assessed in the light of evidence that the poorest families and poorest, women are not able to get access to credit. A range of micro finance packages is required to meet the needs of the poorest both women and men. Banks must observe arguments about the sustainability of micro finance programmes. Financial sustainability must balance against the need to ensure that some credit packages are accessible to the poorest. If women empowerment is to be pursued as a serious objective by SHG programmes in particular and the larger micro finance community in general, greater emphasis needs to be placed on training, education and creating awareness in order to achieve a larger and more lasting empowerment, because the minimalist micro finance approach is not sufficient.

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निष्ठाची संज्ञापूर्वी या गुणांची प्रभावीत होऊन महात्मा
गान्धींनी त्यांचा गुरुत्वाची मागले होते. कोणत्याही
अर्थशास्त्र कायद्याच्या नीकटीतून करणे, स्वदेशीच्या
बापराजून नामच्या वेगळीत उपायवादाचा आजचा
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इंग्लंडातील कर सरकारच्या विमर्शका करणेचा
असा धोरणपद्धतीत इंग्लंडाकडून वेगळे कल्याण होईल
जशी अपेक्षा करी अर्थशास्त्रावर जीविताना गोखले
यांनी स्वतः व्यापक विचार केला आणि जिटीकाकडून
भारतावर होणाऱ्या अर्थशास्त्राची तर्कपद्धत विचार
केली. भारताच्या विमर्शकाचे केवळ जिटीका सरकारने
विमर्शका आहे. त्यामुळे भारतीयांना होणाऱ्या स्वर्शका
संघर्शात मतसंघर्शात करणाऱ्याची अधिकार नाही.
जिटीका सरकारकडून विमर्शकात होणारा स्वर्श केवळ
साक्षरता आहे. प्रशासकांना काटकसरीची काहीही
वेगळेगी नाही. स्वर्शका जी भार आहे. त्यांचा किती
हिच्या जिटीका सरकारने स्वतःच्या होणाऱ्या असा.
श्रीधरजी गोखलेंनी ही रिपब्लिकेशन, जी टुडेशन हे
भूत सोडले. भारताने न्याईसराय म्हणून वेगळ
गोच्या अधिकाऱ्यांच्या अर्थशास्त्राचे ज्ञान असावे अशी
अपेक्षाही गोखलेंनी व्यक्त केली.



Prof. Dr. J. R. Bhadane & Prof. M. R. Bachhav

शेतकीतील कौशल्ये व नवी तंत्रे



संपादक
जयवंत भदाणे

।। अनुक्रमणिका ।।

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मुरलीधर बच्छाव
जयवंत भदाणे

प्रस्तावना:

शेतीचा शोध हा शिकार व अन्न गोळा करण्यासाठी वणवण भटकण्यापेक्षा एका जागीच अन्न मिळविण्याची सोय म्हणून मानवी इतिहासातील महत्त्वाचा टप्पा होता. स्थिर मानवी जीवनाची ती सुरुवात होती. या शोधाचे मानवी जीवनावर सामाजिक, सांस्कृतिक व आर्थिक परिणाम झालेत. जगात शेतीचा शोध साधारणतः १०००० वर्षांपूर्वी मध्यपूर्वेत म्हणजे आताचे इस्त्राईल, पॅलेस्टाईन, जॉर्डन, लेबनॉन, सिरिया, तुर्कस्तान, कुवेत व इराक या देशातील सुपीक प्रदेशात पहिल्यांदा लागला. प्रत्यक्ष शेतीला सुरुवात करण्याआधीही माणूस त्यांच्या आजूबाजूच्या परिसरातील वनस्पतींचे निरिक्षण करून त्यातील खाद्ययोग्य अन्नाचे व विशेषतः बियाणांचे निरिक्षण करीतच होता. पोषणमूल्य असलेली बियाणे जतन करून ती दूसऱ्या वर्षांच्या हंगामात पेरता येऊ शकतात व एका बियाणाच्या पेरणीतून उमललेल्या ताटातून कापणी किंवा तोडणीनंतर कितीतरी जास्त बियाणे गोळा करता येते हे समजल्यावर शेतीतील अन्ननिर्मितीचे तंत्रच त्यांच्या हाती आले. सुरुवातीच्या काळात शेतीतंत्र हे अतिशय प्राथमिक अवस्थेत होते. हातानेच शेतीची मशागत, पेरणी व इतर कामे व्हायची. पुढे गुरांच्या मदतीने शेती व्हायला लागली.

१४ कौशल्य विकास:शेतीची स्थिती व गती

मुरलीधर बच्छाव
जयवंत भदाणे

प्रस्तावना:

शेतीचा शोध हा शिकार व अन्न गोळा करण्यासाठी वणवण भटकण्यापेक्षा एका जागीच अन्न मिळविण्याची सोय म्हणून मानवी इतिहासातील महत्त्वाचा टप्पा होता. स्थिर मानवी जीवनाची ती सुरुवात होती. या शोधाचे मानवी जीवनावर सामाजिक, सांस्कृतिक व आर्थिक परिणाम झालेत. जगात शेतीचा शोध साधारणतः १०००० वर्षांपूर्वी मध्यपूर्वेत म्हणजे आताचे इस्त्राईल, पॅलेस्टाईन, जॉर्डन, लेबनॉन, सिरिया, तुर्कस्तान, कुवेत व इराक या देशातील सुपीक प्रदेशात पहिल्यांदा लागला. प्रत्यक्ष शेतीला सुरुवात करण्याआधीही माणूस त्यांच्या आजूबाजूच्या परिसरातील वनस्पतींचे निरिक्षण करून त्यातील खाद्ययोग्य अन्नाचे व विशेषतः बियाणांचे निरिक्षण करीतच होता. पोषणमूल्य असलेली बियाणे जतन करून ती दूसऱ्या वर्षीच्या हंगामात पेरता येऊ शकतात व एका बियाणाच्या पेरणीतून उमललेल्या ताटातून कापणी किंवा तोडणीनंतर कितीतरी जास्त बियाणे गोळा करता येते हे समजल्यावर शेतीतील अन्ननिर्मितीचे तंत्रच त्यांच्या हाती आले. सुरुवातीच्या काळात शेतीतंत्र हे अतिशय प्राथमिक अवस्थेत होते. हातानेच शेतीची मशागत, पेरणी व इतर कामे व्हायची. पुढे गुरांच्या मदतीने शेती व्हायला लागली.

भारतीय शेती:

भारतीय शेतीला किमान ६५०० वर्षांचा इतिहास आहे. पुरातन भारतीय शेतीचे स्थानिक परिस्थितीशी सुसंगत वापर, मातीचे स्वास्थ्य टिकवून ठेवणे आणि शेतीतील जैवविविधता असे तीन मुख्य आधार होते. शेतीतील शाश्वतता टिकून राहण्यासाठी इतर नैसर्गिक संसाधनांचे- जसे पाणी माती व जंगले यांचे जतन करणे गरजेचे आहे. याची लोकांना जाणीव होती व तसे करण्याची परंपरा होती. जंगलाचा शेती उत्पादनासाठी असलेला संबंध माहिती असल्यामुळे ग्रामवनाची निगा राखण्याची जबाबदारी गावकऱ्यांना असायची. दक्षिण भारतात गावपातळीवर तलाव राखले जाऊन त्यातून शेतीसाठी पाटाने पाणी देण्याची व्यवस्था होती. दर उन्हाळ्यात हंगाम संपल्यानंतर या तलावातील गाळ काढणे किंवा या तलावांची भितीची डागडूजी करणे ही कामे सामूहिक पद्धतीने केली जायची. जिथे फक्त कोरडवाहू शेतीच होऊ शकत होती अशाही ठिकाणी शेताभोवती झाडांच्या भिती उभारून म्हणजेच एक प्रकारे हवेतील आर्द्रता वाढवून जमिनीतील ओलावा टिकवून ठेवण्याची पद्धत होती. अशा कोरडवाहू जमिनीत तसेच कमी पावसाच्या क्षेत्रात कोणती पिके घ्यावीत असेही शास्त्र होते. पिकांचा फेरपालट व मिश्र पीक पद्धतीचा वापर हा अनुभवजन्य होता. शेतकरी विविध प्रकारचे पूरक व्यवसायही करत होते. आर्थिक सुबत्ता होती.

ब्रिटिशांची सत्ता येईपर्यंत खेडी शेती व्यवस्थापनाच्या बाबतील स्वायत्त होती. शेतीत काय व कसे पिकवायचे आणि येणाऱ्या उत्पादनाचा विनियोग कसा करायचा याचे निर्णयस्वातंत्र्य शेतकऱ्यांना होते. मुस्लिम राजवटीच्या काळातही ते अबाधित होते. समूहशेतीला महत्त्वाचे स्थान होते. लोक परस्पर सहकार्याने शेतीसंबंधीचे निर्णय घेत होते. जुनाट तंत्र असूनही उत्पादन मोठ्या प्रमाणात घेतले जाई. इंग्रज राजवटीत मात्र शेतकऱ्यांवर अनेक बंधने आणली गेली.

स्वातंत्र्य प्राप्तीनंतर तर राज्यकर्त्यांपुढे शेतीच्या बाबतीत विविध प्रकारची आव्हाने होती. वाढलेल्या लोकसंख्येसाठी पुरेशा अन्न निर्मितीची समस्या, दुष्काळ यासरख्या समस्या होत्या. देशाला अन्नधान्य निर्मितीत स्वयंपूर्ण करण्यासाठी हरितक्रांतीच्या तंत्रज्ञानाचा अवलंब करण्याचे धोरण केंद्र सरकारतर्फे स्वीकारण्यात आले. त्यानंतर हरितक्रांतीच्या तंत्रज्ञानामध्ये जास्त उत्पादन देणारी उन्नत बियाणे, रासायनिक खते व रासायनिक कीटकनाशके अशा त्रिसुत्रीचा समावेश होता. संकरीकरणाच्या तंत्राच्या सहाय्याने पिकांची हेक्टरी जास्त उत्पादन देणारी संकरित

बियाणें तयार करण्यात आली. हरितक्रांतीमुळे गहू व तांदूळ या दान पिकांच्या उत्पादनात मोठी वाढ झाली असली तरी कडधान्ये आणि तेलबियांच्या उत्पादनाच्या बाबतीत आवश्यक ती प्रगती न झाल्याने खाद्यानांचे दुर्भिक्ष झाले आहे.

उत्पादनाची पातळी कायम ठेवण्यासाठी शेतात अधिक जास्त रासायनिक खते पुरवण्याची मात्रा व यामुळे कीटकनाशकांचा वापर देखील भरमसाठ वाढला. मधल्या काळात या सगळ्या बाह्य निर्वाह्यांचे भाव देखील मोठ्या प्रमाणात वाढत गेला. त्यामुळे एकूणच शेतीतील भांडवली खर्च वाढत गेले व उत्पादन घटत गेले. यातून मार्ग काढण्यासाठी सरकारतर्फे आता देशभर विविध कौशल्य विकासाचे कार्यक्रम राबवून कृषी व कृषीपूरक व्यवसायाच्या संधी निर्माण करून देण्याचा प्रयत्न सुरु आहे. राज्य तथा केंद्र शासनाच्या अन्य उपक्रमांमधून विविध प्रकारची कौशल्य विकासाची प्रशिक्षण उपलब्ध करून देण्यात आली आहेत

शासन आणि कौशल्य विकास:

महाराष्ट्रातील शेतकऱ्यांसाठी शेतीपूरक व्यवसाय करण्याकरीता शेती कौशल्य वृद्धी संदर्भातील प्रशिक्षण देवून शेतीबरोबरच इतर व्यवसायाच्या सहाय्याने त्यांच्या वार्षिक उत्पन्नात भरिव वाढ होऊन त्यांचे राहणीमान उंचावण्याचे उद्दिष्ट विचारात घेवून कौशल्य विकास प्रशिक्षण कार्यक्रम राबविला जात आहे. या प्रशिक्षणातून शेतकऱ्यांना शेतीपूरक व्यवसायाचे कौशल्य शिकविले जाऊन त्यांनी आत्मसात केलेल्या कौशल्याच्या आधारे शेतीपूरक व्यवसाय करण्यास प्रवृत्त केले जात आहे. शेतीपूरक असे निर्धारित केलेले व्यवसाय करणारे नाविन्यपूर्ण यशस्वी शेतकरी, ज्यांनी त्या व्यवसायासाठी आवश्यक कौशल्य आत्मसात करून स्वतःच्या कुटुंबातील व्यक्तींना रोजगार उपलब्ध करून देऊन उत्पादनात व राहणीमानात वाढ करण्याचा प्रयत्न करण्यात आला. अशा शेतकऱ्यांकडून त्या संबंधित व्यवसायाचे प्रशिक्षण घेतल्यास इतर शेतकरी प्रभावीत होतील म्हणून अशा शेतकऱ्यांच्या शेतावर शेती कौशल्य शेतीशाळा आयोजित केल्या जात आहे. पुरक उद्योग व अर्थोन्नती करणाऱ्या शेतकऱ्यांना विविध पुरस्कारांनी सन्मानित केले जात आहे..

शेती कौशल्य शेतीशाळेचा प्रशिक्षण कार्यक्रम त्या-त्या विभागातील कृषी विद्यापीठ, कृषी संशोधन केंद्रे तसेच वसंतराव नाईक राज्य कृषी विस्तार व्यवस्थापन प्रशिक्षण संस्था, नागपूर व तिच्या सात संलग्न शाखांमार्फत राबविला जात आहे. तसेच कृषी विज्ञान केंद्र, स्वयंसेवी संस्थांकडील प्रशिक्षण केंद्र, जिल्हा प्रशिक्षण केंद्र

त्याचबरोबर राष्ट्रीयकृत बँकांकडील प्रशिक्षण केंद्र व कृषी संलग्न विभागाकडील प्रशिक्षण केंद्रावर कृषी कौशल्य विकास कार्यक्रम राबविले जातात.

शेतपूरक व्यवसाय:

प्रत्येक जिल्ह्यातील कृषी हवामान व परिस्थिती विचारात घेऊन काही निवडक शेतीपूरक व्यवसाय निवडले जातात. त्यात प्रामुख्याने दुग्ध व्यवसाय, शेळी-मेंढी पालन, कुक्कुटपालन, रेशम उद्योग, मत्स्य उत्पादन, गांडूळखत प्रकल्प, फलोत्पादन आधारित हरितगृह व शेडनेट मधील पुलोत्पादन, भाजीपाला उत्पादन, मधमाशी पालन, रोपवाटीका, औषधी व सुगंधी वनस्पतीचे उत्पादन, शेतमाल उत्पादन प्रक्रिया, ठिबक सिंचन संच देखभाल व दुरुस्ती, सिंचन पंप, कृषी अवजारे, विविध फवारणी यंत्रांची देखभाल व दुरुस्ती, दाळ प्रक्रिया उद्योग, पापड तयार करणे, शेती उत्पादनावर आधारित उपपदार्थ तयार करणे. उदा. लोणचे, हळद, दुग्धजन्य उत्पादने इ. तसेच इमु पालन, ससे पालन, मत्स्य खाद्य उत्पादन, खस गवत उत्पादन, बांबू रोपवाटीका इ. चा समावेश आहे.

हे सर्व व्यवसाय वेगवेगळ्या वर्गवारीतील शेतकरी जसे मोठे, मध्यम, लहान, अल्प व अत्यल्प, भूधारक, महिला भूधारक व भूमिहिन शेतकरी व इतर शेतकरी यांचेकरीता कोणते व्यवसाय प्रशिक्षण उपयुक्त राहिल याचा बरील प्रत्येक वर्गवारीनिहाय विचार करण्यात येतो. त्याचप्रमाणे प्रत्येक तालुक्याची स्थिती, शेतकरी, भूमिहिन यांची बरीलप्रमाणे वर्गवारी विचारात घेऊन प्रत्येक व्यवसायाकरीता बाजारपेठ व शेतमाल उत्पादनाला असलेला वाव यांचा प्रथम विचार करून शेतीपूरक व्यवसायांची यादी करून तालुक्याची गरज, उपलब्ध संसाधने, बाजारपेठ वाव, शेतकऱ्यांची मानसिकता विचारात घेऊन व्यवसायाची क्रमवारी ठरविली जाते. शेतकऱ्यांनी निवडलेल्या पूरक उद्योगासाठी कोणते कौशल्य, तंत्र आत्मसात करावे लागेल याची यादी तयार करून त्यासंदर्भात यशस्वी शेतकऱ्यांची किंवा तज्ज्ञांची मदत घेऊन शेतकऱ्यांना शिक्षित व प्रशिक्षित केले जाते आहे.

नाविन्यपूर्ण यशस्वी व्यावसायिकांची निवड करून त्यांची यादी तयार करून त्यांचेमार्फत शेतीपूरक व्यवसायाची कौशल्ये शिकविली जाऊन शेतकऱ्यांची प्रगती साधण्याचा प्रयत्न होत आहे. शेतकऱ्यांच्या प्रश्नांची शास्त्रोक्त व वस्तुनिष्ठ उत्तरे देवून समाधार करण्यासाठी विविध विद्यापीठे, महाविद्यालये, संशोधन केंद्रे, कृषीविज्ञान केंद्रे तसेच अनेक खाजगी तज्ज्ञ प्रशिक्षकांमार्फत कौशल्यांचे ज्ञान सरळ

व सोप्या भाषेत दिले जात आहे. त्यातून शेतीशाळांचे आयोजन करण्यात येऊन मार्गदर्शनसाठी सुलभकर्त्यांची निवड करणे आवश्यक आहे.

शेतीशाळा:

नवनवीन प्रयोग करणाऱ्या यशस्वी व उपक्रमशील शेतकऱ्यांच्या शेतावरच शेतीशाळांचे आयोजन करून त्यांच्याकडे असलेल्या सुविधा, त्यांचा अनुभव, त्यांनी आत्मसात केलेली कौशल्ये इतरांना कळावीत म्हणून प्रयत्न होणे आवश्यक आहे. कारण नाविन्यपूर्ण यशस्वी शेतकरी हा शेतीशाळेचा केंद्रबिंदू आहे. अशा यशस्वी शेतकऱ्यांची निवड करून इतरांना प्रशिक्षणासाठी प्रशिक्षक म्हणून निवड करणे, तज्ज्ञ, सुलभकर्ते आणि नाविन्यपूर्ण यशस्वी शेतकरी यांचे प्रशिक्षण वर्ग चालविणे, शेतीशाळा प्रकल्प व्यवस्थापन समिती स्थापन करणे, प्रशिक्षण कार्यक्रमांचे तालुका, जिल्हा, विभाग व राज्य स्तरावर समन्वय राखणे, कौशल्यवृद्धी प्रशिक्षणाकरीता निधी उपलब्धता करून देणे यादृष्टीने प्रयत्न करण्यात येत असले तरी त्यास म्हणावे तसे यश मिळालेले नाही.

समूह शेती:

बदलल्या काळानुसार संसाधनांचा अधिकाधिक वापर करण्याच्या दृष्टीने कीड व रोगाच्या प्रभावी प्रतिबंधासाठी, उत्पादन वाढविण्यासाठी आणि सर्वांत महत्वाचे काढणीतोर हाताळणी, प्राथमिक प्रक्रिया, विपणनास चालना देण्यासाठी समूह शेतीस चालना देणे गरजेचे आहे. महाराष्ट्रातील शेती आणि शेती उद्योगांना चालना देणे आणि त्याद्वारे शेतकऱ्यांना त्यांच्या उत्पादनास अधिकाधिक भाव मिळावा या उद्देशाने समूह शेतीस प्रोत्साहन देणे हा या योजनेचा महत्वाचा उद्देश आहे. जमिनीच्या विभागणीमुळे वैयक्तिक शेतकऱ्याला यांत्रिकीकरण, सिंचन इत्यादींवर मर्यादा येतात. उत्पादन खर्चही वाढतो. याऐवजी सामूहिक शेतीचा दृष्टीकोन ठेवल्यास संसाधनांचा सामूहिक किंवा भाडेतत्वावर वापर, बी-बियाणे, खते, औषधे, निविष्टा तसेच मालाचे विपणन सामूहिकरित्या करून मोठ्या स्वरूपात मागणी करून स्वस्त दरात निविष्टा तर वाजवी भावात विपणन करणे शक्य होणार आहे.

संसाधनांचा अधिकाधिक वापर करण्याच्या दृष्टीने, कीड व रोगाच्या प्रभावी प्रतिबंधासाठी उत्पादन वाढविण्यासाठी आणि सर्वांत महत्वाचे वेळेवर सुलभ कर्जपुरवठा, गुणवत्ता पूर्ण निविष्टांचा वेळेवर पुरवठा, मंजूरांची उपलब्धता, पेरणी ते

काढणीपर्यंत आवश्यक असलेल्या यंत्रसामग्रीची उपलब्धता, पीक संरक्षणाची व्यवस्था, ग्रेडींग, पॅकींग, बाजारपेठेची अद्ययावत माहिती देणे, यासाठी समूह शेतीस चालना देणे गरजेचे आहे. महाराष्ट्रातील शेती आणि शेती आधारित उद्योगांना चालना देणे आणि त्याद्वारे शेतकऱ्यांना त्यांच्या उत्पादनास अधिकार्थक भाव मिळावा यासाठी बाजारपेठेची अद्ययावत माहिती देणे या उद्देशाने समूहशेतीस प्रोत्साहन देण्यात येते. यामध्ये शेतकरी समूहाच्या बाबीस अनुसरून लागणारे प्रशिक्षण, कौशल्यवृद्धी, शेतकरी अभ्यासदोरे, प्रत्यक्ष भेटी, शास्त्रज्ञ मार्गदर्शन, शेतमाल उत्पादन व शेती आधारित उद्योगांना चालना देणे, त्याचा दर्जा वाढविणे तसेच त्याद्वारे शेतकऱ्यांना उत्पादनास अधिकार्थक भाव मिळावा या उद्देशाने समूहशेतीस प्रोत्साहन देणे असे या योजनेचे स्वरूप आहे.

शेतकऱ्यांची समूह शेतीचा लाभ घेण्यासाठी समूह किंवा गट स्थापन करावा. नोंदणीकृत नोंदणीविरहित गटास देखील लाभ घेता येईल. मात्र याबाबत रु. १०० च्या स्टॅम्पपेपरवर समूह शेतीच्या सभासदांनी करारनामा करणे आवश्यक राहिल. लाभार्थीमध्ये गावाच्या एका भागातील सर्वसाधारणपणे २० शेतकऱ्यांचा गट स्थापन करता येईल. अथवा विंशष्ट पिकाच्या लागवड तसेच जसे शेडनेटमध्ये पिके घेणार, हरितगृहामधील फुल उत्पादक, विंशष्ट भाजीपाला, फळ उत्पादक किंवा अन्य पिके इत्यादी शेतकऱ्यांचा देखील गट बनावता येईल. या शेतकरी गटामध्ये सहभागी होण्यासाठी शेतकरी असणे आवश्यक असणे ही एकमेव अट आहे व यासाठी इतर कोणत्याही अटी लागू नाहीत. उदा. आर्थिक उत्पन्न, जमीनधारणा इ. शेतकरी गटामधील सदस्य हे शक्यतो एकाच आर्थिक स्तरावरील व एकाच गावातील किंवा एकाच भागातील असणे व्यवस्थापनाच्या दृष्टीने चांगले.

समूह शेतीच्या सभासदांनी कामकाज, आर्थिक व्यवहार इत्यादीची रितसर नोंद ठेवणे आवश्यक आहे. सदरील शेतकरी गट स्थापन करतांना यात शेतकरी गट शाश्वत होण्याकरीता व दर महिन्यास सर्व सदस्यांनी एकत्र येण्यासाठी कोणतेतरी वस्तुनिष्ठ प्रयोजन असावे किंवा बांधिलकी असावी या हेतूने शेतकरी गटामध्ये प्रत्येक महिन्याला बचत करणे हे अत्यावश्यक आहे. या बचतीतून शेतकरी गटास भाविण्यात बँकेकडून विनातारण पतपुरवठा होण्यासाठी विश्वासाहंता निर्माण होईल असे अपेक्षित आहे. गटाची स्थापना करणे, त्यांच्या निर्यामत बैठका आयोजित करणे, त्यांना एकात्रित ठेवण्यासाठी ठराविक मासिक वगणी जमा करणे, कामकाजांची व व्यवहारांची नोंद ठेवणे इ. साठी क्षेत्रीय कमिच्यांकडून प्रशिक्षण

दिले जाऊन असे असे गट बँकेशी जोडण्यात येतील. नाबाड सारख्या बँकेमार्फत समूह शेतीसाठी अनेक योजनांद्वारे कर्ज पुरवठ्यासाठी अल्प व्याजदराने विनातारण ठेवीच्या तीन/चार पट कर्ज उपलब्ध होऊ शकते. स्थापन होणाऱ्या समूहशेतीच्या गटामार्फत समन्वय साधण्यासाठी तालुका व जिल्हा स्तरावर समित्या स्थापन करण्यात येतात. या व्यतिरिक्त राज्यातील विविध उत्पादक संघ जसे आंबा, काजू, द्राक्ष, मोसंबी, संत्रा, डाळींब, भाजीपाला व फुल उत्पादक संघ इ. यांचेशी हे शेती समूह संलग्न करता येतात.

समूह शेती सदस्यांचे प्रशिक्षण:

या योजनेचा उद्देश केवळ कृषी उत्पादन वाढविणे एवढाच नसून गुणवत्तापूर्ण उत्पादित मालाची सक्षमतेने विक्री करून अधिकाधिक उत्पन्न मिळविणे हा आहे. यासाठी शेतकऱ्यांना विविध प्रकारची प्रशिक्षणे देणे गरजेचे आहे. यामध्ये शेतकरी जागरूकता, शेतकऱ्यांचे सबलीकरण, शेतकऱ्यांची क्षमता बांधणी, कौशल्यवृद्धी, उपक्रमधिष्ठीत प्रशिक्षणे, सेवा पुरवठादार, कुशल स्वरूपाची कृषी विषयक कामे, सेवा/ भाडे तत्वावर देणे, काढणी पश्चात तंत्रज्ञान, मूल्यवृद्धी, विपणन व्यवस्था इत्यादी बाबींचा समावेश होतो.

समूह शेती आणि कृषी विभाग:

कृषी विभागांतर्गत कार्यरत असलेल्या क्षेत्रीय अधिकारी व कर्मचारी यांच्या सहकार्याने समूहाची स्थापना केली जाते. गाव स्तरावरील शासनाच्या विविध योजनांमध्ये स्थापन झालेले अशा पद्धतीचे गट पहिल्या टप्प्यामध्ये शेतकरी गटांमध्ये रूपांतरित करण्याची करण्याची कार्यवाही केली जावी. स्थापित झालेल्या समूह शेतीची रितसर धर्मादाय आयुक्त यांचेकडे नोंदणी करावी. कृषी विस्तारविषयक योजना भविष्यामध्ये शेतकरी बचत गटामार्फतच राबवायच्या असल्यामुळे विस्तार विषयक योजनांचा लाभ मिळविण्यासाठी शेतकरी गटाचा सदस्य असणे ही अट लाभासाठी अनिवार्य राहिल.

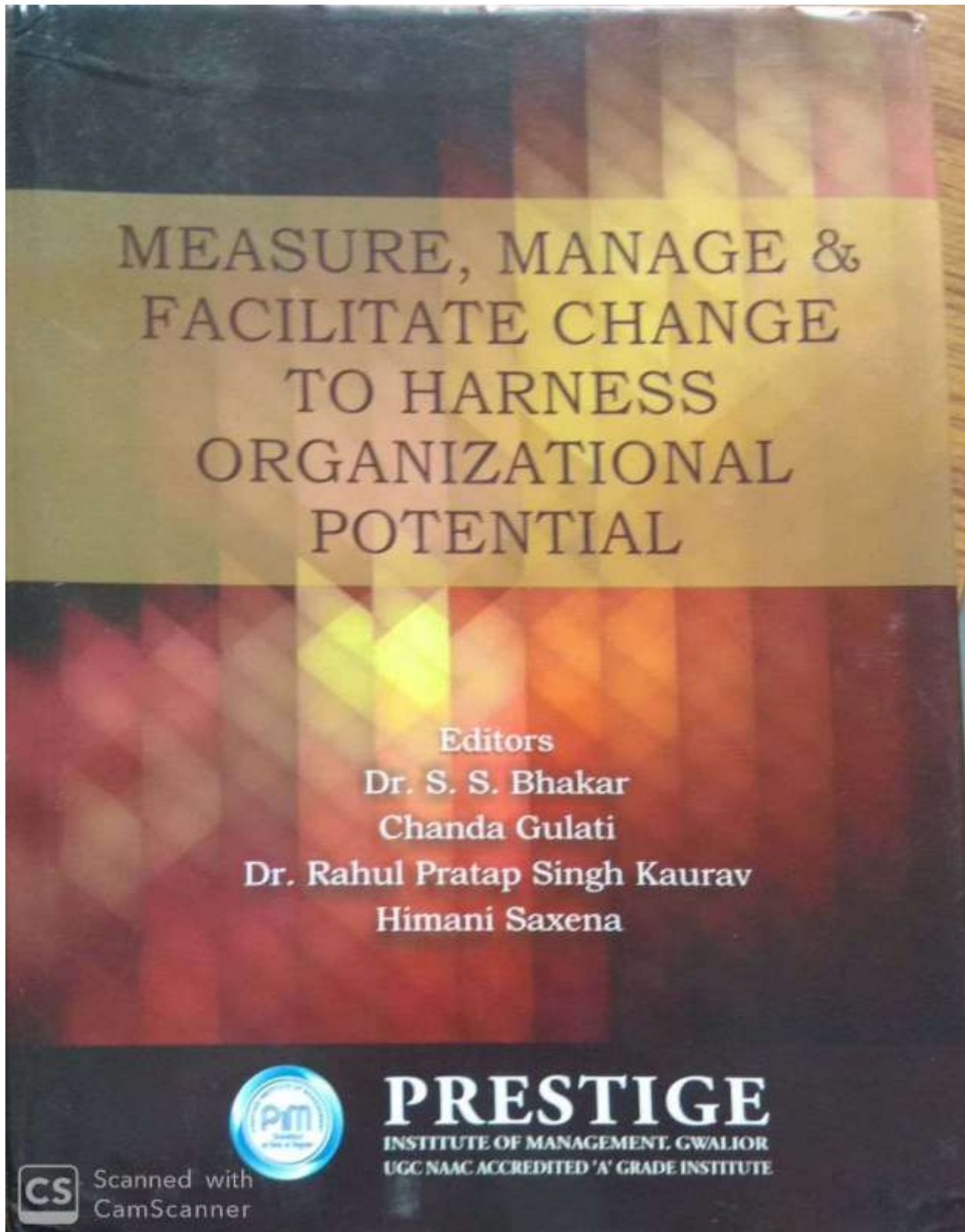
समारोप:

भारतीय शेतीसमोरील खऱ्या आव्हानांचा मुकाबला करण्यासाठी, शेतीत नवीन शास्त्रीय पर्यायांचा शोध घेण्यासाठी, शाश्वत शेतीची वास्तवातील उत्पादकता वाढविण्यासाठी आणि कृषी किंवा कृषीपूरक क्षेत्राला दिलासा देण्यासाठी आधुनिक शेती, व शेतीतील प्रयोग होणे आवश्यक आहे. केंद्रीय अर्थसंकल्पात अथमंत्री सतत

कृषी आणि ग्रामीण विकासासाठी कोटखाचधीच्या योजना व तरतुदी करीत असतात. तरीही गेल्या दशकाभध्ये भारताच्या एकूण राष्ट्रीय उत्पन्नात वाढ होण्याचे प्रमाण घट्टे राहिले असले तरी शेती क्षेत्रातील उत्पन्नवाढीचा दर घसरणीला लागल्याचे चित्र स्पष्ट आहे. योजना भरपूर आहेत. उत्पादन पुरेशा प्रमाणात न वाढलाही शेतमालाचे बाजारभाव खालच्या पातळीवर आले आहेत. भारतात दरवर्षी सुमारे अठरा हजार शेतकरी आत्महत्या करतात. हे विदारक चित्र आहे. शेतीक्षेत्रात किटकनाशकांचा वापर वाढला आहे. त्यातही बनावट किटकनाशके राजरोसपणे विकली जात आहेत. या बनावट औषधांमुळे किडीचा किंवा रोगाचा बंदोबस्त तर होत नाही उलट जमिनीतील पिकांच्या वाढीसाठी असलेल्या सूक्ष्म जीवाणूंचा नाश होत आहे. त्यासाठी सरकारकडून अशा बनावट उत्पादक व व्यापाऱ्यांविरुद्ध कार्यवाहीची अपेक्षा आहे. देश पातळीवर एकात्म पीक संरक्षण योजना राबविली जावी. पिकांवरील किडीचा व रोगाचा बंदोबस्त केला जावा. औषधी वनस्पतींच्या लागवडीसाठी प्रोत्साहन दिले जावे. शेतकरी स्वाभिमान योजना राबविणे आवश्यक बनले आहे. शेती क्षेत्राच्या संदर्भात सध्याचे वास्तव विचार करणाऱ्या माणसाला चक्रावून टाकणारे आहे. म्हणायलाच फक्त कृषी विकास आहे पण शेतकऱ्याचे भविष्य मात्र भकास आहे.



संदर्भ: महाराष्ट्र शासनाच्या विविध पत्रिका, विकिपीडिया, गुगल सर्च, सोशल मिडिया, प्रसारमाध्यमे, वर्तमानपत्रे, यावरून साभार. . . .



MEASURE, MANAGE &
FACILITATE CHANGE
TO HARNESS
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POTENTIAL

Editors

Dr. S. S. Bhakar
Chanda Gulati

Dr. Rahul Pratap Singh Kaurav
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Pace and Pattern of Development

Jaywant Ramdas Khairnar

ABSTRACT

India is the third largest and fastest growing economy in Asia and ranks seventh in the world with a GDP of \$2 trillion which is about 2.83% of the world's share. India got independence in the year 1947 since then it began its journey towards becoming an independent and self-sustaining economy. Considering the 7 decades of India's economic growth, India has and is still facing major problems like poverty, illiteracy, unemployment. Fighting with these problems, India strived hard to increase its economic growth rate and increase the real GDP. The various macroeconomic variables like per capita income, import-export, forex reserves, external debt, etc. all reveal the fact that they have been seen to be increasing, though some at slower rate, since independence. The pace of development of the Indian economy is hampered by issues where the government action is required to combat the prevailing issues. The political instability and the inconsistent policies did not allow a rapid growth in all sectors of the economy. India is home to the second largest population in the world and so is also home to poverty and unemployment. The rising population has led to the depletion of its natural resources at a faster pace. India's consumption of the common natural resources like coal, lignite, natural gas, etc. is so high as a result of industrial development. It is this high consumption of resources, industrial development, and population that has led to the emergence of various issues related to development and environment.

The poor infrastructural facilities in India accompanied by the poor governance, population growth, illiteracy, unemployment, deforestation, soil erosion, reduced agricultural produce, etc. hamper the rapid development of the economy. Considering the background of India, she has always made every effort to accelerate the growth and development in the country in all sectors. Right after her independence, India designed an economic policy aimed at eliminating its obstacles and promoting or generating more opportunities in every sector. The most powerful of such economic policies was the Five Year Plan she implemented for the first time in 1951. Since then, the five year plan, under the guidance of a Planning Commission, is looking after the implementation and results of each plan. The next plan is formulated based on the results of the previous plan and considering the extent to which the aims and objectives of the previous plan are being achieved. The most important aspect of the five year plan is that it works to tackle the current prevailing issues in the country.

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India now with its influential economic policies is all set to be the self-sustaining economy and also the top most economy in the world.

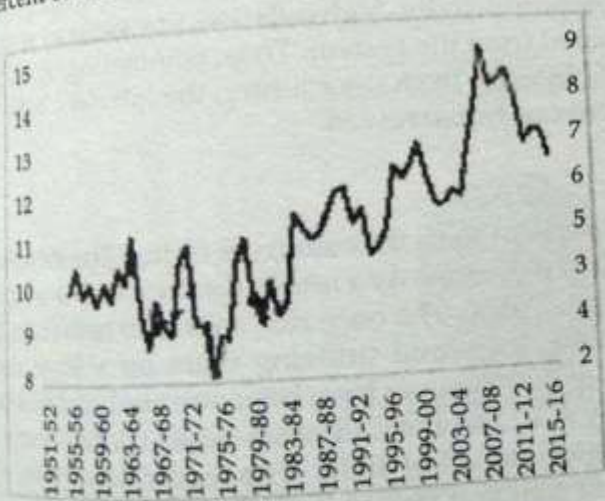
Keywords: Development, Growing Economy, Real GDP.

INTRODUCTION

India when seen from its growth perspective right from its independence will show up a unique and astounding economic growth. This is due to the very fact that after independence, India was a shattered economy and it had major issues to face so as to bring up as a stable economy in the country.

Seven Decades of India's Growth Experience

The economic growth of India can be ascertained from its overall growth in the various sectors including agriculture, infrastructure, production, service sector, education, healthcare, technological advancement, etc. India has witnessed a consistent growth in all the above sectors from the past 7 decades. In terms of economic variables, the GDP, per capita income, agricultural produce, imports-exports, investment rate, etc. Though the importance of every single economic variable cannot be neglected, the most prominent variable continues to be the GDP growth rate. The ups and downs in the GDP growth rate from the past 7 years can be seen in the below graph where the highest growth was witnessed in the year 2007-2008, the lowest being in 1975-1976. With Rs. 93.7 billion starting from the independence decade, India's current real GDP has been reported to be of \$2 trillion and this value represents 3.37 percent of the world economy.



— Real GDP growth (5 years moving average)

The rapid growth in GDP has been supported by the equally rapid growth in agricultural produce which constitutes about 18% of the GDP. From the past 7 decades, India's agricultural produce has been seen to be doubled. The annual agricultural produce after independence was about 1% that rose at a slower pace and accounts for about 2.6%. In the financial year 2014, the total foods grain production accounted to about 264 million tons. However, the contribution of agriculture to the overall GDP is seen to be declining.

Forex reserve as the other major macroeconomic variable too has been grown. During independence it was about \$2 billion and currently it is over \$ 300 billion. Indian imports-exports data reveals the fact that imports have risen more than exports since independence. Till the financial year 2014, India's deficit has been about 1.7%. For continual growth and

development, India's external debt is seen to be rising year after year since independence. The external debt includes the government and non-government borrowings. As of 2016, India's external debt rose to USD 485.6 billion. The long-term external debt rose by 3.3% from the previous year and accounts to about USD 402.2 billion.

INDIAN ECONOMY: GROWTH AND DEVELOPMENT INTERFACE

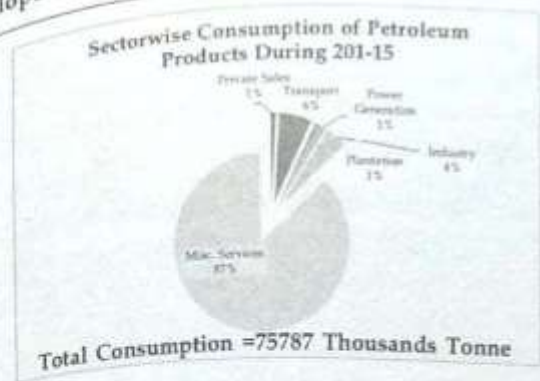
Economic growth implies increase in GDP or the national income. When the growth is in all parts of the economy, then it can be said that there is economic development. In the past few decades, India's economic growth is seen to be declining with the service sector recorded about 5%. The per capital income of the Indian people is quite less which is about \$1,270 and additionally, in India, about 1/3 of all the people in the world survives below the official below poverty line. Malnutrition and higher mortality rate also add to the decline of the economic growth. Moreover, the literacy rate is also low, i.e., 63%. The manufacturing sector is static in nature due to lack of investment and infrastructural facilities. Also, the rise in imports than exports increases the trade as well as fiscal deficit.

Considering the economic development of the nation, the higher population, which often proves to have a negative impact, exerts a positive impact since the working-age population of the country is 64% which is considered to be high as compared to other countries. The presence of more young-age people in the country allows faster economic development. With the rise in foreign direct investment in the country, the employment levels have gone up. This has also led to the increase in technological advancements. India's economic development is supported by strong legal system and supportive economic policies. It can surely be said that India's has a huge scope ahead to flourish and it can if some of the major obstacles like poor infrastructure, low productivity, high inflation, low national savings and relatively closed economy, are eliminated from the system. Thus, eliminating or at least minimizing the growth and development obstacles from the country, the interface between India's economic growth and development can be narrowed.

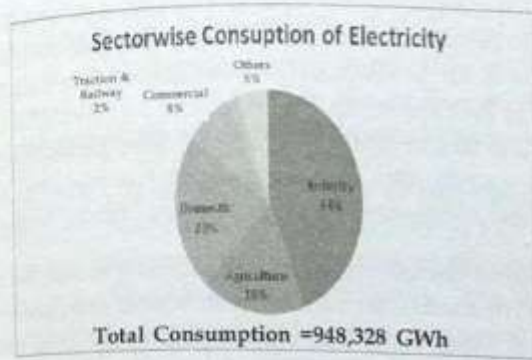
India's Resource Consumption

India's growing population has been the consistent issue the country is facing. The increasing population leads to increased consumption of resources. As a result, the once ample resources of the country has started depleting at a faster pace. The once rich source of resources for the country's population has started consuming them and utilizing them on a large scale. Additionally, to worsen the situation, much of the resources have been overused and misused. Data from Confederation of Indian Industry (CII) and the California-based Global Footprint Network (GFN) shows India has an ecological deficit of 100%. The recent data from NSO reveals the fact that India's consumption of coal and lignite was about 827.57 metric tons and 49.57 metric tons, respectively in the year 2014-2015. In case of energy, the sector-wise consumption can be understood by having a quick glance at the below pie-chart.

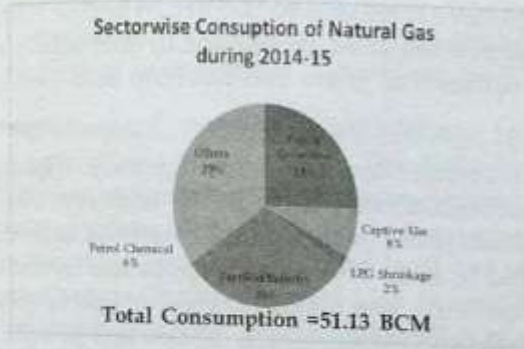
The crude oil consumption was reported to be 223.24 million metric tons during 2014-15. Similarly, the sector-wise consumption of petroleum products during the year 2014-2015 is as shown in the below.



The total consumption of electricity for various commercial and non-commercial sectors is shown below:



Resource governance and conservation based policies should be implemented at the earliest to prevent the country from reaching the starving levels.



Issues Related to Development and Environment

The root cause why India lags behind in the economic development can be said due to its poor infrastructure. The road, rail and air routes all together form the base of the development of the nation. The industrial growth is heavily dependent on the basic infrastructural facilities. The Indian manufacturing industry has been consistently facing the problems of poor roads, congested airports, delays in ports, etc. Along with this, there has been an issue of power, oil, and gas also. The scarcity of these resources and so increasing cost is also hampering the economic development of the country.

Another major issue is that of the governance. The excess government intervention in the private sector and the incorrect policies affect rapid development. Government should provide better infrastructural facilities to the private industrial sector. The restriction of the government restrict more and more investment by private industrial sector. The economic growth and development.

The increasing population and the poverty in India are like the never ending process of the development. According to a 2005 World Bank estimate, 52% of India's population is below the international poverty line. The migration of rural people to the urban areas for economic activities increases the population of urban areas. These are also the people whose income level is on the border of poverty level. This is also the cause of malnutrition and so a high mortality rate. So, though India has a high population, it is not rich in skilled and educated people so as to make it a developed nation.

The rising population and unemployment lead to the issue of environment. Pollution and unemployment go hand in hand. This is also supported by the industrial growth. It leads to heavy water pollution and air pollution. The failure of the local and state governments to consider this as a priority has led to its free rise. On parts of the industrial growth, it has to pay social cost has added to the pollution levels. The polluted areas are not only affecting the health of the society but also degrading the natural precious resources. It minimizes the resources and increases the cost of consuming them.

The increasing deforestation in the country for industrial growth has increased the pollution levels. The industrial development has utilized the wood and other botanical resources to such an extent that many of them have been lost completely and some are left on the verge of extinction. The lack of awareness about the environment has led to this continued loss. The reduction in forests has led to the issues of floods and air pollution. The land resources have been reduced and so, soil erosion has taken place. The tribal people depending on these resources are left unemployed and so have migrated to the urban areas. However, these people do not have special skills for work that are required to sustain in the urban areas. Also, the lack of awareness these people makes them difficult to grow and develop and thus, this ultimately leads to economic stagnation.

The basic requirement for economic development is literacy. Illiteracy in India is higher than the world with 287 millions of illiterate people in the country. This accounts to about 15% of the world's total population. It has been recorded that the ratio of illiterate women in the country is more as compared to men. The rising population in the country has hampered the literacy mission of the country. The major reason for this higher illiteracy is the lack of awareness among the socially and economically backward people of the society and the orthodox thinking.

The agriculture sector though is the backbone of the Indian economy has failed to contribute to the economic development of the country. The cropland has fallen considerably over the past 4 decades. The cropland available per person is just 0.27 hectare. The agriculture sector has been the victim of soil degradation with the heavy use of chemical fertilizers. The use of high yielding varieties have led to soil salinity and damaged the physical structure of soil. Since agriculture is completely dependent on climate and rainfall, India's climate is not suitable to be supported agricultural practices in many parts of the country. The agriculture

... and fertilizers and the low price of the agricultural produce have led the farmer to ... huge losses year after year. The increased burden of loan and the minimal income ... many farmers and their successors to leave farming and move to urban areas for ... activities.

ECONOMIC AND SOCIAL POLICIES IN RETROSPECT

... economically liberalized in 1991 with a number of economic policies in her hand. ... developed its most important economic policy in the form of Five Year Planning in ... year 1950-51. A special planning commission was set to look after this economic process ... advice in formulating and approving the plan proposals. The first Five Year Plan ... launched in April 1951. The first plan was aimed to solve the problem of employment ... role of foreign investment in relation to development, and problem of securing ... optimum rate of progress. The first Five Year Plan was dedicated for the years 1951- ... Later, such plans were being implemented with a view to deal with the then economic ... The second plan was implemented in the years 1956-61 and it was in this plan that ... rapid growth in industrial sector was seen in the country. The plan set an objective to ... the rate of investment of about 11% of national income.

... the third plan was set for the years 1961-64 aimed at increasing national income by 30% ... and a complementary rate of investment, 17% increase in per capita income, increase in ... and grain production enough to sustain the population of the nation, etc. The main objective ... was to be a self-generating and self-sufficient economy. The fourth plan worked for the ... years 1969-74 with the prime focus on avoiding inflation, improving the consumption standard ... and generating economic and social equality. However, the third and the fourth plans displayed ... a downward in the growth rate of national income. The fifth Five Year Plan was implemented ... in the years 1974-79 with two major objectives, to reduce the poverty and increase personal ... savings. The sixth plan of the years 1980-85 had many major issues to deal with like to ... increase the growth rate of economy, minimize poverty, unemployment, check population ... growth, increase the standard of living of the people, etc.

... The seventh plan was implemented in the year 1985-90 and focused on reducing poverty ... and attaining near full employment in the nation. The eight plan of 1992-97 was aimed at ... increase the standard of living of the people and improving the fiscal management so as to ... increasing the government savings. This plan launched a new scheme named 'Application ... of remote sensing technology for social survey and land use planning'. The ninth plan of ... 1997-02 faced two major issues of Cargill war and hike in world oil prices. Still, the growth ... rate was about 6.4%. The tenth five year plan of 2002-07 was aimed at attaining 8% GDP ... growth per year and reduce poverty rate by 5%. The eleventh five year plan was implemented ... in the year 2007-12 had an objective to increase the average economic growth rate to 9%. It ... also had other objectives like to create more employment opportunities, reduce poverty, ... increase GDP growth rate to 10%, etc. The twelfth five year plan of 2012-17 strives to increase ... and GDP growth at 8%, reduce poverty, reduce infantile mortality rate, increase investment ... in infrastructure at 9% of GDP, etc.

... being had a closer yet superficial look at the Indian economy right from its independence, ... it can be easily said that India has fought really hard to grab its 3rd position in Asia. Moreover,

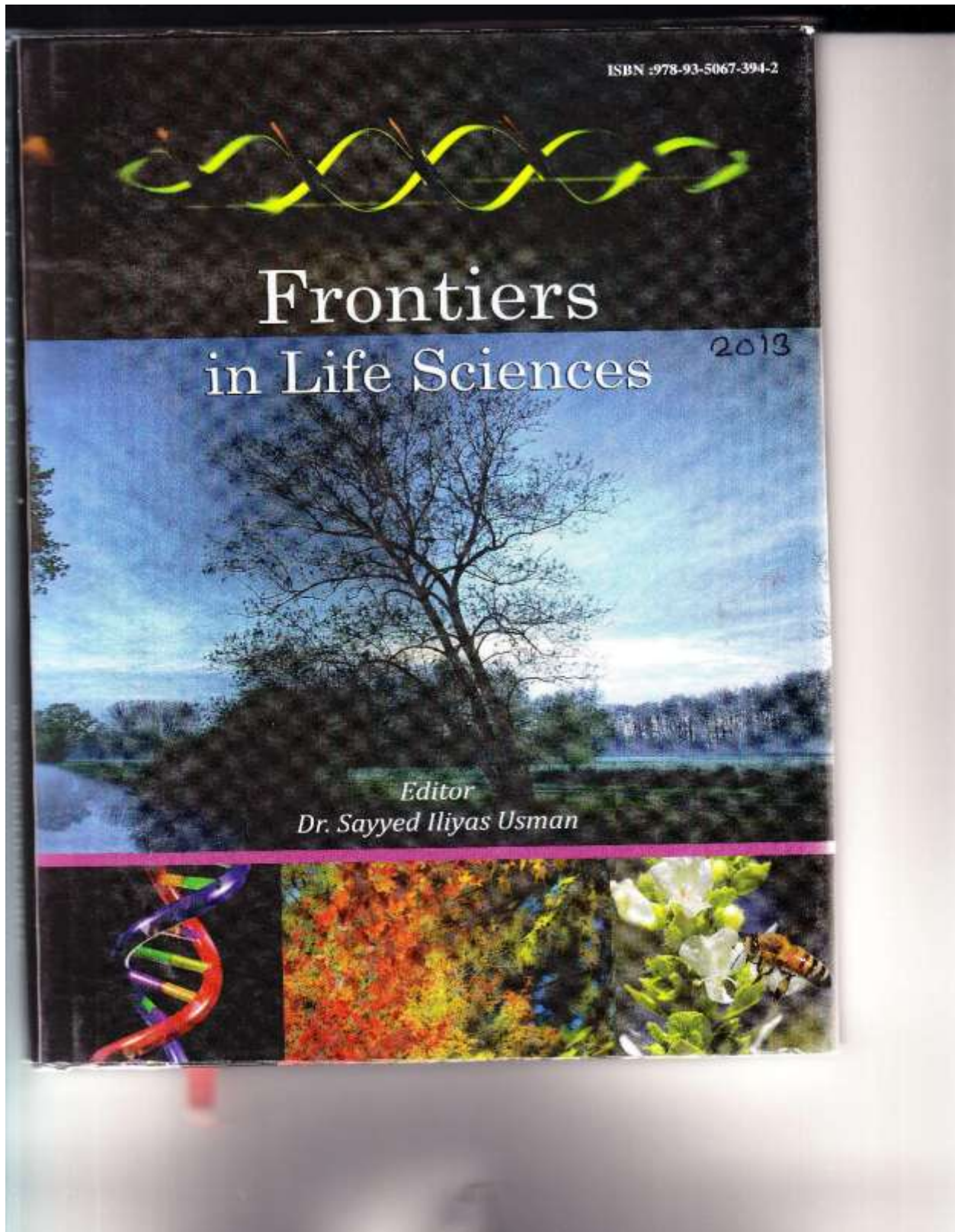
India has been the fastest developing country in the world. Though she has to pass obstacles for becoming a developed nation, it is on its way to develop a completely nation in the near coming years. The government and the central bank are active in various reformative economic policies for the rapid progress of the country.

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Prof. Dr. D. M. Survase



FACTORS AFFECTING MICROBIAL PRODUCTION OF CITRIC ACID

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Abstract

Citric acid is commercially valuable organic acid widely used in food, pharmaceutical and beverage industries. It is reported that the supply of natural citric acid is very limited and the demand can only fulfilled by biotechnological fermentation processes. *Aspergillus niger* is almost exclusively used for industrial scale production of citric acid. Yield depends on a number of parameters such as type of strain, composition of medium and physical conditions.

In the present study different factors affecting microbial production of citric acid like methanol, strain of microorganism, carbon source, PH etc. were considered. Isolation of *Aspergillus niger* from soil sample collected from different localities, 2% methanol added into culture medium gives higher yield, 13% sucrose was better carbon source than the glucose, 4.5 P^H was suitable for production of citric acid in vitro and in 28-30° temperature healthy growth was found.

Keywords: Fermentation broth, citric acid, P^H, methanol, Carbon source, *Aspergillus niger* etc.

INTRODUCTION

The natural source citric acid is a citrus fruits and it is obtained by processing of citrus fruits and precipitation of calcium salt. Citrus fruits were unable to fulfill growing demand of citric acid. Hence researcher put their attention to alternative method of citric acid production i.e. microbial origin of citric acid. Citric acid is a naturally occurring and also produced commercially by microbial fermentation on carbohydrate substrate. Citric acid is mainly used in food industries (70%) due to pleasant taste and high water solubility. It is accepted worldwide as a safe food ingredient. It's application in beverages, jams, jellies, sweets and many other. It also used in pharmaceutical industries and cosmetics (Pandey et. al., 2001). The work of Currie (1917) was opened way for industrial production of citric acid by *Aspergillus niger* after Thom and Currie in 1916. Citric acid is mainly produced by submerged fermentation of *Aspergillus niger*. The process yield depends on the composition of medium as well as the microbial strain used (Aflab Nadeem et. al., 2010). Treated

sugar cane bagasse supplemented with sucrose medium was found to be 1.7 fold better substrate than untreated bagasse carrier (Ashish Kumar and U.K. Jain, 2008).

Citric acid is product of primary metabolism. Certain microorganisms like bacteria and fungi secrete citric acid into fermented medium. Citric acid used in food industries (70%) due to its pleasant taste and high water solubility. It was accepted worldwide as a safe food ingredient. Its application in many soft drinks, beverages, jams, jellies, sweets and many other, it also used in pharmaceutical industries, cosmetics etc. (Pandey et al, 2001)

The present investigation deals with different factors affecting citric acid production, some of them are microbial strain, Mg, N, K, Po4 source, temp., P^H , methanol, carbon source etc. few of them were considered here.

Table 1: Soil samples collected from different localities and its P^H .

Locality		P^H
Bhaude forest area	X1	5.2
	X2	5.8
	X3	5.2
	X4	4.9
Shantshreeji garh	SSG1	6.2
	SSG2	6.5
	SSG3	5.8
	SSG4	5.4
Nashik Cave area	NA1	4.8
	NA2	5.2

MATERIALS AND METHODS

1. Screening of *Aspergillus niger* for citric acid production: Selection and isolation of micro-organism which produces high amount of citric acid. Primary screening determines which microorganism is able to produce a citric acid followed by secondary screening to determine capacity of that organism producing quantitatively.

2. Isolation of Microorganism: The natural source of *Aspergillus niger* is the soil. Collection of soil samples from different locations with

respect to P^H of the soil. In this way ten soil samples were collected and diluted 1/100, 1/1000 and 1/10000 of each sample. The diluted samples were observed and they were purified by sub culturing on Czapeck's Dox agar slants. Culture Plates were incubated at 28 °C and isolated cultures were observed and they were purified by sub culturing on Czapeck's Dox agar slants.

3. Screening for organic acid production: Spore from slant cultures were inoculated on sterile Czapeck's Dox agar medium plates incorporated with Bromocresol green dye. Plates were incubated at 28 °C for 24 to 28 hrs. and checked colour change blue to yellow indicates organic acid production.

Table 2: Effect of P^H on the production of citric acid (mg/ml) by *Aspergillus niger*.



P^H	X	SSG	NSH
2.5	2.6	2.8	2.7
3.0	2.7	2.6	2.9
3.5	2.9	3.0	3.2
4.0	2.8	3.7	3.9
4.5	3.9	3.6	3.7
5.0	2.1	1.8	1.7
5.5	1.9	1.3	1.3
6.0	1.2	1.2	1.3

Table 3: Effect of methanol on the production of citric acid (µg/ml) by *Aspergillus niger*.

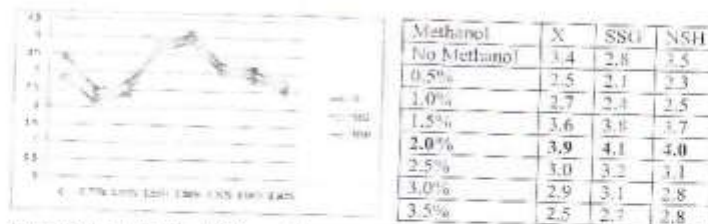


Table No. 4: Effect of different Sucrose concentration (%) on the production of citric acid by *Aspergillus niger*.

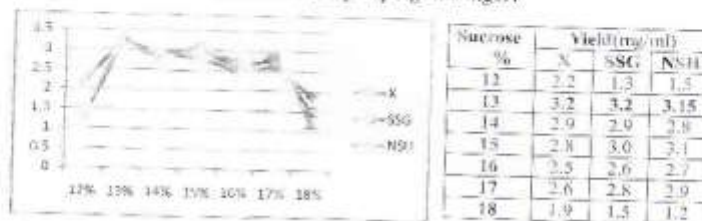


Table No. 5: Effect of different Glucose concentration (%) on the production of citric Acid by *Aspergillus niger*.



CONCLUSION

Aspergillus niger is a fungus recommended for the production of various metabolites. Citric acid is one of the important organic acid synthesized and released on synthetic medium by this fungus. Natural source of *Aspergillus niger* is a soil, hence soil from different localities from Nashik District was collected and tested for higher yielding strain of *Aspergillus niger* for the production of citric acid.

P^H is one of the important factor in the production of citric acid, different ranges of pH were tested for citric acid production and it was found that 4.5 P^H was found to be most

suitable for citric acid production, as compared with the others (Table No.2). Similar study carried out by Gupta et. al (1976)

It is clear from Table 3 that, a range from .5 to 1% of methanol yields of citric acid decreases. At high concentration of methanol 2.5 to 3.5% yield is not satisfactory, but at 2% methanol gave higher yield for all three cultures. Similar study carried out by Dhankar et. al (1974) and Similar result was obtained by Moyer (1953), he reported that concentration of 3.4% methanol has been found to retard growth delayed sporulation and increases yield.

It is clear from Table 4 that sucrose 13% was suitable carbon source of all the three cultures gives higher yield. It was also found that higher sucrose concentration 15 to 18% yield of citric acid decreases as compared with 13%. Kovats (1960) reported that higher sugar concentration, the greater residual sugars remains in the medium and thus process become uneconomical.

Glucose as a carbon source of varying percentages 12 to 18% were tested for all the cultures. It was found from Table No.5 that, X and NSH cultures showed little consistent but not healthy yield of citric acid. Over all glucose is not suitable carbon source which compared with Papagiann M et al (1999).

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Perspectives in Life Science

Editor
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Utilization of medicinal plant biomass, against seed mycoflora, seedling emergence, viability and growth of seed borne fungi of Bhendi.

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Abstract

Agriculture is a back bone of our country, Wild plants huge waste biomass may be utilized for the welfare of agricultural purpose. Such studies are meager in India. By using chemical fertilizer, pesticide, weedicide and insecticide causes imbalance in environment like pollution, decreases soil fertility and many other hazardous effects.

Biomass improves crop yield eco-friendly. In present study, effect of ten wild medicinal plants biomass in the form of Stemextract on seed mycoflora, seedling emergence and growth of seed borne fungi of Bhendi was determined in vitro. It was found that all the plant extract were effective against seed mycoflora, seedling emergence and growth of seed borne fungi of Bhendi.

Key Words: Plant biomass, seed mycoflora, seedling emergence.

Introduction:

India is rich in plant diversity and one of the mega biodiversity centres of the world. Indian plant diversity represents 7% of the world flora (Chakraborti, 2004). Indian plant diversity is rich in endemism and 3% of flora is endemic. The biochemical present in the vast majority of plant species are great reservoirs of new and potential drugs. The plant resources are the major sources of the antimicrobial agents.

Herbal plants also utilized for the welfare of agriculture. In the present study the effect of Stem extract of selected medicinal plants on the incident of seed mycoflora, seed germination and growth of seed borne fungi and seedling emergence of Bhendi was determined invitro. During the present studies twelve different fungi were isolated, out of these very common four fungi brought into

pure culture and effect of ten medicinal plants Stem extract tested on seed mycoflora, seedling emergence and growth of seed borne fungi was determined. Similar method adopted by Liang (1993), Mahadevan and Shridhar (1996).

Materials and Methods:

Collection of seed samples:

The method described by Neergaard (1973) has been adopted for collection of seed sample of Bhendi. Seeds were collected from field, store house, market places and mixed them and used for further experiments.

Detection of seed mycoflora:

Moist blotter plate method:

The isolation of seed borne fungi was carried out by blotter test method, described by ISTA (1966), Agarwal and Sorbhoy (1978). A pair of white blotter paper of 8.5 cm diameter was jointly soaked in sterile distilled water and placed in presterilized petriplates of 10 cm diameter. 10 Seeds of Bhendi were placed on equal distance on moist blotter paper. More than 400 seeds were tested for each treatment. Plates were incubated at room temp. for seven days. Identification and confirmation of different fungi on seed was made by preparing slides (Mukadam, D.S., 1997). Twelve fungi were isolated, out of these four very common fungi brought in to the pure culture and further used. Similar study was carried out by Khandelwal and Prasad (1979).

Collection of plant material and preparation of plant Stem extract:

Ten very common and easily available plants were selected, the stem of selected plants were surface sterilized, dried in oven and ground into fine powder with the help of blender. 5% aq. stem extract was found more effective for control of seed mycoflora of Bhendi.

Effect of Stem extract on growth of seed borne fungi:

The dominant seed borne fungi of Bhendi were grown in liquid GN medium supplement with 1 ml of stem extract of selected plants separately. It incubates for seven days at room temp. After incubation the content were filtered through pre-weighed Whatman filter paper no.1. The filter paper with mycelial mat was oven dried and reweighed.

Effect of Stem extract on seed germination, root and shoot elongation:

Bhendi seeds were soaked separately in aq. stem extract of selected plants for 24 hrs. Soaked seeds were placed on moist blotter in presterilized petriplates.

These were incubated for ten days at room temp., after incubation percent of seed germination, root and shoot length were recorded.

Effect of Stem extract on seedling emergence:

Bhendi seeds were soaked separately in the aq. stem extract of test plants for 24 hrs. Soaked seeds were sown at the depth of 2 cm equidistantly in a pot containing sterilized black soil and sand. It kept for observation for ten days and result were noted down

Effect of stem extract on seed viability:

Seeds of Bhendi were soaked in 5% aq. Extract of stem biomass of test medicinal plants for 24 hrs. Soaked seeds were dried in shade and stored in plastic jars with small hole aeration at room temperature and incubated for three months. After incubation seeds were tested by germination of the seeds by moist blotter plates (Vidhyasekaran, *et. al*, 1980; Musiyimi, *et. al*, 2008).

Results and Discussion:

It is evident from the results presented in the table 1 that stem extracts of all test medicinal plants were found to be inhibitory in more or less degree for the incident of seed mycoflora. The stem extracts of *Semecarpus anacardium*, *Abrus precatorius*, *Aegle marmelos* and *Solanum xanthocarpum* were found to be inhibitorier for the incident of seed mycoflora. Similar study carried out by Saha *et.al*. (2005) and Mashooda and Lokesh (2008).

All the test medicinal plant enhances the seed germination of these *Abrus precatorius*, *Sapindus laurifolius*, *Semecarpus anacardium* were found more effective than the other. Root and shoot length also enhances by all the test medicinal plant out of which *Semecarpus anacardium* *Sapindus laurifolius* and *Aegle marmelos* were more beneficial for root and shoots length. Seedling emergence and seed viability were enhancing by *Semecarpusanacardium*, *Abrus precatorius* and *Aegle marmelos* than the other test medicinal plants (Bodke S.S. *et. al*, 2005)

It is clear from the results presented in table 2 that, the stem extract of all test medicinal plants were found to be inhibitory for the growth of all dominant seed borne fungi of Bhendi. The stem extract of *Semecarpus anacardium*, *Abrus precatorius*, *Aegle marmelos* and *Solanum xanthocarpum* were found to be more inhibitory for the growth of all dominant seed borne fungi, same results was obtained by Prabha and Bohra (1999) and Yubedee (1998).

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Table No.1: Effect of stems biomass of test medicinal plants on incidence of seed mycoflora, seed germination and seedling emergence of Bhendi.

No.	Stem biomass	Incidence of seed mycoflora	Seed germination			Seedling emergence	Seed viability %
			%	RL (mm)	SL (mm)		
1	<i>Abrusprecatorius</i> L.	18	86	35	42	81	80
2	<i>Aeglemarmelos</i> L.	23	79	35	40	84	78
3	<i>Balanitesaegyptia</i> Delile	59	68	26	31	65	62
4	<i>Daturametel</i> L.	30	84	31	38	78	65
5	<i>Dioscoreabulbifera</i> L.	60	72	24	32	67	52
6	<i>Helicteresisora</i> L.	65	67	23	28	59	68
7	<i>Sapinduslaurifolius</i> Vahl.	45	81	36	43	61	63
8	<i>Semecarpusanacardium</i> L.	15	82	39	48	92	76
9	<i>Solanumxanthocarpum</i> Schrad.	22	74	34	39	79	72
10	<i>Vitexnegundo</i> L.	78	56	21	27	48	55
	Control	92	62	23	32	56	50

% Percent, RL: Root Length, SL: Shoot Length

Table No.2: Effect of Stem extract of test medicinal plants on the growth of seed borne fungi of Bhendi

Sr. No.	Stem biomass 5%	Growth in terms of dry mycelial weight (mg.)			
		ALT	CUL	DRL	FUM
1	<i>Abrus precatorius</i> L.	25	13	16	21
2	<i>Aegle marmelos</i> L.	23	17	12	28
3	<i>Balanites aegyptiaca</i> Delile	58	49	51	66
4	<i>Daturametel</i> L.	42	41	48	38
5	<i>Dioscorea bulbifera</i> L.	59	54	46	49
6	<i>Helicteresisora</i> L.	61	68	59	67
7	<i>Sapindus laurifolius</i> Vahl.	21	25	36	28
8	<i>Semecarpus anacardium</i> L.	18	11	12	19
9	<i>Solanum xanthocarpum</i> Schrad.	22	16	19	15
10	<i>Vitexnegundo</i> L.	68	76	64	72
	Control	81	78	86	89

ALT-*Alternaria tenuis*, CUL-*Curvularia lunata*, DRL-*Drechsleralongir ostrata*, FUM- *Fusarium moniliforme*

Dec. 2016

शेतकीतील कौशल्ये व नवी तंत्रे



संपादक
जयवंत भदाणे

28 Eco-friendly enhancing pomegranate Yield by the Honey Bee culture

D. M. Survase

Introduction:

Deola is one of the small revenue place of Nashik District. It occupies an area 10,523 sq. km. In this region onion, bajra, maize, pomegranate, vegetables, ground nut, sugar cane etc. crops are commonly cultivated. Deola is one of the large market place for onion and pomegranate. Pomegranate is one of the important major cash crops cultivated on large area due to availability of water facilities.

Major varieties cultivated in Maharashtra are Mridula, Phule Arakta, Ganesh and Bhagwa. Pomegranate fruits are available throughout the year. Flowering found in the period- Mrig Bahar-June to August and harvesting November to March, Hasta Bahar- October to November and harvesting February to may Ambe Bahar – January to February and harvesting June to August India produce a finest varieties of pomegranate which having soft seeds, very attractive color of fruits and grains. Pomegranate has originated from Iran. It is cultivated in various countries like China, Japan, Russia, Pakistan, Afghanistan, Egypt, Spain, America and India. In India Maharashtra is a leading producer of pomegranate. In India land under pomegranate cultivation is more than 107 thousand hectares and 743 thousand tons production. Maharashtra is leading producer of pomegranate followed by Karnataka, A. P., Gujarat, and Tamil Nadu.

Honey bees suck juice from the flowers and carried out pollination in this crop. Pollination rate increased and setting of fruit enhances eco-friendly, hence yield increased significantly. Hence they are visited to many flowers and carries pollen grains

from one to another flower with their mouth and body parts. Pollination rate enhances by the honey bees eco-friendly and increasing yield up to 30-60%. Similar result study have been obtained by Morse and Calder one (2000), pollen substitute (Chhuneja, 1990). Due to use of pesticide and deforestation population of honey bee decreases (Sandilyan, 2014; Potts et al, 2010). Honey bees are very useful insects for cross pollination crops like sunflower, pomegranate, onion, wheat, bajra, etc. These bees living in the colony in which three types of honey bees are living in each colony. Workers are playing vital role in the pollination and increases production in cross pollinated crops. Use of honey bee is an eco-friendly and cheaper method of increase the crop yield. Many institutes sell the culture in the form of bee boxes.

Selected Farmers for Bee Keeping From Deola Taluka

S N	Name of the farmer	Address with Mobile Bee culture was given 21 Jan, 2013		Bee Box given	Land under cultivation (Acres)	
					Total	Pomegranate area
1	Aher Anbok Gangadhar	Matane	9270279072	01	05	01
2	Jadhav Chandrakant Nanddeo	Wakharl	9421993148	01	3.5	02
3	Nanukulshor Panshurinath	Wakharl	9503171406	01	15	04
4	Narwal Ramdas Nanddeo	Deola,	9975928227	01	6.5	6.5
5	Narwal Sarfosh Gobaji	Deola	9966714247	02	09	09
6	Pawar Amol	Bhaur	9404532324	01	10	04
7	Pawar Hemant	Bhaur	9730422898	02	12	04
8	Pawar Sachin	Bhaur	9404985454	01	32	04
			Total	10		

Methodology:

Survey of pomegranate crop in the study region:

Deola is a one of small revenue place of the Nashik district. In this area pomegranate, onion, bajra, maize, sugarcane and vegetable crops are commonly grown every year. We visited most of the farmer who cultivated pomegranate as a cash crop. We discussed with the farmer and telling them importance of honey bees. We gave detail information and role played by honey bees in the pollination and increase in the yield of pomegranate ecofriendly. Few of farmers uprooting the pomegranate plants from their field because of one severe disease occurred on the pomegranate plants. This disease is very common in Deola region since 2008. Tellya is a bacterial disease which causes oily spots on leaves and fruits. Affected fruits cracked open and become uneconomical.

Selection of farmers for putting honey culture box:

After survey of pomegranate field ten farmers were selected whose field having in the flowering stage. These selected ten farmers trained by Dr. T.B. Nikam, Director of Suprakruti Madhushala, Gangapur, Nashik. He gave practical training to the selected farmers with the help of honey bee cultures, laptop and working of various instruments in his Madhushala. We have taken two days training in the January, 2013. Immediately after this, *Apis mellifera* L. culture in wooden box placed in the pomegranate field at the night time. Bee box are placed above the ground on the table and protected from their natural enemies like red ants, wasps etc. After placing the bee box in the field regular visiting and observations is note down. Farmers make aware about pesticide spraying (Moritz et al, 2007).

Discussion with the farmers:

First time in Deola region this experiment of putting honey cultures into the pomegranate field carried out by Deola College under the guidance of UGC. We deserve or telling the importance of honey bees and cross pollinated crops. In the hive worker bees are hardworking and pollinating agent. Drones and queen are also found in the hive. Farmer getting double advantages, like increase the crop yield and honey can sold into the market. Farmer gets extra

3.	Jadhav Nandkishor Pandharinath	Shendri & Arakta	2006	1200	11	16	05	45
4.	Navale Ramdas Namdeo	Shendri & Arakta	2009	2400	27	40	13	48
5.	Navale Santosh Gobaji	Shendri & Arakta	2005 & 2011	2600	50	65	15	30
6.	Pawar Anmol	Shendri	2012	1600	06	09	03	50
7.	Pawar Hemant	Shendri & Arakta	2013	1200	---	09	---	---
8.	Pawar Sachin	Shendri	2012	3000	06	10	04	40

income and income which timely help to the farmers and their suicide decreases. Farmer makes aware about the honey bees and advantages of them. Along with this increase the yield of farmer by selling the honey, royal jelly, wax and other byproducts.

To create awareness in the farmers to use of honey bee culture:

Due to depletion of forest wild or natural honey bees and pollination insect are not found commonly (UNEP, 2010). Hence with the help of honey bees cultures increase the crop yield and restore the biodiversity. Honey bees are visiting 2-3 km away from bee box and provide free pollination service to mankind. Honey bees are called as "Krushi Laxmi" of farmers. In another country like USA, Canada, Israel etc. bee keeping is an agro based commercial business. Special industries provide service for pollination. Honey bee culture is available on hiring services.

Placing of Bee lacing of Bee Hives in the field:

It depends upon several factors like density of plants in the field, number of flower per plant, duration of flowering, strength of bees and number of flowers per unit area. Generally two colonies of *Apis mellifera* required per hectare.

Time of Placing Colonies:

For better pollination bee colonies should place in the field at night time when the 20% of crop in bloom. Their number depends upon the number of flower per plant and number of plants in the field.

Yield Increased of pomegranate after placing the honey culture in the farmer's field

Sr No	Name of Farmer	Variety cultivated	Culti vated year	Total No. of Plants	Yield in tons		Yield incre ased %	
					With out bee box	With bee box		
1.	Abur Ashok Gangadhar Jadhav	Shendri	2002	400	05	08	03	60
2.	Chandrasa ni Namdeo	Mridala	2005	600	06	09	03	50

Result and Conclusion:

The main objective of this study was to measure honey bees (*Apis mellifera* L.) impact on the fruit set and yield of pomegranate. Similar study has been carried out by Sharma and Gupta (2001). Effect of pollination on the yield of examined canola crop, it was confirmed that increased seed yield in plants available to pollinating insect compared to those 16% in Australian studies (Manning and Boland, 2000), by 20-24% (Jablonski et al, 1985) and by over 50% in Czech Republic experiment (Kamler,1983) similarly USDA (2011).

Similarly in this study yield of pomegranate was significantly increased after placing of bee culture box in the pomegranate field. Pomegranate is cultivated commonly in this area. But last seven years in this area one severe disease occurs on the pomegranate plant called as "Telya disease." Many farmers uprooted their pomegranate plants. In such condition we placed apiculture in the eight farmer's field. Before that to the farmers training is given at 'Suprakruti Madhushala, Gangapur Road, Nashik (Mah) on 19 and 20th Jan, 2013. After that ten honey boxes given to selected farmers in their field. Crop yield of pomegranate crop is significantly increased up to 60% in the study area. Ten apiculture boxes were given to the farmers. These boxes were

placed into their pomegranate field and it was found that increase in the yield from 30 to 60% of pomegranate crop. It was also reported that fruit setting was 100% successful and fall down rate of flowers was zero approximately. Fruit enhanced in all the respect i.e. size, shape, colour and weight.

Observations:

1. Yield increased up to 30 to 60% of pomegranate crop.
2. No flowers fall down below the plant (Drop out rate).
3. Fruit setting 100% successful.
4. Fruit size and colour become brighter.
5. Fruits more economical and nutritive.
6. Farmers getting honey and its products.
7. Fruits healthier and disease free.

Applications:

1. Pomegranate yield increases significantly by this method cheaply.
2. Naturally wild insects like honey bees, wasp etc. are uncommon due to deforestation, restores it and don't hunting of bee hives.
3. In Israel revolution in yield of agriculture crop only due to the use of apiculture.
4. Hunger of increased population may be fulfilled by placing of apiculture in the field.
5. This method is ecofriendly, cheaper, easy & increases employment.
6. Yield of crop may be increases double by putting apiculture: every civilian will get the food material.
7. Bees provide free pollination service.

Suggestions:

1. Govt. should establish the apiculture industry or bee keeping business in every district of country which provides honey bee box culture available to required farmer in flowering season cheaply.
2. Apiculture provides to farmer in a cheaper cost.
3. Make aware to the farmer about the use of honey bees in the field
4. Training programs should be organized every year and promote the farmer.
5. Employment may be created by establishing bee keeping Business.

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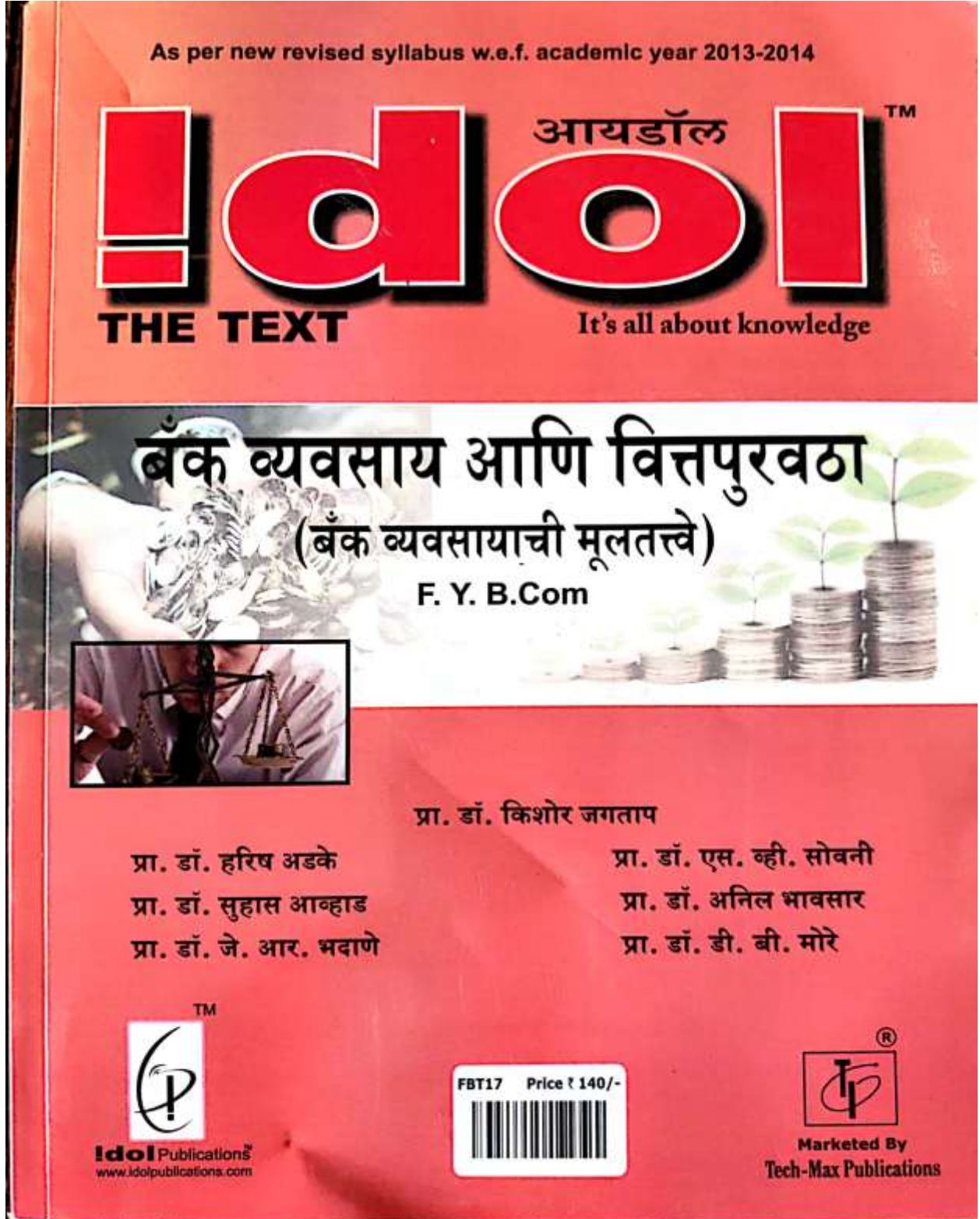
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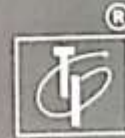
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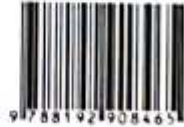
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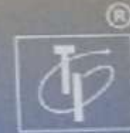
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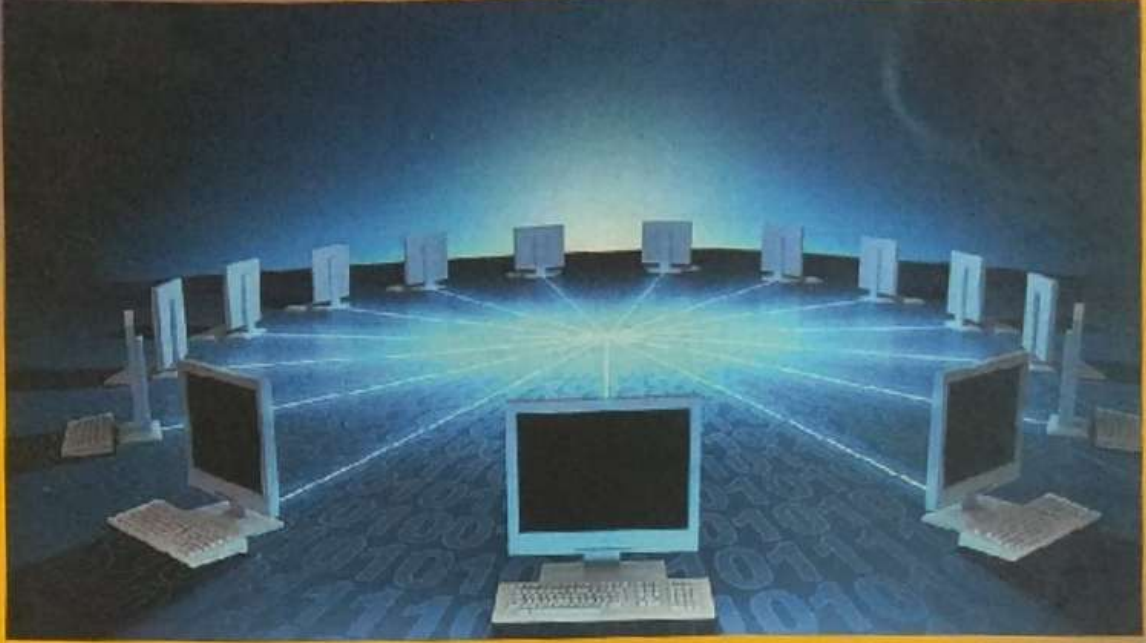
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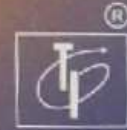
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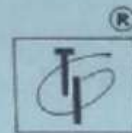
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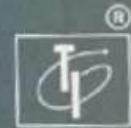


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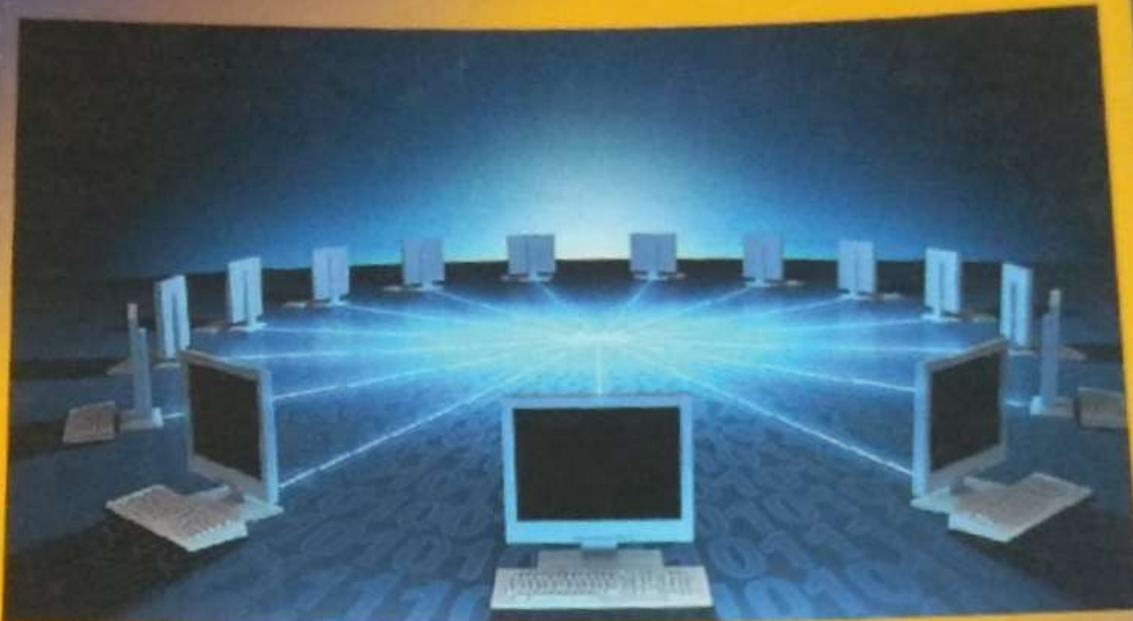
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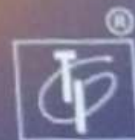


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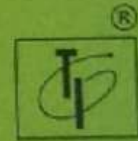


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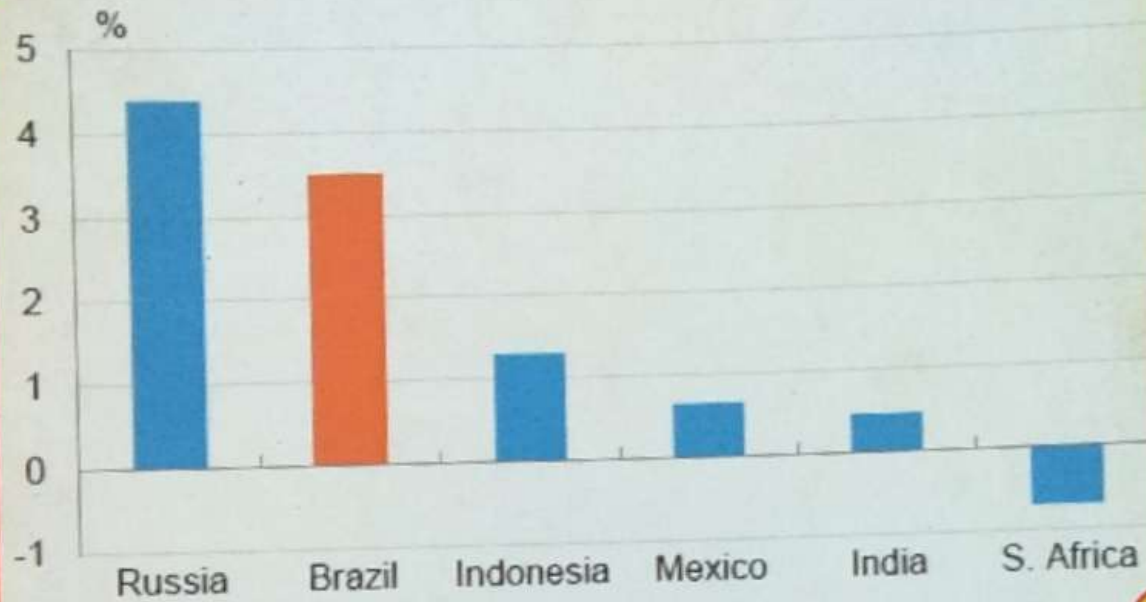
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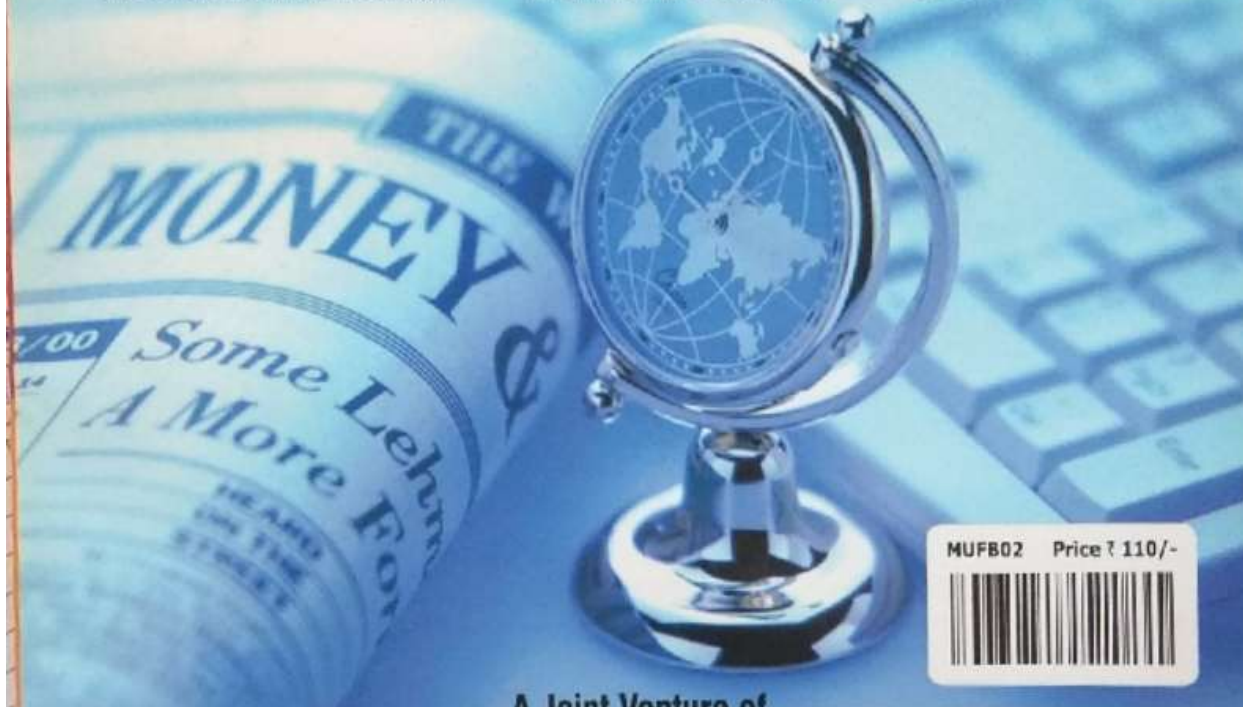
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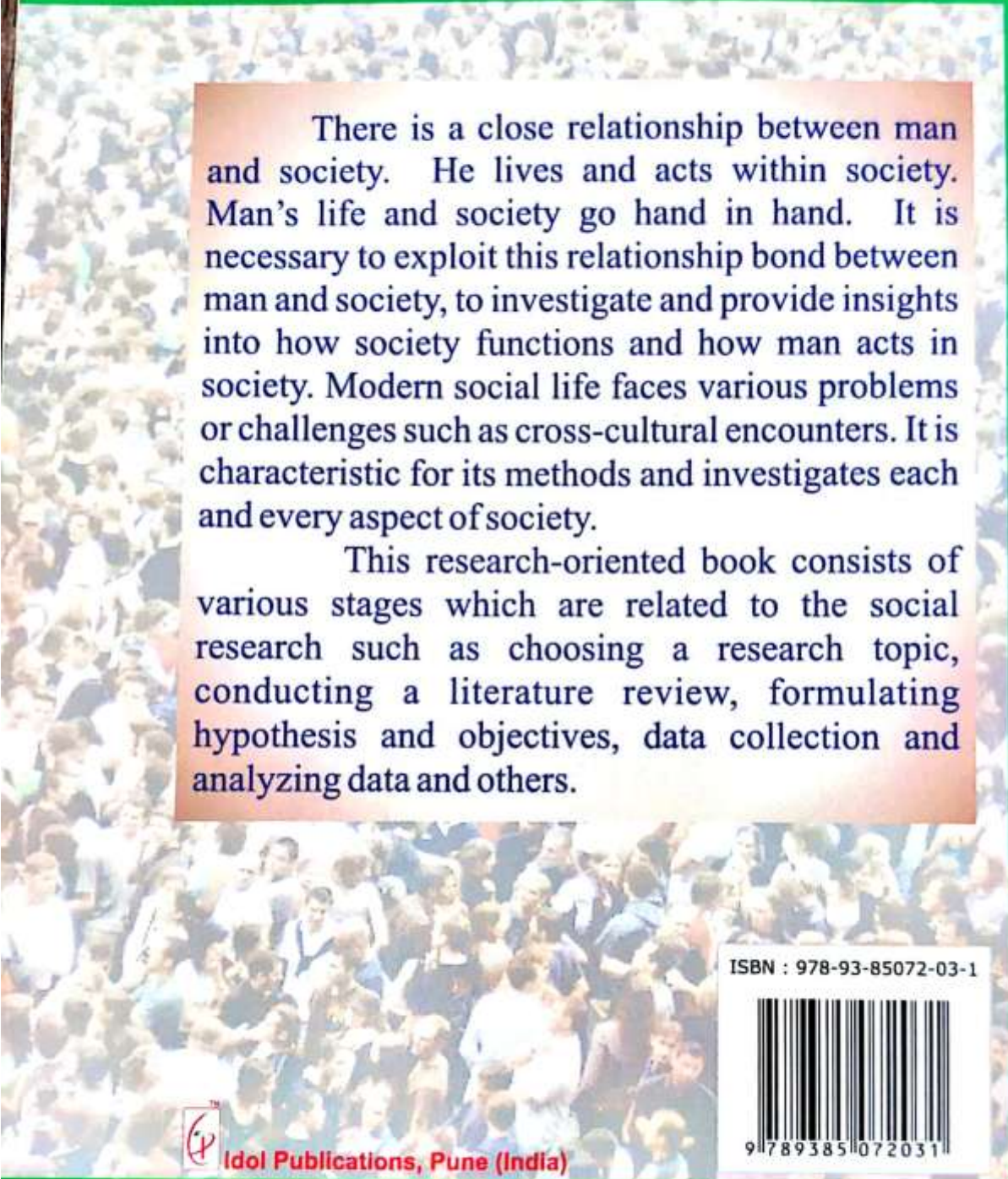
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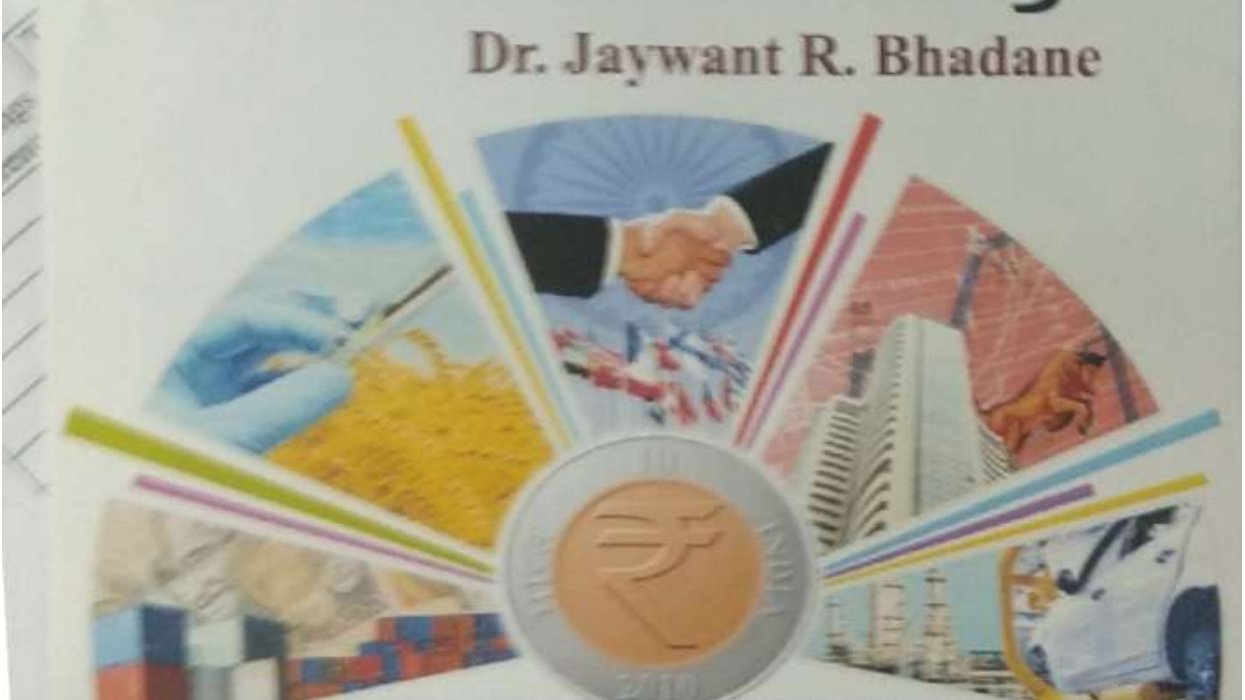
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Black Money & Indian Economy

Dr. Jaywant R. Bhadane



Black Money & Indian Economy

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About the Book

According to various estimates, the black economy constituted about 35 per cent of the national economy, which was larger than either its primary or secondary sectors. Since then black income generation has increased not only through both legal (Real Estate Transactions, The Share Market) and illegal (Hawala, Financial Scams, Gold Smuggling) activities but also via instances of corruption. The new economic policies expected to counter its growth have been unsuccessful in containing it.

In this empirically rich and finely argued book, the author critically examines the standard explanations for the causes and consequences of black income generation and the methods suggested for curbing it. The incisive analysis lays bare the pernicious effects of black income on the macroeconomy and the resultant inefficiency, waste and sub-optimality in the economy and society. It also spotlights the role of criminalization and the emerging nexus of the businessman, politician and bureaucrat in perpetuating the black economy. Showing the limited success of technical remedies the text argues in favour of structural remedial measures, which include empowering people through a right-to-information act.

Contents

• Indian Banknote Demonetization 2016 • Understanding Black Money: How it affects Indian Economy? • Black Money: Estimations and Institutions • Impact of Corruption on Economic Development • The Issues of Political Corruption • The Economics and Politics of Corruption in India • Indian Black Money • The Implications of Political Corruption for India's Economic Development • Direct Effects of Black Money on Economy • Black Money, Current Status and Impact on Economy • Strategies and Tackling the Black Money • Tackling Corruption: An Indian Perspective • Demonetization—An Opportunity to Curtail Black Money & Promote Digital Payments • National Anti-corruption Strategy • The Anti-corruption Movement in India.



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Foreign Policy of Narendra Modi

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About the Book

Foreign policy is one area where the Modi government has performed reasonably well. This verdict will not be widely accepted by the government's critics at home but travel anywhere in the world and you will find that New Delhi is now viewed very differently compared to just three years back. Modi has asserted Indian interests in a way that few had anticipated when he had assumed office given his lack of experience on the foreign policy front. He has upped India's profile in global affairs, something even his critics will have to give him credit for.

This book provides the answers by delving into the mind and method behind Narendra Modi's avatar as India's diplomat-in-chief. It argues that under his able watch, India is heading toward great power status in the international order.



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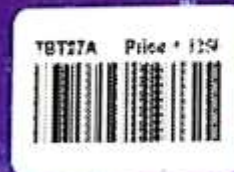


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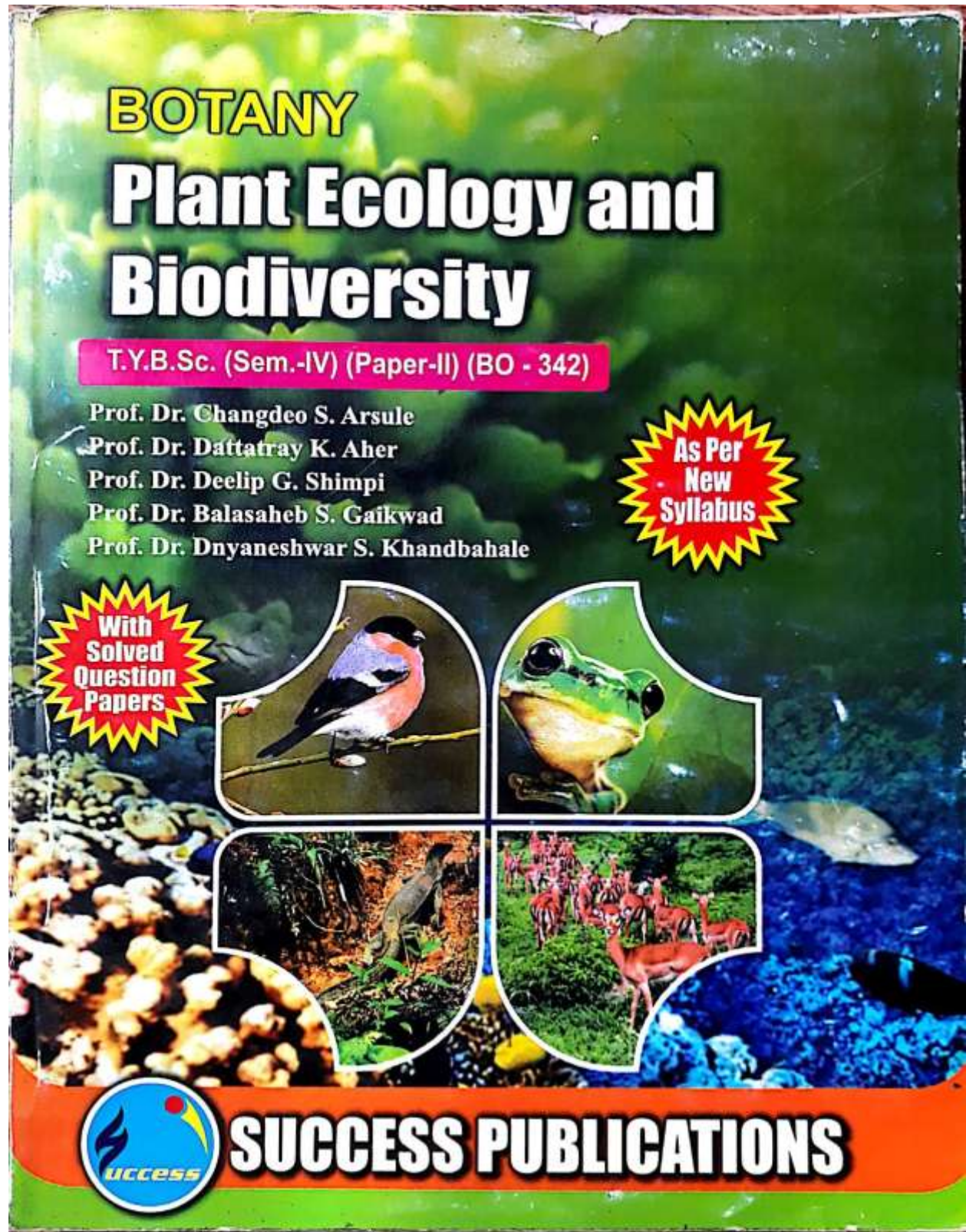
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