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भारत में गठबन्धन सरकारें और राजनीतिक विकास

डॉ. अनुपम गुप्ता

प्राध्यापक (राजनीति विज्ञान)

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वर्तमान युग में संसदात्मक व्यवस्था एक सर्वाधिक मान्य, प्रचलित तथा स्थापित शासन व्यवस्था है। इंग्लैंड में 'संयोग और विवेक' के साथ जन्मी इस व्यवस्था के मूलभूत ढाँचे को दुनिया के अधिकतर दोनों ने अपनाया है। इस व्यवस्था में व्यवस्थापिका अपने सदन (सदनों) के माध्यम से दोनों की भाषा, संस्कृति, धर्म, सम्प्रदाय, जाति, वर्ग की आकांक्षाओं और भावनाओं का प्रतिनिधित्व कर शासन की प्रक्रिया को संचालित करती है। ये सभी कार्य लोकतन्त्र में राजनीतिक दलों के माध्यम से सम्पन्न होते हैं। संसदात्मक व्यवस्था का मौलिक स्वरूप राजनीतिक समरूपता के सिद्धान्त पर आधारित होता है, जिसमें तकनीकी रूप से कार्यपालिका अपने कार्य के लिये व्यवस्थापिका के प्रति उत्तरदायी होती है।

संसदात्मक व्यवस्था लोकप्रिय सम्प्रभुता का प्रतिनिधित्व करती है। व्यक्ति की गरिमा को स्थापित करते हुये वर्तमान समाज में मतदान के अधिकार ने प्रत्येक व्यक्ति को अपनी संस्कृति, धर्म, जाति, क्षेत्र, भाषा, वर्ग तथा सम्प्रदाय के प्रति जागरूकता बढ़ाई है। शिक्षा, जागरूकता तथा शोध की प्रवृत्ति ने इन विभिन्नताओं की महत्ता तथा जटिलता को पुनर्स्थापित किया है। इस जागरूकता ने भिन्नतापूर्ण प्रतिनिधित्व को बढ़ावा दिया तथा इन विभिन्नताओं की आमद ने संसदात्मक व्यवस्था के सैद्धान्तिक पक्ष को षिथिल किया है तथा राजनैतिक समरूपता के विपरीत साझा या गठबन्धन सरकारें समसामायिक आवश्यकता हो गयी।

'कोईलेषन' शब्द का अर्थ है 'एक साथ बढ़ना'। भारतीय सन्दर्भ में देखा जाए तो गठबन्धन शब्द की उत्पत्ति विवाह के समय होने वाली एक रीति से होता है, जो 'साथ चलने' का प्रतीक मानी जाती है। गठबन्धन सरकारें विभिन्न राजनीतिक दलों को साथ मिलकर चलने (सत्ता चलाने) के समानार्थी मानी जाती है। समय तथा परिस्थितियों के साथ संसदात्मक व्यवस्था का आवश्यक लक्षण—राजनैतिक एकरूपता—षिथिल हो गयी और गठबन्धन के नये सिद्धान्त तथा रीतियाँ विकसित होती गयीं। सत्ता प्राप्ति के लिये विविध राजनीतिक दल अपने साधनों और स्रोतों को एकत्रित कर लेते हैं तथा स्थायी और अस्थायी आधार पर सत्ता की प्राप्ति के लिये प्रयासरत रहते हैं। गठबन्धन चुनाव के पूर्व तथा चुनाव के बाद दोनों स्तरों पर किये जाते हैं, ये गठबन्धन विचारधारा, क्षेत्रीयता, कार्यालयीन तथा वृत्ति पर आधारित हो सकते हैं। गठबन्धन सरकारें बहुमत के आधार पर चार प्रकार की हो सकती हैं— न्यूनतम बहुमत, न्यूनतम साझा गठबन्धन, अल्पमत सरकार, अतिरिक्त बहुमत सरकार।

भारत में गठबन्धन सरकारें— स्वतन्त्र भारत के प्रारम्भिक दशक एकदलीय व्यवस्था के अधीन थे। उपनिवेशवादी विरोधी आन्दोलन की विरासत, नेहरूवादी नेतृत्व व समायोजन की नीति तथा मध्यममार्गी विचारधारा अपनाने से भारतीय राष्ट्रीय कांग्रेस प्रभुत्वकारी राजनीतिक दल की भूमिका में रही तथा क्षेत्रीय दल क्षेत्रीय हितों का प्रतिनिधित्व करने तक सीमित रहे। कांग्रेस की एकाधिकारी सत्ता 1969 में काँग्रेस सिंडिकेट तथा कांग्रेस इंडिकेट बंटवारे के साथ ही समाप्त हो गयी। इन्दिरा गांधी ने पहली बार अपनी अल्पमत में आयी सरकार के लिये मार्क्सवादी कम्युनिस्ट पार्टी तथा अकाली दल का सहयोग लिया। (यद्यपि इससे पूर्व भी 1935 में बनी आन्तरिक सरकार एक गठबन्धन सरकार थी) भारत में गठबन्धन सरकारों का युग 1977 से आरम्भ हुआ। मोरारजी देसाई के नेतृत्व वाली जनता पार्टी सरकार के चुनाव पूर्व गठबन्धन में, संगठन कांग्रेस, जनसंघ, भारतीय लोकदल, सोशलिस्ट पार्टी तथा लोकतान्त्रिक कांग्रेस सम्मिलित थे। यह सरकार दो वर्ष में ही गिर गयी तथा भारतीय राजनीतिक दलों और व्यक्तियों की संकुचित और क्षुद्र महत्वाकांक्षाओं की बलि चढ़ गयी। इस राजनीतिक विघटन ने आगामी भारतीय राजनीति के लिये परम्परा की ऐसी आधारशिला रखी कि सम्पूर्ण गठबन्धन युग इसी पदचिन्हों पर चलता रहा और एक असफल, कमजोर, चिन्तनहीन, क्षुद्र महत्वाकांक्षी, सिद्धान्तहीन, अवसरवादिता का परिचायक युग बन कर रह गया। इस युग ने भारत जैसे विशाल बहुसंस्कृतीय देश की विभिन्नताओं के प्रतिनिधित्व का मखौल बनाकर रख दिया।

दूसरे चरण में वी.पी. सिंह की सरकार भाजपा के सहयोग से बनी जो उसके समर्थन लेने के बाद गिर गयी। अगले लगभग सात महीने चन्द्रशेखर की सरकार कांग्रेस के सहयोग से बनी तथा समर्थन वापस लेने पर गिर गयी तथा कांग्रेस ने पी.वी. नरसिंह राव को प्रधानमंत्री बनाया। गठबन्धन सरकार की भारतीय प्रवृत्तियों का सटीक उदाहरण 1996 के ग्यारहवें लोकसभा चुनाव है। इस आम चुनाव में साझा सरकार का जनादेश था, जिसमें भाजपा सबसे बड़ी पार्टी थी, किन्तु रामो वामो और क्षेत्रीय पार्टियों ने मिलकर 13 दलों का एक गठबन्धन बना लिया, तथा कांग्रेस पार्टी के बाहरी समर्थन से सरकार का निर्माण किया। उल्लेखनीय है कि इन 13 दलों ने प्रतिस्पर्धी दलों के रूप में चुनाव लड़ा था। उनका न कोई न्यूनतम साझा कार्यक्रम था, न ही उन्हें सत्ता का जनादेश था, लेकिन अवसरवादिता से उन्होंने श्री एच.डी. देवगौड़ा के नेतृत्व में सरकार बनाई।

इसी संसद में, संसदीय व्यवस्थापिका का एक और उदाहरण स्थापित हुआ, कि चुनाव से बचने के लिये (देवगौड़ा सरकार कांग्रेस द्वारा समर्थन वापस लेने के कारण अल्पमत में आ गयी थी) राष्ट्रपति ने लोकसभा में पराजित संयुक्त मोर्चा की सरकार को नेता बदलकर पुनः आमंत्रित किया तथा श्री इन्द्र कुमार गुजराल के नेतृत्व में सरकार का निर्माण हुआ और कांग्रेस के समर्थन वापस लेने से यह सरकार पुनः गिर गयी।

यह एक प्रवृत्ति है कि भारत में राजनीतिक दल देश की जनता के प्रति अपने संवैधानिक तथा वैधानिक दायित्व की, कल्पना भी नहीं करते वरन् किसी को हटाने या किसी को बिठाने के लिये तथा सत्ता को येन—केन प्रकारेण प्राप्त करने के लिए गठबन्धन करते हैं। 1998 में 18 दलों के साथ श्री अटलबिहारी वाजपेयी की गठबन्धन सरकार बनी। 13 महीने

चली इस सरकार से अन्नादुमुक के समर्थन वापस लेने से मात्र एक वोट से सरकार गिर गयी। 1999 से 2004 तक अटल बिहारी वाजपेयी की सरकार ने अपने 5 वर्ष के कार्यकाल में लगभग 11 बार दलों का पुर्नव्यवस्थापन एवं समायोजन किया और वाजपेयी जी के व्यक्तित्व के कारण यह कार्यकाल पूरा हो सका।

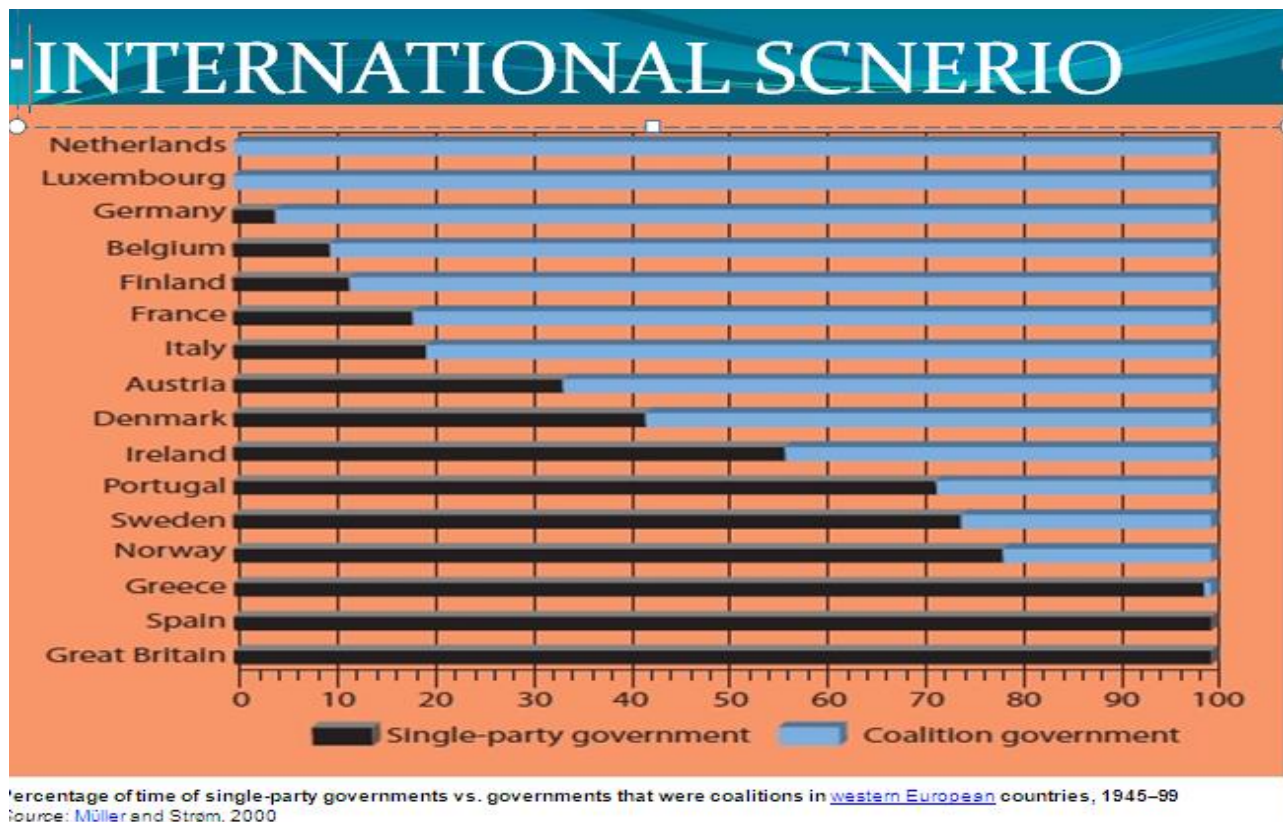
2004 से 2013 तक का गठबन्धन का युग एक अन्य विशेषता लिये हुये था। 1995 में बोहरा समिति की रिपोर्ट भारत सरकार को सौपी गयी थीं, इसके कुछ अंश इस प्रकार थे— “माफिया द्वारा समानान्तर सरकार चलाई जा रही है, जिससे राज्य का ढाँचा निरर्थक हो गया है। गुण्डों के गिरोह बेतहाशा बढ़े हैं। सशस्त्र निजी सेनाओं, ड्रग माफिया, स्मगलर गुटों व आर्थिक अपराधों में लिप्त असामाजिक तत्वों का सरकारी अधिकारियों, स्थानीय स्तरों पर कार्यरत स्थानीय कर्मचारियों, राजनेताओं, मीडिया के लोगों एवं गैर राजकीय उपक्रमों में कार्यरत महत्वपूर्ण व्यक्तियों से सम्पर्क हो गया है इन्होंने सफलतापूर्वक सभी स्तरों पर सरकारी तन्त्र को भ्रष्ट कर दिया है और इनके विरुद्ध कार्यवाही करना बड़ा मुश्किल हो गया है।... इनके काले धन एवं हवाला लेन-देन के आधार पर एक समानान्तर अर्थव्यवस्था का निर्माण हो चुका है, जो देश के अर्थतन्त्र को नष्ट कर रहे हैं।”

सन् 2004 से 2014 तक का गठबन्धन युग बोहरा समिति द्वारा उल्लिखित राजनीति का प्रयोगवादी युग रहा। इस सरकार के गठबन्धन दलों द्वारा देश के संसाधनों के बंटवारे के दुरुपयोग के परिणाम, कोलगेट, 2जी, 3जी, एशियाड आदि में पर्याप्त रूप में देखने को मिल चुके हैं। स्वतन्त्र भारत में भ्रष्टाचार की यह ऐसी पराकाष्ठा थी जिससे न सिर्फ देश में वरन् अन्तर्राष्ट्रीय स्तर पर भी देश की राजनीतिक व्यवस्था की छवि धूमिल हुई।

भारत एक बहुसंस्कृतीय देश है भारतीय संविधान अनुच्छेद 25 से 28 तथा 29 के द्वारा प्रत्येक धर्म संस्कृति तथा अल्पसंख्यक समुदाय को स्वयं के संरक्षित करने, विकसित होने तथा उन्हें समृद्ध करने का अवसर तथा समानता प्रदान करता है। अनुच्छेद 42 तथा 43 व्यक्ति को सांस्कृतिक अवसर का अधिकार भी प्रदान करता है। इसका मायने यह हुआ कि प्रत्येक वर्ग, सम्प्रदाय, धर्म, भाषा, विचारधारा, क्षेत्र को स्वयं को संरक्षित तथा विकसित करने का अवसर तथा प्रतिनिधित्व के माध्यम से राजनीतिक सहभागिता, राजनीतिक भर्ती, तथा राजनीतिक विकास में अपना योगदान देने का मौलिक अधिकार प्राप्त है, जिसका उपयोग उसने राजनैतिक दलों को दिये मतदान द्वारा किया है। यह एक कटु सत्य है कि भारतीय राजनीतिक दलों ने अपने चरित्र तथा कार्यप्रणाली से विभिन्न संवर्गों द्वारा दिये गये प्रतिनिधित्व का भरपूर दुरुपयोग किया है, जिसके कारण भारतीय राजनीति विश्व के अन्य विकसित देशों की राजनीति की दिशा के विपरीत चलने की बाध्य है।

विश्व राजनीति में गठबन्धन सरकारें— हेराल्ड लॉस्की, लार्ड ब्राइस, ब्लांडेल इत्यादि विचारकों ने माना है कि संसदीय व्यवस्था में सरकार की स्थिरता के लिये राजनीतिक समरूपता आवश्यक है, किन्तु प्रतिनिधित्व के अधिकार, मतदाता की जागरूकता तथा चिन्तन में विचारों की गहनतम अध्ययन पद्धतियों ने धर्म, संस्कृति, सम्प्रदाय, भाषा क्षेत्र, के आधार पर

प्रतिनिधित्व को बढ़ावा दिया तथा राजनीतिक सजातीयता के स्थान पर गठबन्धन सरकार की आवश्यकता ने पूरे यूरोप तथा अन्य देशों के राजनीतिक स्वरूप को बदला है। डॉड (Dodd) ने 1919 से 1974 तक की मन्त्रीमण्डलों का तुलनात्मक अध्ययन किया और पाया कि यह कोई निश्चित नहीं कि बहुदलीय मन्त्रीमण्डल हमेशा अस्थिर होते हैं। ये स्थिर भी हो सकते हैं। यह सिर्फ दलों की संख्या पर आधारित न होकर दलों को प्रवृत्ति पर आधारित होता है।



यूरोप में 1995 से 1999 के बीच 91 कैबिनेट में से 19 एकदलीय, 68 बहुदलीय, 4 संरक्षक सरकारें बनी हैं। फिनलैण्ड में 1917 में स्वतन्त्रता प्राप्त करने से ही संविद सरकार कार्य कर रही है। यूरोप के देश स्वीडन, नार्वे, डेनमार्क, जर्मनी, नीदरलैण्ड, बेल्जियम, स्वीटजरलैंड, ऑस्ट्रिया यूक्रेन, इटली में साझा सरकारें कार्यरत हैं। जर्मनी में दो राजनीतिक दलों ने मिलकर 2005 में तथा पुनः 2009 में साझा सरकार का निर्माण किया। स्विट्जरलैण्ड में 1959 से साझा सरकार सफलतापूर्वक कार्य कर रही है।

ब्राजील, इजराइल, जापान, थाइलैण्ड, ऑस्ट्रेलिया में भी साझा सरकारें कार्यरत हैं। यहाँ तक कि संसदात्मक व्यवस्था के जनक ब्रिटेन में भी 2010 से साझा सरकार कार्य कर रही है। स्विट्जरलैण्ड का सत्ता बाँटने का 'जादुई फार्मूला' (Magic Formula) सफलतापूर्वक प्रयोग में है।

इस दृष्टि से देखा जाये तो वे सभी देश जहाँ लोकतन्त्र की जड़ें मजबूत हो रही हैं वहाँ सत्ता का विकेन्द्रीकरण एवं बहुलवादी व्यवस्था को बढ़ाया दिया जा रहा है। प्राधिकारवादी सत्ता को न्यूनतम करने, नागरिक समाज को बढ़ावा देने, संस्थाओं को कार्यकुशल तथा विषिष्टीकृत बनाने का अधिकतम प्रयास किया जा रहा है ताकि प्रशासन एक प्रक्रिया के रूप में स्थापित रहे तथा शासन प्रशासन जन आकांक्षाओं के अनुरूप मांगों का निष्पादन करें।

राजनीतिक विकास की आधुनिक अध्ययन पद्धति में ल्युसिन पाई, आमण्ड एवं पावेल, सी.एम. जोड ने राजनीतिक विकास के लिये तीन आधारों की विवेचना की। प्रथम नागरिकों को अवसर तथा प्रक्रिया में समानता प्राप्त हो। द्वितीय—राजनीतिक व्यवस्था इतनी सक्षम हो कि जनता की मांगों को निष्पादित करने के लिये सक्षम हो। तृतीय संस्थाओं में प्रकायीत्मक विषिष्टता हो। इन तीन आधारों को उन्होंने समानता, क्षमता तथा विभेदीकरण कहा है। जिसमें आवश्यक है कि शासन व्यक्ति आधारित न होकर संस्था आधारित हो। यह आवश्यक है। प्रत्येक संगठन तथा संस्था अपने कार्य में कुशल तथा सक्षम हो तो शासन द्वारा प्रशासन को दिये जाने वाले सही और समुचित निर्देश ही आगे बढ़ेंगे। आमण्ड एवं पावेल ने उपव्यवस्था की स्वायत्तता को महत्वपूर्ण आधार माना है, जिसका अर्थ है शक्ति का विकेन्द्रीकरण तथा अधिकतम जन सहभागिता, ही सफल लोकतन्त्र की आवश्यकता है। हंटिंगटन ने यह माना है कि राजनीतिक प्रक्रिया के संस्थाकरण के अभाव में राजनीतिक पतन होता है।

विकास की इन परिभाषाओं के सन्दर्भ को भारतीय ढाँचे के अनुरूप षिथिल करते हुये भी देखा जाये तो हम पायेंगे कि लोकतन्त्र के स्थान पर भीड़तन्त्र की ओर बढ़ रहे हैं। हमारी राजव्यवस्था संस्था आधारित न होकर व्यक्ति आधारित है। हमारी राजव्यवस्था में संरचनात्मक विभेदीकरण तथा स्वायत्तता, विषिष्टीकृत होकर मजबूत नहीं हो सकी क्योंकि हमारे राजनैतिक दलों ने संस्थाओं को अपने मनमर्जी तथा व्यक्तिगत चिन्तन के अनुरूप चलाया। हमें आज भी करिश्माई व्यक्तित्व तथा नेतृत्व की प्रतीक्षा रहती है, जो व्यवस्था को सुधारे क्योंकि व्यवस्था स्वमेव स्थापित क्षमताओं पर कार्य नहीं कर रही है। राजनीतिक विकास के उलट हम आज भी कठोर, केन्द्रित सत्ता को ही श्रेष्ठ मानने को बाध्य हैं क्योंकि गठबन्धन सरकारों की कार्य प्रणाली नीतिगत, चारित्रिक, वैचारिक स्तर पर देशहित में न होकर व्यक्तिगत स्वार्थ, भाई भतीजावाद, अवसरवादिता, सिद्धान्तहीनता, अपराधीकरण तथा भ्रष्टाचार पर आश्रित हो गयी है। परिस्थितिजन्य ऐसे कारणों का निर्माण हो गया है कि 16वीं लोकसभा में एक दल को स्पष्ट बहुमत मिलना—“सम्पूर्ण राष्ट्र के लिये—तूफान में धिरे जहाज को किनारा” —जैसा अनुभव हुआ।

यूरोपीय देशों में जहाँ गठबन्धन सरकारें सफल हैं वहाँ इसे कई कारण हैं जिनमें संवैधानिक प्रावधान, प्रतिनिधित्व की प्रक्रिया, तथा राजनीतिक दलों का चरित्र, बहुत महत्वपूर्ण है। कुछ देशों में सकारात्मक विष्वास प्रस्ताव भी एक आधार है।

भारत एक बहुसंस्कृतीय विषाल लोकतन्त्र है। प्रत्येक विभिन्नता को विकास की धारा से जोड़ने का संविधान द्वारा प्रयास किया गया है। उस भावना को व्यवहार रूप में परिणत करने

का दायित्व राजनैतिक व्यवस्था पर है। यह भी विचारणीय है कि “सामान्य इच्छा सिर कटा लेवयाथन होता है” और निरंकुष बहुमत प्राधिकारवादी सत्ता को बढ़ावा देता है। साझा सरकारें इस निरंकुषता पर प्रतिरोध तथा सन्तुलन का कार्य करती हैं तथा साथ ही समुचित सामाजिक प्रतिनिधित्व को बढ़ावा देती है। यह आवश्यक है कि राजनैतिक दल अपने आचार-व्यवहार को सकारात्मक देशहित में बनाते हुये अपनी गरिमा को पुनर्स्थापित करने का प्रयास करें ताकि शक्ति का विकेन्द्रीकरण हो सके तथा नागरिक समाज की स्थापना हो सके।

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बुन्देली लोकगीतों में नारी विमर्श

डॉ पद्मा शर्मा

सहा. प्राध्यापक, हिन्दी

शा. श्रीमंत माधवराव सिंधिया

स्नातकोत्तर महाविद्यालय शिवपुरी म. प्र.

अंगना में बिछ गयी खटिया हाय राम टोटे में होय गयी बिटिया
बिटिया भये की ससुरा ने सुन लयी हाथ से छूट गयी लठिया
हाय राम टोटे में होय गयी बिटिया
बिटिया भये की जेठा ने सुन लयी हाथ से छूट गयी लुटिया
हाय राम टोटे में होय गयी बिटिया

जिस समाज में लड़की के होने पर ये गीत गाया जाता हो निश्चित ही उस समाज में नारी की क्या स्थिति हो सकती है यह हम अंदाजा लगा सकते हैं। हमारा समाज पुरुष प्रधान रहा है यहाँ तक कि जिस घर में भाई नहीं होता था उस घर में लड़के वाले विवाह करने से कतराते थे। स्त्री को समाज में वो अधिकार और स्थान प्राप्त नहीं थे, जो उसे प्राप्त होना थे। बाल-विवाह, पर्दा-प्रथा, और वैधव्य के बन्धनों से आबद्ध नारी

जीवन, घर के आँगन की चारदीवारी में सिसकता रहता था।¹

बुन्देली' सभ्यता के दूषित प्रभाव से मुक्त ग्राम्य, वन-प्रांतर की यह सरस भाषा है। 'बुन्देली' ग्रामांचलों के लोकमानस को सहजता से प्रकट करने की भाषा है। "कोस-कोस पै बदले पानी चार कोस पै बानी"। यह लोकोक्ति यहां सार्थक परिलक्षित नहीं होती क्योंकि 'बुन्देली' का अपना एक विस्तृत क्षेत्र और समृद्ध साहित्य है। 'बुन्देली' एक सुविस्तृत क्षेत्र की लोक भाषा है। इसे लगभग 67,500 वर्गमील में निवास करने वाले लगभग एक करोड़ से भी अधिक नर-नारी बोलते हैं। बुन्देली लगभग चार सौ वर्षों तक राजभाषा के रूप में व्यवहृत रही है।²

स्त्री प्रतिदिन घर परिवार और रिश्तेदारों की मानसिक प्रताड़ना और दबाव का शिकार होती थी, उस समय वह इन सबका खुलकर विरोध नहीं कर पाती थी फलतः उसके मन में कई प्रकार की धारणा बैठ जाती थी, जिन्हें वह गीतों के माध्यम से प्रकट करती थीं कई प्रकार के रिश्ते-नाते व्यक्ति के जीवन में रहते हैं। नारी तो और भी अधिक मायके और ससुराल के रिश्ते-नातों का निर्वाह करती है। मायके में उसे फिर भी अपने भावों को व्यक्त करने के अवसर प्राप्त हो जाते हैं पर ससुराल में तो वह मूक और निरीह हो जाती थी। वह प्रताड़ित होती थी पर उन भावों को अभिव्यक्त नहीं कर पाती थी, और व्यक्त करे भी तो किस से ? ऐसे भाव उसके मन के भीतरी कोने में जा बैठते। क्रोध का अतिरेक और भावनाओं का आवेग सब कुछ भीतर ही उमड़ता रहता था। ऐसी परिस्थितियों में लोकगीत उस पीड़ा की अभिव्यक्ति का सबसे सशक्त माध्यम बना, जिसमें उसने अपने ससुराली जनों को हंसी-ठिठोली के साथ अपने भावों का निशाना बनाया। अभिव्यक्ति का कोई मार्ग उनके पास नहीं था और न ही उनकी औकात थी, कुछ महिलाएँ ऐसा करने का प्रयास करतीं तो उन्हें कुल्टा आदि की संज्ञा प्रदान कर दी जाती थी।

दादरे गीतों में सास-ससुर, जेठ-जेठानी, देवर-देवरानीए, ननद-ननदेऊ और काल्पनिक सौत तक पर टीका टिप्पणी और व्यंग्य के द्वारा अपने भावों को व्यक्त करती थी।

दादरा – सरौता कहाँ भूल आये प्यारे नन्देउआ
सास खाए लड़ू ननद खाए पेड़ा
मैं बिचारी रबड़ी खाऊं दोना चाटे सैया ...सरौता ..
सास चाबे लौंगे ननद चाबे लायची
मैं बिचारी बीड़ा चाबू चूना चाटे सैया .. सरौता ..
सास पौढ़े खटिया ननद पौढ़े पलका
मैं बिचारी सेजा पौढ़ू धरती लोटे सैया ... सरौता ..

ये लोकगीत सुगंधित हवाओं का झोंका-सा होते हैं, जिन्हें लोग आसमान से झटक लेते हैं। मुखड़ा एक गाँव में बना, अंतरा दूसरे में, गीत कहीं और पूरा हुआ। इसीलिए लोकगीत लोगों की सही तर्जुमानी करते हैं। जो बहू-बेटी घर में जबान नहीं खोल सकती, वह लोकगीतों में सबकुछ कह जाती है। मैं सोचती हूँ कि भारत की हर भाषा में रचे गये हजारों लोकगीत जरूर औरत ने रचे होंगे। न इन्हें कह सकने वाली ज्यादा बातें ही लोकगीतों में हैं। जो चक्की से पिसकर बहता है वह सिर्फ आटा नहीं होता, उपलों पर रोटी सेंकती स्त्री का हृदय भी कभी-कभी अंगारों पर सिककर फूल उठता है।³

सासरे को कोई मत जाना घूँघट पर्दा हो जायेगा
मैंने दिल में सोच लिया है भूखों मरना हो जायेगा।
आगे आगे चले ननदिया पीछे चलना हो जायेगा
सात बरस के लड़के से लाला जी कहना हो जायेगा
जेठा जी कमरे में आए थाली परोसना हो जायेगा
काली काली कल्लू से माताजी कहना हो जायेगा

घर बाहर दोनों जगह उसे पुरुषों के समान अधिकार प्राप्त नहीं हैं। श्रम संगठन(संयुक्त राष्ट्र) की रिपोर्ट के अनुसार “दुनिया की 98 प्रतिशत पूंजी पर पुरुषों का कब्जा है। पुरुषों के बराबर आर्थिक और राजनीतिक सत्ता पाने में औरतों को अभी हजार वर्ष और लगेंगे” सामाजिक आचरणों के बाद उन्नीसवीं शती में समस्त यूरोप में समानता, प्रजातंत्र मानवीय अधिकारों का जो आंदोलन उठ खड़ा हुआ था, जिसके अंतर्गत स्वतंत्र चुनाव, मजदूर संगठन और सामाजिक सुधारों की जो लहर पश्चिम में चली थी उससे वे पूर्व को मुक्त रखना चाहते थे।⁴

भारतीय स्त्रियों के समक्ष खड़ी बाधा प्राचीनता है। कहने को उसके पास लोकतान्त्रिक और आर्थिक अधिकार हैं।⁵

पर ये अधिकार कहने भर को हैं क्योंकि आज भी कोई बेटी को पैतृक संपत्ति में हिस्सा पुरुषों के मुकाबले बराबर नहीं है। हमारे समाज में सम्पत्ति मे से हिस्सा न देकर अनेक प्रकार से बेटी को धन देने का प्रचलन है यथा- बेटी की शादी के समय दहेज के रूप में, बच्चे होने पर पछ के रूप में और उसके यहाँ विवाह के समय भात के रूप में धन व उपहार दिये जाने का प्रचलन है। बहन के यहाँ विवाह होने पर भाई भात लेकर जाता है इसलिए वो विनती करती है-

सुनो भैया करुं विनती समय पर भात ले आना
सास को साड़ी और जम्फर ससुर को सूट सिलवाना
अगर इतना न हो भैया तो खाली हाथ आ जाना

मध्यकाल में महिलाओं की सामाजिक स्थिति प्राचीनकाल की तुलना में ठीक नहीं रही। उपनिवेशवाद के समय उनकी स्थिति और भी अधिक बिगड़ी। समाज के निर्माण में स्त्रियों की भागीदारी महत्वपूर्ण होती है। किसी समाज के विकास के स्तर का आकलन ही इसी बात से किया जाता है कि उसमें स्त्रियों की स्थिति क्या है? प्रायः एक समुदाय के सदस्य किसी अन्य संस्कृति के मूल्यों के साथ और एक संस्कृति में पलने वाला व्यक्ति किसी अन्य संस्कृति के मूल्यों के साथ उचित समायोजन नहीं स्थापित कर पाता। जब तक वह नए सामाजिक वातावरण के मूल्यों को स्वीकृत नहीं कर लेता, उसे मानसिक द्वंद्व का अनुभव होता रहा है।⁶

उसकी पहुँच पति तक है
बहुत सही राजा, मैं अब न सहूंगी
बहुत सुनी राजा मैं फैसला करूंगी
सुसराजी लड़ेंगे उनसे कछु न कहूंगी
सासुजी बोल बोलें घुंघटा खोल के लड़ूंगी

इसी तरह वो जेठानी से कम्मर बांध के लड़ने की और देवरानी को घूसा चार छह जड़ने की धमकी देती है।

गारी गीत— लड़की के ससुराल वालों पर न सिर्फ लड़की ही वरन् उसके मायके पक्ष के लोग भी मन ही मन नाराज रहते हैं। प्रत्यक्ष रूप से तो वो लोग कुछ कह नहीं सकते फलतः गारी गीतों के माध्यम से समझी व अन्य ससुराली जनों को खरी-खोटी सुनाई जाती हैं।

मन को एकऊ नें आओ
बड़ी-बड़ी मूछों के आये
बड़ी बड़ी नाकों के आये
बड़े बड़े पेटों के आये

सदियों से चारदीवारियों में रहकर औरत ने जो लोकगीतों के भंडार भरे हैं, वही उसकी असली आवाज है। इन लोगीतों को उसने ब्याह के जोड़ों की तरह तहा-तहा कर रखा। इनमें उस समय की सामाजिक, मानसिक और लोकलहर की धड़कनों को मातियों की तरह पूरे भारत में बिखेर दिया।⁷

अखती खेलन कैसे जाऊँ री बरा तरे मोरे लिबऊआ
पैलऊ लिबऊआ नौआ जी आओ, नौआ के संग नई जाऊँगी
दूजे लिबऊआ ससुरा जी आओ, ससुरा के संग नई जाऊँगी
तीजे लिबऊआ देवरा जी आओ, देवरा के संग नई जाऊँगी
चौथे लिबऊआ राजा जी आये, राजा के संग चली जाऊँगी⁸

ये सफर जो स्त्री ने तय किया, इस राह में आने वाली कुंटाएँ उसके साथ आज भी चिपकी हुई हैं और यदा-कदा उसकी लेखनी से झरती रहती हैं।

समधी जी अजब सिपाही मैं नौकर रख लेती जी रख लेती
मेरे बच्चों को लाते खिलाय , फुलकियाँ दो देती जी दो देती
मेरे बच्चों से करो दगाबाजी, धमूका दो देती जी दो देती
3 हरी रंगीली बांसुरी तू बोलत काहे नैयां
समधी के पेट में ईतर बोलें तीतर बोलें
मैना चार कबूतर बोलें, कैसे बोलें, ऐसे बोलें
टें टें टें टें ...
4 बब्बा के घर में न करियो सगाई अगर चाहो भलाई
जब जे बब्बा के टीका फलदान भए
नेगों की बेर इनने जेबे हलाई
5 तुमे कौने मारे कहो तो, तुमे कौने कूटे कहो तो ?
दार रांधी भटा बघारे, बेला भर घी डारे

बधावा गीत— भाई के यहाँ संतानोत्पत्ति (विशेषतः पुत्र) होने पर बहन बधावा लेकर आती है। बदले में वह नेग आदि की मांग करती है। भाभी ससुराल पक्ष पर वह अपना अधिकार मानने लगी है और वह ननद को कोई भी नेग देने को तैयार नहीं है।

ककनवा मांगे ननदी लाल की बधाई
ये तो ककनवा मेरे हाथों की शोभा
रुपइया ले जा ननदी लाल की बधाई....
ये तो रुपइया मेरे ससुरा की कमाई, अठन्नी ले जा ननदी लाल की बधाई ...
ये तो अठन्नी मेरे जेठा की कमाई, चवन्नी ले जा ननदी लाल की बधाई....
ये तो चवन्नी मेरे देवर की कमाई, दोअन्नी ले जा ननदी लाल की बधाई ...
ये तो दोअन्नी मेरे ननदेऊ की कमाई, इकन्नी ले जा ननदी लाल की बधाई
ये तो इकन्नी मेरे पिया की कमाई, सिंघट्टा ले जा ननदी लाल की बधाई
ये तो सिंघट्टा मेरे हाथों की शोभा, दो धक्के ले जा ननदी लाल की बधाई

इसके अतिरिक्त ननद ने जो कुछ भाभी के साथ बर्ताव किया है वह उसे भूली नहीं है। इसलिए वह ननद का स्वागत कुछ इस तरह से करना चाहती हैं—

हम घर नई थे ननद घर आय गयीं
हम घर होते तो गोभी मंगवाते, गोभी के पत्तों का लहंगा सिलवातेकृ
हम घर होते तो केले मंगवाते, केले के पत्तों की चूनर बनवाते
हम घर होते तो बिच्छू मंगवाते, बीबीजी की चूनर में फूल टंकवाते
हम घर होते तो सांप मंगवाते, बीबीजी के लहंगे में नाड़ा डलवाते

जच्चा— ससुराल पक्ष के सामने महिलायें संकोचवश कुछ भी कहने से कतराती हैं इसलिए अपनी जंचगी के समय वह अपनी माँ—भाभी, भाई और बहन को बुलाने की इच्छा रखती है।

सुन री सखी इक पलंग बिछाओ मेरी दूखन लागी कमरिया
शीशे के कमरे में पलंग बिछाओ मेरी सासु को कर दो खबरिया
सासु ने आयें नहीं आने दो मेरी मैया को कर दो खबरिया

कई गीत ऐसे हैं जिनमें सास, जेठानी, ननद को नेग देने में आनाकानी की गयी है और इनकी जगह मैया, भाभी, और बहन को नेग देने में तत्परता दिखायी गयी है।

सृष्टि निर्माण की प्रक्रिया प्रकृति से पूरी तरह विज्ञान-सम्मत है, जिसके अनुसार प्राकृतिक रूप से स्त्री-पुरुष से अधिक सशक्त, अधिकार सम्पन्न और वैभव युक्त है। इस नियम से सृष्टि की रचनाकार व पुरुष की माँ होने के नाते अध्यात्म-प्रेरित समाज में स्त्री का दर्जा पुरुष से ऊपर होना चाहिए।

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MYTH AND FOLKLORE WITH A WOMAN'S PERSPECTIVE IN CHITRA BANERJEE DIVAKARUNI'S 'THE PALACE OF ILLUSION'

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'*The Palace of Illusion*' is based on the holy epic the 'Mahabharata' which has always intrigued the believers and the non-believers of our country and the world, and Chitra Banerjee Divakaruni with her ingenuity and imagination, has once again attempted to make her audience re-live the era of the infamous epic the 'Mahabharata', but this time by the eye of a woman, the bold Princess Drupadi and various other devices of enchantment and folklore.

"The Palace of Illusions by Chitra Banerjee Divakaruni is as sprawling and bright a gem as the Hope Diamond – a mythic tale brimming with warriors, magic and treachery (and its brother, deceit).... Who better to attempt the feat of transforming a centuries-old cultural icon into a personal, modern story than Divakaruni.... Divakaruni's sentences dazzle; the images she creates are masterful...." - (Los Angeles Times)

The 360-page novel was published by Picador in 2008 by the award-winning novelist and poet Chitra Banerjee Divakaruni. This epic narrative revolves around the bitter experiences of descending dynasties, incorporating dramatic whirling points of ineradicable collision; curses and magic; intimidating fates; complicated and interfering gods; feuds; sages, sorcerers and wars.

Divakaruni herself describes the "Mahabharat" as a weaving "myth, history, religion, science, philosophy, superstition, and statecraft into its countless stories-within-stories" which makes her novel appear to protuberance at the seams with names, stories, cross-intersections, and recap of the past, for which the family tree and partial list of major characters at the beginning seem scarcely adequate.

The whole story revolves around a mammoth power struggle for the throne of Hastinapur which becomes a dense quest for the discovery of identity. As, the princess, Panchaali, grows up to live out the prediction that she will marry the five greatest heroes of her time; will become the queen of queens, be the mistress of the most magical of palaces (and then lose it); cause the greatest war of her time, which would leave a million women widows; and die alone, abandoned, yet not.

Divkaruni depicts through her story the inner-mind of Panchaali, born in a traditional society destined to change the face of time and the whole era. She in detail explains the birth of Drupadi,

born from the fire which was accompanied by spirits announcing how she would change the route of history, and would both embrace and resist it.

The writer has shown profoundly how Drupadi is haunted by loneliness and unhappiness because she is less loved by her father, the king Dhupad, who completely underestimates her and praises her brother Dhri (born first from the same fire she was born from), and is convinced of her being a danger. Her only companions in the whole palace are Dhai Ma, Lord Krishna, and Dhri (her twin-brother). The writer has penned her in a frank first-person narration who is not without flaws like: conceit, covetousness, pride, obstinacy, narcissism, and (the most disparaging of all) discontented quixotic yearnings for two men, one is Arjun (one of her five Pandava-brother husbands, across whom she is obliged to spread her favors equally) and the other is Karna, a seemingly low-born ally of Duryodhan, her husbands' sworn foe, which seems quite controversial, as the same reason triggers the widowing war and seals Panchaali's promised position in times past.

She is a representative of strong-willingness and determination, and has no interest in spending her life living in the shadows of men. She also defies all tradition by marrying five husbands who in the future are ridden-off from their kingdom, and subsequently becomes the mistress of the palace of illusion, but her fate had other plans. She and her husbands make mistakes time after time, cascading political effects, shattering peace in the region, and thus, devastation follows; but the sacred annotations from the divine Krishna, his divine words which define the existence of man and the retrospection of life and death, and the soul and its purpose.

Divakaruni beautifully portrays Drupadi's friendship with the enchanting and magical Lord Krishna, who teases, scolds, encourages, protects (in the time of jeopardy: the scene of game of chess in the palace where the Pandava's loss everything and the princess cries and begs for her chastity), and advises her in difficult moments all through the epic.

"Aren't we all pawns in the hand of Time, the greatest player of them all?" asks Krishna.

- 'The Palace of Illusion'

Divakaruni with loads of spectacle describes the marriage ceremony 'Swayamvar' held for Drupadi by her father the King Drupad, where all of the princes and kings of Bharat (Modern-day India) are invited, and Panchaali will have to choose her husband from the lot. But the thrill does not stop there: the eligibility to marry Drupadi is kept as an unbelievably hard test of skills, of hitting a moving fish by looking at its mirror image and in the end she marries Arjun, a Pandava prince, even though she had fallen in love with Karna, the Pandavas' enemy. But the miracles and folklore continues as Arjun's mother Kunti accidentally tells all her sons to share whatever that Arjun had brought, causing Drupadi's marriage to all the five brothers, thus, being called as Panchali. The marriage opens closed-doors for the Pandavas as they are allowed by the Kauravas back into Hastinapur, and Dhritarashtra their father is shamed into giving Yudhisthir half of the kingdom.

Then Divakaruni goes on to describe the malignant and thrilling yet mystifying rigged gambling game which Yudhisthir plays, and as a result all the five Pandavas and Panchaali are exiled into the forests for twelve years, and in the thirteenth year they must stay undercover or else they will

be sent on an exile for thirteen more years. The part which really thrills and mystifies us all is the portrayal of the insult to Panchali by Duryodhan, the helplessness of the Pandavas, courtiers and the elders, how she is saved due to an intervention by God, as her sari goes on lengthening without any end, and in the end Duryodhan tiers down, and the cursing of Panchali.

Then we bear witness to the passing of twelve years of exile in the forest and different adventures that the Pandavas and Panchali witness to, and during their thirteenth year they go undercover, as Yudhisthir disguises himself as the advisor in the court of King Virat of Matsys, Bheem as a cook, Nakul and Sahadev as workers of the king's barn, Panchaali as the Queen Sudeshna's maid, and Arjun as a woman, teaching dance to Princess Uttara.

And finally, at the end of their thirteenth year in exile, the time comes for the Pandavas and many other characters of the epic to get their revenge. As, Sikhandi will kill Bheeshma; Dhri will kill Drona; and the Pandavas will kill the Kauravas and be able to avenge Panchali's honor and get back their kingdom, which was their birthright. Many intriguing spectacles occur as, Sage Vyasya gift Panchaali and Sanjaya, Dhristashta's loyal servant the power of vision to see the great war without being present in the field. Even the war itself seems so spectacular and epic with the art of combat and the use of ferocious weapons. Thus, the awful war of the Kurukshetra is waged for eighteen days and many loss their life, including the Kauravas, the Pandavas' army, and all of Panchali's sons and brother. In the end, the Pandavas win the great epic war, left all alone to rule a kingdom filled with widows, orphans, grief, and mourning; and to clear the battlefield of the dead and decaying bodies.

The story still continues with the revelation of Kunti regarding Karna, their enemy, being her oldest child, and the Pandava's Elder brother. And thus, gradually but excruciatingly, all of the dead are cremated; and Yudhisthir is coroneted as the king of Hastinapur, which in his reign starts to flourish again and become prosperous. But the misery and depression of the Pandavas and Panchali end with the birth of Pariksit, the grandson of Arjun, as they suddenly find themselves rejuvenated by spending their time and energy into loving Pariksit, and giving him the best education possible.

But time again takes a nasty turn and they hear the news of Lord Krishna's death, and loose all hopes of living ahead, thus, they leave all their worldly possessions to live an ascetic life in the forests. During their grievous journey, all the four Pandavas and Panchali die, except for Yudhisthir, who gains heaven due to his purity of heart and soul.

Divakaruni describes in the end of the story, as Panchaali's human life draws to an end, and Lord Krishna reveals himself as God, and finally, Panchaali feels relief, as she could now love Karna without any secrecy; and all the people who die in the epic war end up in heaven.

“Above us our palace waits, the only one I've ever needed. Its walls are space, its floor is sky, its center everywhere. We rise; the shapes cluster around us in welcome, dissolving and forming again like fireflies in a summer evening.”

— The Palace of Illusions

In the novel, the description of the various marvelous, nervous and body-shaking glimpses of the use of magic thrills the readers, like the dazzling Palace of Illusions itself, the home Panchaali commissions with huge acres of beautiful and enchanting gardens embedded with crystals and scented pools and how they disintegrate when she loses the palace;

"Only a few small piles remained on the ground: bones, hair, sand and salt."

- **'The Palace of Illusion'**

then the part in the story when the insects secreting a pool of flame-red resin that would coat a palace and create a tinderbox trap for the Pandava brothers; or the vast and terrible game of the chess in which the heroes fail, and proceeding to Lord Krishna coming to the rescue for Drupadi, which eventually, leads both sides towards the battle and how honor gives way to barbarity; or the climax, the war of Kurukshetra.

Thus, the whole story revolves around Panchaali, the wife of the legendary Pandavas brothers in the Mahabharat, with a new perspective and interpretation through the heart and mind of a woman.

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CRITICAL ANALYSIS OF MAJOR STRENGTHS OF TOP SIX PRIVATE LIFE INSURANCE COMPANIES OF INDIA

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ABSTRACT

There are numerous uses for life insurance proceeds. This product that once only provided a basic death benefit in return for a regular premium has today become a key component of financial, estate, and business continuation planning. Therefore, life insurance should be considered in a number of situations. Understanding strengths of a life insurance company and how it works is an essential issue for those who want to ensure that their loved ones will be taken care of financially if an unexpected event occurs.

Life Insurance is one of the most widely available and used financial products being used by people. But before buying various types of life insurance such as variable, term life insurance not many people do a pros and cons analysis. This is quite sad since it is one of the biggest yearly expenses and is one of the most important security assets for our family in case of death or serious injury. Most people buy insurance as an investment product leading to the wide prevalence of hybrid insurance investment products like endowment, Child Plans, ULIPS etc. It is easily found that these hybrid products are wasteful since it would be cheaper to buy separate investment and insurance products. The main reason for the misselling is the financial illiteracy and ignorance about the core strengths of life insurance companies and its product offerings. Private Life Insurance Companies also doing a very good job of educating people about the right type of product as it is more profitable for them to sell the products to the customers. This research paper is an attempt to focus on the core strengths of top private life insurance companies of India and also to find out the measure to enhance these strengths.

Keywords: *life insurance, ulip, strengths, insurance companies, insurance services*

INTRODUCTION

In recent times, there has been growing awareness about life insurance products and the various benefits they offer to individuals. Offerings like unit linked insurance plans (ULIPs) have done their bit to draw individuals towards the insurance segment. Also tax benefits, presently under Section 80C of the Income Tax Act, have contributed to their allure and helped in popularizing insurance products. Conversely, there are products like medical insurance or mediclaim as it is commonly referred to, which can add value to an individual's insurance portfolio, but are relatively lesser known.

Nearly 80 per cent of Indian population is without life insurance cover while health insurance and non-life insurance continue to be below international standards. And this part of the population is also subject to weak social security and pension systems with hardly any old age income security. This itself is an indicator that growth potential for the insurance sector is immense. Life insurance is not bought in India. In the case of life insurance, there is very little compulsion. The tendency is to defer the decision. The possibility of death is either ignored or not considered imminent. Most people never do believe that they can succumb to destiny and they think, they will live a long and healthy life. Sadly, that is not always true. A prudent financial plan needs to build in the risk of dying too early to ensure that our family's financial future is protected. There are financial tools that help us determine the "risk of dying early" leading to the quantum of Life Insurance required. While the algorithms may be different, conceptually, all that these tools try and determine is the present value of your future earnings keeping in mind your future goals and aspirations.

The competition is stiff and, besides, there's a behemoth to contend with. Private players realize what they are up against and are, consequently, tailoring their strategy to suit the circumstances. There is no question of competing with LIC. It already has about 10 lakh agents and that number is likely to go up to 11 lakh by the end of the current fiscal. No company is allowed to poach on another's agents, least of all on LIC's. Private players only select freshers and, five years down the line, they hope to have about 1-lakh agents.

INCREASING STRENGTH

Challenging market conditions are encouraging insurers to place a greater emphasis on creating value within their organizations. With continued slow growth and pricing pressures in play, executives in this year's survey are looking to increase efficiencies and invest in technology to improve operations and navigate the changing regulatory landscape. This includes upgrading IT infrastructure and realizing the value of data analytics in strategic decision making. Talent management will also play a key role as firms are charged to do more with fewer resources. Overall, Life Insurance Organisations are relying on their core strengths, and divesting assets and pursuing merger and acquisition strategies, to help fuel growth over the next year. Meanwhile, they have tempered expectations for the year ahead, expecting modest revenue gains and little-to-no change in hiring [2012 insurance outlook survey].

NEED OF THE STUDY

These days, there is cut throat competition between LIC and private companies in the life insurance industry of India. The two challenges that are faced by the private life insurance companies are of growth and maintaining their present position. They need to develop their core strengths to penetrate the market. There is a remarkable growth of around twenty percent in insurance industry of India, but private players lag far behind its Indian counterpart LIC.

Since in order to maintain their position, to grow and satisfy customers and to match their expectations and to reach to the masses of country adopting and implementation of effective strategies to overcome challenges is very important, hence the topic "**Critical Analysis Of Major Strengths Of Top Six Private Life Insurance Companies Of India**" has been chosen for the study.

OBJECTIVES OF THE STUDY

In the light of assumption that new challenges are coming in front of organisations core strengths of organizations can encourage considerably the revenue and reach of, the researcher in order to make study scientific and systematic, have framed the following objectives to achieve:

- To study core strengths of top six life insurance companies.
- To analyze core strengths developed in the organizations.

RESEARCH METHODOLOGY

DATA COLLECTION

To achieve the above stated objectives the researchers have used both primary as well as secondary data. For collection of primary data the researchers have constructed a self structured questionnaire based on selected core strengths parameters and administered it on selected sample profile.

For secondary data all related published materials are used. However, research journals, periodicals, research thesis, newspapers, policies framed by the organizations, special issues published by other agencies were also taken into account for proper analysis, interpretation and generalization of findings of the present study.

SAMPLE SIZE

The researchers have divided all respondents in two categories, one is top level management and another is middle level management. The researchers have selected total sample size of 600 comprising 100 from each selected company.

SAMPLING TECHNIQUE

Since all six organizations are doing well in private life insurance sector, the researchers have opted to choose Agra territory in order to equate the population to some extent. As core strengths are common, the researchers perceive the same impact on the entire network of the organizations. The researchers have executed a questionnaire to the organizational personnel at the above stated places. The respondents were selected by using stratified random sampling method.

MAJOR STRENGTHS OF PRIVATE LIFE INSURANCE COMPANIES

TABLE 1. STRENGTHS OF ICICI PRU

Strengths are internal positive factors which accelerate the growth of any organization. Major identified strengths of the organization on the basis of secondary and primary data are summarized in the table 1.

TABLE 1 **STRENGTHS OF ICICI PRU**

STRENGTHS	RANK					TOT.	W.A.	RANK
	1	2	3	4	5			
FINANCIAL SOUNDNESS	41	19	26	1	13	100	3.74	I
QUALITY PRODUCTS	27	33	13	6	21	100	3.39	II
GOOD REPUTATION	13	21	40	26	0	100	3.21	III
INFRASTRUCTURE AND NETWORK	23	7	14	19	37	100	2.6	IV
ADEQUATE BUSINESS ENVIRONMENT	0	20	7	47	26	100	2.21	V

1. Scale: Ranking Scale 1-5, TOT=Total, W. A.=Weighted Average
2. Source: Primary Survey

FINANCIAL SOUNDNESS

First strength of the organization according to the respondents is its financial soundness. The weighted average score of this parameter is 3.74 which reveal that around 70% of the respondents believe that their organization is financially sound. ICICI Prudential is the largest private life insurance company having 18.5% market share among the private players.

QUALITY PRODUCTS

Another strength of the organization is its product in the market. The weighted average score is 3.39 which reveal that more that 65% of the respondents believe that the organization is having quality products. ICICI Prudential is an organization which is having the objective of social welfare and it is made for both the sections of the society. The organization is having both types of plans for the persons the traditional plans and the united link plans.

GOOD REPUTATION

According to the respondents the next strength of the organization is its reputation in the market. The weighted average score of this parameter is 3.2 which reveal that around 60% of the respondents believe that the organization is having good reputation in the market.

INFRASTRUCTURE AND NETWORK

ICICI Prudential is having a good infrastructure and network, as the organization is having 1900 fully computerized branch offices, over 210,000 advisors; and 7 bancassurance partners and the corporate office. ICICI PRU has tied up with some banks and service providers to offer on-line premium collection facility in selected cities. The Company directly operates through its Branch offices at Manama in Kingdom of Bahrain and at Dubai in the U.A.E.

ADEQUATE BUSINESS ENVIRONMENT

Next strength of the organization is its adequate business environment. The organization is having plans for all the sections of the society. According to the respondents it is also the strength of the organization with the weighted average score of 2.21.

PRODUCT DEVELOPMENT

In a competitive market, there is a greater need to provide insurance products that meet the needs of our customers. ICICI PRU therefore offers a wide variety of products which fulfill the needs of different segments of the society. At the end of the financial year 2012-13, the company has a balanced product mix of around 60:40 in favour of traditional plans along with some new plans.

INVESTMENT IN SOCIAL SECTOR

Company has issued over 9,60,000 policies during the year to cater to the protection, savings and retirement needs of their customers. Of these, over 305 thousand policies were issued in the rural areas. Their Corporate Social Responsibility (CSR) commitment aims to support the under-served communities by offering them protection for their livelihood, healthcare, supporting children and the elderly.

AUTHORIZED AGENTS

Keeping in tune with the increasing customer expectation for more conveniences in servicing, the corporation has empowered select agents to collect the renewal premium as well as recruiting their own agent base to generate more business. At present, there are 1, 47,500 authorized Agents across the country.

CORPORATE COMMUNICATION

During the year, the emphasis was on fortifying the Brand “ICICI PRU” more effectively through various corporate communication strategies. All media activities were focused on achieving optimum value for the money spent. A conscious effort was made to enhance the brand presence throughout the year across various media with cost effective communication. Amitabh Bachchan was appointed as a brand ambassador for ICICI PRU so as to reach in masses using his public image. Four new TV commercials were produced on products viz., Life Stage Pension, “Bande Acche Hain” ad specially focusing Life Plans showing emotional connect with the family, “Papa kehte hain” ad campaign specifically for ICICI PRU’s Children Plans, ICICI PRU Elite Life and Elite Wealth commercials became extremely popular and were widely appreciated.

RURAL THRUST

Sustained and conscious efforts are made to carry the message of Life Insurance to the rural areas, especially the backward and remote areas. More than 305,000 policies were issued in rural areas, constituting over 32% of total policy issuances. The company also covered more than 168,000 lives falling within the norm of ‘social sector’ business.

TABLE 2 STRENGTHS OF BAJAJ ALLIANZ

Major identified specific strengths of the organization as per the questionnaire can be summarized in the table 2.

TABLE NO. 2. STRENGTHS OF BAJAJ ALLIANZ

STRENGTHS	RANK					TOT.	W.A.	RANK
	1	2	3	4	5			
GOOD REPUTATION	40	19	25	3	13	100	3.7	I
QUALITY PRODUCTS	26	33	13	7	21	100	3.36	II
FINANCIAL SOUNDNESS	13	22	37	25	3	100	3.17	III
INFRASTRUCTURE AND NETWORK	19	6	17	21	37	100	2.49	IV
ADEQUATE BUSINESS ENVIRONMENT	2	20	8	44	26	100	2.28	V

1. Scale: Ranking Scale 1-5, TOT=Total, W. A.=Weighted Average

2. Source: Primary Survey

GOOD REPUTATION

On the basis of the responses of the respondents, the researcher has analyzed that one of the major strengths of the organization is its good reputation in the market. Around 74% of the respondents believe that their organization's reputation is good in the market. Researcher also believes the same to some extent. The company was ranked 32 in the Economic Times most trusted service brand survey and was ranked 30 in the Pitch Magazine India's top 50 service brand.

QUALITY PRODUCTS

Second biggest strength of the organization is quality products along with unit linked plans and capital gain plans. Company now has 38 individual products and 14 group products catering to all strata of the society. Bajaj Allianz Life Insurance ensures excellent insurance and investment solutions by offering customized products, supported by the best technology.

FINANCIAL SOUNDNESS

Financial soundness is one of the strengths of the organization. The weighted score of this parameter is 3.17, which reveals that around 64% of the respondents believe in the financial soundness of the organization.

INFRASTRUCTURE AND NATIONAL NETWORK

The organizations head office is located at Pune, with more than 1100 branches. It has 7 processing HUBS located at Bhilwara, Chandigarh, Kolkata, Pune, Salem, Bangalore and Coimbatore, 28 regional or state offices and state operations managers. The organization is having over 9,000 sales managers, over 3, 00,000 insurance consultants, and more than 10 bank assurance partners across the country. The organization is having strong alternate channel with over 1421 franchisees, over 233 corporate agents, more than 28 brokers and over 133 direct marketing branches operating nationwide.

ADEQUATE BUSINESS ENVIRONMENT

Around 45% of the respondents believe that the business environment is adequate for them. The weighted average score of this parameter is 2.28. Bajaj Allianz is under constant pressure to provide its users with a robust computing environment.

GLOBAL PRESENCE

BALIC is a joint venture between Allianz SE of Germany and India based Bajaj Auto Limited. BALIC came into being on 12th March 2001. It is characterized by global presence with a local focus and is driven by customer orientation to establish high earning potential and financial strength.

CUSTOMER SERVICE AND CLAIM SETTLEMENT PROCESS

The organization is having over 4 million satisfied customers, and it uses highest standard of customer services and simplified claims process in the industry. The organization has its own website to provide all assistance and information on products and services, online buying and online renewals, swift and easy claim settlement process.

TABLE 3. STRENGTHS OF SBI LIFE

Major identified specific strengths of the organization as per the questionnaire can be summarized in the table 3.

TABLE NO. 3. STRENGTHS OF SBI LIFE

STRENGTHS	RANK					TOT.	W.A.	RANK
	1	2	3	4	5			
GOOD REPUTATION	37	26	19	10	8	100	3.74	I
QUALITY PRODUCTS	30	26	19	11	14	100	3.47	II
ADEQUATE BUSINESS ENVIRONMENT	17	18	19	28	18	100	2.88	III
INFRASTRUCTURE AND NETWORK	8	20	18	22	32	100	2.5	IV
FINANCIAL SOUNDNESS	8	10	25	29	28	100	2.41	V

1. Scale: Ranking Scale 1-5, TOT=Total, W. A.=Weighted Average
2. Source: Primary Survey

GOOD REPUTATION

On the basis of the responses of the respondents, the researcher has analyzed that one of the major strengths of the organization is its good reputation in the market. Around 74% of the respondents believe that their organization's reputation is good in the market. Researcher also believes the same to some extent. The Company was ranked 33 in the Economic Times most trusted service brand survey.

QUALITY PRODUCTS

Second biggest strength of the organization is quality products, for which the weighted average score is 3.47. SBI Life Insurance ensures excellent insurance and investment solutions by offering customized products, supported by the best technology.

ADEQUATE BUSINESS ENVIRONMENT

Around 57% of the respondents believe that the business environment is adequate for them. The weighted average score of this parameter is 2.88. SBI Life is under constant pressure to provide its users with a robust computing environment.

INFRASTRUCTURE AND NATIONAL NETWORK

The next strength according to respondents is it’s infrastructure and national network in whole of country. The weighted average score is 2.5, which reveals that 50% of the respondents think that organization’s strength is its infrastructure and wide spread national network of State bank branches.

FINANCIAL SOUNDNESS

Financial soundness is one of the strengths of the organization. The weighted average score of this parameter is 2.41, which reveals that around 48% of the respondents believe in the financial soundness is one of the strength of the organization.

TABLE 4. STRENGTHS OF HDFC LIFE

Major identified specific strengths of the organization as per the questionnaire can be summarized in the table 4.

TABLE NO. 4. STRENGTHS OF HDFC LIFE

STRENGTHS	RANK					TOT.	W.A.	RANK
	1	2	3	4	5			
QUALITY PRODUCTS	37	41	5	7	10	100	3.88	I
GOOD REPUTATION	25	22	27	12	14	100	3.32	II
INFRASTRUCTURE AND NETWORK	19	17	17	21	26	100	2.82	III
ADEQUATE BUSINESS ENVIRONMENT	9	11	33	30	17	100	2.65	IV
FINANCIAL SOUNDNESS	10	9	18	30	33	100	2.33	V

1. Scale: Ranking Scale 1-5, TOT=Total, W. A.=Weighted Average

2. Source: Primary Survey

QUALITY PRODUCTS

The biggest strength of the organization is quality products along with unit linked plans and complete bouquet of traditional products. The company has launched a basket of 15 new products during the year 2012-13, with a view to providing additional products to the customers. The company now has more than 30 products catering to all strata of the society. Product tailored promotional strategies are used by the organization for satisfying the needs of the customers and their employees. HDFC Life Insurance ensures excellent insurance and investment solutions by offering customized products, supported by the best technology.

GOOD REPUTATION

On the basis of the responses of the respondents, the researcher has analyzed that one of the major strengths of the organization is its good reputation in the market. Around 66% of the respondents believe that their organization’s reputation is good in the market. Researcher also believes the same to some extent. The Company was ranked 49 in the Economic Times most trusted service brand survey.

INFRASTRUCTURE AND NATIONAL NETWORK

More than 56% of the respondents think that their organization’s strength is its infrastructure and national network. The organizations head office is located at Mumbai, with more than 450

branches. The organization is having over 15,000 employees force, over 1,00,000 financial consultants, and more than 3 bank assurance partners across the country.

ADEQUATE BUSINESS ENVIRONMENT

Around 53% of the respondents believe that the business environment is adequate for them. The weighted average score of this parameter is 2.65.

FINANCIAL SOUNDNESS

Financial soundness is one of the strengths of the organization. The weighted average score of this parameter is 2.33, which reveals that around 46% of the respondents believe in the financial soundness is one of the strength of the organization. The Company recorded Indian GAAP profits of Rs 451 Crs in FY 2013. Backed by the growth in New Business and Renewal Premium, the Company's Assets under Management (AUM) registered a growth of 24.4% for FY 2013.

GLOBAL PRESENCE

HDFC LIFE Insurance is a joint venture between Housing Development Finance corporation Limited (HDFC), India's leading housing finance institution and Standard Life plc, the leading provider of financial services in the United Kingdom. The Company has also established a liaison office in Dubai. HDFC Life has a strong presence in its existing markets with a strong base of Financial Consultants. Established in 1825, Standard Life is a leading long term savings and investment company, with around six million customers worldwide. Standard Life is headquartered in Edinburgh and employs around 9,000 people across the UK, Canada, Ireland, Germany, Austria, India, USA, Hong Kong and mainland China.

CUSTOMER SERVICE AND CLAIM SETTLEMENT PROCESS

HDFC Life is considered the best life insurance company in India in terms of claim settlement. It uses highest standard of customer services and simplified claims process in the industry. The organization has its own website to provide all assistance and information on products and services, online buying and online renewals, swift and easy claim settlement process.

TABLE 5. STRENGTHS OF BIRLA SUN LIFE

Major identified specific strengths of the organization as per the questionnaire can be summarized in the table 5.

TABLE NO. 5. STRENGTHS OF BIRLA SUN LIFE

STRENGTHS	RANK					TOT.	W.A.	RANK
	1	2	3	4	5			
ADEQUATE BUSINESS ENVIRONMENT	36	20	22	9	13	100	3.57	I
GOOD REPUTATION	22	30	14	10	24	100	3.16	II
QUALITY PRODUCTS	11	18	39	26	6	100	3.02	III
INFRASTRUCTURE AND NETWORK	24	13	15	17	31	100	2.82	IV
FINANCIAL SOUNDNESS	7	19	10	38	26	100	2.43	V

1. Scale: Ranking Scale 1-5, TOT=Total, W. A.=Weighted Average
2. Source: Primary Survey

ADEQUATE BUSINESS ENVIRONMENT

Around 71% of the respondents believe that the business environment is adequate for them and this becomes the biggest strength of Birla Sun Life. The weighted average score of this parameter is 3.57. Birla Sun Life is under constant pressure to provide its users with a robust computing environment.

GOOD REPUTATION

Around 63% of the respondents believe that their organization’s reputation is good in the market. Researcher also believes the same to some extent. The Company In terms of PR visibility ranked amongst top life insurance companies in both TV and print in FY 2013. Birla Sun Life also acquires 38th position in Economic Times India’s top 50 brands.

QUALITY PRODUCTS

One of the biggest strength of the organization is quality products along with unit link plans and completes bouquet of traditional products. Birla Sun Life Insurance ensures excellent insurance and investment solutions by offering customized products, supported by the best technology.

INFRASTRUCTURE AND NATIONAL NETWORK

The organization’s head office is located at Mumbai, with more than 1100 branches. The company is backed by one of the country’s largest distribution network, which includes over 600 branches covering almost entire country, about 1, 05,000 Insurance Agents, over 150 tie ups with key pan-India brokers and corporate agency, 4 Key bancassurance partners and an employee force of more than 10,000. That’s why more than 56% respondents find infrastructure and national network as the core strength of Birla Sun Life.

FINANCIAL SOUNDNESS

Financial soundness is one of the strengths of the organization. The weighted average score of this parameter is 2.43, which reveals that around 48% of the respondents believe in the financial soundness is one of the strength of the organization.

TABLE 6 STRENGTHS OF RELIANCE LIFE

Major identified specific strengths of the organization as per the questionnaire can be summarized in the table .6.

TABLE NO. 6. STRENGTHS OF RELIANCE LIFE

STRENGTHS	RANK					TOT.	W.A.	RANK
	1	2	3	4	5			
FINANCIAL SOUNDNESS	35	29	24	4	8	100	3.79	I
GOOD REPUTATION	31	25	19	13	12	100	3.5	II
QUALITY PRODUCTS	17	12	30	20	21	100	2.84	III
INFRASTRUCTURE AND NETWORK	10	21	16	21	32	100	2.56	IV
ADEQUATE BUSINESS ENVIRONMENT	7	13	11	42	27	100	2.31	V

1. Scale: Ranking Scale 1-5, TOT=Total, W. A.=Weighted Average
2. Source: Primary Survey

FINANCIAL SOUNDNESS

Financial soundness is one of the biggest strengths of the organization. The weighted average score of this parameter is 3.79, which reveals that around 76% of the respondents believe in the financial soundness is one of the strength of the organization.

GOOD REPUTATION

On the basis of the responses of the respondents, the researcher has analyzed that one of the major strengths of the organization is its good reputation in the market. Around 70% of the respondents believe that their organization's reputation is good in the market. Researcher also believes the same to some extent. Reliance Capital is one of India's leading private sector financial services companies, and ranks among the top private sector financial services and non-banking companies, in terms of net worth.

QUALITY PRODUCTS

One of the biggest strength of the organization according to respondents is quality products along with unit link plans and completes bouquet of traditional products. Reliance Life Insurance ensures excellent insurance and investment solutions by offering customized products, supported by the best technology.

INFRASTRUCTURE AND NATIONAL NETWORK

The weighted average score of this parameter is 2.56 which reveal that more than 50% of the respondents find infrastructure and national network as the core strength of Reliance Life insurance.

ADEQUATE BUSINESS ENVIRONMENT

Around 46% of the respondents believe that the business environment is adequate for them and this becomes the fifth strength of Reliance Life. The weighted average score of this parameter is 2.31.

GLOBAL PRESENCE

Reliance Life Insurance is a joint venture between Reliance Capital of Reliance Anil Dhirubhai Ambani group and Nippon Life Insurance of Japan. Nippon Life Insurance Company acquired 26% interest in equity share capital of the Company effective October 7, 2011 subsequent to receipt of all regulatory approval. The Company has over 14 million policies in Japan, offers a wide range of products, including individual and group life and annuity policies through various distribution channels and mainly uses face-to-face sales channel for its traditional insurance products. The company primarily operated in Japan, North America, Europe and Asia and is headquartered in Osaka, Japan. It is ranked 81st in Global Fortune 500 firms in 2011. It is characterized by global presence with a local focus and is driven by customer orientation to establish high earning potential and financial strength.

ANALYSIS AND FINDINGS

The findings depict that the core strengths achieved by top six private life insurance companies are of utmost importance and very useful for the companies to maintain them to achieve their goals. The analysis of these strengths shows that their knowledge are very helpful to employees to achieve their sales targets and also for companies to make their presence in the market.

- Majority of employees of all these six private players are less than 35 years, which means these organisations are having healthy work force ready to deliver their best.

- Now a days insurance sector is attracting peoples because of their highly packages these companies are providing to their employees, 47% of all respondents are on the monthly salary of Rs.30, 000 to Rs.50, 000.
- Some specific common strengths of all the organizations are about financial soundness, market position and quality products.
- Different organisations thinks different kind of strengths affected them like for example ICICI Prudential Life Insurance Company majorly focuses on Financial soundness and quality products, whereas HDFC Life majorly focuses on quality products and good reputation, while Reliance Life strengths lies in financial soundness and good reputation, whereas Birla Sun Life Insurance majorly focuses in adequate business environment and good reputation, SBI Life Insurance focuses hard on good reputation and quality products, whereas Bajaj Allianz Life Insurance majorly focus on good reputation and quality products.

All 100% of respondents from all six organisations agree to the fact that their personal sales objectives are affected through these core strengths developed by the organisations.

CONCLUSION AND SUGGESTIONS

India's life insurance market has grown rapidly over the past six years, with new business premiums growing at over 30% per year. The premium income of India's life insurance market is set to double by 2016 on better penetration and higher incomes. Insurance penetration in India is currently about 4% of its GDP, much lower than the developed market level of 7-9%.

There's a wide range of products and services competing to deliver the best value to customers, which has increased the market. Expansion coupled with a rapidly growing business is the big reason for the fresh capital infusion at regular intervals. Most private insurers have stabilized their operations in the last five years and fine-tuned their business models. Now is the time for expansion and launching their services beyond metros and big cities, to get the real benefits of mass business and exponential growth.

On the basis of above stated findings the researchers would like to give the following suggestions in order to enhance their core strengths:

- Insurance executives should plan to use digital, social, and mobile technologies in a variety of ways over the next years. In fact, 45 percent have plans to deploy customer-facing mobile applications, while some will use social media for external brand promotion, and rest are expected to use it for recruiting purposes over the next year.
- Private insurance companies should spend huge money in the next decade in increasing awareness about the need of insurance, developing brand strength, establishing distribution channels and setting-up branch network and other infrastructure.
- Insurers should meet the increasing dynamic needs of price and service to conscious customers, enhance risk management capabilities, meet regulatory demands, re-evaluate business partnerships and distribution models and at the same time build capabilities in a more enabling technology environment.

ELEMENTS OF MULTICULTURALISM AND FEMINISM IN CHITRA BANERJEE DIVAKARUNI'S *ARRANGED MARRIAGE*

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Abstract

Multiculturalism is involving or relating to several ethnic or cultural groups within a society or country. It includes people who have many different beliefs and customs. It could be something designed for culture of different races. The term "multiculturalism" gained importance gradually with the result of globalization. In the globalized era people want to move out of their native soils for a better living. Multiculturalism refers to communities living together in one country who 'acknowledge that "the old country"- a notion often buried deep in language, religion, custom or folklore – always has some claim on their loyalty and emotions. Chitra Banarjee Divakarni literature allows for a variety of readings such as Multiculturalism and feminism with notion of exile, postcolonialism and hybridity mixing with myth and magic. The spiritual aspects based on the writers Indian heritage continue to be somewhat obfuscated with the impact of a foreign culture, hard to embrace and difficult to grasp. Her volume of Short Stories, Arranged Marriage, explores the multicultural experience of womanhood through a feminist perspective. The representation of East in the western culture has been transformed and adapted to the needs of rapidly changing circumstances in everyday life. The paper will be an attempt to trace the elements of multiculturalism in her collection of short stories entitled Arranged Marriage.

Keywords: Multiculturalism, Immigrant experiences, Cultural displacement, Identity crisis

Multiculturalism is involving or relating to several ethnic or cultural groups within a society or country. It includes people who have many different beliefs and customs. It could be something designed for the culture of different races. As a descriptive term, it usually refers to the simple fact of cultural diversity: it is generally applied to the demographic make-up of a specific place, sometimes at the organizational level, schools, business, neighborhoods, cities or nations. A common aspect of many policies following is that they avoid presenting any specific ethnic, religious or cultural community values as central. Multiculturalism is often contrasted with the concepts of assimilations and has been described as a 'salad bowl' or 'cultural mosaic' rather than a 'melting pot'. It means multiculturalism is the concept of assimilation of many cultures, groups, races etc. The multicultural issues are represented in the fiction of several writers, who fall under this category. The Indian multiculturalists woman writers such as Bharati Mukherji,

Jhumpa Lahiri, Kiran Desai and Chitra Banerjee Divakaruni have unveiled the complexities of discrimination, assimilation, social and demographic change, which not only affect the society itself but the lives of the various ethnic groups and the immigrants. The cultural barriers, identity crises, racism and violence faced by the immigrant and expressed in all the multicultural society, are depicted in their works.

India-born Chitra Banerjee Divakaruni brought up new perspectives to contemporary writings in the United States with a series of highly praised novels and short stories, after she was first honored as a poet. She is an award winning author and poet. Her works have been widely published in over fifty magazines including Atlantic monthly and New Yorker. Her works have been translated into eleven languages including Dutch, Hebrew, Japanese and this has settled her in a role as one of the premier Asian American writers of today. Her literature allows for a variety of reading such as multiculturalism and feminism with a notion of exile, post colonialism and hybridity mixing with myth and magic. The spiritual aspects based on the writer's Indian heritage continues to be somewhat obfuscated, a foreign culture, hard to embrace and difficult to grasp. Being an emigrant to U.S.A., she became more and more aware of the differences in culture and it was this that she wanted to explore and explain these differences.

Much of Divakaruni's work is partially autobiographical. Most of her stories are situated in the Bay Area of California, and she also excels at portraying the nuances of migrant incidents, which she depicts to smash stereotypes and myths. She breaks down the barriers between people of different backgrounds, ages, communities, and different worlds. She focuses on the bicultural lives of Indian women fraught with cultural restraints to slice out a distinctiveness of their own. Divakaruni being born in a very conventional family in India, was insulated from women's privileges and movements and thus totally a part of the traditional culture of Bengal. Only when she came to the United States, she could evaluate the physical and the emotionally landscapes of India and America and reverse on her culture impartially. She could draw the contrast between the selflessness compulsory of women in India and the freedom they got in their adopted land.

Before she started her profession in fiction writing Divakaruni was a highly praised poet. She wrote poems on a broad multiplicity of themes. Her major area of focus is once again migrant experience as Divakaruni says,

Expatriates have powerful and poignant experiences when they live away from their original culture – and this becomes home, and never quite, and then you can't really go back and be quite at home there either. (Divakaruni Profile by Arthur.J.Pais)

Her first volume of short stories, *Arranged Marriage* (1997), explores the multicultural experiences of womanhood through a feminist perspective, a theme that continued to inform her work. How the changing times are affecting the cherished Indian institution of arranged marriage that is the theme of all the eleven stories in this anthology. In *Arranged Marriage* Divakaruni portrays clash among culture and the conflict between family and career by the cultural habits.

Thus, when the Indian characters in this book prefer to follow a profession other than raising a family, the clash between the domestic and the public realm is exacerbated. The whole monetary organization changes when women depart from home and start to work, thus shifting the conventional authority dynamics inside the marriage. Indian women observe their profession as an extension of their roles at home, and not as a substitute. Their family usually takes preference when there is a clash between career and family. Asian diasporics put emphasis on career, family and culture. Their contact with the outside world and their employment helps them interact with the new American Society. The relationship of gender roles manifested by the growth of several consciousnesses is reflected in Divakaruni's stories. Each story reflects the South Asian woman's battle with cultural assimilation and identity formation. She says that every story deals with interracial relationship, economic disparity, abortion and divorce are inspired by her imagination and the experiences of others. In the private realm, comprised of the domestic and sexual spheres, traditional Indian culture requires specific duties of woman, and strict conceptions of morality are held in high-esteem, transgressed only by those considered depraved and daring. She presented in the public realm, comprised of experiences outside of the home and specially in the professional life. Here is a sense of freedom and self-expression on many levels, but at the same time the pressures from family and career often begin to clash, resulting in one of the increasingly common conflicts south Asian woman experience in the process of cultural assimilation and this leads to the disintegration of their self. It is also an emotional coping instrument shaped as a reaction to the cultural dissonance that surrounds them. The picture of the obedient Indian woman stems from Indian tradition and the mode in which Indian females are represented in it.

The domestic realm for these women originates to characterize all that is "traditional," precisely in terms of sexuality. In Indian culture, sexuality is suppressed, male-dominated, and most often realized as an adverse feature of female identity. According to Madhulika S. Khandelwal in her book *"Becoming American, Being- Indian"*, the connection between Indian culture and sexuality, signifies that such a relationship is based upon the longing to recall cultural value:

Indian's widespread belief that sexual freedom was a hallmark of American society placed them on guard with Americans, as it did with their own United States - reared children, particularly their daughters. Their fear and disapproval of sexual openness extended to progressive Indians who supported equality between men and women or the right to proclaim a gay or lesbian sexual identity. For most Indian immigrants, this was not an issue of an individual's democratic rights but an essential departure from 'Indian' value. (p.138)

Nevertheless of sexual alignment, Indian culture observes sexuality itself as dangerous to the values of the traditional Indian family, thus within the home it relics, as much does, under the control of the patriarch.

Divakaruni observes the complex topic of sexuality in the story "Clothes," in which sex is depicted as the responsibility of a wife in her marriage, nevertheless of whether her longings to

participate in it of her own wish. Sumita has been expert to sight sex as a demand that husbands make upon their spouses, a command that women duty obey so as not to fail in the satisfaction of their conjugal responsibilities.

Now his fingers were stroking my cheeks, my throat, moving downward. I closed my eyes and tried not to jerk away because after all it was my wifely duty. "It helps if you can think about something else," my friend Madhavi had said when she warned me about what most husbands demanded on the very first night. (pp. 21-22)

In the story "Clothes" Divakaruni portrays the close relationship between the individual and the community in Indian culture that is constructed upon the common nature of marriage as a social contract, not between two people, but rather two whole families. The sexuality of an Indian woman is complex, knotted to many diverse social and cultural prospects of marriage and its responsibilities, and important to the domination of females in the sexual realm simply because the risks of expression are so high.

In the story 'Clothes', Sumita, the protagonist moves from Calcutta to California, into a small apartment. She lives with her new husband and his parents. She describes the difference between an Indian society and the American society and the contradictory feeling that emerges from the disconnection between two atmospheres. Sumita feels that her home is a world where everything is frozen. She thinks that time and space are motionless, whereas outside, in America, they are "rushing by", constantly shifting and transforming while the onlooker simply observes from a rather removed perspective. Sumita follows every tradition like covering her head with her sari; serving tea to her mother-in-law friends, hiding overt sexual activity, and never addressing her husband by his first name are all signs of respect in India and are strictly maintained in her California's home. She describes the delineation between an Indian home and the American world outside and the contradictory feelings that emerge from the disconnection between the two spheres:

That's our dream (mine more than his, I suspect)-- moving out of this two-room apartment where it seems to me if we all breathed in at once, there would be no air left. Where I must cover my head with the edge of my Japan nylon sari (my expensive Indian ones are to be saved for special occasions—trips to the temple, Bengali New Year) and serve tea to the old women that come to visit Mother Sen, where like a good Indian wife I must never address my husband by his name. Where even in our bed we kiss guiltily, uneasily, listening for the giveaway creak of springs. Sometimes I laugh to myself, thinking how ironic it is that after all my fears about America, my life has turned out to be no different from Deepali's or Radha's .But at other times I feel caught in a world where everything is frozen in place, like a scene inside a glass paperweight. It is a world so small that if I were to stretch out my arms, I would touch its cold unyielding edges. I stand inside this

glass world, watching helplessly as America rushes by, wanting to scream. Then I'm ashamed. Mita, I tell myself, you're growing westernized. (pp. 25-26)

Sumita feels bitterness and anger towards these traditions and the 'Indianness' of California's home. She imagined that while leaving her home, she saw herself as independent, progressive and confident, and imagined herself to be working in her husband's store, wearing a skirt and assisting people who come in the store.

I am gratified he has such confidence in me. But I have another plan, a secret that I will divulge to him once we move. What I really want is to work in the store. I want to stand behind the counter in the cream-and-brown skirt set (color of earth, color of seeds) and ring up purchases. The register drawer will glide open. Confident, I will count out green dollars and silver quarters. (p.27)

But she is also awarded of her imagination and she perceives herself as "in between" - the guilt-ridden obedient wife and the confident yet claustrophobic woman. Sumita is forbidden to actual physical movement away from home, she be creates her own picture of that which lies outside, and she simply imagines America to enough to change her own-perception so that she is no longer an Indian housewife only, but also American woman as well as in between these two roles.

In the next story "Silver Pavements, Golden Roofs", two contrasting objects, or images describe the protagonist's vision of America as an illusion and reality when as a student arriving in the city of Chicago from the conservative middle-class upbringing in Calcutta, Jayanti is brought face to face with the horrifying reality of its mean streets. Jayanti, the protagonist of this story, migrates from Calcutta to Chicago to live with her Aunt Pratima and Uncle Bikram. Their house is no diverse from that in India that Jayanti has left, leading to Jayanti's feelings of confusion about where she is and what her "new" life will be like because in American culture, her uncle Bikram drinks beer at home every day. But in India nobody touched alcohol, so she thinks that it is a bad habit in Indian culture.

I read as he sets the can down, an am shocked to realize he's drinking beer. At home in Calcutta none of the family touches alcohol, not even cousin Ramesh, who attends St. Xavier's College and sports a navy-blue blazer and a British accent. Mother has always told me what a disgusting habit it is, and she's right. (p.43)

She thinks that she totally isolated and protected from American culture. But she soon realized that it had been created merely as an illusion of security, for the moments that she emerged in to the motion-filled 'outside', she is overwhelmed by the America living right outside her door. As Jayanti and her aunt walk around their neighborhood one afternoon, a group of young American boys, who comments on Jayanti and her aunt. They call both women "nigger" on noticing the skin colours of both women and proceed to attack them with racist slurs:

The boys bent their heads together, consulting, then the tallest one takes a step toward us and says, "Nigger." He says it softly, his upper lip curling away from his teeth. The word arcs through the empty street like a rock, an impossible word which belongs to another place and time. In the mouth of a red-faced gin-and-tonic drinking British official, perhaps, in his colonial bungalow, or a sneering overseer out of *Uncle Tom's Cabin* as he plies his whip in the cotton fields. But here is this boy, younger than my cousin Anup, saying it as easily as one might say *thank you or please. Or no problem.*

Now the others take up the word, chanting it in high singsong voices that have not broken yet, *nigger, nigger*, until *I* want to scream, or weep. Or laugh, because can't they *see* that I'm not black at all but an Indian girl of good family? (pp. 50-51)

She does not understand how circumstances can shift from India to America. She is also surprised how the simple passage through a door can create an entirely new racial identity. Jayanti develops a multiplicity of consciousness in view of herself. She knows about herself that she is a minority living in America; another side she sees herself as an upper-class Indian girl. She perceives herself as an in-between the two cultures, this time to live in a state of multiplicity with oppositional conditions and multiple cultures.

In another story "A Perfect Life", the central character Meera rejects the traditional role of wife in favour of her career and education by influence of American culture. She thinks:

Because in Indian marriages becoming a wife was only the prelude to that all-important, all-consuming event-becoming a mother. That wasn't why I'd fought so hard with my mother to leave India; with my professors to make it through graduate school; with my bosses to establish my career. (p.76)

When Meera meets an orphan boy, she begins to consider about Indian culture and motherhood.

So why didn't I make that call? Did my decision have something to do with the boy's enormous eyes, the way he fixed them on my face? The way his thin shoulders had trembled, there, under the staircase, when I touched them? Did a part of me, that treacherous Indian side that believed in the workings of karma, feel that the universe had brought him to my door for a special reason? I'm not sure. But even now, as I searched the apartment angrily, I knew I couldn't send him away. (p.80)

She plays a new role as a mother. Meera begins to function in both roles professional and familiar. She fulfills her two distinct roles. Here is a conflict between these self-perception. Meera responds by separating the two and this is a kind of reaction to the conflict of cultural tensions.

In these short stories, Chitra Banerjee Divakaruni brings about the conflicts between Indian culture and American culture beautifully, *Arranged Marriage* constantly focuses on the transculture and the characters seems shuttling between two worlds. Every immigrant person initially tries to adjust to the new culture and society into which they have moved. The element of multiculturalism has been explored through various perspectives and the immigrant consciousness has been delved into.

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IMPACT OF WESTERN CULTURE AND ENGLISH LANGUAGE ON INDIAN CULTURE AND SOCIETY

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The origin of English in India:

English has been with India since the British first arrived in India in the early 1600s and soon established trading posts in a number of cities under the control of the East India Company. By 1765 the company's influence had grown to such an extent that the British were effectively controlling most parts of the country. This date is often taken as the start of what is referred to as 'The Raj' a period of British rule in India that lasted until independence in 1947.

Initially English was only taught to the local population through the work of Christian missionaries. There were no official attempts to force the language on the masses. But by the 1700's English had firmly established itself as the language of administration and many educated Indians were demanding instruction in English as means of social advancement. By 1857 universities had opened in Bombay, Calcutta and Madras. English was increasingly accepted as the language of govt. of the social elite and of the national press.

After Independence:-

After independence, India becomes a nation state and it was intended that English would gradually be phased out as the language of administration. But there was no simple solution as to which language should replace it. At first Hindi, the most widely spoken language, seemed the obvious choice, but following violent protests in 1963 in the state of Tamilnadu against the imposition of Hindi as a national language, opinion has remained divided. In a country with over 900 million people and more than a thousand languages, it is difficult to choose a single national language, as a mother tongue speakers of that language would automatically enjoy greater social status and have easier access to positions of a power and influence. Even Gandhi, a proponent of a native variety as a national language, accepted that his message was most widely understood if expressed in English. So, although English is not an indigenous language, it remains as an 'Associate language' in India, alongside Hindi, the official language of the Union of India, and 18 national languages, such as Bengali, Gujrati, Urdu, that have special status in certain individual status.

English in India :

Despite continued pressure from nationalist, English remains at the heart of Indian society. It is widely used in the media, in higher education and govt. and therefore remains a common means of communication, both among the ruling classes, and between speakers of mutually unintelligible languages. According to recent surveys, approximately 4 % of the Indian population use English. That figures might seem insignificant, but out of the total population this represents 35 million speakers that largest English speaking community outside the USA & UK. In addition there are speakers of English in other parts of South Asia, such as Pakistan, Bangladesh and Sri Lanka where English plays a similar role. English is virtually a mother tongue for many educated South Asians, but for the vast majority it remains a second language. This means there are speakers whose spoken English is heavily influenced by speech patterns of their ethnic language, alongside those whose speech reveals nothing of their racial background and some who are ranged somewhere in between.

The Britishers were instrumental in introducing Western culture, education and scientific techniques. Through those means, they gave traditional Indian life a jolt and galvanized the life and culture of its people.

Undoubtedly, the Seventeenth Century marked the zenith of Indian medieval glory. It gave way to the Eighteenth century which was a spectacle of corruption, misery and chaos leading to political helplessness. Right from 1498 when Vasco da Gamma set his foot on Indian soil, the European powers entered into Indian scene one after another.

The Portuguese power had no comparison to French and English. Ultimately in the conflict between the French and English, the latter became successful and planted the victorious banner of England in India in 1757 with the victory of Robert Clive.

Western influence was last influence !

Western influence became effective in India mainly through the British who were the pioneers of a new technological and industrial civilization. They represented a new historic force which was later to change the world and thus were the torchbearers of a revolutionary change.

India accepted the suzerainty of the British authority coming under its iron grip. Intellectually indifferent, spiritually subdued and psychologically weak at that time, India had to adopt with the British authorities. That is why the British impact was abiding and lasting on the Indian people.

Indian response to Western impact was a first noticed in the field of religion. Of course, Christianity was not a new thing in India before the arrival of the British. During rule of East India Company, the Christian missionary activities in India became wide-spread.

As complications in Vedic religion gave way to the rise of heterodox religion and the impact of Islam had given encouragement to the Bhakti Movement in medieval times, the advent of Western civilization caused the growth of reform movement in modern times.

The first torch-bearer of Indian cultural renaissance was Raja Rammohan Roy. With the foundation of 'BrahmoSamaj', in 1828 began a new chapter in the Indian reformation

movement. It was the synthesis of some of the main elements in Hinduism and Christianity. To synthesize the culture of East and West, it encouraged rationalism and social reforms.

Besides a religious reformer, Rammohan was known to all as an ardent social reformer, staunch patriot, pioneer of modern education and above all the father of modern Indian renaissance. He was followed by Keshab Chandra Sen who established 'PratthanaSamaj'.

In the middle of the Nineteenth century, a reaction set in and thoughtful men began to wonder if they stayed too far from the traditions of their ancestors. Swami DayanandSaraswati, the chief apostle of this new school of thought, founded 'AryaSamaj' and gave a clarion call to all – "Go back to the Vedas".

He advised people not to be influenced by religions like Islam and Christianity but to return to the pure teachings of the Vedas where lies the essence of Indian culture. The religious reaction against surrender to Western and Christian influence was to go still further. Rama Krishna Pramahansa and his great disciple Swami Vivekananda preached the purest form of Hinduism.

Vivekananda was a novel blend of East and West and his words – "Arise, awake and stop not till the goal is reached" definitely instilled nationalism into the nerves of the people. Aurobindo, Vidyasagar, M.G. Ranade etc. were other social reformers. In this way the Western influence was largely felt so far as the religious and social reformation movements were concerned.

Social &Economic Sphere:

In the social sphere British impact proved to be beneficial. The prohibition of Sati, abolition of child-marriage, introduction of widow remarriage, checking of infanticide, polygamy, untouchability etc. eradicated age old social evils from the Indian society.

Further, the undermining of caste and sex distinctions were certain other commendable measures of the British which encouraged the Indians to incorporate all these ideas while framing their constitution. Thus, many social evils had come to their logical end long before India became independent. Thus, catholicity was introduced to Indian society by the British authorities.

In the economic sphere, the British people were regarded as exploiters from the very beginning. Before the British colonialism, India had a flourishing export trade in silk, cotton, salt, sugar etc. However, the British rule ruined the basic economic structure of India. Indian rural economy was transformed to suit the new modes of industrial Britain.

This altogether changed the community structure and Indian way of life. In industrial sphere, Indian manufacturing skill, in spinning, weaving, ivory, gold and silver works, filigree and luxury goods suffered a set back because of British industrial policy. Indian traditional agriculture was converted to cultivation of cash crops like indigo and tobacco which left stigmas of poverty on Indian peasants.

Besides, the raw materials from India was exported to England what Dada BhaiNaoroji rightly called as 'The Drain of Wealth'. This made India poorer. The other side of the coin is also to be taken into consideration. The inflow of Western capital, development of a modern banking and communication system, the establishment of textile, jute, sugar, cement, glass and other factories led to rapid industrialization in India which brought modern industries into existence.

The growth of modern industry and commerce brought urbanization. Further, the artistic skill of Indians for elegance, balance and beauty increased and it brought refinement in their attitude and taste. The demand of Indian coffee and tea in European countries led to plantation and that legacy India still continues which enables her to meet a great part of her economy.

Modern Transport and Communication System:

Rapid industrialization brought modern system of transport and communication. During Lord Dalhousie's period, the first railway line was built and the train ran between Bombay and Thane in 1853. Then the Calcutta-Raniganj railway line was built and later on the Madras-Arcot railway. Similarly, right from the time of Lord William Bentinck, the highway building activities were carried on. In 1839, the Grand Trunk Road was built, that connected Delhi and Calcutta. Later on it was connected with Lahore and Peshawar.

Lord Dalhousie also galvanized the activity of Postal Department by introducing Penny Postage System in India. Further, he was instrumental in bringing the telegraph system in India. All these modern systems of transport and communication, all in a sudden, took India to a modern world. The impact of this modernisation was largely felt on every walk of Indian life. This acted as a boomerang for the British authorities in India.

The lasting impact of the West on Indian culture was the introduction of English system of education in this country. In the Eighteenth century, India was intellectually stagnant. She was untouched by the new scientific development of the west.

The historic decision taken by Lord Macaulay in 1835 was a turning point in India history which opened the flood-gates of European thought and literature for Indian intellectuals. This broke the intellectual isolation of the Indian mind and brought it into contact with Western science, literature, philosophy, history and so on. The 'Downward Filtration Theory' of Macaulay, 'Woods Despatch' in 1854 and 'Hunter Commission' in 1882 expanded the intellectual horizons of Indians. It eradicated the spell of mythical geography, legendary history and pseudo science from the Indian mind and acquainted them with new scientific knowledge of the west. This was really a lasting impact of the west on Indian culture.

The Glorious Past of India's rediscovery:

The British help in rediscovering the glorious past of India is certainly memorable. The distinct contribution of the European scholars to Indian historiography was ideological studies which began with the foundation of the Asiatic Society of Bengal in 1784 by Sir William Jones. Then a band of British scholars were dragged to the research on Indian history and culture.

Sir William Jones, by identifying Chandragupta Maurya with Sandrakottas of the Greek historians established the first fixed point on Indian chronology. James Prinsep, by his careful examination of Asokan inscriptions, was able to decipher it. Other European scholars like V. A. Smith, Macdonell, Elphinstone, Grand Daff, Colonel Tod etc. carried on their research on Indian history and culture.

Their view points were many times contradicted by Indian scholars like Mahamahopadhyaya, H.P Sastri, R.G. Bhandarkar, K.P. Jayswal, H.C. Raychaudhuri and several others. In this way research was further carried on Indian history by Western and Indian scholars as well.

Further, the establishment of the Department of Archaeology by Lord Curzon created another milestone for opening of new horizons in 1921 -22 unearthed the remains of a flourishing culture by their excavations at Mohenjo-Daro and Harappa. This changed the course of Indian history.

Nationalism:

The Western impact on Indians was responsible for arousing nationalism in them. By going through the high ideals of “Liberty, Equality and Fraternity” of the French Revolution of 1789, Proletarian Revolution of Russia in 1917, and American War of Independence of 1776... the Indians were surcharged with the spirit of nationalism.

That nationalism, on the other hand, gave birth to Indian National Congress which carried on protracted struggle against the British Raj till it was evacuated from Indian soil. The fairy call of BalGangadharTilak – ‘Freedom is my birth right and I shall have it’ inspired millions of Indians to carry on their freedom struggle against the British Raj.

Art and Architecture:

The Western impact had spread into every sphere of Indian life. The same was also extended to the sphere of art and architecture. No doubt, Indian artists retained their traditional value but they could not remain uninfluenced from the British mode of architectural designs.

The British people built many forts, buildings, cathedrals, factories and bungalows. Fort William, St. George, Bombay government office, Lahore railway station, Victoria Memorial in Calcutta were but a few examples of European architectural style. Later on, the Indian artists made a novel blend of Hindu, Mughal and Victorian style which were reflected in their architectural designs.

Literature:

The impact of Western literature on Indian literature was intensive. The composition of poetry was a Rig Vedic practice. However, with the influence of English literature, novels, short-stories, essays and modern drama Indian writings developed, Shakespeare became an integral part of Indian study curriculum and his works were translated into several Indian languages.

Similarly, other Western literature, particularly novels were translated into Indian languages. In the light of Western literature, Indians attempted to write and thus Indian literature was enriched by the Western impact.

Psychological attitude:

Attitudinal change among the Indians occurred due to Western impact on Indian tradition. Being a self-contained and agricultural community, Indians were conservative, hospitable, tolerant and somewhat fatalist. Coming under the grip of the British rule, they became rebellious, self-reliant and vindictive. With the gradual march of time, they launched their struggle for freedom against the British Raj.

In their psychological attitude, they now became bold enough to face any hindrance that came by their way. Thus, the British rule definitely contributed to transform the psychological attitude of the Indians in a more positive direction.

Growth of Scientific Spirit of Research:

The British rule contributed a lot for the growth of scientific spirit of research in the country. The Archaeological Department of India helped a lot in adding new dimension to historical research in the country. The discovery of Ramanujam in the field of mathematics, contribution of S.N. Bose, C.V. Raman and Meghnad Shah in the field of Physics; PC. Ray, J.C. Ghose and S.S. Bhatnagar in the sphere of chemical science were notable. Philosophers like S. Radhakrishnan and B.N. Seal carved especial name for them in the field of philosophy. Thus the spirit scientific research grew and developed due to Western influence.

Negative Aspects of Western Impact:

If the Western impact brought out the best in Indian society, it also made worst damage to its culture. The policy of 'Divide and Rule' which the British authority adopted on Indian soil brought sharp division among the Hindus and Muslims which finally destroyed the political unity of this country resulting in the creation of India and Pakistan. Next, it created clerical attitude which barred the progress of India for a long time.

Besides, it introduced sophistication in food, dress and manners which buried Indianans to a great extent. In these ways, it cast its ugly shadow over the culture of India. The Western impact produced radical and lasting changes in Indian society and culture. The new technologies, institutions, knowledge, values and temper which the British people had brought with them, transformed the Indian society and culture a lot. Due to Western impact, India was more progressive in out-look and attitude. In every possible way, the Western impact uplifted Indian society and enriched Indian culture.

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GENDER NUANCE IN ANITA DESAI'S 'FASTING FEASTING' : A CRITICAL STUDY

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Gender portrayal was always a subject matter of dispute and argument in the contemporary Indian English creative endeavours. Gender as the locus of a social and cultural discourse through a creative product had already created different schools of approach in the Indian English Writings. Entangling the patriarchy dominated century old text was the biggest challenge but it was demolished by the western educated, new media exposed emerging middle class English writers of Indian origin. New outlook, treatment and approach in positioning the gender as a debatable theme or as a staple for reading beyond the lines made the Indian English creative writing as a unique discourse. Representation, portrayal and profiling of Indian gender as the plot and theme received wide discourses and research in a global scale. Indian English and the gender construct became the iconic symbols of liberation and freedom in competition with the global third world literary scenario.

Anita Desai is one of the most eminent and distinguished Indian English writers writing today. Her dual racial and cultural heritage had had a strong impact on her life as well as on her writing at thematic and stylistic level. Anita Desai's prime concern is to explore and expound human psyche and self. She is an expert in delineating the problems of her protagonists which are not corporal but mental. She presents the plight of introspective and hyper sensitive women in her novels. Anita Desai's "Fasting, Feasting" is a cry against discrimination. It is a story of clumsy and not so good looking Uma, who bears the brunt of being a daughter. She is a failure not only academically but also in alluring a suitable groom for herself. She is guided by her MamaPapa .She is not allowed to work nor allowed to meet people, travel to place or have any ambition. The present paper will examine how women suffer on account of their gender in a family where undue importance is attached to the upbringing of a male child.

"Fasting, Feasting" presents a realistic picture of women's plight. Their dreams and aspirations are sacrificed in the altar of patriarchy. Anita Desai seems to give a good retort to the dictum prevalent in society that the woman should be judged and perceived as object and not as subject. Woman is not a spineless wooden creature subjected to male authority. In Anita Desai's "Fasting, Feasting" my focus will be to show how women have to lead a life of suffocation and undeserved physical and mental sufferings in a male-dominated patriarchal framework; how a girl child craves for parental affection and care and ends up getting nothing but frustration, isolation and inhuman treatment and above all, how the neglected child slowly develops the horrible sense of trauma and other associated psychosomatic diseases. It is Anita Desai's most recent work, offering a veritable treasure of possibilities to the reader, in more ways

than one, she makes a return to her earlier subject of the middle class Indian family. She digresses from her penchant for the neurotic women characters and focuses on the role of the family in perpetuating the patriarchal society, and the manner in which it can blight the lives of its members both women and men. It delves deep into the heart of family life in two different gutters an upper middle class family living in a provincial town in the Gangetic plains and a plastic representation of it in the suburbs of Massachusetts in the USA.

Thus, rather than interspersing Uma's story with Arun's narrative or splicing both stories, Desai realizes her insistence on an unequal world by literally dividing her novel into two parts. This bifurcated and bifocal narrative structure, part of the novel's transnational politics, shows us two fairly circumscribed worlds where there is little room for border-crossing, seepage, and hybrid identities. The novel eschews a totally linear style of narration: in the first part, the narrative shuttles back and forth in time between events in family history and Uma's life in the present while the second part of the novel focuses on Arun's time in the United States as he experiences it concurrently with his sister's life in India. The attempt to capture simultaneity and coequality, in order to suggest disjunction as well as possible connections between gendered subjects and different cultures, forms part of Desai's novelistic vision or what we may call her "imagined world." As a female, who does not possess the shrewdness and attractiveness of her younger sister Aruna or the feminine perfection of her cousin Anamika, Uma is unable even to move out of the family home through the normal and often sole route available to daughters—marriage. After two failed attempts at arranged marriage, with no husband to show for the effort and only a loss of dowry, Uma's unmarriageable status is confirmed. She is a burden to her parents without any exchange value, a debt rather than a credit. In stark contrast to Uma, her sister Aruna capitalizes on her looks to make herself an excellent match. Younger, but sharper, Aruna "ripple[s] with an inner momentum" (72) that is absent in Uma. Marriage to the richest and the handsomest of her many suitors takes her out of provincial India and catapults her into the ranks of the urban elite in Bombay, making her seem to Uma "distant and airy" (103). If Aruna's married life is a whirl of social activity and networking in the rarefied circles of Bombay society, Uma's life moves to a less frenetic and more mundane beat signaled at the start of the novel by the to-and-fro motion, the "slow, rhythmic swinging" (5) of her parents on the "creaking sofa-swing" (3) overlooking the garden, moving but not getting anywhere. Aruna's access to mobility only accentuates Uma's entrapment within the home as an ageing spinster because she is not even allowed to accept the offer of employment by the local doctor, even after Arun has left home for the United States. Uma's predicament is also captured symbolically in the novel by her increasing eye problems. Prevented by Papa and Aruna from traveling to Bombay to have her eyes checked by a specialist, Uma's fast dimming vision mimics the idea of diminished horizons on both a physical and a literal level. Within this context of domestic confinement, Uma's hobby of collecting Christmas cards and going through them in the privacy of her own room appears particularly poignant. Metonymically, the cards, with their images of snow and reindeer, suggest distant lands and other cultures. They provide Uma with moments of private fantasy and pleasure that are the closest she ever gets to consumption in the novel.

However, MamaPapa's only son, Arun, becomes a victim of his parents' overprotected attitude. They never attempt to understand Arun's needs and aspirations. Consequently, he develops a reserved attitude and suffers from depression. The same happens with Uma who, a victim of her parents' indifference, can never develop a social self for herself. No understanding ever exists between Uma and her parents. Even the presence of her mother makes her feel a culprit. For her own comfort, Mama burdens Uma with the responsibility of Arun's upbringing. Uma never receives any encouragement from her father to study and make a career for herself. Even she is made to quit her school by her mother. Education is required not merely to be eligible for a job or career, but it also contributes to the mental development of the individual. As a consequence, Uma lacks independence and confidence even after being a grown up. While the respective positions occupied by Uma and Aruna may be seen in terms of a fasting-feasting binary, the novel also presents other mobile characters from whose traveling experiences Uma derives vicarious pleasure, even if their presence only serves to underline by contrast Uma's entrapment. The visits from her relative Mira-Masi, who travels around the country on nomadic pilgrimages, are especially welcomed because they constitute a break from the monotonous routine of Uma's life. Freed from a husband, the widowed Mira-Masi is irrepressible and indefatigable in her spiritual journeys, taking advantage of an access to mobility seldom available to single and married women. She had, as the narrator puts it, "an unsettling habit of traveling all over the country, quite alone, safe in her widow's garments, visiting one place of pilgrim-age after another like an obsessed tourist of the spirit" (38).

The novelist has not felt the need to give them separate names; instead, they are addressed as MamaPapa in the same breath. In his review of the novel, Andrew Robinson comments, "In Papa and Mama, the Indian parents, she [Anita Desai] creates two monsters of almost Gothic proportions, locked into inseparable marital disharmony, determined to inflict on their two daughters and only son every ounce of the prejudices and disappointments of their own lives, as a respectable barrister and his wife in an undistinguished town". At the initial stage "there is seen a special bond between the mother and the two girls, all of them being the victims of Papa.¹ But later the mother becomes one with her husband and serving him remains the sole aim of her life. The mother is completely overtaken by patriarchy that the father represents. It is because:

"... his thoughts were one with hers. Their opinion differed so rarely that if Mama refused to let Aruna wear a pearl necklace to the matinee at the Regal cinema or Papa decided Uma could not take music lessons after school, there was no point in appealing to the other parent for a different verdict: none was expected, or given". (14)

Therefore, the daughters of the family, both Uma and Aruna, receive only rejection from their parents. The mother either remains busy with her husband on the swing in the veranda or in going for kitty parties and playing cards with her female friends. The daughters are treated as a nuisance by their mother. "She swatted at her daughters as if they were a pair of troublesome flies . . . her daughters trailing after her, and by the time she arrived at the veranda, her manner had become the familiar one of guarded, restraint, censure and a tired decorum" (7). In doing her duty to serve her husband, Uma's mother does not pay any heed to her daughters and they are left neglected, bereft of any care and affection. Such a gender-based attitude on the part of

parents seems somehow unnatural but what Amar Nath Prasad remarks is quite relevant, “Most probably, the reason of their frustration and step-motherly treatment can be sought in the psychology of the parents- such parents who are more interested in a boy child than in a girl child”²

The parallel story of Anamika, Uma's first cousin unfolds in flashes between the mainstream saga. She is a gorgeous beauty blessed not only with angelic charms but also a radiant nature and intelligence to match. The episodes in America bring to light a family which lacks centripetal force, each member goes his or her own way. The family in India on the other hand is so oppressively centrifugal that it obliterates the individuality of its members. The novel end with Arun receiving the parcel from his parents in India. It was this very parcel, which Uma had been meticulously packing when the curtain rose on the narrative. Plain Jane Uma the trend-reversing protagonist has been dwelt on with unflinching precision, at the same time ample footage has been given to Mama, Aruna and Anamika. Though Mama apparently has no individual identity her reactions speak volumes about the prototype she represents. Mrs. Patton who is introduced in the latter half of the novel brings to light the lifestyle of a contemporary mother in a western family.

Uma seems to be diametrically opposite to the stereotyped heroine and may be described as a romantics nightmare. She is all of forty – three years when the curtain rises on the first episode. Her grey hair is 'frazzled' her myopic eyes glare the only prominent feature other than her bottle thick lenses is her pimply skin which bursts out in their full glory whenever there is an important occasion. Uma, the older daughter, is a dismal failure in whatever she puts her hands to. Though she loves school, she fails in all her exams. She is quite unable to master the art of housekeeping, and keeps dropping and breaking things. She is plain, short -sighted, clumsy and a terrible embarrassment to her family. She has to face terrible humiliation in the sphere of her marriage too. In fact, the first suitor in her life prefers her young sister Aruna. The second one goes through with an engagement, but breaks it off and refuses to return the dowry. At the third attempt, Uma is married, only to find out later, that he is already married. So she returns home in permanent disgrace, with another dowry lost, and hereafter her existence is confined to the verandah, bedroom and kitchen of her parents' home, to be tethered at home so as to be at their back and call. Yet in spite of all this dullness in her life, Uma displays an astuteness and understanding that none of the other characters is capable of. As the children grow up and grow apart, she senses ;

“The tightly knit fabric of family that had seemed so stifling and confining now revealed holes and gaps that were frightening - perhaps the fabric would not hold, perhaps it would not protect after all.” (86)

She wears a pigtail and is rather unsteady on her feet, or gives the impression of being so. Her clumsiness in household matters can only be surpassed her ineptness at every attempt to do well in school.

"There was not a thing that Uma put her hand to that did not turn to failure" (21)

It is only towards the end of the second part of the novel that Mama gets a glimpse of the value of Uma's companionship when Aamika's ashes are submerged in the holy river, Mama holds

Uma's hand 'tightly'. Here she transcends the superficiality of this ephemeral world, when death and tragedy strike. At a much deeper level, the realization strikes here that she has to depend on to connect with, in a world where everything is transient and shallow. Her tears are not only for the gruesome death of Anamika but also for the happiness of having Uma by her side to comfort her.

Sex is a biological term whereas gender is a psychological and cultural term. Gender denotes socially constructed roles, behaviour, activities and attributes that a particular society considers appropriate for men and women. Gender differences are the foundation of the structural inequality between a man and a woman. In all traditions and cultures across the globe, women have always been considered inferior and incapable of any serious action and thought. India, being a male-dominated patriarchal society has deprived women of their basic rights as human beings. She is not even considered worthy of being treated as a human being equal to man rather she was and is still considered as the 'other' of man. Anita Desai is one novelist who surfaces layer by layer emotions of Indian women in her novels. In fact, she reveals the harsh realities of life, mental turmoil of her female characters who suffer from negligence, fear, guilt, betrayal and alienation. Through her characters, Anita Desai has tried to convey the significance of things by revealing the mysteries of the mind. She asserts.

"My writing is an effort to discover, underling and convey the significance of things. I must seize upon that incomplete and seemingly meaningless mass of reality around me and try and discover its significance by plunging below the surface and plumbing the depths then illuminating these depths till they become more lucid, brilliant and explicable reflection of the visible world." ³

She is primarily interested in the portrayal of female protagonists. Almost all her novels portray female protagonists. We also find similarity between the life of Anita Desai and her characters. Anita Desai's characters in fact reveal her vision of life; they reveal her perceptions. They all love solitude and privacy like their creator.

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MAN VS. NATURE CONFLICT IN JACK LONDON'S *TO BUILD A FIRE*

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Abstract : *To Build a Fire* (1908) is considered an epic example of Naturalism, a literary movement in American literature from the 1870s to 1940s that developed out of realism by Emile Zola in French literature and subsequently brought into American literature by Frank Norris. The story follows the principles of Naturalism which uses extreme realism to infer that social conditions, heredity, and environment act as a profound force in shaping human character. Naturalism, as a theory, uses scientific methods such as impartiality and detachment to examine human behaviour, themes, and characters in any work of art. Naturalism was inspired by Darwin's biological theory, Comte's scientific ideas, and Taine's deterministic theory; Naturalism became an eclectic theory, which maintains that social conditions, heredity, and environment have an inescapable force in developing and cultivating human character. This paper attempts to discuss the relationship between man and nature in Jack London's "To Build a Fire" from a naturalist perspective, analyzing naturalism and its impact on the relationship of man and nature portrayed in the story. The need to understand and analyze man's struggle for survival, nature's indifference to the man on his journey to Henderson Camp is necessary for determining and evaluating the conflict between man and nature and the impact of Naturalism on this relationship in "To Build a Fire."

Key Words: Naturalism, Heredity, Environment, Social Conditions

Introduction to Naturalism:

Naturalism, as a theory, is a revised version of realism, for it deals with subject matters in a deep and profound way than realism. Naturalism maintains that man's existence in the universe is shaped and governed by inevitable forces such as heredity, social conditions, and the environment. Emile Zola, the French novelist, is hailed as a pioneer of Naturalism, who was impacted by scientific doctrines of positivism and determinism formulated by Hippolyte Taine, the theory of evolution by Charles Darwin, and Auguste Comte's scientific ideas, and he used it in his first naturalist novel "Therese Raquin" (1867). Theory of Naturalism was brought into the American literature by Frank Norris, and later on, American writers such as Stephen Crane, Jack

London, and Theodore Dreiser applied naturalism in their works. Dictionary.com described Naturalism as:

[A] deterministic theory of writing in which it is held that a writer should adopt an objective view toward the material written about, be free of preconceived ideas as to form and content, and represent with clinical accuracy and frankness the details of life ("Naturalism | Definition of Naturalism at Dictionary.com").

According to finedictionary.com, Naturalism in a general sense is a theory of literature and art and it is:

[T]he theory that art or literature should conform to nature; realism; also, the quality, rendering, or expression of art or literature executed according to this theory ("Naturalism - Definition, Etymology and Usage, Examples and Related Words").

Naturalist writers attempted to maintain complete impartiality and frankness, using characters from downtrodden sections of the society who were victimized by their social conditions, environment, and heredity. They held that in naturalism, human beings are controlled by forces such as social conditions, nature, environment, and heredity. This paper expounds on the theme of naturalism in "To Build a Fire" and tries to discover and analyze the forces such as social conditions, nature, and environment, which are present in this short story.

Jack London:

Jack London was an American novelist, short story writer, and outspoken socialist of 19th century American Literature. As a child, he faced insuperable hardships and odds because of his poor family background, and by burning the midnight oil, he earned his education. He was an avid reader; his penchant for reading grew along with his age. Due to his propensity for literature, at his young age, he read almost all great literature, and by his sheer dint of hard work, he made his mark as a seminal writer in the American literature. When Klondike Gold Rush started in 1897, Jack London travelled to the snowy northern part of Canada searching for Gold. Although he did not get gold, his visit to this part of Canada proved very resourceful to write much of his works based on his experiences in this region. His novel "The Call of the Wild" is a supreme work of art. His writings are characterized by an intense struggle for survival, animal activism, socialistic overtones, the survival of the fittest notions, and variety and distinctiveness in style.

Summary of the story--To Build a Fire:

The story, published in 1908, is set in the northern parts of Canada during the winter season and deals with a journey of an unnamed man and his dog into the hostile Yukon wilderness to meet "the boys" at the Henderson Camp. The man is inexperienced and new to this area; he was warned about the perils of the cold by the old man, but he travelled, along with his dog, without

paying heed to the warning. He wishes to locate a route to send logs down the Yukon River during the spring season. As the story began, the man is shown in a rush to meet his friends at Henderson Camp. He decided to walk on a faint and less travelled path. While travelling, at one point, the dog fell through thin-layered ice, and the man started feeling anxious about the risks of the cold and frostbite. The man felt too cold; his skin started freezing; he stopped to make a fire and have lunch. Quickly after his lunch, he continued to travel for Henderson camp and simultaneously, checking a creek to find out any open water source to send logs in the spring season from the islands. Accidently, the man fell through the ice and started freezing from the brutal cold; his clothes got wet; he needed to build a fire to dry his clothes, warm his body, else he would die. Because of heat released by the fire, the snow from the tree got softened, and all of a sudden, a huge portion of snow fell right onto the fire, extinguishing the fire instantaneously. The man, however, left no stone unturned to make to build another fire but to no avail. His hands and his body froze at a faster pace; he became helpless to build another fire. He attempted to build a flame; he could not manage to convert it into a fire. As a last resort, the man thought of killing the dog and using the dog's skin to warm himself; he failed to kill him. The story ends on a painful note—the death of the man; the dog watched the man dying helplessly.

Man vs. Nature Conflict in To Build a Fire:

The story's setting, plot, and themes, the unpleasant weather condition in which the unnamed protagonist goes out on a trip against the advice of the old man, all these aspects bring forth naturalism in the story. The description of the Yukon wilderness, the story's setting in harsh weather conditions, the inability to understand the power of nature by its protagonist, his wise dog, who hesitatingly accompanying the man, but seemed to be aware of the dangers of travelling in an unpleasant environment, all are indicative of theory of Naturalism present in the "To Build a Fire.

In "To Build a Fire," London demonstrates the conflict of a man vs. nature, and the story revolves around it. The man sets his journey into the Yukon wilderness to meet his friends at an old mining camp located in the Henderson creek; he does not pay heed to the cold and unpleasant nature; a sense of overconfidence in his abilities leads him to neglect Old Man's advice not to travel alone. The nature described in the story develops this theme:

[T]here was no sun or promise of sun, although there was not a cloud in the sky. It was a clear day. However, there seemed to be an indescribable darkness over the face of things...But all this—the distant trail, no sun in the sky, the great cold, and the strangeness of it all—had no effect on the man. It was not because he was long familiar with it. He was a newcomer in the land, and this was his first winter (London 1).

Without sunlight, cloudy sky, absolute darkness, chilling cold, and completely strange weather conditions, the man, defying such unfavourable circumstances, travels through the Yukon trail to

meet the boys. He begins his journey along with his dog at 10 o'clock, carrying necessary things, being practical, but lacking imagination and undermining the unrelenting power of nature. When he spits, the liquid freezes into the air before it falls; he failed to notice severe consequences of deadly cold and indifferent nature. The dog, on the other hand, is instinctual, known to power of nature, dislikes traveling in freezing cold weather, but walks alongside man helplessly on their way to Henderson Creek. The conflict starts building up when the man's face started freezing, unable to cover his face; he neglects the palpable warning signs lying ahead in this journey.

Upon reaching Henderson Creek, he starts walking along the trail; fully frozen creek, streams of water running under the thin ice-layers, man uses practicality and resourcefulness, avoids the traps, and continues walking. His fast freezing face, the dog's falling into the water and his attempt to come out of the water, his biting away the ice from his legs, give him adequate signals of the dangers he was about to face, but he overlooks those signals, and by his lack of knowledge or his arrogance takes on powerful forces of nature. When the man stops for lunch, quickly his fingers and toes start freezing, which astounds the man for not anticipating nature's force, somehow he makes fire and eats his lunch. He realizes his error in hindsight when his fingers start freezing, preventing him from eating his lunch; he finally admits that he was wrong for not respecting the old man's warnings: one should never travel alone in cold weather.

The old man's recognition of nature's power; his cognizance of ever-changing weather conditions in the winter season stand in contrast to the man's casual approach; his underestimation of nature; his gross negligence of nature's enormous power to unleash dangers on human life, eventually drives him to face extremities of the cold and his fateful death.

The indomitable force of nature comes into full play when the man falls down into the shallow spring of water, soaking his clothes; he denounces himself for not being careful; he should make fire and save his body, which was freezing at a higher pace. Nature finally seems to dominate him, unleashing its force; man has to start a fire and save his frostbitten fingers and toes, else he would die for sure. The struggle between man and nature grew intense; he has to make a fire to save his body from frostbite; with his limited knowledge and understanding, he managed to make the fire but unexpectedly, a huge portion of snow fell exactly onto the fire, intensifying his struggle for survival.

Realizing the immense power of nature, the man seemingly hapless, and helpless in his struggle against the unrelenting force of nature, tries to make fire again but to no avail. He, for a moment, thinks of killing the dog and using his skin to save his freezing hands but could kill the dog, as his hands are frostbitten and are rendered inefficient. The man, in his ignorance and misapprehension of the power of nature, goes against nature, its mammoth power to devour all living things and establish its supremacy in the end. Finally, the man finding himself utterly helpless because of his overconfidence for not heeding to old-timer's caution and his lack of

awareness: "You were right, old hoss; you were right,"...Then the man drowsed off into what seemed to him the most comfortable and satisfying sleep he had ever known (London 13)."

Conclusion:

The story presents the epic conflict between man and nature through landscape description, interactions of characters', and several other elements at play in *To Build a Fire*. The story highlights and authenticates the fact: human beings are small, insignificant, and inconsequential when compared with the vast, cold, and indifferent powers of nature. The story reiterates the fact: human intelligence and power stand ineffectual when confronted by nature and its mountainous power; it is almost impossible to surmount natural forces with limited human knowledge and intelligence. Nature, per se, is invincible and man has a limited role to play; therefore, it is incumbent upon mankind to respect nature; otherwise, it unleashes its full force bringing the downfall of man.

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HUMAN RESOURCE PRACTICES IN ORGANIZED AND UNORGANIZED RETAIL INDUSTRY IN INDIA

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Abstract

The growth of an organization largely depends on its Human Resource practices. Human Resource practices (HRP) plays a very important role in achieving the organizational objectives and growth. The retail sector has maximum contribution to the Indian economy. Retailing sector has been observing tremendous changes with the entry of organized retail companies. The organized retailing in India is undergoing a metamorphosis and is expected to scale up to meet international standards. In this world of cut throat competition the need for effective HRM practices has been increasing rapidly. In order to face this tough competition of global economy, the organized retailers in India have started to realize the need for efficient manpower and hence, strengthening their business with the help of HRM activities. The HRM practices, therefore, have become their prime concern. The present paper is an attempt to analyze the HRM practices implemented in the organized retail sector in India. The study also throws light on the Human Resource (HR) challenges faced by the sector and suggested measures to improve the work culture in Indian scenario.

Keyword: Human Resource Management, Retail Sector, Organized Retailing, HRM Practices and HR Challenges.

1. Prologue

Human Resource Management (HRM) is the organizational function that deals with issues relating to people such as hiring, compensation, performance management, safety, benefits, employees motivation, communication, administration and training. HRM is a strategic and comprehensive approach of managing people at workplace (Heathfield, n.d.). Its role in the company's success is growing rapidly with the growth in many sectors in the present globalized era. The HRM practices are crucial in designing the structure for manpower staffing, performance appraisal, compensation and training and development. Innovative HRM practices can play a crucial role in changing the attitude of the employees. The HRM practices in the service sector especially in the area of retailing have found significant importance in the present scenario. The retailing is one of the service sectors where the need of qualitative human resource is highly expected [1]. So, the present paper focuses on the HRM practices in the organized retail industry in India and highlighted the current HR challenges faced by the industry.

Today, every organization is aiming at achieving productivity by enhancing return on investments and achieving the economies of scale. In this context, it makes sense to focus only on the organization's core competencies and outsource non-critical business activities. Therefore, routine administrative work, although important, can be outsourced to third party vendors. We shall also look at outsourcing outfits like India Life Hewitt, Ma Foi and study their roles in the entire HR Outsourcing scenario. With more and more companies looking to rationalize employees on their payroll, Human Resource outsourcing is slowly becoming the new buzz in India. Companies to whom organizations outsource their Human Resources function possess the knowledge and resources to expertly.

Part I gives an overview of the India retail industry. The Human Resource Management in the organized retail has shown in part II. Part III shows the HR challenges faced by the Indian organized retail industry. The conclusion and suggestions are given in part IV. Objectives of the study

- To study the current status of Indian retail industry.
- To analyze the Human Resource Management practices implemented in the organized retail industry in India.
- To study the HR challenges faced by the organized retailers while implementing such practices.
- And finally to come out with the conclusion perform part or all of a clients' human resources function, allowing the client to streamline their internal processes and concentrate on generating profit in their core business.

2. Indian Retail Industry:

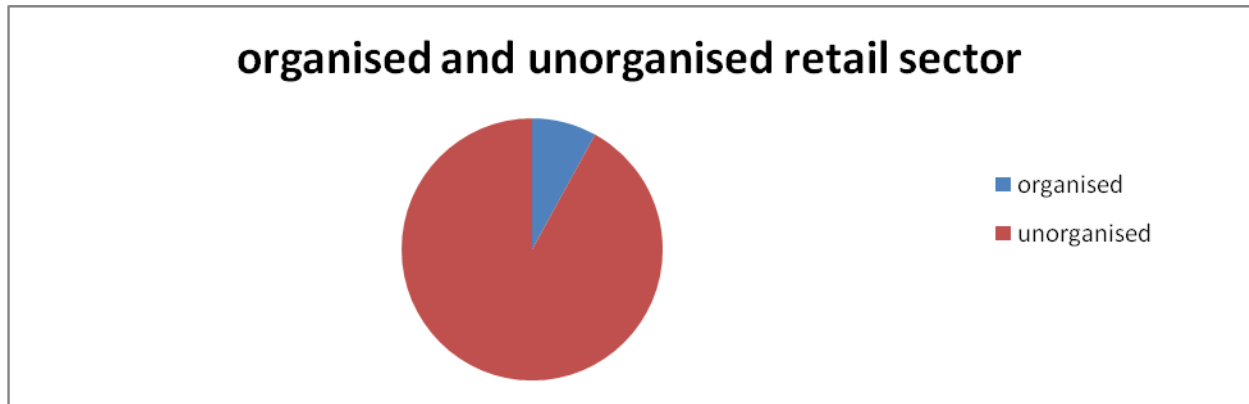
Retailing is one of the pillars of economy. It consists of all activities that result in the offering for sale of merchandise to consumers for their own use and is the final step in bringing goods to the end-users [2]. According to US consulting group AT Kearney's report published in June, 2010, India is the third most attractive retail market for global retailers among the thirty largest emerging markets. The Indian retail industry has expended by 10.6 percent between 2010 and 2012 and is expected to increase to US\$ 750-850 billion by 2015. The greater availability of personal credit and a growing vehicle population providing improved mobility contributed towards annual retail sales growth of 12.2 percent [3]. Though the Indian retail sector is dominated by unorganized sector with 90 percent share, it is providing immense opportunities for large scale retailers to set up their operations. The organized retailing sector is steadily increasing with the entry and operations of departmental stores, hypermarkets, supermarkets and specialty stores which are replacing traditional formats dramatically altering the retailing landscape in India [4].

2.1 Organized and Unorganized Retailing

The Indian retail industry is generally divided into organized and unorganized retailing. The Fig. 1 shows that India constitutes only 8 percent of organized retail and remaining 92 percent is left

unorganized and within the organized sector, apparel is the largest segment while food and grocery and mobile and telecom are the other major contributors to this segment

Fig.1



3. Human Resource practice in organized retail

- Recruitment: Depending on the size of the number of vacancies or if it's a new store then campus recruitment is done or recruitment is done through recruiters and consultants. For shop floor sales requirement advertisement is put up in the local news papers.
- Selection: Selections are based on group discussions & interviews. Some retailers take an entrance test followed by group discussion and personal interview.
- Performance Appraisal: It is one of the most controversial systems within human resource. No one in any organization is ever happy with the system because it explores the bitter truth of an employee. It is inherently conflict based because it is subjective and differs from person to person.
- Training and development: Retail industry has finally taken shape in India, and is experiencing a rapid growth. Since organized retail is growing tremendously procuring trained human resource for retail is a big challenge. The talent base is limited and with the entry of big retailers in the market there is a huge demand of trained and skilled professionals in this sector. This has led Almas Sultana many retailers to introduce Learning and Development department within the organization.
- Compensation: Compensation is payment for services rendered to an organization by an employee. Compensation may direct or indirect & compensation is a motivator for employees at all levels.
- Rewards, Incentives and Recognition: Every retailer is looking at various ways to motivate their employees and reduce attrition rate. Introduction of rewards, incentives and recognition of employee is increasingly becoming popular within the industry. Retailers like PRIL have

launched PERK(Performance Enhancement Reward Kit) and star performer of the month in their stores. They are used to reward performance at the individual, team and organizational level.

- Employee Discipline: It is a management tool to correct employee behavior [6].

4. HR shortcomings in Organized Retail

- Lack of skilled manpower: The organized retailing is a massive man power oriented industry that recruits a large pool of employees. However, there is a huge scarcity of skilled retail professionals. This can be attributed to the fact that retail has never been considered as a prominent profession in India as there were very few retail professional courses still few years back.

- Stress in Working Culture: The working pattern of retail industry requires employee to put in long hours of work which generally cause fatigue and result in lower motivation among employees. Besides this, in part-time and casual jobs there is less job security, flexible shifts, unlimited working hours, lower salary and benefits & poor working conditions resulting into stress and working problems.

- Lack of Formal Education in Retail Management: There is requirement of qualified and talented manpower to look after day to day operations and cater to the wide spectrum of customer desires. As there is lack of formal vocational institutes where students can be trained, most of retailers in India depend on in-house training or fulfilling their training needs with small institutes.

- Workforce Attrition: There seems to be high level of attrition in the retail sector which is almost 40% according to a recent study.

- Threat of Poaching: Employee poaching is also very high both in organized as well as unorganized retail industry. Skilled manpower is scarce in this industry and as such attracting the employees of competitors by offering them better salaries is a rather easy option [7].

5. Epilogue

The Human Resource Management practices are vital for the growth and development of business. These practices have significantly evolved in the retailing sector also. The retailers especially organized retailers are nowadays placing a greater emphasis on the HRM practices which includes recruitment, selection, performance appraisal, training and development, compensation, career planning, etc. Apart from this the sector is facing some problems relating to its human resource like lack of skill, lack of formal education in retailing, workforce attrition, threat of poaching and complicated human resource environment. It means that the HRM practices in the organized retail industry needs greater attention in the near future to make it more competitive.

6. Suggestions

- Indian retailers need creative HR practices to manage a huge workforce in a competitive environment enhance the competency and retention of their employees.
- There are too many companies chasing too little talent. The retailers should maintain their goodwill in the overall employment market by communicating its attributes in a way that distinguishes the company from the competitors.
- Find the right talent that is willing to commit over the long-term.
- Attractive compensation package should be provided to the employees which includes both direct (salaries, commission and bonuses) as well as indirect payments (paid vacations, health and life insurance and retirement plans).
- The problem of attrition is very common nowadays. Retaining is more challenging than hiring. Hence, retailers must examine different strategies which they can use to reduce turnover and boost the morale of their employees.

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UNDERSTANDING OF THE WESTERN AND INDIAN SECULARISM: A HISTORICAL PERSPECTIVE

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Abstract

In the contemporary world, for organizing any of the diverse religious and cultural human life of a society, it can not be denied that the secularism and secular state has become the need of the hour and essential foundation for a democratic state. But despite a very long discourse and debate over centuries on it we have not universally accepted yet any precise concept of secularism. This can be seen from the fact that the nature of secularism varies from state to state, even almost each country in the West is a secular state yet each has its own distinctive characteristics. Consequently, different states have developed and adopted different strategies and diverse forms of secularism which differ from one another in principle and in practice in their context.

Therefore, it can be said that secularism and their underlying principles should not lose sight of the fact that concrete experiences of secularism are always colored with its history, civilization, culture, context, by the web of facts and meaning specific to each society. Examining the existence, nature and practices of secularism in India through prism of western perspective without taking into consideration of its context and specificity. Therefore, would not be an appropriate perspective to understand secularism. Hence, the main focus of this paper would be to discuss discourses and debates on secularism and to find out why and how Indian secularism is distinct from the West. It will also explore that how the Indian state works on secular principles at three different levels at constitutional, laws and in practices.

Key Words: Secularism, History, Western and Indian Variant, Cultural and Religious Pluralism.

Religion has been intimately tied up with government and state in the human history of the West. The idea of separation of the church and state came into being during the medieval time and now it has become a modern discourse in the western society. In the Greece and Roman Empire, the priest did used to be an official whose aim has been to win favor of the gods and give guarantee for the survival of empire and city-state, but when Christ came, the relationship of this kind changed when Christ in his own word said that “My kingdom is not of this world”.

The word first time was used by Augustine, who identified *saeculam* (Latin word for world, a century, or age) and secular with the terrestrial city. But today the meaning of the word *Saeculum* is seen as an absence of religious feeling, a worldly rather than an otherworldly approach to life. Consequently, With the rise of pope's power which led Christianity into a form of organized institution in the middle age, which proved victory of the sacred over secular and faith over reason but ever since then the power of the sacred was declining. In the later medieval period, the element of modern rationalism emerged and then in the nineteenth century, the concept of secularism came to be known as the exclusion or at least reduction of the role of religion in public life, in politics, in education, in all branches of learning. Hence, the separation of state and church has been an issue in western discourse. In the course of development of secular thought upon which Saint Augustine and Aquinas had a debate between Christian and non-Christian culture, but they were non secularist. In this way, it is found that there has also been debate over relationship of reason and faith (which also concern Kant, Rousseau and Hegel) as well as the church and state issue. While on the other side, Dante, Machiavelli, Locke, Rousseau and Marx were against the papal power and the role of religion in the politics. Which certainly shows the evolution of the secular principle in the west?

During the Renaissance period, the gap between a more powerful papal and state were increasing in the city-state, therefore, the war of Thomistic conception from reason to revelation hadchanged to the relation of church and state. A great reformist Luther's broke up with the Catholic Church and his followers, which establishes a Christendom in Europe on one side and on the other side Europe emerged a religiously plural Europe and America which became a sources for the modern diversity and the ideas of secularism. Consequently, repression has always been found as a one of the key manifestation of the secularism. John Locke, who saw the dismay and the sectarianism of the English civil war, therefore, he said that "everyone is Orthodox to himself" and that government should not meddle in religion. Kant, like David Hume, has been source of modern atheism and agnosticism and inspiration of nineteenth and twentieth century European Protestant which shift more on more onus of Christian dogmatism and externalism.

There is no doubt that almost each country in the West emerged as a secular state, but despite being a secular country each has its own distinctive characters and differences. Secularism, of course, was an ingredient of the French Revolution that spread over European counties after 1789. French model of a secular state which always seek to create a public space in which religion is virtually banned in the name of reason and emancipation. The treaty of Westphalia of 1648 that ended the religious war in the Europe and finally broken the long-held assumptions of the official religion of the state was that of its ruler, as was in the England Henry VI Monarch of the England was the head of the Anglican Church. According to *Berman and Beaman*, who argued that secularism originated in a distinctive western historical experience, it is a liberal revolution in the United States, which generated regime of separation of church and state and also argued that there has been a gradual evolution of it that led non establishment of religion in the state. So this form of idea has been imposed on colonized state and society. Thus, this model of church and state was profoundly broken by radical ideas emanating from the American Revolution. And then framer of American constitution decided

that people were sovereign, since a religiously diverse and sovereign people should not have a single religion as the official religion. Consequently, a new understanding of the Church and state emerged that a state had no established religion at all. The first amendment of American constitution made clear that “Congress shall make no law respecting an establishment of religion or prohibiting the free exercise thereof, in this way, the mutual exclusion is adopted as a necessary step to resolve the conflicts between different Christian denominations. Secularism in the Canada (Cubic model) which has not come into being as consequence of the act or legislature process but it has evolved and accepted by the moral consideration of the citizens which later became as part of governance. It is not result of act or legislation but have evolved and accepted by moral consideration and Despite the fact that the secular character of western society in general and the US, France, and Canada in particular developed in the context of a single-religion society to solve the problems of one religion, namely Christianity. So we do not find the same sets of secular principles in these western countries. Charles Taylor argues that secularism and their underlying principles should not lose sight of the fact that concrete experiences of secularism are always colored by history and context, by the web of facts and meaning specific to each society, in that sense, there is no pure model of secularism attempt to reconcile to citizen’s moral equality and their freedom of conscience always vary with the specific context(Taylor, 2011).

Generally, the concept of secularism has been debated and it have various interpretations. The conception of secularism in the western liberal democratic tradition is found different from the secularism of the Marxist communist tradition, which possess the active hostility to religion. Donal Eugene Smith has given very precise conception of the secular state in which he says that a secular state is a state which guaranteed individual and corporate freedom of religion, deals with individual as a citizens irrespective of his religion, is not constitutionally connected to a particular religion nor does it seek either to promote or interfere with religion. In this way he sees a secular state involves three distinct but interrelated sets of relationships concerning the state, religion, and the individual. But secularism that is quietly known is separation of Church and the state.

According to Charles Taylor there is true in claim that secularism has Christian roots and secularism is itself a Christian word that find its original meaning in a Christian context Saeculum. State arm were called secular to distinguish itself from the religious order or ‘regular clergy’. So secularism in the west can be deified as mutual exclusion of state and religion. (Taylor, 32) the oxford University Dictionary defines ‘secularism as a doctrine of moral philosophy which hold the morality should be based on regard to the wellbeing of mankind in the present life, to the exclusion of all consideration of from belief in God or in future state. George Jacob Holyoake(English Secularism 1896) is known as a precursor of the contemporary doctrine of secular humanism, ‘defined secularism in philosophy as the belief that life can be best lived by applying ethics, and universe can be best understood by process of reasoning, without reference to a God or Gods or Other supernatural concept(Srinivasn 21)’. Charles Taylor says that “a secular state respect individual freedom of conscience or moral autonomy that is their right to conduct their life in the light of their own choices of consciences(Taylor 21)”.

Concept of Dhamma/ Dharma and Evolution of Secular thought In India

In case of India, the concept of secularism and its condition are totally different from the West, because there has been neither a church authority nor religious authority as it existed in the West nor it had the concept of organized religion as it was in the west. Here, in Bharat, the situation is largely different it is not a totally individualistic character of society, a man can worship a God in a manner he chooses therefor, has been entitled full liberty of choice. The concept of religion of the Hindu is different from other hence the concept of secularism when social condition, history, the concept of religion and god is historically different, therefore, concept and nature of secularism is distinct. The essence of the Vedic culture has been founded on the principles of *Sarva Dharam Sambhav*. A Hindu has never believed in a single God in the quest of ultimate truth, Hinduism has acknowledged the plurality has never believed in one God or one path as the Rigveda mentioned that विप्रा बहुदा वदन्ति (truth is one, but wise men describe it differently) this has been the philosophy on which Vedic civilization has been founded and background on which the Hindu ethos has evolved. In the Ashoka seventh edict, he says that in 'Ashoka's ideal world people should mix and practices Dhamma: listen to a plurality of voices, control the tongue, and be critical but moderately and with reason'. So for him it was not just living back to back, but face to face in search for that common ground and he wrote the 7th edict (3rd B.C) an ethical guide to pluralism, which still today is valuable.

Religion in Bharat is known to have co-existed and evolved together for many centuries before the arrival of Islam in the 12th century, followed by Mughal and colonial era. Ashoka about 2200 years ago, Harsha about 1400 years ago accepted and patronized different religions. The people in ancient South Asia had freedom of religion, and the state granted citizenship to each individual regardless of whether someone's religion was Hinduism, Buddhism, Jainism or any other (Brockman, 2011) Ellora cave temples built next to each other between 5th and 10th centuries, for example, shows a coexistence of religions and a spirit of acceptance of different faiths.

Dharma, one of the more complicated concepts in the history of Indian ideas. The notion of dharma was deeply contested after the post-vedic to early classical period in ancient India, a period that is basically known for the composition of the epics, the decline of the rauta sacrifice, with the rise of the heterodox religions like Buddhism, Jainism and Jvikism, Charvaka Philosophy and Bhakti and Suffi traditions, It can be chronologically explained as Vedic Brahmanism, Buddhism, Jainism, Puranic Hinduism, Bhakti, Shakta, Islam (Thapar 76). The evolution of religion in India is seen only through textual sources with a predisposition to privileging the Brahmanical sources and socio-legal codes like the Dharmashastras but other religion and sects projected other ideas (Thapar 76).

Panth Nirpeksha is already found embedded in Bhartiya culture, the testimony of the fact is that anybody can follow any sect or path for instance *Vaishnava* had no antagonism to the *Saiva, Brahmana and Shramana* had no antagonistic relation but dialogue, argument and assimilation were features of during that period. This kind of harmony, coexistence and spirit of assimilation rather than suppression and homogenization has been there in ancient India. The word secular as an ideal instituted in the constitution was not clearly defined, the secular world as in the west in the English language can not be translated or understood as in Hindi or India

context because the word religion does not depict the same meaning as in West. Literally Dharma Nirpeksha means neutral to all *Dharma* (religion) although some of the scholar characterizes it as *Sarva Dharam Sambhav* but this is not spelt out in constitutional. Since, the Preamble of the Indian constitution clearly says that India is a *Panth Nirpekshanot* Dharma Nirpeksha which means state must be neutral to all Panth not Dharma because the Dharma has been understood as performance of one's duty while performing its duty, a state can be neutral to Panth or sects. In this way, the idea of secular state has been the outcome of a political expression of the separation of church and state in the west therefore, it is not possible to translate it exactly in Indian cultural context, since the meaning of Dharma, *Panth*, is not identical to European tradition, it has had its own tradition of meaning and significant in its own context. So what does *Dharma/ Dhamma* means, according to the *A L Basan* Derived from the Sanskrit root *dhr* – to bear, support, to maintain – to word dharma has literal meaning of that which is established that is law, duty, or custom. Hard to translate it into English it may be said to refer to all matter of law and custom, preferred values and behaviours and to the ethical standards that govern the public.

Some of the eminent Indian scholars also argued, for example T N Madan says that secularism as incompatible with societies such as India's. According to Nandy, "this ideology is nothing but part and parcel of a hegemonic language, popularized by the Western knowledge. Rajeev Bhargava in his article *Distinctiveness of Indian Secularism* looked at the Indian secularism in its context and cultural context that is why he differ from the ideas of Nandy and Chatterjee, who see it in different ways, as each argues that secularism is linked to a flawed modernization, to a mistaken view of rationality,

The Characteristics of the Indian Secularism

The preamble of the Indian constitution mandates that India is a secular country. According to the Constitution of India, only a secular state can realize its objectives to ensure the followings

- 1- One religious community should not dominates another.
- 2- Some members do not dominates other members of the same religious community
- 3- That the state does not enforce any particular religion nor take away the religious freedom of individual

India state that works in various ways to prevent the various forms of domination and hegemony of one over other. It does not recognize a particular religion as official religion. All the government spaces like law courts, police stations, government schools, and offices are not supposed to display or any one religion because doing this thinks may bring sense of exclusion of other religion or promoting any particular religious belief and ideas that would be considered as gross violation of the government policy of treating all religion equally. But this rules do not apply to private sphere. In this way, it is said that Indian state has adopted its own strategy of distancing itself from the religion and involving itself with religion.

Since some of the scholar think that secularism is western concept which are the product of European history and it has been implanted in India. Although secularization of polity and constitution has taken place despite when people are strongly committed to religion faith.

Whereas other group of scholar argued that secularism is Indian experience, for example Hinduism is itself great secular religion diversity if faith, diversity of ideals, sects, accommodation, tolerance, coexistence an essential essence of Hinduism. According to Ashish Nandy in his book, *Romance of the state* also raises some fundamental questions about the reliability of this concept in India as he traces out the European or Western basis of the concept of secularism. He believes that the Western ideology rests on a peculiar view of society and politics, involving a variety of polarities in human thinking like the modern and the primitive, the secular and the non-secular, the scientific and the unscientific, the normal and the abnormal." According to Nandy, "this ideology is nothing but part and parcel of a hegemonic language, popularized by the Western knowledge (Nandy, 10). In response to Ashish Nandy, Imtiaz Ahmed in her article argued that secularism in India has a break with India's past secular tolerant tradition and this is only a myth. She justify the statement by saying that India's social system was based on principle of inequality that was sanction and conditioned in the religious tradition (Ahmad, 1969). Rajeev Bhargava in his article *Distinctiveness of Indian Secularism* looked at the Indian secularism in its contextual and cultural context that is why he differ from the ideas of Nandy and Chatterjee who see it in different ways, as each argues that secularism is linked to a flawed modernization, to a mistaken view of rationality, but Bhargava recognized the internal threat of Indian secularism in which he said that failure and criticism of Indian secularism is due to not recognizing the distinctive character of Indian secularism. According to Bhargava these critics fail to see that India developed a distinctively Indian and differently modern variant of secularism. Broadly speaking, secularism, anywhere in the world, means a separation of organized religion from organized political power inspired by a specific set of values(Bhargava, 100).

The Policy of Non-Interference

This is a one of tactics adopted by the India state in the case of dealing in the matter of religious affairs. Indian state works to prevent the above domination is by adopting a strategy of non-interference. Thus, state, in order to respect the sentiments of the individual of a particular religion or organization of the religion, it does not interfere in the internal matter of the a religious practices and belief as it is mentioned in the Article 25 of Constitution that freedom of conscience and free profession, practice and propagation of religion. Despite the policy of non-interference, states makes certain exceptions for the particular religious community for example, since the wearing of Pugri (Turban) is central to Shik's religious practice therefore, in order to not interfere with this allows an exception in the law.

The Policy of Interference

India state also works to prevent the domination of the one religion over other and also to prevent the social injustices through the policy of the Intervention. Or when it is viewed purely as a procedural doctrine that mechanically separates religion from the state. The distancing of religion from the state became necessary, both in India and the west, to protect individual citizens from their own oppressive religiously sanctioned social customs. There is Dignity of life that everyone is entitled to life have many implication, one of them is that no one should suffer

what he choice to. In a democratic secular country we have to keep the faith of majority and need of minority.

Conclusion

Thus in conclusion, it can be said that meaning of the secularism is dynamic and it keeps on changing with the change in the consciousness of the individual and the society. What exist its meaning in the in Europe and America could not be possible applied in the other country. Ancient Indian had very tolerant policy to all faith like Ashoka, some scholar argued that western secularism does not fit to India the way it is practiced in the west original design of constitution did not mentioned it but all the core principle which are universally accepted today, are present in constitution. The meaning of the secularism in Indian is highly contested used and misused for the sake of the self-interest and political purpose. This may be one of the reason that its meaning has not been defined in the constitution of India.

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वामनदादा कर्डक यांच्या ' लोकशाही ' संकल्पनेचे विवेचन

- डॉ. निशीकांत मुकुंदराव आलटे

प्रस्तावना :

व्यक्ती-व्यक्तीचे कुटुंब बनत असते. कुटुंबातून समूह बनतो अनेक समूह मिळून समाज बनतो आणि अनेक समूह मिळून राष्ट्र बनते. राष्ट्रस नियंत्रण करणारी राजकीय व्यवस्था आवश्यक असते. समाजभावनेतूनच राजकीय सत्तेचे स्वरूप उदयाला येत असते. प्राचीन काळापासून विविध राष्ट्रात विविध प्रकारच्या राजकीय सत्ता उदयाला आलेल्या आहेत.

लोकशाही संकल्पना :

आदिम व प्राचीन काळात कुटुंब प्रमुख व्यक्तीच निर्णय घेत असत यातून पितृसत्ताक आणि मातृसत्ताक कुटुंबपध्दीत अस्तित्वात आली. समूहाचे नेतृत्व करण्यासाठी कबीला प्रमुख उदयास आले. पुढे कबीला पध्दतीतूनच प्रमुख वंशपरंपरेने मिळू लागले. याचेच विकसित रूप राजेशाही स्वरूपात पुढे आले. राजेशाही पध्दत व्यक्तीकेंद्रीत असल्याने यातूनच व्यक्तीकेंद्रीत हुकूमशाहीचा उदय झाला. हुकूमशाही वंशपरंपरेतून स्थापित झालेली नसून व्यक्तीच्या हुकूम प्रवृत्ती, प्रबळ इच्छाशक्ती आणि सामर्थ्याच्या जोरावर स्थापित झालेली असते. हुकूमशाहाच्या अधिपत्याखाली असलेल्या समाज व भूभागावर व्यक्तीची एकाधिकारशाही चालत असते. समाजाला सर्वांगीण स्वातंत्र्य नाकारलेले असते. सामुहिक निर्णयाला संधी नसते. विचार स्वातंत्र्यास बंदी असते. हुकूमशाहाच्या समर्थनार्थ व्यक्तींनी वागावे असा दंडक असतो. हुकूमशाहाची अधिकारशाही एकांगी स्वरूपाची असल्याने व्यक्तीविकास व समाज उत्थानासाठी हुकूमशाही व्यवस्था अडसर ठरते. हुकूमशाहीचे सकारात्मक रूप इतिहासात कधी दिसले नाही.

समाज आणि समूह, भाषा, संस्कृती आणि भूगोल यांच्या विविध वैशिष्ट्यातून विविध समूहात विभागला गेला आहे. अनेकांचे हितसंबंध वेगवेगळ्या स्वरूपाचे आहेत. राजेशाही आणि हुकूमशाही व्यक्ती व समाजाच्या हिताला बाधा आल्यास विशिष्ट समूह सत्तेसाठी संघर्षात उतरतात त्यातून झुंडशाही अस्तित्वात येते. झुंडशाहीत समाजजीवन अस्थिर झालेले असते. ही अवस्था अल्पकाळ असते. 'झुंड' विशिष्ट व्यवस्था आणि व्यक्ती विरुद्ध निर्माण झालेली असते. या झुंडीला नियोजित नेतृत्व नसते. राजकीय इतिहासात ही अवस्था अनेक वेळा निर्माण झालेली आहे. तिच्यातून नवीन स्थिर राजकीय व्यवस्था जन्माला आलेली आहे. झुंडशाहीचे अस्तित्व चिरंतन नाही. आधुनिक काळ जन्माला घालण्यापूर्वी अनेक मानवांच्या विवेक प्रतिभाची पार्श्वभूमी आधुनिकतेसाठी प्रत्यक्ष-अप्रत्यक्ष खर्ची गेली आहे. मानवी विकासाचा क्रांतीकारी टप्पा समाजजीवनाला अनेक आदर्श काळ म्हणून आधुनिकतेकडे पाहिले जाते. आधुनिकतेने सामाजिक, राजकीय, सांस्कृतिक, आर्थिक आणि शिक्षण क्षेत्रात आमूलाग्र बदल केले. मनुष्य सर्वांगीण स्वतंत्र झाला, त्याच्या प्रतिभेला आणि महंतेला अनन्य महत्त्व आले. सामान्याला असामान्य होण्याचे मार्ग खुले झाले. व्यक्तीच्या सर्वांगीण विकासासाठी, स्वातंत्र्यासाठी व्यक्ती-व्यक्तीने बनलेल्या समाज उत्थानासाठी, लोकशाही राजकीय व्यवस्था उदयास आली. ऑरिस्टॉटल व प्लेटो या ग्रीम तत्ववेत्त्यांच्या मते, 'मानसाचे अंतिम ध्येय व कार्य म्हणजे स्वतः गुणांचा व शक्तीचा उत्तुच्च विकास करणे आणि त्यांच्या सूप्त क्षमतेचा उपयोग व विकास यालाच सत्ता म्हणतात.'^१ जगातील अनेक राष्ट्रांने व्यक्ती आणि समाजविकास, स्वातंत्र्याची राजकीय प्रणाली स्वीकारली. व्यक्ती, विवेक, प्रतिभा, प्रज्ञा आणि मनपरिवर्तनावर विश्वास बाळगून व्यक्ती च्या सर्वांगीण उत्थानाचे लोककल्याणकारी माध्यम म्हणून लोकशाही राजकीय प्रणाली स्वीकार केली. 'लोकशाही म्हणजे चर्चेवर आधारित शासनसंस्था होय आणि लोकांचे सरकार, लोकांनी नियुक्त केलेले सरकार आणि लोकांकरीता राबणारे सरकार म्हणजे लोकशाही होय.'^२

डॉ. बाबासाहेब आंबेडकर यांच्या मते, 'ज्या सरकारी पध्दतीमध्ये लोकांच्या आर्थिक आणि सामाजिक जीवात क्रांतीकारक स्थित्यांतरे रक्तपाताशिवाय घडवून आणण्यात येतात ती लोकशाही.'^३ लोकशाही आधुनिकतेची आणि पाश्चिमात्याची जगाला देण मानली जाते. पण मूलतः लोकशाही प्रणाली प्राचीन बौद्ध शासन प्रणालीची देण आहे. लोकशाही गणराज्य बौद्ध धर्मीय शासन प्रणाली यशस्वीपणे कार्यरत होती. यासंबंधी साधार आणि सखोल संशोधनात्मक मांडणी डॉ. बाबासाहेब आंबेडकरांनी केली आहे.

प्राचीन सामाजिक इतिहास जेवढा सकारात्मक आहे तितकाच एका अंगाने नकारात्मक आणि अमानुष आहे. वर्णजाती भेदाने देव-धर्माची अंधश्रद्धा लादून बहुसंख्य हिंदू धर्मीय समाजघटकाला नैसर्गिक मानवी जीवनाला कुंठित, विद्रूप आणि विकृत केले होते. मनुष्याला शुद्रत्व व अस्पृश्यत्व दिले होते. संबंध स्त्री वर्गाला दास्यत्व देऊन, विधवेला अतिरिक्त ठरवून जिवंत जाळणारे सतीप्रथा धर्मपालन म्हणून लादण्यात आली होती. हिंदू समाजव्यवस्थेतील ९० टक्के पेक्षा अधिक समाज मानवी विकास, उत्थान, स्वातंत्र्य आणि सुखशांती पासून हजारो वर्षे वंचित ठेवला होता. प्राचीन आणि मध्ययुगीन वर्णजातीव्यवस्थेने स्वधर्मियांनाच दिलेली अमानुष वागणूक धर्मपाखंडांनी धर्माचा लावलेला स्वार्थी अन्वयार्थ या सर्व स्वतंत्र करण्याचा प्रयत्न काही संत महात्म्यांनी केला. काळाचे बंधन आणि देव - धर्माचा प्रभाव, समाजातील अंधश्रद्धा असले तरी तत्कालीन समाजास समता व लोकशाही देण्यास असमर्थ ठरलेल्या संतांनी, अध्यात्मिक क्षेत्रात लोकशाही देण्याचा प्रयत्न केला अशी विचारधारा मांडणारा मतप्रवाह आहे. ब्रिटिशांच्या उदारमतवादी लोकशाही पुरक भूमिकेमुळे भारतीय समाजात जागृकता आणि सर्वांगीण स्वातंत्र्यासाठी संघर्ष चालू झाला. राजकीय स्वातंत्र्यासोबत व्यक्ती व समाजाला वर्ण व जात देवधर्म जोखडातून मुक्तता मागू लागला. व्यक्ती व समाजाच्या सर्वांगीण विकासाच्या वाटा शोधू लागला व निर्माण करू लागला. हजारो वर्षांपासून असलेल्या सामाजिक विषमतेचे, अमानुषतेचे उच्चाटन करण्यासाठी भारतीय समाज सक्रीय झाला. आत्मभान, आत्मपरिक्षणातून समाजाला समानतेच्या आणि विकासाच्या वाटा देणारी व्यवस्था म्हणून लोकशाहीकडे पाहू लागला. भारतीय स्वातंत्र्यानंतर तत्कालीन सामाजिक आणि राजकीय लढयातून भूमीपुत्रांनी संसदीय लोकशाहीच्या अंगिकार करून लोककल्याणकारी, धर्मनिरपेक्ष समाजवादी सार्वभौम समतामूलक राज्य निर्माण करण्याचे ध्येय आणि उद्दिष्ट्ये लोकशाही राज्यप्रणालीचे मानले. 'लोकशाही म्हणजे प्रजासत्ताक किंवा सांसदिय कारभार नव्हे लोकशाहीमुळे सरकारी पध्दतीत किंवा दुस-या कोणत्याही पध्दतीत नसतात. लोकशाही म्हणजे सहजीवनाने राहण्याची एक पध्दती. लोकशाहीची पाळेमुळे सामाजिक बंधनात शोधावयाची असतात. ज्यांना जातीव्यवस्था मोडावयाची आहे, त्यांना शिक्षण दिले तर भारतात लोकशाहीचे भवितव्य उजळेल व लोकशाही सुरक्षित राहील.'^४

डॉ. बाबासाहेब आंबेडकर हजारो वर्षे मानवी जीवनापासून वंचित ठेवलेल्या अस्पृश्यता लादलेल्या, अज्ञानी करून सर्वहारा केलेल्या वर्णव्यवस्थेतील अस्पृश्यांच्या वेदन विद्रोहाचे प्रतिक होते. एकलव्य व शंबुक यांच्या वेदना विद्रोहाचे आधुनिक रूप होते. व्यक्तीवर, मानवावर असीम, निष्ठा आणि श्रद्धा असणारे हे व्यक्तीत्व आधुनिक काळात ब्रिटिश आणि महात्मा फुले यांच्या क्रांती पार्श्वभूमीवर उदयास आले प्रगाड पंडीत होते. आणि संबंध भारतीय समजाजीवनाला शोषणमुक्त, दुःखमुक्त करण्यासाठी व्यक्ती व समाजाच्या उत्थानाला पुरक आणि मानवी विघातक प्रवृत्तींना पायबंध घालणारी, अमानुष प्रवृत्तीला मानवतेकडे नेणारे लोकशाही राज्यव्यवस्था देणारे क्रांतीतत्व होते. ज्याद्वारे वर्णजातीमुळे मानवी नैसर्गिक जीवनापासून वंचित असलेल्या वर्गासह शोषकांचेही कल्याण साधनेवर लोकशाही मूल्य आहे. लोकशाहीत अहिंसात्मक वैचारिक संवादातून, प्रबोधन व मतपरिवर्तनातून समाजविकास साधणारी व्यवस्था आहे. लोकांच्याच माध्यमातून लोकांच्याच बहुमतावर लोकाकडून चालणारी राजकीय प्रणाली आहे. लोकशाहीचा अंगिकार-स्वीकार करून भारतीय समाजाचा विकास करण्याची संधी लोकशाहीने उपलब्ध करून दिली आहे.

लोकशाही मूल्य, महती, शक्ती आणि स्वरूप भारतीय समाजाला समजावून सांगणे लोकशाहीच्या विकासासाठी प्रवृत्त करणे लोकशाहीच्या माध्यमातून न्याय मिळवणे. व्यक्ती समाजाचे मतपरिवर्तन करून सामाजिक न्याय मिळविणे, वंचितता दूर करणे, विकासासाठी सत्तेत भागीदारी मिळविणे. यासंबंधीचे आत्मभान देणा-या अनेक प्रज्ञा, प्रतिभा पुढे आल्या. आंबेडकरी विचारासाठी, वंचित समाजाच्या उत्थानासाठी संबंध भारतीय समाजाला मानवतेच्या सूत्रात बांधण्यासाठी, समतामूलक बनविण्यासाठी वामनदादा कर्डक यांनी प्रबोधन काव्य व आपले जीवन समर्पण केले. लोकशाही प्रणालीवर वामनदादाची अटळ श्रद्धा असून डॉ. बाबासाहेब आंबेडकरांचे सार्थ अनुयायी आहेत. अहिंसा, शांती, सम्यक मार्ग, मतपरिवर्तन आणि मानसाच्या चांगुलपणावर वामनदादाचा अटळ विश्वास आहे. शोषक आणि शोषित समाजाला आत्मभान आणि आत्मपरिक्षा करायला लावून लोकशाहीच्या माध्यमातून सामाजिक न्याय, समाजउत्थान आणि लोकशाहीचे अंतर्भूत असलेली समता, स्वातंत्र्य आणि बंधूता या मानवी मूल्यांची महती, अनिवार्यता सांगणारी कविता वामनदादा कर्डक साध्या शब्कळेत परिणामी स्वरूपात देतात.

१) 'कुणाचे कपट कुणी,
रोज घेऊन पळे
गाडा हाच इथे
आडवा आज तुम्ही
असा इतिहास
कुणी कधी न कुणी
चाकर आज नको
लोकशाहीच्या गळी,
गळी शोभेल असा'^५

२) 'कायदा केला त्यानं,
दिल्ली दरबारी बसून
लोकशाहीचा असा,
नवनिर्माता असून'^६

३) 'गेली सारीच लाचारी
आज दिल्लीच्या दरबारी
मला नेऊन बसविले
सात कोटीच्या बापानी'^७

आभार :विद्यापीठ अनुदान आयोग (युजीसी, दिल्ली) 'आर्थिक सहयोगाच्या माध्यमातून मेजर रिसर्च प्रोजेक्ट च्या 'वामनदादा कर्डक' संशोधन प्रकल्पातून प्रस्तुत संशोधन लेख. F.No.५-४९३/२००९(HRP)

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साइमन कमीशन का दलितोत्थान में योगदान

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संक्षेपण :

‘साइमन कमीशन’ का दलितोत्थान में भारी योगदान है। स्वतंत्रता प्राप्ति के पूर्व भारत में साइमन कमीशन आया था जिसने सन् 1927 में भारत के विभिन्न क्षेत्रों में जाकर अछूतों की स्थिति का जायजा लिया था। बाबासाहेब डॉ. अम्बेडकर की सिफारिशें थीं कि अछूतों को सामाजिक व राजनैतिक अधिकार दिये जायें ताकि सदियों से चली आ रही दलित समस्याओं पर काबू पाया जा सके। यद्यपि तत्कालीन ब्रिटिश सरकार ने इस दिशा में महत्वपूर्ण कदम उठाये फिर भी अपेक्षाकृत सफलता नहीं मिली थी। कारण सिर्फ इतना था कि तत्कालीन नेताओं ने नहीं चाहा कि अछूतपन की समस्या से ब्रिटिश अधिकारीगण परिचित हों। वे इस समस्या को बहुत बड़ी समस्या न मानकर केवल आंतरिक समस्या मानते थे। गाँधी जी अक्सर अछूतों की समस्याओं को टालते ही रहते थे। बाबासाहेब डॉ. बी.आर.अम्बेडकर इस समस्या को काफी गंभीरता से लेते थे। उनकी सिफारिश के फलस्वरूप साइमन की अध्यक्षता में समिति गठित की गई जिसने भारत में भ्रमण कर काफी हद तक दलितों की समस्याओं पर काबू पाने में मदद की।

प्रस्तुत शोध-पत्र “साइमन कमीशन का दलितोत्थान में योगदान” इस बात का प्रयास है कि लोग साइमन कमीशन के बारे में ठीक से जानें। प्रायः ऐसा समझा जाता है कि साइमन कमीशन भारत में बुरा करने के लिए आया था। इतिहास गवाह है कि साइमन कमीशन को तत्कालीन काँग्रेस के नेताओं ने किसी तरह का सहयोग नहीं किया। उल्टा उसका बहिष्कार जरूर किया। “साइमन कमीशन वापस जाओ” के नारे लगाए गए। जनता के मध्य अफवाह फैलाई गई कि साइमन कमीशन देश के हित में नहीं है, इसलिए तत्कालीन जनता ने भी उसका विरोध किया। इतना ही नहीं जिस अछूत समाज को इससे भला होना था, उसने भी साइमन कमीशन का विरोध किया। इस शोध-पत्र के माध्यम से इस बात की पुष्टि करने का प्रयास किया गया है कि “साइमन कमीशन” ने दलितोत्थान में महत्वपूर्ण भूमिका निभाई। यहाँ कुछ ऐतिहासिक सच्चाई बताने का प्रयास किया गया है। बाबासाहेब के प्रयासों से इसे आंशिक सफलता मिल सकी जिसके परिणाम स्वरूप अनुसूचित जाति व अनुसूचित जनजाति का निर्माण हो सका। आज का जो पिछड़ा वर्ग समाज है, वह उस समय साइमन कमीशन को खुलकर नहीं बता सका कि उसके ऊपर भी उच्च जातियों द्वारा जुल्म ज्यादतियाँ की जाती हैं इसलिए पिछड़ी जातियों का निर्णय नहीं हो सका। उसी समस्या के कारण आज पिछड़ा वर्ग के लोग आरक्षण को लेकर कहीं रेल की पटरियाँ उखाड़ रहे हैं तो कहीं अपना अन्य तरीकों से विरोध प्रकट कर रहे हैं। डॉ. बाबासाहेब अम्बेडकर के आग्रह के कारण उत्तरप्रदेश में चल रहे तत्कालीन ‘अछूत महासभा’ के लोगों ने साइमन कमीशन का भरपूर सहयोग किया। ‘अछूत महासभा’ का नेतृत्व स्वामी अछूतानंद जी कर रहे थे। चांगदेव भगवानराव खैरमोड़े अपनी पुस्तक “बाबासाहेब डॉ. बी.आर. अम्बेडकर : जीवन और चिन्तन खण्ड एक” में लिखते हैं—

“डॉ. आंबेडकर ने महारवतन (महारो के परंपरागत अधिकार) के बारे में जो बिल पेश किया था उसके बारे में दूसरे परिच्छेद में स्वतंत्र रूप से लिखा गया है। डॉ. आंबेडकर के सार्वजनिक कल्याण के संबंध में विधिमंडल में दिया गया व्याख्यान महत्वपूर्ण है। उन सभी व्याख्यानों में वे सार्वजनिक रूप से पैरवी करते समय अछूतों और पिछड़ी जातियों के कल्याण के प्रति अपनी सजगता दिखाने में कोई कोर-कसर बाकी नहीं रखते थे। उन्होंने 24 फरवरी 1927 को बजट पर जो व्याख्यान दिया वह इसी बात का प्रमाण

है। सरकार ने मुंबई यूनिवर्सिटी बिल दि. 27 जुलाई 1927 को कौंसिल में पेश किया।¹ यह बिल कलम प्रगत जातियों के लिए किस प्रकार से लाभकारी है और अछूत तथा पिछड़ी जातियों के लिए इस प्रकार से विनाशकारी है। इस बारे में डॉ. साहेब ने जबर्दस्त, प्रभारी, मुद्दों पर आधारित एक दिशा-दर्शक व्याख्यान किया।² डॉ. आंबेडकर अपने भाषण में कहते हैं कि "यूनिवर्सिटी का कामकाज देखने के लिए सिनेट के लोग उच्च वर्ग के होते हैं। इसलिए वे अपनी-अपनी जातियों के छात्रों को पढ़ाई के बारे में गलत रास्ते से प्रेरित करते हैं और अन्य जातियों के छात्रों की ओर बिल्कुल ध्यान नहीं देते हैं। इसलिए यूनिवर्सिटी का कार्यभार जब तक जातिवादी लोगों के हाथों में है, तब तक निम्न जाति के छात्रों को शिक्षा के क्षेत्र में अपनी योग्यता साबित करने का मौका नहीं मिल सकेगा। इसलिए सिनेट में निम्न वर्ग के और विशेष तौर पर अछूत वर्ग के प्रतिनिधि होने चाहिए और सरकार को उस तरह की व्याख्या यूनिवर्सिटी बिल में करनी चाहिए। डॉ. आंबेडकर के इस भाषण के कारण विधिमंडल में विरोधियों की नींद हराम हो गई, लेकिन उनके विरोध का जबर्दस्त जवाब देकर डॉ. आंबेडकर ने विरोधी सदस्यों की वाणी को रोक दिया।

सन् 1920-21 के दरमियान कांग्रेस ने जो असहयोग आंदोलन शुरू किया था वह आंदोलन 1922 में धीमा पड़ गया था। उस आंदोलन में जनता के मन पर जिस प्रकार का प्रभाव दिखाई देना चाहिए था, वैसा दिखाई नहीं दिया। इसलिए कांग्रेस के कुछ प्रमुख नेताओं और कार्यकर्ताओं को असहयोग आंदोलन निरर्थक लगने लगा। इसलिए उन लोगों को ऐसा लगने लगा कि म्यूनिसिपलिटी, लोकल-बोर्ड और विधिमंडल में जाना चाहिए और सरकार के साथ संवैधानिक लड़ाई लड़नी चाहिए। इसके लिए, कांग्रेस के लोगों में जबर्दस्त विवाद छिड़ गया। इस विचाराधारा के समर्थक कांग्रेसजन फेर वाले और उनके विरोधी नाफेर के नाम से पहचाने जाने लगे।

सायमन कमीशन 3 फरवरी 1928 को जहाज से मुंबई पहुंचा। उस वक्त मुंबई के लोगों ने उनको काले झंडे दिखाकर जबर्दस्त सार्वजनिक विरोध व्यक्त किया। उसका समाचार 7 फरवरी 1928 को केसरी में 'बर्कनहेड को भारत का राष्ट्र का जवाब : जगह-जगह सफल हड़ताल' शीर्षक से प्रकाशित हुआ। वह इस प्रकार है—

"मुंबई के सभी दलों ने एक विचार और एकजुट होकर कमीशन का बहिष्कार किया, संपूर्ण देश में हड़ताल आयोजित की गई। किंतु अति उत्साही लोगों ने देश के इस आंदोलन को बदनाम करने का भी प्रयास किया। अ-ब्राह्मण (बहुजन), अछूत और मुस्लिम समाज के कुछ अकखड़ लोगों ने अपने-अपने समाज के प्रतिनिधि के रूप में कमीशन का स्वागत किया। वह स्वागत करने वालों के नाम देना भी मजाक ही लगेगा, वैसे इतने उनके नाम देने योग्य भी नहीं है। किंतु वहां उन्होंने जो दृश्य पेश किया उससे पता चलता है कि उनकी क्या हैसियत होगी। एक प्रतिनिधि मंडल वालों ने तो सायमन साहब के गाँव पर माथा रखकर कहा कि "आप लोग ही हमारे तारणहार हैं, उद्धारक हैं।" एक मुस्लिम व्यक्ति ने कहा कि, 'हमारे नेताओं की अपेक्षा आप ही हमारे लिये ज्यादा भरोसेमंद हैं।' बोले नाम के व्यक्ति ने कहा कि 'माई-बाप सरकार! उनको (बहिष्कार करने वालों को) माफ कीजिए। वे क्या करने जा रहे हैं यह उनकी समझ में नहीं आ रहा है।' इस प्रकार स्वागत होने के बाद कमीशन दिल्ली की ओर रवाना हुआ।"

अछूतों की ओर से जो लोग सायमन कमीशन का स्वागत करने के लिए गए उनमें डॉ. अम्बेडकर, डॉ. सोलंकी आदि प्रमुख थे। गैर-ब्राह्मण (बहुजन) पार्टी की ओर से जिन लोगों ने सायमन कमीशन का स्वागत किया, उनमें डॉ. वि.पा. चव्हाण और रावसाहब बोले थे। चव्हाण अंग्रेजी में अच्छी तरह लिखते थे। उनके लेख टाईम्स ऑफ इंडिया पत्र में 'कुणबी' नाम से प्रकाशित होते थे। वे अ-ब्राह्मण आंदोलन के समर्थक थे। सायमन महोदय को अछूत वर्ग ने सम्मानपत्र दिया और उस समय सायमन महोदय ने कहा कि अछूत वर्ग का सवाल विशेष रूप से सामाजिक प्रश्न है, राजनीतिक नहीं और उन्होंने ऐसा कहकर यह दर्शाया कि राजनीतिक स्थिति का अध्ययन करने के लिए नियुक्त कमीशन को अछूतों से संबंधित सवालों

का हल समाधानपरक ढंग से करना संभव नहीं है। इस बात की बड़ी जोर-शोर से चर्चा करके अछूत वर्ग को सायमन कमीशन को सहयोग करने के लिए दोष देने का काम चल रहा है। अछूत वर्ग में ऐसी कभी भी मान्यता नहीं रही है कि सायमन कमीशन को सहयोग करने से अपना अछूतपन से संबंधित सवाल हल हो जाएगा और सामाजिक सवाल हल करने का काम संविधान बनाने के लिए नियुक्त कमीशन के द्वारा समाधानपूर्वक होना संभव नहीं है। इस बात को सर जॉन सायमन द्वारा बताए जाने से पहले ही अछूत वर्ग के नेताओं को मालूम था।

सायमन कमीशन का बहिष्कार करने के आंदोलन में बहिष्कृत वर्ग सम्मिलित नहीं हुआ इसके कारण स्पष्ट है। अछूत वर्ग के सवाल, उनकी समस्याएँ उनकी पीड़ा दूसरों से एकदम भिन्न है और उसके समाधान के लिए देश के लोगों की ओर से कहने लायक कुछ प्रयास नहीं हुए हैं, और अछूतपन की समस्या यद्यपि सामाजिक होने पर भी उसको हल करने के लिए राजनीतिक प्रयासों का कुछ न कुछ मात्रा में उपयोग हो सकता है। जिस समय ब्रिटिश पार्लियामेंट के सामने भारतीय लोगों को स्वराज्य के विशेष हक देने का सवाल आयेगा उस समय अछूतों की समस्याओं की ओर ध्यान देकर, उनका उत्थान आसान हो, इस दृष्टि से स्वराज्य का संविधान बनाया जाए, इस उद्देश्य से सायमन कमीशन के सामने अपनी बात को रखना अछूत वर्ग के नेताओं को उचित लगा।

मुस्लिम गैर-ब्राह्मण जमीदार आदि वर्ग के लोगों ने सायमन कमीशन का बहिष्कार नहीं किया, इतना ही नहीं, सनातनी ब्राह्मणों ने भी सायमन कमीशन के सामने 'जी हुजूरी' करना शुरू कर दिया था। भला फिर अछूतों को क्यों पीछे रहना चाहिए ? सायमन कमीशन के बहिष्कार का आंदोलन प्रगत (सर्वर्ण हिंदू) वर्ग का आंदोलन था। आज तक के अनुभव से तथाकथित प्रगत वर्ग पर अछूत वर्ग को किसी भी प्रकार का विश्वास नहीं है। अछूत वर्ग के मांग करने के बाद सायमन कमीशन को उसे तुरंत स्वीकार कर लेना चाहिए। इस तरह की हमने कभी अपेक्षा नहीं की थी। सर जॉन सायमन ने उटकमंड में अछूतों के सत्कार में जो कहा था वह भी हमारी दृष्टि से समाधानकारी नहीं है। यह सच होने पर भी उतनी सी बात पर अछूतों को वे सायमन कमीशन पर बहिष्कार के आंदोलन में सम्मिलित नहीं हुए। इसलिए इस मौके का लाभ उठाकर उनको दोषी मानना अवलमंदी की बात नहीं है। बल्कि इस प्रकार से दोष देने का प्रयास करने वाले लोगों को 'He laughs best who laughs last' मतलब जो अंत में हंसेगा वही अच्छा' इस अंग्रेजी कहावत की हम याद दिलाना चाहते हैं।

खैरमोड़े जी इसी संदर्भ में आगे लिखते हैं मुस्लिमों के लिये भी फौज में जाने की स्वतंत्रता नहीं थी। ऐसा प्रचलन में था कि जो व्यक्ति जन्म से मुस्लिम है वह फौज में भर्ती नहीं हो सकता था। कुछ थोड़े से मुसलमानों ने फौज में कमीशन प्राप्त किया था और वह भी गवर्नर जनरल के कारण। सरकार ने पूरी तरह प्रत्यक्ष या परोक्ष रूप से मुसलमानों को सरकारी पदों पर नियुक्त न करने का बंदोबस्त कर रखा था। खैरमोड़े जी लिखते हैं –

जब मुस्लिम समाज में इस प्रकार की जागृति अंकुरित हो रही थी, उसी समय अछूत समाज में भी जागृति पनप रही थी। इस जागृति की शुरुआत सर्वप्रथम फौज में काम कर रहे अछूतों के मन में उत्पन्न हुई इससे पहले के युग में इस तरह की चेतना अछूतों में पैदा हुई ही नहीं थी। इसका कारण हिन्दुओं द्वारा अछूतों पर लादी गई धार्मिक, आर्थिक और राजनीतिक गुलामी थी। ब्राह्मणों के धर्मग्रन्थों ने अछूतों को नीचतम जीवन जीने के लिए मजबूर किया हुआ था। ब्राह्मण पण्डा-पुरोहितों के जाल में फँसे शासकों ने अछूतों को अपने पाँवों तले रौंदा और हिन्दुओं ने अछूतों को नीचे दास-गुलामी के नरक में डुबोया। फिर भी अछूतों को अपने खून का सामर्थ्य दिखाने का जब-जब मौका मिला उस समय उन्होंने अपने खून की शक्ति का जबर्दस्त प्रदर्शन किया है। इन बातों की चर्चा कुछ लेखकों ने अपने-अपने ग्रन्थों में की है। अछूतों में जो महार जाति है इसके बारे में कई किताबों में चर्चा हुई है।

निष्कर्ष के तौर पर हम कह सकते हैं कि साइमन कमीशन आज के दलित व तत्कालीन अछूतों के उद्धार के लिये भेजा गया था जिसकी आंशिक सफलता के कारण आज दलितों को आरक्षण प्राप्त है। यदि साइमन कमीशन द्वारा पहल न की जाती तो न तो सन् 1930-31 की गोलमेज सम्मेलनों से कोई फायदा न होता और न ही संविधान से इन वर्गों को कुछ खास अधिकारियों की व्यवस्था की जाती। यह सब दलितों के सच्चे उद्धारक बाबासाहेब डॉ. बी.आर. अम्बेडकर के कारण संभव को सका लेकिन भारतीय जनमानस में आज भी साइमन कमीशन के बारे में संदेह है।

संदर्भ सूची –

1. चांगदेव भवानराव खैरमोडे, बाबासाहेब डॉ. अम्बेडकर जीवन और चिन्तन खण्ड एक सम्यक प्रकाशन, नई दिल्ली, 2005, पृष्ठ – 211
2. वही पृष्ठ – 214
3. वही पृष्ठ – 221

ग्राहक चळवळ आणि उद्दिष्ट्ये

प्रा. डॉ. अशोक लक्ष्मणराव गोरे
लोकप्रशासन विभागप्रमुख
श्री पंडितगुरू पार्डीकर महाविद्यालय सिरसाळा ता. परळी जि. बीड

आर्थिक व्यवहारात व उपभोग्य वस्तुंच्या संदर्भात विचार करित असतांना व्यक्तीला नजरेसमोर ठेवणे गरजेचे आहे. कारण वस्तुचा व सेवेचा उपभोग घेत असते. व असा घेत असतांना त्यासाठी आवश्यक असलेली किंमतपण देत असते. थोडक्यात उत्पादन आणि वितरण व्यवसायात ग्राहकाला किंवा व्यक्तीला केंद्रस्थानी ठेवूनच व्यवहार निश्चित केले जातात. पण विकसनशिल देशात खाजगी उत्पादक, व्यापारी आणि वितरक जास्त नफ्यासाठी वेगवेगळ्या मार्गांचा अवलंब करित असतात यामुळे व्यक्तींचे किंवा ग्राहकाचे नुकसान होते. यालाच फसवणुक, पिळवणूक किंवा लुबाडणे असे म्हटले जाते. ज्या व्यक्ती किंवा ग्राहक जागरूक आहेत ते आपले व्यवहार काळजीपूर्वक करतात व त्यांची फसवणूक होत नाही.

ग्राहकात या संबंधी जागृती निर्माण करावी व त्यांना होणाऱ्या फसवणुकीची, पिळवणुकीची माहिती व्हावी या दृष्टीने चळवळ आवश्यक आहे असे म्हणता येईल. अशा चळवळीमुळे लोकशिक्षण व जागृती निर्माण होण्यास मदत होते.

अर्थ:

ग्राहक हि संकल्पना अतिप्राचीन आहे. आजकाल ‘कन्झ्युमर’ आणि ‘कन्झ्युमरिझम’ चा जो विचार समोर आला त्यांच्या तुलनेत ग्राहक या संकल्पनेत जमीन अस्मानचे अंतर आहे. पाश्चात्य अर्थशास्त्राचे जनक ॲडमस्मिथ यांनी १९० वर्षापूर्वी ग्राहक ची व्याख्या करतांना “वस्तु आणि सेवांचा उपयोग करतात ते ग्राहक” अशा प्रकारे अत्यंत संकृचित विचार मांडला.

श्री बिंदुमाधव जोशी यांनी “मानवी हितांच्या भौतिक गरजांची पूर्तता करणारी व्यक्ती म्हणजे ग्राहक होय.” तसेच ग्रहण करणारा व्यक्ती म्हणजे ग्राहक होय. ग्राहक हा शब्द भारतीय परंपरेस आधिक जवळचा आहे. अर्थशास्त्रज्ञांनी मान्य केल्यानुसार ग्राहक हा एक राजा समान असतो. ग्राहक आहे म्हणुन व्यापार आहे. सर्व आर्थिक व्यवहाराचा केंद्रबिंदु हा ग्राहक हा होय असे मानले जाते.

“Consumer is a kingpin of democracy” म्हणजेच ग्राहक हा लोकशाही व्यवस्थेची प्राणशक्ती होय.

ग्राहकांच्या संरक्षणासाठी ग्राहकाकडून होत असलेले कार्य म्हणजे ग्राहक चळवळ होय. ग्राहकांना त्यांच्या हक्काची जाणीव व्हावी व उत्पादकांना, व्यापाऱ्यांना सामाजिक बांधिलकी मान्य व्हावी यासाठी जे प्रयत्न केले जातात त्यांना ग्राहक चळवळ असे म्हणतात.

थोडक्यात ग्राहकांच्या संरक्षणासाठी, आर्थिक शोषणापासुन मुक्त करण्यासाठी व हक्कांची जाणीव करून देण्यासाठी हि चळवळ आहे.

उद्दिष्ट्ये

ग्राहक चळवळ हि सामाजिक उत्थानाची चिरंतन प्रेरणा आहे. उदासिन किंवा सुखासिन बनलेली ग्राहकशक्ती जागृती करून देशाच्या आर्थिक परिवर्तनासाठी हिंमत दिली पाहिजे तोडफोड करणारी आंदोलने बंद करून लुटारू भोगवादी व्यवस्था सुधारून कल्याणकारी अर्थनिती दृढमुल करायला हवी. जागृत ग्राहकांची संघटना, ग्राहक संरक्षणासाठी कायदा हे सर्व केवळ लोकाश्रयावर उभे आहे. आणि पुढेही तसेच उभे राहिले पाहिजे. हा ग्राहक चळवळीचा आग्रह आहे. म्हणून ग्राहक चळवळीची उद्दिष्ट्ये कोणती हे माहित करून घेणे तेवढेच आवश्यक आहे. ती पुढीलप्रमाणे.

- १) देशातील प्रत्येक खेड्यात जागरूक ग्राहकांची संघटना असावी.
- २) ग्राहकांना त्यांच्या हक्कांची जाणीव करून देणे.
- ३) ग्राहकांला शिक्षण देणे व जागृती निर्माण करणे.
- ४) ग्राहकाला न्याय मिळवून देण्याचा प्रयत्न करणे.
- ५) वस्तु वितरण आणि यंत्रणेतील नफेखोरीला प्रत्यक्ष आणि अप्रत्यक्ष नियंत्रण घालणे.
- ६) उत्पादक, उद्युत्पादक, शेतकरी, श्रमिक, व्यापारी आणि ग्राहक इत्यादी घटकांचा समावेश असणारे विकास परिषद असावी.
- ७) ग्राहक व विक्रेता यातील योग्य व्यवहाराच्या संरक्षणासाठी व परस्पर व्यवहार निर्धारणासाठी 'रजिस्टार फॉर कन्झ्युमर अॅग्रीमेंट' अशी व्यवस्था असावी.
- ८) योग्य व्यापार व्यवहार संरक्षणासाठी 'फेअर ट्रेड रजिस्ट्रेशन अॅथॉरिटी' असावी व व्यापारासाठी एक खिडकी परवाना व्यवस्था व्हावी.
- ९) देशातील ७० टक्के ग्रामीण ग्राहकांच्या क्रयशक्ती संरक्षणासाठी 'राहणीमान निर्देशांक' चा आधार ग्रामीण शेतकऱ्याचे जीवनमान असावे. त्या आधारावर वेतनभागी वर्गाचे वेतन निर्धारण व्हावे.
- १०) खाजगी व्यापाऱ्यांच्या फसवणुकीपासून ग्राहकाला मुक्त करणे.

थोडक्यात भारताची लोकसंख्या लक्षात घेतल्यानंतर किती मोठ्या प्रमाणात ग्राहक आहेत हे लक्षात येते यातील बहुसंख्या ग्राहक अज्ञानी आहेत. त्यांचा विचार केला तर ग्राहक चळवळीचे होत असलेले कार्य अत्यंत अपुरे आहेत. याबरोबरच व्यापारी वर्गाची नैतिकता आणि प्रामाणिकपणा वाढवणे गरजेचे आहे तसेच ग्राहकांना जागृत, प्रशिक्षित करणे देखील आवश्यक आहे तरच या ग्राहक चळवळीला आणि त्यांच्या उद्दिष्टांना एक अर्थ निर्माण होईल असे वाटते.

संदर्भग्रंथ सुची:

- १) जोशी बिंदुमाधव - ग्राहकतिर्थ, आखिल भारतीय ग्राहक पंचायत पुणे.
- २) डॉ. रमेश एखेळीकर- विकास प्रशासन, विद्या बुक्स पब्लिशर्स औरंगाबाद.
- ३) डॉ. वैरागडे/प्रा. लाटकर/प्रा. मुळे- आधुनिक गृहव्यवस्थापन, विद्या बुक्स पब्लिशर्स औरंगाबाद.
- ४) श्यामकांत पात्रीकर- ग्राहकदृष्टी, लाखे प्रकाशन, नागपुर
- ५) डॉ. मेधा कानेटकर- भारतीय ग्राहक चळवळ, श्री साईनाथ प्रकाशन, नागपुर