

NEW MAN INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY STUDIES

VOL. 3 ISSUE 4 APRIL 2016

A REFEREED AND INDEXED E-JOURNAL

IMPACT FACTOR: 3.012 (IIJIF)

Editor in Chief Dr. Kalyan Gangarde



Full Journal Title:	NEW MAN INTERNATIONAL JOURNAL OF MULTIDISCIPLINARY STUDIES
FREQUENCY:	MONTHLY
Language:	ENGLISH, HINDI, MARATHI
Journal Country/Territory:	INDIA
Publisher:	NEW MAN PUBLICATION
Publisher Address:	A/108, Brahma Apt., Near Dattadham, Parbhani - 431401
Subject Categories:	LANGUAGES, LITERATURE, HUMANITIES , SOCIAL SCIENCES & OTHER RELATED SUBJECTS
Start Year:	2014
Online ISSN:	2348-1390
Impact Factor:	3.012 (IIJIF)
Indexing:	Currently the journal is indexed in: Directory of Research Journal Indexing (DRJI), International Impact Factor Services (IIFS) Google Scholar International Innovative Journal Impact Factor (IIJIF)

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BETTER DEAL FOR THE BETTER HALF MILL AND HARRIET TAYLOR ON THE SUBJECTION OF WOMEN

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In the English speaking world the feminist movement might be said to have begun with the publication of Mary Wolstonecraft's "Vindication of the Rights of Women" in 1792. It made very little impact on its contemporaries, partly because it was so obviously a child of the French Revolution and partly because of its impassioned style. It aroused more derision than sympathy. Moreover a woman crusading for women is less persuasive than a male champion for the women's cause. The male voices, however, were rare and solitary. In 1825 William Thomson in his "Appeal of one half of the human race" contended that the there would be no progress until women were given equal opportunites for education and equal political rights. In the mid 19th century John Stuart Mill lent the weight of his philosophical authority to the cause of feminism. His famous treatise "On the Subjection of Women" (1869) is a clear, cool-headed, well argued plea that compelled the reader to wonder that so selfevident a cause should need a champion. Written in his characteristic manner, he presented his views with cogency and comprehensiveness. His essay provides the women's movement with a philosophic rationale and is a landmark in the long history of women's struggle for political, legal and economic rights.

Mill's interest in the woman's question goes back to the "very earliest period when I had formed any opinions at all on social and political matters".1 He was reprimanded at the age of seventeen for scattering tracts through the streets of London which advocated birth control. But Mill's commitment to women's issue acquired a new dimension after he met Harriet Taylor in 1830, as he tells us in his autobiography:

What is true is, that until I knew her, the opinion was in my mind, little more than an abstract principle..... But that perception of the vast practical bearings of women's disabilities, which found expression in the book on the "Subjection of Women" was acquired mainly through her teaching.2

In 1832 just at the outset of their friendship, mill and Harriet wrote essays on "Marriage and Divorce", a subject of mutual interest. It Harriet's arose out of intellectual incompatibility with her husband. These essays throw some light on Mill's preoccupation with the feminist cause which later led to his writing of the subjection of Women. Taking into account the prevalent civil disabilities of married women, wherein a woman was entirely dependent for her social position on her marital status, Mill felt that the indissolubility of Marriage was a boon to women. He strongly felt that divorce would be of no use to women so long as society was based on inequality. In face the indissolubility of marriage served was a safeguard for a woman in such a society.

Hence, he held that before dealing with divorce one must first consider the question of marriage:

Determine whether marriage is to be a relation between two equal beings or between a superior and an inferior, between a protector and a dependent and all other doubts will easily be resolved.3

He aptly pointed out that every thing finally centered in the debate on the status of women in society and pleaded in all earnestness for the equality of the sexes and improved education for women to release them from their dependence on men. But he was reluctant to advise women to become career oriented:

It is not desirable to burthen the labour market with a double number of competitors. In a healthy state of things, the husband would be able by his single exertions to earn all that in necessary for both.....it will be for the happiness of both that her occupation should rather be to adorn and beautify it (life).4

Compared to Mill, Harriet is more radical in her views which she expressed in her essay "Enfranchisement of Women written in 1850. She argues at length against the domestication of women. She categorically states that education and social indoctrination are responsible for such a nation. Women are wives and mothers only because there is no other career open to them. On grounds of maternity they are excluded from active life.

There is no inherent reason or necessity that all women should voluntarily choose to devote their lives to one animal function and its consequences.5

She demolishes the argument that equal employment opportunities of women would

create unemployment. She pointed out that in order to alleviate the unemployment problem, child labour needed legislative regulaction. That would also protect children from exploitation. Withholding women's right to employment was not a solution to the problem. Harriet strongly believed that a woman's contribution to the family income would raise her status from the position of a servant to that of a partner.

A woman who contributes materially to the support of the family, connot be treated in the same contemptuously tyrannical manner as one who, however she may toil as a domestic drudge is a dependent on the man for subsistence.6

If Harriet is more radical in her views, Mill is more rational in his approach. Having resolved the issue of the status of women, he considers marriage as an institution. Marriage, he states, is a necessary social institution for no man is complete without a woman. However, he advocates free choice in marriage. It should not be a necessity for a woman. Nor should she be expected to cling to a marriage which is better dissolved. Given the equality of the sexes, he feels divorce will be in the interest of both the parties. These were ideas, indeed, much ahead of his time. He was aware that his advocacy of divorce would create complex social problems. The innocent children of such broken marriages would be the greatest sufferers. To counteract such a danger, Mill suggested delay in having children till both partners had tested their compatibility. His advocacy of birth control was bound to meet with stiff resistance in an age when contraceptives were taboo. Hence provision for children remained a problem. He suggested communal living as a solution.

Harriet, however, differed with Mill on the question of children. She strongly felt that a

woman ought to take entire responsibility of her own children. Instead of regarding children as a means of binding her to the men who feeds her, she should think carefully how many children she should have. Harriet's demand for a mother's legal rights over the children points to the increased responsibilities of woman that the equality of the sexes entails. Rights cannot be demanded without accepting corresponding duties. Harriet understood that freedom of choice and a wider range of life goals would undercut women's desire for a bountiful maternity. She was adamant in her demand of complete equality in every sphere of life and equal admission to all social privileges.

What characterised Mill's involvement with women's disabilities was that he ceased to look upon the rights merely as an abstract theory. He made them a living principle of action. Particularly after Harriet's death Mill imbued with a passionate fervour to keep her memory alive, drafted the Subjection of women (1861) at the suggestion of his daughter. In keeping with his mood he dedicated the treatise to his wife with whom he had shared these views. Right at the start Mill pointed out that the primary object of the treatise was to explain the grounds of his belief in woman's rights.

Before writing the Subjection of Women Mill was well aware of the enormous cultural resistance he was working against in advocating an anti-patriarchal doctrine. He set about it courageously and persuasively, presenting each issue in its historical perspective, perspective, demolishing every counter argument with logical reasoning. Mills approach consisted of two enquiries, viz. investigation of historical facts and analysis of human nature. The historical perspective led him to examine whether the

long survival and widespread existence of male dominance provides an argument in its favors. In the course of his analysis he examined the social organization of early man, the origin of law and the evolution and development of present institutions. To him to inquiry indisputably proved that the belief in the subordination of women was purely hypothetical. Just because from the dawn of history every woman was found in a state of bondage to some man, it does not follow that she should continue to be so, all laws based on despotism and muscular strength have been abolished or are in the process of being replaced. The continued fight against slavery and colour prejudice is froof enough of erroneous laws having persisted owing to the force of custom. The peculiar character of the modern world is :

That human beings are no longer born to their place in life, and chained down by an inexorable bond to the place they are born to, but are free to employ their faculties and such favourable chances as offered, to achieve the lot which may appear to them as most desirable.

Hence women's subordination is a breach of the fundamental law : a single relie relic of an old world of thought and practice exploded in everything else, but retained in the one thing of most universal interest.8

Justice and expediency demands that due to the fatality of birth higher social functions ought not to be closed to half the human race.

Analysis of human nature was the other course Mill followed to examine the belief in the superiority of men over women. He firmly believed in the power of society to mould human nature. A person's character, Mill believed, resulted not only from innate qualities but from environment and

education. Mill's central argument in the subjection of women was based on the assumption that it was an irrepressible tendency of human beings to usurp power over their fellowmen in the absence of proper laws and restraints imposed by society or institutions. Mills pointed out that he unlimited power given to husbands over their wives evokes the latent tendency of selfishness in husbands and offers them a licence for cruelty and despotism. Under the prevalent law, Mill declares, wives could be forced to endure the worst forms of slavery and bondage known to history. Unlike most other slaves a wife could be put on duty all hours of the day or night, she had no legal means of finding redress from a tyrannical husband. Worst of all she could not refuse her master but had to submit to being made the instrument of an animal function against her wish.

Mill refutes the assumption of women's inferiority with a number of arguments. He holds that with the right type of education, training and opportunity, women would do as well as men in any profession. By means indoctrination. men social of had successfully held women in subjection for centuries. There was no scientific proof of their intellectual inferiority. He asserted that the domestic and social circumstances in which women lived sufficiently explained almost all the differences between man and woman, including the sentimental myth of woman's moral superiority.

Mill's attack on the prevalent laws of marriage was directed to bring out the inhumanity of the situation. Society has appointed marriage to be the destination of all women. Foul means are employed in its execution. Girls are bartered of disposed of, without their consent, in marriage, treated as personal property by their husbands,

compelled to obey them and in general treated as slaves. A wife is not allowed to own property or have legal right over her children. If she leaves her husband she can take nothing with her. If the husband chooses, he can compel her to return by law or by physical force. Mill points out the dangers of such despotism and draws attention to the serious results of the abuse of this institution. He gives constructive suggestions for the division of rights and duties in a marriage based on individual abilities and mutual consent. No laws can be constructed on an unequal foundation. The reciprocity of relationship which binds men and women can only result in personal and social pleasures. He goes on to describe the ideal relationship in a marriage : What marriage may be in the case of two persons of cultivated faculties, identical in opinion and purpose, between whom exists that best kind of equality, similarity of powers and capacities with reciprocal superiority over them-so that each can enjoy the luxury of looking up to the other, and can have alternately the pleasure of leading and of being led in the path of development... I maintain with the profoundest conviction that this, and this only, is the ideal of marriage.9

subjection of women In the Mill revolutionized the traditional concept of a wife. He has rescued her from the prevailing glorification of female submissivencess and demolished the myth of "delicacy" and "femininity" which meant total а dependence upon a husband. He envisaged a completely new relationship based on equality which would lead to a greater fulfillment of man's quest for wholeness. Both in precept and example, Mill was a fully liberated man.

Mill's battle has been won because he demanded identifiable goals the vote, education, right to property, divorce and employment. But the more difficult battle is still on the mysterious inflexibility of the **Notes :**

male mind towards women. There is still a considerable residue of the mental clichés which regards men as persons but women as merely women.

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- 3. "Early Essay on Marriage and Divorce", see Essays on Sex Equality, p. 73
- 4. Ibid., ...pp.74-75
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LANGUAGE AND LITERATURE FOR HUMAN UNDERSTANDING AND WORLD PEACE

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While Researching the vast body of work of arts, I found myself engaged in analyzing all great classics and driving faces within all forms of lives, both in real life and fictional or from literature. The renowned world authors, I mean not that are picked up from books stalls waiting for a train or boarding a plane, but all time classics. It's very difficult to discuss all classics or writers but who had asserted their philosophy of life. My attempts are those that behind a literary work of art there is a sensible human mind behind it who as a human through experiences in his life or create out of his imagination holds our interest in major instincts. Not only human attention but also interests, to know the types of lives, driving forces, typical psychology that holds billions of people together.

The attempts in this research paper are from the study that I have done through education teaching experience, observation, and speculations that literature has that power that could prove useful to the world. The paper discusses about how literary reading helps to better human understanding and promote sensitize the humanity. It has been the foremost human instinct of the human to express themselves, to have a communion social class, within his surroundings, instantiating his thoughts, feelings, sufferings, in all art forms whether a literature, paintings, architecture, sculpture, or other work of arts. Human is centre of the communion in these efforts. Not just writings mediumsalike exposed to the basics of the human psychology. The great works of arts are those that deal with this aspects more sincerely in all its hue. Authors in the true sense humanize the world culture. Henry Wadsworth Longfellow's great books can make our lives sublime and leave for us, footprints on the sands of the time.

Authors not just communicate with a human being of the country but good is the writer whose fame crosses the boundaries all over the world as Immanuel Kant asserts. Its a felicitous expression that pleasures that brings the readers near to the author. Literature can only lead us ti get more intimate to the lives around with all their follies and virtue; they are commonly said are with us in various impersonated forms. It is central to humanity at large.

Literature has been vital record of what men have seen in life, what they have experienced, what they have thought and felt about those aspects of which have the most immediate and enduring interest for all of us.2 It has been motivating thing. Shakespeare' characters are today with us that appeals us, grows out of life. Literature according to Matthew Arnold is a criticism of life. We take great book and penetrate as deeply as we can into the life of characters into personal life What George Eliot said of art in general is especially true of art of life.

Therefore what the great classics of the world, brings lives in close proximity barring national frontiers. The greed avarice are sin of the humanity that may lead to consequences are detrimental that to be prevented. To be compassionate, civilized justice, human power of endurance and potential drives us to basics of love beauty majesty and truth. Readers are offered with pigments of human lives. It not just stimulates the contemporary social lives but ages of distant past, through emotional, imaginative, ideological, cultural assumptions, Literature is a firsthand source of society in which it has been produced. It casts in historical contexts, cultural assumptions, and basic archetypal conscious. Humanity as a whole is unique and has some sharingsin mythical aspects of authors conscious. The common sharingare at the root of the civilization among the settlements. It synthesizes the very interests, emotions, imaginings, love truthand beauty. The literature offers us such stimulants and a bond the characters forms with us Oblige to think, meditate, civilize humanize. Literature unfolds through story that virtue is been always rewarded and vices are to be punished create undeniable morals to mould the readers' personality. According to Philip Sidney that is 'Virtuous action is the end of the poetry not a well knowing. It tries to moralize the society as a whole. Man ha senses that are sharpened and stimulated by the head and heart the ethical conscious helps to oppose all forms of tyranny. In any manifestation moral religious or political.

It may be the socio-economic conditions of the time, in which we try to find the best and great part of the author. The energetic innovation by writings reflects the author, his culture and soulof language.

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- Matthew Arnold A Study of Poetry
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- W. H. Hudson Study of English Literature
- George Eliot
- Philip Sidney Study of Poetry
- John Locke Essay Concerning Human Understanding.

The mythical references, in any religion of civilization shared by the community are the followers of the community. The epics from the sacred religious books had become a way of life that not binds the whole community together wherever they move in the parts of the world but become a source of inspiration in aegis to aegis. Mahabharata, Ramayana to the Hindus, Bible to the Christians, and Koran to the Muslim brotherhood had constant followers and has stimulated theposterity. The study of those books, largely included under the head of the literature has become the study of mankind.

To unify rural bourgeois society under the Irish cause for the nationhood, W. B. Yeats had brought the age old myths, legends, folklore, fairytales to the common readers that had foster Irish nationals to respect their rich cultural inheritance to an independent nationhood.

Matthew Arnold assert 'The Future of the poetry is immense, because poetry, where it is worthy of its high destinies, our race, as time goes will find a surer and surer story. He is very optimistic in about the future of literature. We shall be prized by breath and finer spirit of knowledge. John Ruskin and Charles Dickens, the contemporary writers of the Matthew Arnold engaged to cure the social evils to bring reforms in the industrialization and unemployment. Teaching and reading great books is cultivating humanity that transcends our feelings to greater heights. It enriches our live tastes, helps us to judge cure the social evils like terrorism, inhumanity, injustice.

LIBERTY OF UNDERPRIVILEGED AND AWAKENING OF THE AGITATION OF INDEPENDENCE - SANTALI REVOLT.

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In the history of Indian massinsurgence Santali Revolt is a bright canto of oppressed Indians against the British rule. Under the leadership of Sidu-Kanhu and Chand-Bhairab a great mass-agitation is remarked as a special chapter in the history of Indian Independence before two years of a havoc revolt of Indian soldiers against the British mastery. Before this, the revolts of tribal community which had disturbed the British power are Chuar Revolt (1770 and 1779), Khasi Revolt (1783) Khandesh Tribal Revolt (1808-32) remarkable. But the Santali mass-mutiny under Sidu-Kanhu-Chand-Bhairab and Birsha Munda against imperialistic feudalism and halfthe feudalism have been carrying a bright history of Indian example in the Independence. After Africa continent, India, the only one country where 500 small and big schedule Tribal communities live in the world. Among the total population of India 8.14% people are of tribal community. Among the big tribal communities Santali is one of them, who generally live in Jharkhand, Odisha, West Bengal, Tripura, Asam and Bihar. In the neighbour countries like Nepal and Bangladesh they are more in number. Generally 30th June is remarked as the beginning of Santali Revolt if the history of Santali Revolt is discussed. Santali Revolt or Santali mass-awakening points out a specific period of time subjugated India general people had sacsificed where

themselves denying British blood eyes for the sake of protecting their rights. It will be come out after analysing the view points of different historians that before coming of Santali in the present Santali region there was a race who started to live in the deep and remote forest. Under this hilly inhabited territory 860 sq.mi. enough high-land and 500 sq.mi. enough low-land which is known in brief as Damon.

In 1828 a report presented by Mr. Sadar land surveying about the race inhabited in this region where scanty number of Santali are mentioned. Ten years later of this; from Mr. Ward's report it is known that many Santali have been appeared in the South-West part of Damon. After four years of this, in 1832 it was seen that number of Santalies had entered into the frontier of Damon which was prohibited to others. Hilly community likes to live in the high forest. They do not like to cultivate the low and fertile land. The British Govt. did not resist them in living in the low land seeing their interest in the cultivating and their laborious attitude, on the other hand in 1836 for Santali inhabitation an old deputy magistrate Mr. Ponted was appointed. In this way the gypsy life of Santali had been ended somewhat. After coming here they expected relentless happiness and luxurious living. They had become assured and engaged themselves in cultivation with whole heartedly the thinking that they won't be disturbed by any

civilized race in their family and social life. But they did not imagine that in recent future the brutal hand of torture was getting ready to hurt them.

Damon region was essentially preserved for the hilly race. Although the Santali had been given the right to enter into the circle of this prohibited region. But they were not given the similar right as the hilly people had been given. As a result they had become shelterless. Then with the opportunity landlords and other powerful people got a chance to torture them. With the severe torture 20 years had been past but no more went on. And the immediate result of this was Santali Revolt in 1855.

The main livelihood of Santali people were hunting animals, birds and collecting fuel woods. But some of them would cultivate in the ancient system. In their economic lifestyle or in their apprehension and thinking, there a definite unity is seen. On the one hand they produce and collect foods and on the other hand they did not have sense to store food. There was no place in their thinking to differentiate from one who was economically reflective to the other. Therefore, from the economic perspective the ancient form is here apparent. In that situation, they would have to live among local landlord and buisness men. All of them have already understood computing money. So, there was no problem in cheating the hapless people. On the one hand is simple Santali community and on the other hand is material knowledgeable clear landlords. And to protect them there was kingly power. Even the people like confectioner, wine producer and others who would live among them, their prime end were to cheat them in various ways. This clan would borrow paddy rice, maize from the another clan in the rainy season and in

the another clan in the rainy season and in VOL. 3 ISSUE 4 APRIL 2016 w

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repay all these along with interest in the crop cutting season. They were not so much aware about computing, so that for the sake of gratitude they would become perpetual indebtor. Being religious and honest people so that they won't understand others plan and sometime they would remain quiet realizing all. According to the landlords' calculation they would remain lifetime indebtor. During the time of borrowing the measurement would remain less but in the time of repaying it would get more. In colloquial term it was said 'baroburi' and 'chhotoburi'. After returning back from acme was the operession of landlord and later by the confectioner. vakat and other communities. Quietly local trade centre, Govt's own village, Jabadi or Barhet of Damin and the market of Miranpur were made. According to the historians these two markets were in the land of non-santal and this revolt was come out as a sting from here. As a matter of fact to tell about the background of the revolt and the state of revolt, generally the things that were understood among these were the oppresson, deprivation and the history of the mass unity. It is right that this type of situation in the contemporary India and later period were seen and medieval brutality was also vivid. But why so many people in this Santali district became united together with the same thought that a certain internal tune can not be demind. Some one considers this incident as 'Farmer Revolt', struggle for freedom and Mass-Revolt etc. Actually, bringing so many people under the same shade at those time was not so easy.

their scarcity. And they would promise to

Then in 30th June 1855, the declaration of this revolt was done. Yet it had taken time to have its unity. In 1854 the torture of Mahesh Dutta reminds this to us. Before this, bringing together the tribal

people by Birsingha of lachhimpur was to be noticed. As the announcement of seeing Chando Bonga with the incantation made the people to follow him.

With the times, the disciples of Birsingha and another Birsingha of Bobesh village, Minti Kattolek, Kalo Parnok and Damon Majhir of Lachhimpur became strong about these pre-ghostly and predivine subjects and the clever technique of bringing together of many tribal people are to be seen. Meanwhile, Birsingha had built a huge clan. The people from another communities started to be suspicious about this. But they did not able to gather courage to stand by the Santali people. A news was sent to inspector Mahesh Dutta about this. But the inspector did not give importance to their speech. Then Mayra and the people from other communities told the landlord of Amber in details. Deon Jagabandhu Roy ordered his assistant to look on the situation Nawab increased torture on the Santali community. Birsingha was arrested and given physical torture on him. Meanwhile, some notorious robers were sent to look after the law court and to give an exact punishment to the Santali people. Santali people became aware about and to destroy it they attacked on Mathura and on the greedy landlords. The news of it went to the inspector Mahesh of Bandlaganj police station. From then different sort of tortures were given to them. For the complaint of robbery in the house of Kusum Mayra, Gocho Santal and some local leader Santals were arrested. For the sake of this severe people roared against. insult Santali Towards the begining of 1854 this type of situation occurred. About one year there was no such incident but tribal people specially started to Santali community unite themselves behind the sight. In 1855 Mahesh Daroga was sent the news again and

all types of provisions were taken to ressist this. Gocho Santal was arrested and an extreme agitation was occurred. A few minutes distance in an assembly it was decided that they would go to the inspector Mahesh.

Without hearing their talk inspector Mahesh tried to banish them by his power. For releasing the arrested people inspector Mahesh and police were attacked. With the hit of a hatchet inspector Mahesh had died.

After that, Singrai of Lakhanpur village joined to Gocho Majhi with taikan Santali community. They went on towards the Kusuma village, later towards the litia locality. Landlords Ishare Bhagat and Tilak Bhagat flet away keeping collector Jutha Bhagat for getting release from the massagitation. The rebellious people came to litia locality and they looted everything from the house of Ishari and Tilak. Jutha gumasta was murdered . One after another Jitpur, Karanghati and Hiranpur villages were captured. Tribhuban Santal of Turshadihi village in Amabar district joined in the revolt with his obedient people. Rebellious people invited Sidu-Kanhu, Chand and Bhairab of Vagandihi in this revolt. And the obedient people of Sidu-Kanhu joined with them.

After that, Santali revolt moved to a new direction. Sidhu-Kanhu was accepted as their leader. With their leadership the rebellious people marched towards Kolkata. The prime end of them was to be free from opression and torture. Essentialy, to protest of these was to the primary objective. If the company does not protect from all injustices then they would revolt against British rule. A huge group of Santali people ran towards Kolkata under the guidence of Sidu-Kanhu. As a matter of fact, these people were directly and indirectly supported by the tortured and under privileged people of the society with weapons and wealth. Then they rushed towards the region of rich farmer's place Sangrampur. Meanwhile some neglected hindus like Hari, Dom and Bagdi joined with rebellious Santalis. The landlord and money lander of pakur were attacked. Some went away leaving their region toward East across the Ganges. Actually in that time queen Khama Sundari leaving all the responsibilities on Deon Jaganath Roy went away with daughter and nephew.

Place of Pakur easily came under Sidu-Kanhu's possession. Meanwhile, their people did not forgive to the landlords. They were divided into three after coming at Kadamsar. Gocho Sardar and his obedient people went towards Khanapur and Bahadulpur in Birbhum. Tribhuban and his comrades went to Lakhimpur. And to take possession, Sultanabad Sidu-Kanhu and his comrades with huge people went to Kalikapur, Maheshpur. At Bllavpur, Sahabajpur, Baliharpur and at Nabin Nagar landlords and money-landless were slaughtered. Afterthat they went on to the parganas. In that time or in, August 1855 lord Jarvis came at Pakur for Hul and Damon. Here; on the one hand there were guns and other fire arms in the Europeans hand and on the other hands, there were bow and arrows, some other native weapons in the hands of Santali people. Naturally, in this unequal battle number of Santalis were killed. Some were lost in the flow of blood.

On the other hands, the rebellious were assembled at Barahat newly. At Raghunathpur many people were died in direct fight with British army. Again some Santalis were died at Maheshpur near Khatiary in a battle on the bank of Banslai river. Meanwhile Gocho Santal and his people stated to move towards Khanpur. On the way of coming Khanpur it was heared that British army had reached at Pakur. Many Santalis were died. To react, Gocho had taken preparation for a battle on the bank of Banslai river. In a direct battle Santalis were torned out. At Maheshpur this confrontation had temporarily been ended. But this kind of repressed anger had kept a long impact on the region. But one of the commanders of this revolt Sindu-Kanhu and his struggle against British power and his power of unity for poor people will be an example on the page of history. After the 50 years of Indian independence if we look at and set our ears at forest we must hear the weeping of Santali mothers. The mother who does not have a doctor at midnight to be cured her dying son but this Santali mother does not get restless. She revives her child only with the insignificant root's juice, and the modern research centre of medicine, the real innovator of its core factors is that Santali mother. Our Santali mother's little power, yet the fighting for life with a little lamp on her hand in the deep dark light will be the sparkling example and guide to our future society.

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TRACING WOMAN IN THE PERIOD OF PESHWAI: A STUDY OF GHASHIRAM KOTWAL

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Abstract:-

Vijay Tendulkar is a revolutionary and experimental dramatist. His play Ghashiram Kotwal draws several onslaughts. The play not only deals with the decadence of the time which was brought by the rulers and the ruling community through their immoral behaviours but it also deals with the problems of female of the period. This period is known as Peshwai. This paper deals with women's issues of that period. A woman in the socio-political set up was just an object of satisfying sexual hungers of men. Woman in the time of Peshwai, seen through the play Ghashiram Kotwal, was used for domestic, sexual, political, religious and cultural affairs. Nana Phadnvis uses women for his sexual pleasure, Ghashiram uses woman for gaining political power, the men in general including the Brahmans and Marathas, use women for gaining their amorous physical or material pleasures. So when we trace women in the period of Peshwai through the play Ghashiram Kotwal they are seen in the houses performing domestic chores, dancing in the Bavannakhani, managing the immoral behaviours of their men, like Chandra the midwife of Nana. Ghashiram like father uses woman (Gauri) to gain political interests. She is forced to obey his orders which ultimately lead to end of her life. The marriages of Nana Phadnvis show the woman as a sex object and not as a human being.

Vijay Tendulkar's play Ghashiram Kotwal came in theatre and disputes emerged on its setting in history. The play has been blamed to distort the history of Peshwas, the Prime-Minister of the Maratha Empire. The Peshwas were holding power for almost a century; headquarter of the power was Pune. The play was also blamed for wrongly criticizing Brahmin community. However, the period of Peshwai was censured by several thinkers and historians. In general public opinion the rulers are held responsible for the decadence of the time. One of the major blames on the Peshwai is that the rulers were concerned for their sexual measures than on achieving political aims. It may be said that the play is a political allegory where the chancellor Nana Phadnvis is shown as a wicked person. In

the play Nana Phadnvis, the chancellor of Peshwa, is the protagonist. The play shows Nana's excessive desire for sex. Moreover, the play also censures contemporary Brahmans for their immoral behavior. Hence the play was strongly opposed on the ground that it has distorted the cult image of Nana Phadnvis and gives a wrong portrayal of Brahmin community. Tendulkar attempted to stop the disputes raised on the issue of historical distortion in the play with the statement that,

> This is not a historical play. It is a story, in prose, verse, music and dance set in a historical era. Ghashirams are creations of sociopolitical forces which know

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no barriers of time and place. Although based on historical legend, I have no intention of comment on the morals, or lack of them, of the Peshwa, Nana Phadnvis or Ghashiram. The moral of this story, if there is any, may be looked for elsewhere.¹

According to Vijay Tendulkar, it was the need of the play to make Nana Phadnvis's cult figure as a notorious protagonist. However, the play has its own importance as it shows the period of decadence in the Indian society started somewhere in the past and reached its peak during this period.

However, the play Ghashiram Kotwal was a grand success and even won reputed awards one of them being from government. Maharashtra The play translated into English by Jayant Karve and Eleanor Zelliot. The first performance of the play was in Marathi by Progressive Dramatic Association at the Bharat Natya Mandir, Pune on December 16, 1972.² After nineteen performances the president of Progressive Dramatic Association refused to continue on three grounds that (i) it was anti-Brahmin, (ii) the character of Nana Phadnvis as conceived by playwright was not historically correct, and (iii) there was a fear of revolt in the audience, and a strong possibility that the play would be publicly abused by the audience if the performances continued.³

However, the paper attempts to analyze the roles of women which are formulated by men for women. The paper intends to study the play *Ghashiram Kotwal* in the context of female issues. Traditions have come to us through our civilization and it can be seen that patriarchy has shaped the culture to its advantage. At every step, woman has been considered merely as service provider or one who fulfills the requirement of man. She serves sex and fulfils the sexual desire of man as she prepares and serves food for man. She dumbly obeys commands of man to make him happy and she tries to make him happy at all steps of life. The play in the perspective of women strongly but artfully criticizes the male power on women in the period of Peshwai which is also applicable to the current period.

The play vividly describes that woman's role in man's life is changing changing doesn't mean that it is changing in status just the functions of women are changing. The play portrays the representative women of the time who are found at different places - in family, in public life; in Bavannakhani and at the political backdrops as wife and daughter. At home, as a wife of Brahman she prepares and serves food, gets ready at night to serve sex to her husband. She has submitted her power before her husband and shows him respect. In public extreme life at Bavannakhani she is seen as a prostitute and dancer, she dances and sings to please men. Woman as a daughter, as a wife or even as a dancer possesses no self. She acts as per the will of her father, husband and 'man'.

The setting of the play is the period of late eighteenth century Poona where Peshwa rules as a Prime-Minister of Maratha Empire. The play depicts Nana Phadnvis as a chancellor of Peshwa. The period was of the complete domination of man. In his period woman considered as an object to fulfill domestic, social, political, cultural, sexual and religious requirements. The play shows women's roles in the family and society. The play shows how the Brahman's wife fulfills domestic requirements of men, Guari, as a daughter is an object to implement political aims of men, Gulabi the woman who satisfies amateur desires of men and Chandra as a midwife of Nana has no objection to her master's ill behavior with other women. This is the gender stratification in the period of Peshwai. In this period of patriarchal system woman was an insignificant female gender. Beena Mahida regarding the male domination writes that,

> "... male dominated society holds in high esteem and dangers of this struggle for power in which gender has always played an important part. Meaning of gender in patriarchy is not just "difference" but division, oppression, inequality and inferiority for women".⁴

The play gives very few dialogues to the women characters like Gauri. Nana's midwife Chandra, and Gulabi. It shows that the play focuses on women's conditions with suggestive negligence. This condition of women in the period implies that woman is always a neglected gender. Moreover, women have not been permitted to perform the actions assigned for men. Therefore, the important question raised by Sutradhar to the Brahmans who in hurry to go in Bavannakhani but pretend that they are going to listen a kirtan of a woman saint. Sutradahar asks them, Since when have women been doing kirtan? (GK- 35) The question of Sutradhara is very suggestive. *Kirtan* is a religious preaching which intends to shape personal and social moral behavior of the people. *Kirtan* like religious activity cannot be performed by a woman because; she is not socially and religiously permitted to do kirtan. The question may be raised that why she is not permitted, the general public

answer may be because woman is considered impure. Women participate in religious activities just as a follower of man, particularly husband. This signifies that whatever man (husband) will do she will be behind him as a dumb follower. She has been given the place behind the man in almost every religious, cultural or social activity.

Moreover, wives without their husbands are helpless and without identity. When man goes to *Bavannkhani* woman as a wife waits for him. Sutradhar rightly describes this scene;

> The Brahmans go to Bavannakhani And the Brahman wives stay at home. Oh! They stay at home. They wait.

They cannot sleep. (GK-36)

Men enjoy in Bavannakhani – a red-light area where girls dance and sing. Men in the enjoyment dance with girl, whistle and throw their turbans in the air. Wives live in solitary confinement at homes and men enjoy the moments with other woman at Bavannakhani. The enjoyment of men with other women is validated through our traditional rules and accepted as universal codes of 'manly' behavior. This condition did not only exist in the Peshwai period but has been present in the society throughout our civilizational period and continues even in contemporary time. In fact, this behavior of men was supported by the power. As the ruler Nana himself enjoys at Bavannakhani. Nana Phadnavis, the chancellor of Peshwa, a reasonably old man, usually visits Bavannakhani like other men in the society. He keeps on marrying one and other young girls. History records that although Nana Phadnvis was diplomat and great statesman but he was full of sexual passion,

Nana – Balaji Janardhan Bhanu – who was the administrator of the Peshwa empire... for the period 1773-1800. was able to stave off British advance on the Maratha Empire by his astute statesmanship and became a figure cult in Maratha history. History also records that he had as many as nine wives but no children. The polygamous nature of the man, implying his sexual appetite, is surely an aberration this on cult figure's part...⁵

In the play his seventh bride is of fourteen. Sutradhar describes the bride of Nana,

> 'The bride is young one!... A tender blossoming bride. A slender willowy bride. A just-this-year ripened bride.' (GK-70)

The play suggests that the marriage of old bridegroom with a young girl was not an uncommon activity at the time of Peshwai. This was a usual form of marriage at the time; more or less today even. This is the age-old tradition instituted in the Indian society that an old man can marry several women of early ages. Pathetically, these marriages were the vogue of the time. It seems that a man got married with women as sex object and not as human beings. The play shows that Nana's other wives enjoy the celebration of Rangpanchami with a new wife of their husband Nana. Nana and Gauri and Nana's wives dance, throw colours, laugh, make merry. (GK- 62) The scene strongly suggests that earlier wives did not mind the remarriage of their husband. They accept it happily without any feeling of disappointment and rejection. Chandra, the midwife of Nana answers Ghashiram about Gauri's death. It also shows that midwives were used to manage the affairs of 'used' women.

The period was with the vogue of polygamy and child marriages. G. S. Sardesai writes, quoted by M. B. Gaijan in the essay *Ghashiram Kotwal in the Eyes of Audience*, about Nana Phadnvis's private life which is rarely known to the 'subject' that,

> He (Nana) married several wives, of whom the names of nine are available. His last wife named Jiubai who became widow by his death, was then nine years of age. She experienced strong vicissitudes for in life preserving her character Bajirao's against wickedness.⁶

The above statement also covertly says that child-marriages of the period were very cruel for women. After the death of the old husband a widow had to protect her own chastity from the men of the family as well as from the other men outside the family. In some cases, the old husband died after a few months or years of marriage and a young wife who was a girl yet was forced to go satti which means an immolation of a widow. This was one of the inhuman Indian traditions imposed on women. Although, after few decades Raja Ram Mohan Roy tried to stop this cruel tradition with the help of Britishers but, he was not completely successful at the time. The tradition was continued till long after his death.

The play shows that Nana as a ruler indulged himself sexual acts. He always ogled at women and looked for opportunity to develop physical relations with different women of young age. He treated women just an object to fulfill the physical lust of man. Jasbir Jain describes how woman is perceived in the Indian society. She writes in her book Writing Women across Culture that; Woman perceived as 'Kanchan Kamini' personified the 'other' and could thus function as a seductive figure arousing lust.⁷

Nana's peculiar appearance suggests his personality. He comes on the stage with *'silver-handed walking stick. Garland of flowers on wrist'*. (GK- 38) His entry with smelling flowers rolled around his wrist shows his sensuality. Nana's dance with a dancer in *Bavannakhani* shows that the rulers need not to hesitate to behave loosely in public places before the people. Although public sensual behavior is prohibited throughout in Indian civilization but the rulers were exceptions for that. These rules were and are for lower class common people and not for the rulers and upper class men.

Amar Nath Prasad edited a book on Vijay Tendulkar's plays in which he has written an essay entitled as 'Ghahiram Kotwal: A Play of Technical Perfection'. It is quite interesting to note that the writer of the essay sees beauty in the words which came out of Nana Phadnvis's mouth for the young girl Gauri who is of his (Nana) daughter's age. Nana says, What a bosom! Buds just blossoming... we'll squeeze them like this! Nana is very anxious to get the girl of fourteen who has just entered into puberty. Amarnath Prasad sees beauty in the words used by Nana. Amarnath Prasad writes that,

> It is remarkable to note here that most of the words which are related to fruits and flowers denote the charming and blooming beauty of Gauri... These gustatory, olfactory, visual, auditory

and tactile imageries remind us of John Keats who was a great master of 'sensuousness' in Romantic poetry.⁸

The words used by Nana Phadnavis signify the strong desire for sex. Romantic sensuousness can be seen in an ethical love. In this situation Nana's words signify a man's sexual hunger and physical attraction for the young girl. Looking for beauty in the situation where pejorative words are used for a helpless woman will not be legitimate on the ground of reason. Therefore, the beauty in these words may not be seen as that of romantic poetry. Instead it shows the eccentric sexual emotions possessed by Nana Phadnvis for female gender. This also shows Nana full of sexuality in his mind and heart, sexually depraved and even perverted.

Moreover, the play shows how a woman as a daughter follows father's command without showing any reluctance. Gauri as a daughter is ready to go with Nana. Gauri knows that Nana is going to use her for his sexual pleasures. Ghashiram submits his own daughter to cherish his political wish; to get power and take revenge on the people of Poona. Ghashiram exchanges his daughter for the post of Kotwal of Poona. Knowing Nana's nature Ghashiram plans to trick Nana with the use of his daughter. In an incident of religious gathering Ghashiram lets his daughter escapes from the clutches of Nana. Afterwards Ghashiram provokes Nana's sensuality for the escaped girl who is Ghashiram's own daughter. He provokes Nana with the words, 'If hunter is ready, the prey will be found'. And Nana under the spell of the girl replies 'Can we find her? How beautifully formed! What a lovely figure! Did you see? Erect! Young! Tender!

Ah! Ho ho! We've seen so many, handled so many, but none like that one. None her equal'. (GK- 49) Ghashiram cunningly understands Nana's anxiety for Gauri. He asks for Kotwalship of Poona in exchange of Gauri. Nana Phadnvis's expression to this situation signifies the dealing between men with woman as the pawn. Nana expresses his anxiety in the words that 'You've got me in a narrow pass'. Ghashiram replies, 'Yes, the narrow pass of my only daughter'. (GK-54) Nana unhappily agrees for the deal. The father of a daughter forgets the existence of the daughter. However, after gaining power Ghashiram, on the one hand, tries to maintain his dominance by torturing the people on the charge that they practice adultery which is not expected from Brahmans. But on the other hand he submits his own daughter to the same practice. So Ghashiram sacrifices his own daughter and an innocent girl to fulfill his own desire. Therefore, in this period the practices were structured in favour of men, women were of strategic importance for men.

Gauri, a female product of the period, is an innocent girl unaware of strategic formation of the society. But it seems that she is aware of the domination of man upon woman. Therefore, she quietly follows the order of the father. Guari is killed when she became pregnant. She is killed to prevent the future problems which would rise on the ground that she is pregnant before marriage. So, Gauri is killed after her use is completed. Likewise Ghashiram is stoned to death when he became problematic for the upper class men to enjoy their traditional freedoms - social, religious, sexual and even domestic. In this situation Ghashiram angrily but pathetically laments for being responsible for his daughter's evitable end,

Hit me. Beat me. Beat me some more. Come on... Stone me... Hit me.... I danced on your chest but I wasted the life of my little daughter. I should be punished for the death of my daughter. Beat me. Hit me. Cut off my hands and feet. Crack my skull. Come on, come on. Look! I am here. (GK- 86)

It can be said that women of the time and even in the contemporary time are considered insignificant as human beings. But, she is significant for sexual use, for domestic needs and for political gains. As it is shown in the play women are conspicuously absent. If someone wants to notice her one has to trace her intentionally. Beena Mahida rightly opines about the patriarchal system of India in the period of Peshwai which is even relevant to the contemporary period. She writes that,

> Woman has no choice of her own in a male dominated society and the situation is the same whether she is Gulabi or Gauri or the newly-wed wife of Nana or the old wives of Nana. Woman has always been a her male slave to counterpart, he it the eighteenth century or the twenty first century.²

Therefore, when we try to trace women in the period of Peshwai through the play *Ghashiram Kotwal* we see them as they work in the houses, dance in the *Bavannakhani*, manage the immoral behaviours of their master, like Chandra the midwife of Nana, and they become the slaves of a father obeying his orders which are sexually exploitative.

Moreover, lower caste community been considered as untouchable has community throughout civilization. The play, however, shows that although the lower caste people are untouchable but Brahmans from upper caste were secretly free to use lower caste woman for their sexual pleasure. This is understood from the second dakshina scene where a Brahman argues with Ghashiram on the affair of stealing. The Brahman says I am not a thief; I got more 'he was trying to get me. I got four of his Shravana commissions - but is that a crime? They say he sleeps with a Mahar woman. He thinks I start this rumour. But I didn't do anything. (GK- 64) The issue of sleeping with a *Mahar* woman decisively signifies that inter-caste sexual relations are prohibited socially, religiously, and culturally. Yet, the upper class men secretly enjoy prohibited sexual relations with lower class or caste women.

Another scene of secret sexual relations between Brahman wives and Maratha Sardars shows hidden resistance of women of the time or it may be the physical requirement of these women. The scene in the play has been presented very tactfully. Religious song chorused in the background and Sutradhar tells the situation which takes place in the dim light at the corner of the stage.

> 'Radhakrishna Hari. Govind Murali' – in front of the of **Brahmans** curtain comes humming this а Brahman woman with a saucy air. She waits. A sardar (Maratha landowner) comes in a Maratha turban. He knocks at an imaginary door. She opens the door. He goes in. They embrace, and go further inside. (GK- 37)

This may be said as sexual politics opposes the power discourse. Brahmans being in the proximity of Brahman ruler enjoy social, political, religious and sexual privileges. Marathas are actual rulers but politically shifted to the next place; below the Brahmans. So, Maratha sardars play the game of sexual politics. Brahman wives by developing secret sexual relations with Maratha sardars resist the power of husband and satisfy their physical requirements.

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AN OVERVIEW ON SYNTHESIS OF SOME IMINES METAL COMPLEXES AND THEIR BIOLOGICAL ACTIVITY

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Abstract :

Azomethine linkage (-C=N-) of Schiff base [imines] play an important role in medical field with so many pharmacological activities such as antimicrobial, antiviral, anti tubercular and anticancer activity. The potency of these pharmaceutically useful drugs in treatment of microbial infections and other activities encouraged the development of some more potent and significant compounds and metal complexes. Schiff bases and there metal complexes are remarkably effective compounds, extensive biochemical and medicinal studies have confirmed that these molecules are effective against various strains of microorganisms. This review is summarized to know about the chemistry of different imine metal complexes with various metals along with their anti-bacterial activities.

Key words: Imines, Schiff bases, Metal complexes, Anti-bacterial activities.

Introduction :

Schiff bases are compounds containing an azomethine group (--CH = N--) known as imines. Imines and their metal complexes are one of the important branch in case of coordination chemistry. Current studies proved that imines and their metal complexes are used as antibacterial, antifungal, anticancer and antimalerial in medicinal field. The investigation of structure and bonding of imines complexes indicate the metal ion present in a asymmetric environment in most of the biological systems. The structure can be modified through condensation with aldehyde.

This paper describe the synthesis and characterization of some new complexes of transition metal ions, such as Ni (II), Cu (II), Co (II), Zn (II) containing bi dentate Schiff bases derived from aldehydes such as 5- Bromo 2 Hydroxy 3 Methoxybenzaldehyde, 5- Nitro vanillin, O-Vanillin, Iso-Vanillin, 5- Bromo 2- Methoxybenzaldehyde.

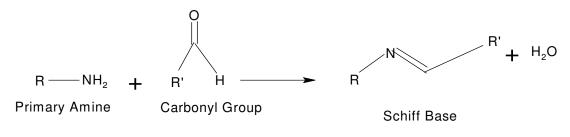
Materials and Methods:

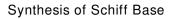
The reagent grade chemicals (Sigma-Aldrich) were obtained from commercial sources and purified by distillation and recrystalization before use. Purity of synthesized compound has been checked by TLC.

Synthesis of imines (Schiff bases) :

The imines (Schiff base ligands) was prepared as described by Raman et, al 2004 [15]. A equimolar ratio (1:1.1) of an aldehyde such as 5- Bromo 2 Hydroxy 3 Methoxybenzaldehyde, (0.5 gm. 2.16 mmole) and amine such as 4- Bromoaniline (0.37gm. 2.16 mmole) dissolved in 50 ml ethanol in Round Bottom Flask, the mixture was then refluxed for 4 hrs. in water bath by using water condenser at 90 – 95 0 C. After refluxing the resulting reaction mixture was poured on ice cold water and kept for 20 hrs. at room temperature to obtain more product.

The product obtained was filtered and washed with cold water and air dried at room temperature and recrystalized from hot alcohol. The proposed structure of ligand and The general reaction scheme in producing azomethines is as shown inFigure 1.1.



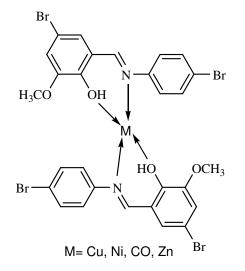


It has been reported that Schiff bases and their metal complexes display a variety of applications in the biological, clinical, analytical and industrial fields. A Lewis base is a substance capable of donating one or more lone electron pairs while Lewis acid is a substance that accepts electrons. Ligands are molecules or ions that surround the metal in a complex ion. The interaction between a metal ion and ligands can be thought of as Lewis acid-base reactions. Every ligand has at least one lone pair of electrons. Therefore, ligands act as Lewis bases (Nair *et al.*, 2006)

Transition Metals and Complexes :

In broad definition, transition metals are elements of atomic numbers 21-31, 39-49 and 71-81, inclusive. A more restricted classification of the transition element preferred by many chemists is limited to elements with atomic numbers 22-28, 40-46, and 72-78, inclusive. All of the elements in this classification have one or more electrons present in an unfilled d subshell in at least one well-known oxidation state. Complexes are substances resulting from the coordination of a ligand (or an array of ligands) to a central atom. Transition metals have a distinct tendency to form complexes because of the presence of empty d orbitals to accept lone pairs of electrons from ligand. Study of the interaction between drugs and transition metals is an important and active research area in bioinorganic chemistry. It is well known that the action of many drugs is

dependent on the coordination with metal ions or the inhibition of the formation metalcoenzymes (Efthimiadou *et al.*, 2007). Therefore, metal ions might play a vital role during the biological process of drug utilization in the body. Schiff base ligands have significant importance in chemistry because it is potentially capable of forming stable complexes with metal ions. It has been reported that they exhibited different characteristic properties depending on the metal ion to which they were bound, the nature of the metal and as well as the type of ligands (Nair *et al.*, 2006). The proposed structure of imine complexes are shown below.



Antibacterial Activity of Azomethine Complexes :

Transition metal complexes of N-donor ligands of Schiff-bases have attracted a lot of interest due to their potent biological activities that have been widely studied because among others they have antifungal, antibacterial, anticancer and herbicidal applications (Creaven *et al.*, 2010). It

is also because of their potential of chemical permutation. The biological activity of the Schiff base metal complexes depends to a large extent on the nature of both the ligands and also the metals. Antibacterial activities may increase or decrease for metal complexes in

comparison to their free ligands (Bahron et al., 2007).

Conclusion :

This research is significant because it might lead to the discovery of novel ligands and metal complexes that could add to new knowledge. The structural information of these novel compounds could be used as the basis of other research work such as antibacterial and antifungal activities.

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महाराष्ट्राच्या विकासात महाराष्ट्र औद्योगिक विकास महामंडळाची वाटचाल

डॉ. वामन व्यंकटेश सावंत

रत्नागिरी

महाराष्ट्र औद्योगिक विकास महामंडळाची वाटचाल

१ मे, १९६० साली महाराष्ट्र राज्याची निर्मिती झाली. महाराष्ट्राचा समतोल विकास व्हावा म्हणून महाराष्ट्र शासनाने वेगवेगळ्या क्षेत्रांत उपक्रम राबविण्याचे ठरवून अनेक महामंडळांची निर्मिती केली. महाराष्ट्राचे पहिले मुख्यमंत्री यशवंतराव चव्हाण यांनी महाराष्ट्राचा औद्योगिक विकास झाल्याशिवाय प्रगती होणे शक्य नाही, याच उदात्त हेतूने मंत्रिमंडळाची स्वतंत्र बैठक घेऊन १ ऑगस्ट, १९६२ रोजी औद्योगिक विसि महामंडळाची स्थापना केली. महामंडळाची स्थापना झाल्यानंतर प्रथम फक्त महाराष्ट्रातील मोठ्या शहरांमध्ये औद्योगिक क्षेत्र स्थापन करुन त्या ठिकाणी मूलभूत सुविधा जसे रस्ते, वीज, पाणी इत्यादी महामंडळामार्फत सेवा पुरवून गरजू उद्योजकांना भूखंडाचे वाटप करुन त्या ठिकाणी उद्योग उभारण्यात आले.

महाराष्ट्राचा औद्योगिक विकास होण्यासाठी महाराष्ट्र शासनाने वेळोवेळी कायद्यामध्ये सुधारणा करुन उद्योजकांना त्यानी औद्योगिक क्षेत्रानुसार अ, ब, क, ड व ड+ असे गट पाडून विभागनिहाय सवलतीचे दर ठेवले. त्यामुळे मागास भागातसुद्धा उद्योग अभारणीकरिता उद्योजकांनी स्वारस्य दाखविले, तसेच विभागनिहाय अनुदान/सबसिडी दिल्यामुळे औद्योगिक विकासासाठी पोषक वातावरण निर्माण झाले. त्यानंतर हळूहळू महाराष्ट्रातील सर्व जिल्ह्यांमध्ये औद्योगिक क्षेत्र स्थापन करुन त्या ठिकाणी आवश्यक सुविधा पुरवून उद्योगासाठी भूखंड वाटप करण्यात आले व त्या ठिकाणीदेखील उद्योग उभारण्यात आले. मुंबई, नागपूर, कोल्हापूर व इतर जिल्ह्यांच्या ठिकाणी औद्योगिक क्षेत्रातील कारखान्यांमुळे निर्माण झालेल्या रोजगारनिर्मितीमुळे झपाट्याने वाढलेली लोकसंख्या यामुळे शहरांवर पडलेल्या सुविधेच्या अभावांमुळे पडलेला ताण लक्षात घेता व लोकसंख्येचे विकेंद्रीकरण होण्यासाठी महाराष्ट्र शासनाने १९९४ साली महाराष्ट्रातील सर्व तालुक्यात लघु औद्योगिक क्षेत्र विकास केंद्र व औद्योगिक स्थापना करण्याचे घोषित केले.

या घोषणेनंतर म.औ. वि.मं. ने शासनाच्या निर्देशाप्रमाणे प्रस्ताव तयार करुन शासनाची मंजुरी घेऊन औद्योगिक क्षेत्रे स्थापन केले. आजमितीस जवळपास २३६ औद्योगिक क्षेत्रे कार्यरत आहेत आणि २७८ औद्योगिक क्षेत्रे अधिसूचित केलेली आहेत. महामंडळाच्या ताब्यात ६३,००० हेक्टर क्षेत्र आहे. ताब्यात असलेले क्षेत्र उद्योजकांना वाटप करण्यात आलेले आहे. त्या ठिकाणी मोठ्या प्रमाणात उद्योग चालू आहेत. याचबरोबर महामंडळाने औद्योगिक क्षेत्रासाठी खुप मोठ्या प्रमाणात पाणीपुरवठा योजनातयार केल्या आहेत. महामंडळ एवढ्यावा थांबलेले नसून पाणीपुरवठा योजनेसाठी बारवी सारखे धरण बांधून त्या ठिकाणाहून औद्योगिक क्षेत्रांना व नवी मुंबई, ठाणे, कल्याण, डोंबिवली या ठिकाणी पाणीपुरवठा केला जातो. सर्व औद्योगिक क्षेत्र मिळून महामंडळाने हजारो किलोमीटर रस्त्याचे दर्जेदार बांधकाम करुन उद्योजकांच्या सोयीसाठी रस्ते उपलब्ध करुन दिले आहेत.

महामंडळाच्या औद्योगिक क्षेत्रामध्ये उद्योजकांना उद्योग उभारणीसाठी औद्योगिक भूखंड वाटप करण्यात येतात. त्याचप्रमाणे लोकांच्या गरजेसाठी पुरविण्यात येणाऱ्या सुविधेकरिता जसे हॉटेल, लॉजिंग, सर्व्हिसिंग सेंटर, तसेच इतर ट्रेडिंग व्यवसायासाठी वाणिज्य भूखंडामध्ये वाटप करण्यात येते, तसेच औद्योगिक क्षेत्रातील कामगारांना व उद्योजकांना राहण्यासाठी निवासी

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झोन तयार करुन भूखंडाचे वाटप करण्यात येते, तसेच महामंडळाने रासायनिक औद्योगिक क्षेत्रे ज्या ठिकाणी उभारली आहेत त्या ठिकाणी उद्योजकांच्या सहकार्याने सामाईक सांडपाणी प्रक्रिया केंद्र (सीईपीटी) घनकचरा प्रक्रिया केंद्र बांधून उद्योजकांना सुविधा उपलब्ध करुन दिलेली आहे. त्यामुळे महाराष्ट्रातील पर्यावरण समतोल राखण्यास हातभार लागला आहे.

मुंबई -पुणे येथील उद्योगांचा सुव्यवस्थित विकास करणे व राज्यातील इतर भागात नवीन औद्योगिक क्षेत्रे स्थापन करुन त्यांना उत्तेजन देणे हे महामंडळाचे सुरूवातीचे उद्दिष्ट्य होते. सध्या राज्यात सुमारे ६३,००० हेक्टर क्षेत्रामध्ये सर्व जिल्ह्यांत २३६ लहान मोठी औद्योगिक क्षेत्रे निर्माण करुन हे उद्दिष्ट्य साध्य केलेले आहे. जमीन, वीज व पाणी, तसेच उद्योगांना आवश्यक पायाभूत सुविधा देऊन राज्याने औद्योगिक क्षेत्रात आघाडी घेतली आहे. अत्याधुनिक तंत्रज्ञानाचा प्रभावी वापर करुन माहिती व तंत्रज्ञान, जैविक तंत्रज्ञान, वस्त्रोद्योग, हिरे व दागिने उद्योग उत्तेजन दिले आहे.

महाराष्ट्र राज्याची निर्मिती झाली तेव्हा मुंबईचा काही प्रमाणात औद्योगिक विकास झालेला होता. त्याला शंभर वर्षाची परंपरा होती. राज्याचा विकास करायचा तर उद्योगाचे विकेंद्रीकरण गरजेचे होते. याची जाणीव पहिले मुख्यमंत्री यशवंतराव चव्हाण यांना होती. राज्याच्या औद्योगिक क्रांतीचा पाया यशवंतराव चव्हाण यांनी घातला. राज्याच्या सर्वांगिकण विकास करायचा असेल तर, उद्योगांशिवाय पर्याय नाही. प्रामीण व मागास भागात उद्योगांचे जाळे उभारूनच हे शक्य होईल, याचा त्यांनी विचार केला. राज्य उद्योगाभिमुख होण्यासाठी महाराष्ट्राच्या जन्मापासूनच त्यांनी उद्योगपूरक धोरण आखायला सुरुवात केली. त्यामुळे महाराष्ट्राचे आजचे उद्योग क्षेत्रातील स्थान अढळ आहे. देश विदेशातील गुंतवणूक राज्यात होऊन राज्य उद्योगात अग्रेसर राहिले आहे.

सरकारने औद्योगिक विकासाचा जो मास्टर प्लॅन तयार केला आहे त्यात कोणत्या भागात अर्थव्यवस्थेची शहरी भागातील अर्थव्यवस्थेशी योग्य प्रकारे सांगड घातली जाईल आणि खेड्यातून शहराकडे कोणत्या उद्योगधंद्यांचा विकास होऊ शकेल, यासंबंधी सविस्तर दिग्दर्शन करण्यात आले आहे. त्याचप्रमाणे या कामी उद्योगपतींना त्वरित मदत मिळावी म्हणून सरकारच्या उद्योग विभागामार्फतही व्यवस्था करण्यात आली आहे.

जमीन, वीज आणि पाणी हे उद्योगांचे प्रमुख घटक आहेत. जमीन संपादन करुन उद्योगांना द्यावी लागते. त्यावर पायाभूत सुविधा निर्माण केल्याशिवाय उद्योग उभारला जात नाही. या बाबी उद्योगांना सहज मिळाव्यात यासाठी राज्याचे धोरण तयार केल. म. औ. वि. मं. ने सरकारी मालकीची पडीक जमीन ताब्यात घेऊन तिच्यावर वीज, पाणी व इतर सुविधा निर्माण केल्या. ही विकसित जमीन उद्योगांना दिली. त्यामुळे मोठ्या प्रमाणात उद्योग उभारले गेले. राज्यात सर्वत्र औद्योगिक वसाहतीचे जाळे म. औ. वि. मं. ने तयार केले. यातून पुढच्या औद्योगिक प्रगतीचा भक्कम पाया घातला गेला.

म.औ. वि. मं. ची स्थापना झाल्यानंतर प्रथम काम सुरू केले तेव्हा महामंडळाकडे मुंबईच्या हद्दीत ३०० एकर व कल्याण अंबरनाथ येथे ४०० एकर जमीन होती. महामंडळाने झपाट्याने काम करून पहिल्या २० महिन्यातच १७ औद्योगिक क्षेत्रांचा विकास करून तयार प्लॉट उद्योजकांना दिले. वीज, पाणी व रस्ते याची उपलब्धता महामंडळाने करून दिली. यातून अनेक उद्योग तातडीने व कमी कालावधीत उभारले गेले. पहिल्या पाच वर्षात सुमारे २०० कोटी रुपये भांडवल नवीन उद्योगधंदे काढण्याकडे आकर्षिले गेले. देशातील इतर राज्यांशी तुलना करता तेव्हा महाराष्ट्राची प्रगती एक नंबरवर होती. राज्याचे आखलेले उद्योगभिमुख धोरण किती प्रभावी ठरले, त्याचा हा पुरावाच होता.

विकासनशील व मागास विभागातील औद्योगिक विकासावर म.औ. वि. मं.ने विशेष भर दिला आहे. होतकरू उद्योजकाला आपल्या सोईनुसार व पसंतीनुसार त्याला पाहिजे असलेल्या क्षेत्रात जलदगतीने उद्योग उभारता यावा यासाठी महामंडळ सदैव तत्पर असते. महामंडळाने सर्व राज्यात मिळून ९९ मोठी औद्योगिक क्षेत्रे, ५७ विकास केंद्रे , ५ केंद्र शासनपुरस्कृत विकास केंद्रे व १०९ छोटी औद्योगिक क्षेत्रे प्रस्थापित केली आहेत. ९३ मोठी औद्योगिक क्षेत्रे, ४६ विकास केंद्रे व ९० छोटी औद्योगिक क्षेत्रे कार्यान्वित केली आहेत. अशा क्षेत्रांमध्ये रस्ते, रस्त्यांवरील दिवाबत्ती, पाणीपुरवठा, जलनिस्सारण व्यवस्था तसेच इतर आवश्यक सुविध उपलब्ध करून देण्याचे धोरण महामंडळाने अंगीकारले आहे.

१ ऑगस्ट, १९६२ रोजी म.औ. वि.मं.ची स्थापना झाली. राज्य उद्योगात आघाडीवर नेण्यासाठी शासनाचे धोरण ठरवले होते. त्यानुसार त्वरित कार्य सुरू करण्यात आले. उद्योगधंद्यांची वाढ व विकास करण्यासाठी त्यांना पायाभूत सुविधांची गरज होती. म. औ.वि.मं. ने अत्यंत झपाट्याने औद्योगिक क्षेत्र निर्माण करुन त्यांचा विकास केला. संपूर्ण औद्योगिक वसाहतीवर पायाभूत सुविधांचे जाळे निर्माण करुन तयार प्लॉट उद्योजकांना दिले. विकसित औद्योगिक वसाहतीत उद्योग उभारणीसाठी उद्योजकांना यामुळे प्रोत्साहन मिळाले. मोठ्या प्रमाणात उद्योजक व गुंतवणूकदार महाराष्ट्राकडे आकर्षित झाले. काही ठिकाणी पंचतारांकित औद्योगिक क्षेत्रे म. औ. वि.मं.ने विकसित केली आहेत. म.औ. वि. मं.च्या स्थापनेनंतर त्वरित १७ औद्योगिक क्षेत्रे विकसित करून औद्योगिक प्रगतीचा पाया घातला.

महामंडळाने सामाजिक बांधिलकी म्हणून विकसित केलेल्या औद्योगिक क्षेत्रात होणारे प्रदूषण टाळण्यासाठी, तसेच पर्यावरणाचा समतोल राखण्यासाठी वृक्ष लागवडीसाठी क्षेत्र राखीव ठेवून त्यावर मोठ्या प्रमाणात वृक्ष लागवड केलेली आहे. तसेच काही ठिकाणी भूखंडधारकांना वृक्ष लागवडीसाठी जागा वाटप करण्यात आलेल्या आहेत. तसेच महामंडळाने तयार केलेल्या रस्त्याच्या बाजूने वृक्षारोपण करण्यात आलेले आहे.

महाराष्ट्र औद्योगिक विकास महामंडळाने बदलत्या काळानुरूप जगातील झालेले औद्योगिक बदल, तसेच खुल्या आर्थिक धोरणाचे आव्हान पेलण्याकरिता व महाराष्ट्र औद्योगिक विकास महामंडळाचा विकास होण्यासाठी वेगवेगळ्या झोनची निर्मिती केली. जसे आयटी पार्क, बायोटेक पार्क, टेक्स्टाईल्स पार्क, बी.टी. पार्क, फ्लोरिकल्चर पार्क, सिल्व्हर पार्क इ. ची उभारणी करून त्या त्या विशिष्ट उद्योजकांना झोनवाईज लागणाऱ्या आवश्यक मूलभूत सेवासुविध पुरवून सक्षमपणे त्या त्या विभागासाठी उद्योग सुरू आहेत. त्यामुळे महाराष्ट्राची आर्थिक उलाढाल मोठ्या प्रमाणात वाढली. तसेच उच्चशिक्षित तरूणांना इतर राज्यात जाऊन रोजगार/ उद्योगासाठी जाण्याची आवश्यकता भासली नाही व त्यांना महाराष्ट्रातच उद्योगाच्या / रोजगाराच्या संधी मोठ्या प्रमाणात प्राप्त झालेल्या आहेत. तसेच महामंडळाच्या सोई सुविधेमुळे व उद्योगासाठी असलेल्या पोषक वातावरणामुळे बाहेर देशातील/ राज्यातील उद्योजकसुद्धा महाराष्ट्रात येऊन उद्योग स्थापन केले असून नव्याने उद्योग उभारणीकरिता येत आहेत.

महामंडळाच्या सूचक आकडेवारीनुसार राज्यात १९६७ -६८ साली कारखान्यांची संख्या ठाणे२०३, कळवा १८, डोंबिवली ४८, अंबरनाथ २३, बदलापूर १, पिंपरी भोसरी ३३, नाशिक २६, औरंगाबाद ७, जळगाव ५ अशी एकूण ३६४ होती. रत्नागिरी चिपळूण, रोहे, कल्याण, भिवंडी, भांडूप, धुळे, अकोला येथे औद्योगिक वसाहती महामंडळाने विकसित केल्या होत्या , परंतु उत्पादन सुरू झाले नव्हते. महामंडळाच्या कार्यातून व पायाभूत सुविधा पुरविण्याच्या तत्परतेतून २००८ -०९ साली सुमारे ३१,७१३ कारखाने उत्पादन करीत होते व या प्रगतीचे सातत्य राज्याने राखले आहे.

महामंडळाच्या स्थापनेप्रसंगी अत्यंत कमी उद्योग राज्यात होते. आज देशात नंबर एकवर राज्याची औद्योगिक प्रगती झालेली आहे. माहिती तंत्रज्ञान उद्याने, पर्यावरणीय प्रकल्प, रस्ते विकास, फ्लोरिकल्चर, वाईन पार्क, सिल्व्हर पार्क, फूड पार्क, टेक्स्टाईल्स पार्क अशा उद्योग उभारणीतून राज्याचा आर्थिक व सामाजिक चेहरा बदलवून टाकला आहे. दिल्ली, मुंबई इंडस्ट्रीयल कॉरिडॉर या अत्यंत विशाल व क्रांतिकारी प्रकल्पासाठी म.औ. वि.मं. राज्यात नोडल एजन्सी म्हणून कार्य करीत आहे. पायाभूत सुविधांची पूर्तता व इतर आवश्यक विकास कार्यात महामंडळ अत्यंत महत्त्वाची भूमिका या प्रकल्पाच्या उभारणीत निभावत आह. महाराष्ट्र्यातील या प्रकल्पाच्या प्रभावक्षेत्रात मुंबई, ठाणे, रायगड, नाशिक, औरंगाबाद, पुणे, धुळे, नंदूरबार आदी जिल्ह्यांचा समावेश आहे.

उद्योगामुळे राज्यात एक चांगली आर्थिक परिस्थिती निर्माण झाली. शेतीपूरक उद्योग उभे राहिले. महाप्रकल्पाची निर्मिती झाली. जगभरातील गुंतवणूकदार राज्यास गुंतवणुकीसाठ प्रथम पसंती देऊ लागले. उत्पादन

क्षेत्रात दिशा देणाऱ्या महाराष्ट्राने देशाला औद्योगिक दिशा देण्याचेही कार्य केले, ही अत्यंत गौरवाची बाब आहे. पुढील कोष्टकात महाराष्ट्र औद्योगिक विकास महामंडळाचे कार्य दाखविले आहे.

वाढले. महाराष्ट्राने देशात आपली वेगळी ओळख निर्माण केली. महाराष्ट्रास औद्योगिक राज्य म्हणून ख्याती मिळाली. इतर राज्ये महाराष्ट्रापासून आदर्श घेऊन आपली प्रगती साधण्याचा प्रयत्न करीत आहेत. सामाजिक व सांस्कृतिक

औद्योगिक क्षेत्रे	अधिसूचित	कार्यान्वित
मोठी	१०२	९६
छोटी	११४	९०
विकास केंद्र राज्य शासन	५८	४६
केंद्र शासन	०४	०४
एकूण	२७८	२३६

महाराष्ट्र औद्योगिक विकास महामंडळाचे कार्य

औद्योगिक क्षेत्राकरिता (जमीन हेक्टर)

	नियोजित	ताब्यात
शासनाची	९,४८१.३६	६,४८६.०४
खाजगी	८८,८८६.५५	५०,१६२.२१
एकूण हेक्टर	९८,३६७.९१	५६,६४८.२५

औद्योगिक क्षेत्राकरिता जमीन (हेक्टर)

	नियोजित	ताब्यात
शासनाची	२,३४३.८	१६७.४६
खाजगी	४,३५७.१६	३,४२४.८५
एकूण हेक्टर	६,७००.३४	३,५९२.३१

औद्योगिक भूखंडाचे क्षेत्रफळ (हेक्टर)

आखलेले	वितरीत	शिल्लक
३०५१२.४३	२८०२२.५४	२४८९.८९

भूखंडाचे प्रकार (संख्या)

	आखलेले	वितरीत	शिल्लक
औद्योगिक	४६,२६२	४२,४४३	३,८१९
वाणिज्य	४,२०८	३,२७२	९३६

सुखसोयी	१,५५२	१,३१५	२३७
निवासी	४,०१२	३,२८३	७२९
रोड्स	६,०३८	४,२७९	१,७५९
छोटे	४,१०८	३,९१७	१९१
(भूपिडितांकरिता)			
एकूण	६६,१८०	५८,५०९	७,६७१

तयार शेडस् / गाळे (संख्या)

	बांधून तयार	वाटप	शिल्लक
रोडस्	४,१०८	३,९१७	१९१
गाळे अ.) औद्योगिक	२,२८९	१,३६०	९२९
ब.) वाणिज्य	१९२	१७१	२१
एकूण गाळे	२,४८१	१,५३१	цo
एकूण	६,७८९	५,४४८	१,१४१

विकास खर्च (कोटी रूपये)

अ)	औद्योगिक क्षेत्रे व केंद्र शासनपुरस्कृत विकास	૨,૪૨७.९५
	केंद्र	
ৰ)	रोडरू, गाळे आणि औद्योगिक गृहनिर्माण	९८२.२५
क)	पाणीपुरवठा योजना	१,४८१.५८
ड)	जलनि:सारण योजना	४६३.०५
इ)	कफ परेड येथील हॅलिपॅड	३.०२
एकूण		4,346.04

पाणी पुरवठा वसुली वार्षिक (२०१० -२०११) कोटी रुपये ६४०.९

पाणीपुरवठा योजना

अ	पाणी पुरवठ्याची क्षमता (द.ल.लि.प्रतिदिन)	२,०४५.५७
ৰ	प्रत्यक्ष पाणीपुरवठा (द.ल.लि.प्रतिदिन)	१,३१२.००
क	पाणी साठविण्याची क्षमता (द.ल. घनमीटर)	६८५.००
ड	पंपाची प्रतिष्ठापित क्षमता (अश्वशक्ती)	८४,६२१.५०
प	पाणीपुरवठा, जलवाहिन्यांची लांबी (कि.मी.)	३,५७३.००
দ	पाणी वापरणारे ग्राहक	४१,५४३.००

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औद्योगिक		३६,४६३.००
घरगुती		4,020.00
बांधलेल्या रस्त	गंची लांबी (कि.मी.)	२,७४४.५७

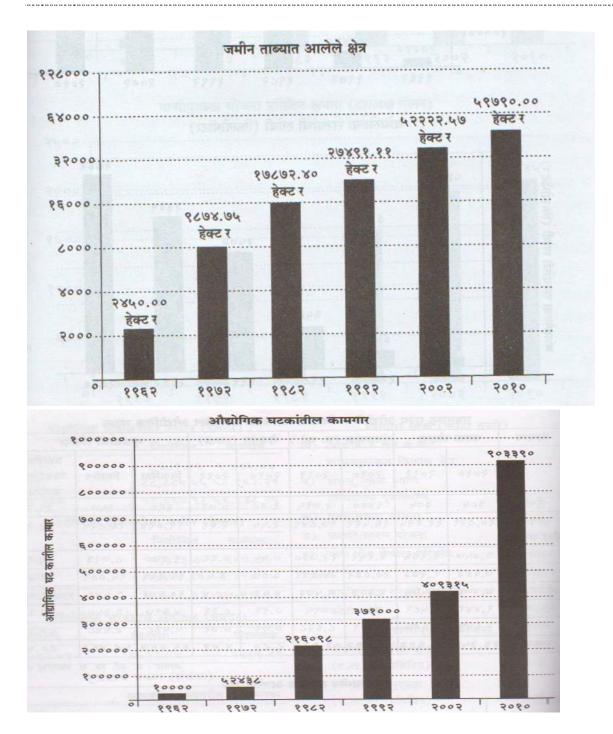
औद्योगिक घटक

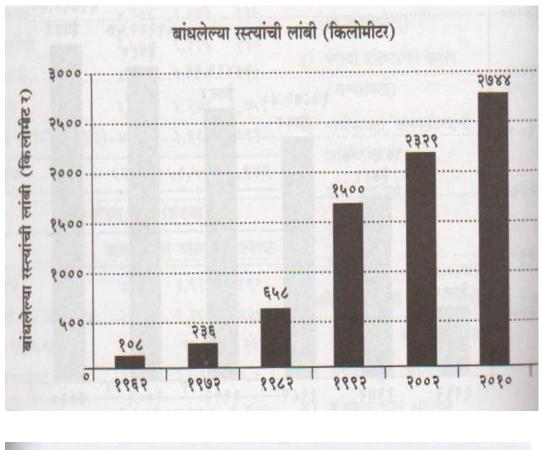
अ	उत्पादन सुरू असलेले	३५,६९१
ৰ	बांधकाम चालू असलेले	३,४४५

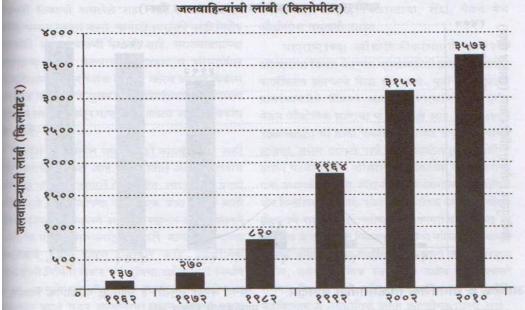
विभाग	घटक संख्या		गुंतवणूक रु.को		रोजगार लाख		भूखंडांची संख्या		
	२०१०	२०११	२०१०	२०११	२०१०	२०११	विकसित	वितरीत	वितारीतशी
									विकसितशी
									टक्केवारी
मुंबई	३०५	३०५	१४००	રૂ,७१५	१.२०	०.७२	३६०	३५७	९९.२
कोकण मुंबई	१०,८२१	११,१२५	१६,५२९	१७,७४९	ર.५५	२.६९	१९,०९४	१६,८२५	८८.१
वगळून									
नाशिक	६,०५७	६,१३५	२,१५१	१२,७३०	૦.५५	०.६६	९,३७०	८,७२३	९३.१
पुणे	७,६०३	९,२७३	२०,०३२	२४,६४१	३.०७	રૂ.५	१६,३५६	१५,००९	९१.८
औरंगाबाद	४,४७९	४,५७७	४,३०३	५,५७३	०.५३	०.५४	१०,६७२	९.५४८	८९.५
अमरावती	१,४४१	१,५८९	७६८	७९५	०.१९	०.१९	४,६९७	३,३५०	७१.३
नागपूर	२,६४९	२,६८७	८,६०९	८,६२८	०.७१	०.७१	५,५१८	४,६४८	८४.२
एकूण	३३,३५५	३५,६९१	५३,७९२	७३,९३१	6.60	9.09	६६,०६७	५८,४६०	66.4

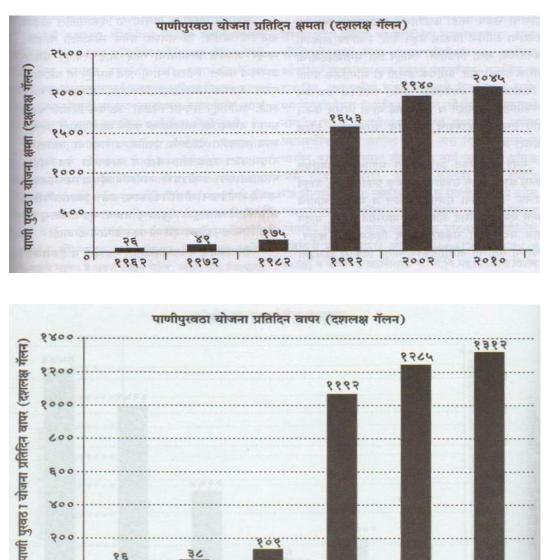
महाराष्ट्र राज्य औद्योगिक विकास महामंडळ क्षेत्रातील औद्योगिक घटक

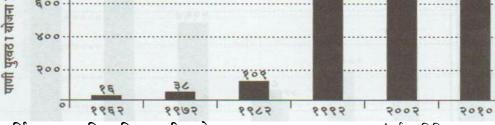
आधार : म.औ. वि.मं. महाराष्ट्र शासन











आर्थिक व सामाजिक विकासातील योगदान

उद्योग आणि समाज यांचा एकमेकांशी अत्यंत महत्वाचा संबंध आहे. उद्योगाच्या उभारणीतून त्या त्या परिसराचा आर्थिक विकास घडून येतो. स्थानिक लोकांना रोजगाराच्या संधी मिळतात. त्यातून त्या समाजघटकांची आर्थिक उन्नती होते. आर्थिक उन्नती ही सामाजिक प्रगती व विकासासाठी आवश्यक आहे. स्थानिक उपलब्ध साधनसामग्री, उत्पादने व मनुष्यबळ याचा विचार करुन उद्योग उभारणी करण्याचे शांसनाचे प्रारंभापासून धोरण राहिलेले आहे.

मुंबई व्यतिरिक्त इतर मागास भागाचा सुनियोजित विािस झाला, तरच राज्याची आर्थिक प्रगती होईल. यातून स्थानिक नागरिकांना रोजगार मिळेल व मागास भागांचे रूपांतर एका विकसित औद्योगिक परिसरात होईल. यातून समाज बदलून तो सकारात्मक व विकासपूरक बनेल. राज्याच्या संतुलित औद्योगिकीकरणातून विकास किंबहुना "उद्यमत् सकल समृद्धी " हे महाराष्ट्रं औद्योगिक विकास महामंडळाचे ध्येयच आहे.

अज्ञान व गरिबी या माणसाच्या विकासातील मोठ्या अडचणी आहेत. ही समस्या प्रथम सोडविली पाहिजे. म्हणून आर्थिक विकासाची गरज आहे. त्यातून

समाज ज्ञानाकडे वळेल. त्याला त्याची गरज समजून तो वाटचाल करेल. आर्थिक समस्या सोडविण्यासाठी रोजगाराची गरज समाज जगाबरोबर चालण्याचा प्रयत्न करत असतो. म्हणून आज आपल्या देशाच्या प्रगतीस इ ानाबरोबर उद्योगाचा वाटा मोठा राहिलेला आहे हे नाकारता येत नाही. भारतासारख्या शेतीप्रधान अर्थव्यवस्थेचया माध्यमातून म्हणजे शेतीप्रधान औद्योगिकीकरण, तसचे व्यापाराधिष्ठित औद्योगिकीकरणामुळे महाराष्ट्र राज्य सुरूवातीपासूनच औद्योगिक समृद्धीच्या दृष्टीकोनातून क्रमांक १ आहे.

औरंगाबाद हे मराठवाठ्यातील महत्त्वाचे व राज्याच्या मध्यवर्ती ठिकाणी असलेले शहर आहे. मराठवाडा हा मागास भागात गणला जातो. यासाठी शासनाने काही विशेष योजनांची अंमलबजावणी केलेली आहे. मराठवाड्याच्या विकासाचा विचार केल्यास औरंगाबाद व परिसरातील उद्योगविकास समजून घ्यावा लागेल. कारण आजचे विकास व समाज परिवर्तनाचे मुख्य सूत्र उद्योगविकासातून निर्माण झालेल्या संधी व त्यातून माणसांचा झालेला आर्थिक विकास यात आहे.

आशिया खंडातील सर्वांत वेगाने वाढणारे शहर अशी औरंगाबादची ओखळ आहे. जगभरातील अत्यंत महत्त्वाचे उद्योग या परिसरात उभारले गेले आहेत. त्यातूनच ही प्रगती झाली आहे. मागसलेपणा जाऊन एक प्रगत परिसर अशी ओखळ निर्माण होण्यामागे उद्योगांचा सहभाग आहे. शासनाने म.औ.वि.मं.च्या माध्यमातून आपले मागास भागाच्या विकासाचे उद्योग धोरण राबविले आहे. औद्योगिक वसाहतींची निर्मिती करुन सर्व सुविधा उद्योगासाठी निर्माण केल्या. यामुळे या परिसरातील नागरिकांच्या जीवनात आमूलाग्र बदल घडून आणण्याचा प्रयत्न झालेला असून त्यामुळे उद्योगाबरोबरच समाज विकास घडून आलेला आहे.

प्रारंभी महाराष्ट्र औद्योगिक विकास महामंडळाच्या माध्यमातून २५ एकर जमिनीवर औरंगाबा येथे पहिली औद्योगिक वसाहत उभारली गेली. महामंडळाने या वसाहतीवर आवश्यक सर्व पायाभूत सुविधा निर्माण करुन उद्योग उभारणीसाठी अनुकूल वातावरण तयार केले. आज या परिसराची प्रगती जागतिक दर्जाची झालेली आहे.

महाराष्ट्रात मुंबई, पुणेनंतर औद्योगिक विकासात आघाडी घेऊन, औरंगाबाद शहराने स्वतंत्र ओळख निर्माण केली आहे. केवळ औद्योगिकच नव्हे तर समाज विकासात मौलिक बदल घडून आला आहे. जीवनाची सर्व ज्ञानक्षेत्रे विकसित करुन खऱ्या अर्थाने आधुनिक समाज घडलेला दिसून येतो. उद्योगनिर्मितीनंतर या परिसरातील बदललेले माणसांचे जीवनमान याचा विचार केला, तर उद्योग विकासाचे महत्त्व हे सहज कळून येईल. औरंगाबाद जिल्ह्यात औरंगाबाद, वाळूज, चिखलठाणा, शेंद्रा, पैठण येथे औद्योगिक वसाहती आहेत. महाराष्ट्राच्या औद्योगिकीकरणामुळे झालेल्या परिणामांचा विचार केल्यास एमआयडीसी झालेल्या भागाचे नागरीकरण झाल्याचे सिद्ध होत आहे. पूर्वी चिखलठाणा ग्रामपंचायतीचे ठिकाण महापालिकेच्या हद्दीत येऊन औद्योगिक शहराचा भाग झालेले आहे. (Industrial Township) या बाबी एमआयडीसीच्या उत्कृष्ट पायाभूत सुविधा, तसेच आयटी पार्क अशा नाविन्यपूर्ण औद्योगिक उद्योग घटकांमुळे या परिसरातील लोकांच्या राहणीमानाचा दर्जा उंचावला आहे. शेंद्रा येथील पंचतारांकित औद्योगिक क्षेत्र विकसित होत आहे. शेंद्रा येथे जागतिक दर्जाचे कन्व्हेंशन सेंटर उभे राहात आहे. ग्लोबल उद्योगनगरी ही ओळख या शहराला व परिसराला मिळाली आहे. या परिसरातील माणुस जगाशी जोडला म्हणून स्थानिक प्रगती झाली आहे. कृषिपूरक उद्योग तसेच जागतिक स्तरावरील उद्योग यातून लाखो रोजगार निर्माण झाले. जीवनाच्या सर्व घटकांचा विकास घडविण्यामध्ये औद्योगिक प्रगती कारणीभृत ठरली आहे.

मराठवाड्याचा राज्याच्या नकाशामध्ये हैद्राबाद संस्थानातील पोलिस कारवाई नंतर समावेश झाला. अशा परिस्थितीतसुद्धा आज एमआयडीसीच्या ५० वर्षाच्या औद्योगिकीकरणाच्या टप्प्यामध्ये सामाजिक, आर्थिक व राजकीय, प्रशासकीय बदल झाल्याचे चित्र स्पष्ट आहे. एमआयडीसीच्या नियोजित संतुलित औद्योगिकीकरणामुळे नागरीकरण व राहणीमानाचा दर्जा वाढल्याचे, तसेच प्रशासकीय बदल झालेले आहेत असे दिसते. ज्यामध्ये प्राचीन कालखंडापासून खैबरखिंड मार्ग व्यापारात प्रसिद्ध असे गाव जनकपुरी, आताचे जालना याचे स्वतंत्र जिल्ह्यामध्ये रुपांतर, नागरिकीकरण व राहणीमानामध्ये तसेच व्यापारामध्ये जागतिक ठसा निर्मितीत

एमआयडीसीचा त्यामध्ये मोलाचा वाटा आहे. बीज भांडवलाची देशातील राजधानी म्हणून वेगळी ओळख (Seed Capital City of India) व जैवतंत्रज्ञ उद्यानासाठी म.औ. वि.महामंडळाचे विशेष सहकार्य लाभले आहे.

जालना शहरातील एमआयडीसीच्या वसाहतीमुळे शहरास जिल्ह्याच्या विकासासह समाजव्यवस्था व अर्थव्यवस्था ढवळून निघालेली आहे. स्थानिक पातळीवर रोजगार निर्मितीमुळे रोजगाराठीची स्थलांतरणाची वृत्ती औद्योगिक वसाहतीमुळे कमी झाल्याचे दिसते आहे. मराठवाड्यातील मागास भागामध्ये एमआयडीसीच्या नियोजित उद्योगिकरणासाठीच्या पायाभूत सुविधांमुळे दूरगामी परिणाम होऊन आज तीन जिल्हे व काही नवीन तालुक्यांची निर्मिती झाली आहे.

ज्याप्रमाणे भारताचे मध्यवर्ती शहर नागपूर आहे. त्याचप्रमाणे महाराष्ट्राचे मध्यवर्ती शहर जालना आहे. अशा प्रकारच्या भौगोलिक महत्त्वाचे एमआयडीसीसह इतर संस्थांनी भौगोलिक महत्त्व ओळखल्यामुळे विकासास चालना मिळालेली आहे. बांधकामासाठी वापरातील लोखंडी सळ्यांच्या उत्पादनामुळे शहरास रोलिंग मिल्सचे शहर म्हणून सुद्धा ओळखले जात आहे.

औद्योगिकीकरणामुळे शिक्षणाच्या क्षेत्रात जागृती झाल्याचे सकारात्मक सामाजिक परिणामसुद्धा पाहावायास मिळतात. औद्योगिक घटकास आवश्यक मनुष्यबळ, अर्धकुशल, आयटीआय कुशल, अभियांत्रिकी महाविद्यालय यामध्ये मोठ्या प्रमाणात वाढ झाल्याचे राज्यभर चित्र आहे. यापूर्वी ठरावीक ठिकाणी उपलब्ध व्यावसायिक शिक्षण आता जवळपास सर्वच जिल्ह्यांमध्ये व मोठ्या औद्योगिक वसाहतीच्या तालुक्यातसुद्धा आढळते आहे.

एमआयडीसीच्या राज्यातील संतुलित औद्योगिकीकरणामुळे पूर्वीच्या मागास व साधारण ओळख असलेल्या भागाची नावे जागतिक नकाशासह जागतिक पातळीवर आलेली आहेत. पुण्याजवळ हिंजवडी नाव साधारण स्वरूपातील, परंतु आयटी उद्योगामुळे संपूर्ण कायापालट होऊन प्रचंड प्रमाणात आर्थिक सुबत्ता आलेली आहे. अशा प्रकारे बुराबोरी, नागपूर, हिंगणा, चंद्रपूर, यवतमाळ, विदर्भ विभागातील क्षेत्रांमध्ये रोजगाराच्या मोठ्या संधींच्या निर्मितीद्वारे आर्थिक दृष्टिकोनातून सुबत्तेचे चांगले चित्र निर्माण झालेले आहे. राज्यातील एमआयडीसीच्या औद्योगिकीकरणामुळे राज्याच्या सर्वच भागामध्ये स्थानिक पातळीवर रोजगारनिर्मिती मोठ्या प्रमाणात झाल्यामुळे रोतीप्रधान अर्थव्यवस्थेच्या पूर्वीच्या गुणधर्माचा ऱ्हास होऊन स्थलांतर थांबले आहे. किंबहुना इतर राज्यांतील विविध भागातील लोकांनासुद्धा महाराष्ट्रात रोजगार मिळाला आहे. यामुळे चांगली सुदृढ समाजविकास निर्मिती व स्थलांतर थांबणे तसेच राष्ट्रीयत्वाची भावना वाढणे या गोष्टी घडल्या आहेत. पूर्वीच्या जातीयवाद, प्रांतवाद अञा प्रकारच्या संकुचित बाबी नष्ट होत असल्याचे आज्ञादायक चित्र आहे. औद्योगिक ज्ञहरांमधील समाज हा आता Cosmopolitan विश्वकूटुंबी होत आहे.

केवळ औरंगाबाद नाही, तर जालना व संपूर्ण मराठवाड्याच्या विकासाला गतिमान करण्याचे कार्य उद्योगातून झाले आहे. पारंपरिक उद्योगांना संजीवनी मिळून स्थानिक बाजारपेठ मिळाली आहे. नवे तंत्रज्ञान व उद्योग यांच्या संयोगातून स्थानिक व्यावसायिकांच्या कला व इ ाानाला जगात स्थान मिळाले आहे.

जागतिकीकरण व महाराष्ट्र औद्योगिक विकास महामंडळ

एमआयडीसीच्या औद्योगिकीकरणाचा सामाजिक, आर्थिक परिणाम अथवा विकास पाहताना आपणास व्यवसायाचे विशेषीकरण झाल्याचेसुद्धा आढळते आहे. पन्नास वर्षापूर्वीची बहुतांशी लोकसंख्या / जनसमुदाय हा शेतीवर आश्रयित होता. किंबहुना संपूर्ण भारताची अर्थव्यवस्था ही शेतीप्रधान अर्थव्यवस्था म्हणूनच ओळखली जाते, परंतु औद्योगिकीकरणामुळे स्पर्धा निर्मिती, तसेच नियोजनामुळे बहुधा (आयटी पार्क) माहिती तंत्रज्ञान उद्यान, त्यास पोषक सेवा उद्योगाची वाढ झालेली आहे. सर्व मोठ्या शहरांमध्ये म.औ.वि.महामंडळाने माहितीतंत्रज्ञ् ान उद्याने निर्माण केली असून सर्व पायाभूत सुविधा पुरविल्यामुळे रोजगारनिर्मिती मोठ्या प्रमाणात झालेली आहे. यामध्ये देशात अग्रगण्य म्हणून पुणे (हिंजवाडी) यांची विशेष ओळख आहे.

आर्थिक विकासामध्ये औद्योगिक क्षेत्राच्या भूमिकेचे महत्त्व जाणून भारत सरकारने १९९१ मध्ये उदारीकरणाचे धोरण अवलंबिले ज्यामुळे औद्योगिक क्षेत्राची वाढ सुलभ होऊन त्यात संरचनात्मक बदल घड्न आले. महाराष्ट्रातील विपुल नैसर्गिक साधनसंपत्ती, कुशल मनुष्यबळ आणि दर्जेदार शिक्षण सुविधा यांमुळे औद्योगिक क्षेत्र वृद्धिंगत होण्यास मदत झाली. जागतिकीकरण, उदारीकरण आणि खाजगीकरण या आव्हानांच्या अनुषंगाने राज्याने स्वतःचे औद्योगिक धोरण तयार केले. १९९३ मध्ये राज्याने पहिले औद्योगिक धोरण निश्चित केले जे १९९५ व २००१ मध्ये सुधारित केले. नवीनतम औद्योगिक धोरण २००६ पासून राज्याने अंगीकारले असून त्यानुसार औद्योगिक क्षेत्राला १० टक्के वाढ सेवा क्षेत्रात, १२ टक्के वाढ व २०१० पर्यंत अतिरिक्त २० लाख इतकी रोजगारनिर्मिती ही उद्दिष्ट्ये निश्चित करण्यात आली होती ती जवळपास साध्य केली आहेत.

उद्योगाच्या विशेषीकरणास एमआयडीसी ने अधिक गतिमान करण्यास्तव विविध प्रकारच्या उद्योगास राज्यातील औद्योगिक क्षेत्रात नियोजनबद्ध केलेले आहे. ज्यामध्ये ट्रक टर्मिनल्स, रेल्वे साईडिंग, लघुउद्योजकांसाठी गाळ्यांची बांधनी, सामाईक सुविधा केंद्रांची बांधणी, टेलिफोन एक्स्चेंज, कोल्ड स्टोअरेज, गोडाऊन, हॉटेल्स, बँकांसाठी जागा अशा प्रकारच्या उद्योगास राखीव किंवा पायाभूत सोई सुविधांद्वारे विकसित केल्यामुळे उद्योगचक्र सर्व बाजूंनी गतिमान करण्याचा एमआयडीसीचा मानस आहे.

औद्योगिकीकरणामुळे सामाजिक बाबी/ विकासाचा विचार केल्यास त्याचा मोठ्या प्रमाणात मागील पाच दशकांत परिणाम झाल्याचे चित्र आहे. ज्यामध्ये मोठ्या प्रमाणात परकीय चलन व गंगाजळी वाढलेली असून परदेशी गुंतवणूक एमआयडीसीच्या पायाभूत सुविधांमुळे आकर्षित करण्यास राज्याला यश मिळालेले आहे. याच याबींचा सामाजिक परिणाम म्हणून शेतीवरील असलेला अतिरिक्त ताण कमी झालेला आहे. समाजातील सर्व स्तरांवरील लोकांना रोजगार म्हणून आर्थिक सुरक्षितता व समृद्धी मिळालेली आहे. ज्यामध्ये प्रामुख्याने चाकण, तळेगाव, खंडाळा, रांजणगाव, हिंजवडी, शेंद्रा, जालना, बुटीबोरी, खेड, नांदगाव पेठ, सिन्नर इ. औद्योगिक वसाहतींच्या शहराचा समावेश होतो.

एमआयडीसीच्या पाच दशकांतील संवासुविधांच्या विकासामुळे राज्याचे संपूर्ण समाज जीवन बदलले आहे. म.औ. वि.महामंडळाच्या स्थापनेवेळी निवडक औद्योगिक वसाहत/ क्षेत्रावर सुरू झालेले विकास कार्य आज रोजी ६३,००० हेक्टर जमीन संपदनातून२३८ औद्योगिक वसाहतींच्या निर्मितीद्वारे लहान रोपांचे वृक्षात रूपांतर झालेले आहे. राज्यातील सर्वच स्तरांवरील लोकांना रोजगार व आर्थिक सुबत्ता देण्याचा प्रयत्न झालेला आहे. यामुळे केवळ स्थानिकच नव्हे, तर परप्रांतीयांनासुद्धा मोठ्या प्रमाणात रोजगार मिळालेला आहे. एकंदर औद्योगिकीकरणाच्या विकासचक्रामुळे इतर अनुषंगिक उद्योगास चालना मिळालेली आहे. त्यामध्ये पर्यटन उद्योग, सेवा उद्योग, यांचा समावेश होतो. प्रादेशिक विकास महामंडळामुळे विकासाचे चक्र गतिमान झाले आहे.

एमआयडीसीच्या पंचदशकीय औद्योगिक विकासामुळे राज्यातील महानगरांच्या विकासात मोलाचे योगदान कोणीही नाकारू शकत नाही. याच वेळी इतर लहानमोठ्या गावांचा विकास होऊन प्रशासकीय बदल झालेले असून मोठ्या प्रमाणात झालेल्या नागरीकरणामुळे राज्याची वेगळीच ओळख निर्माण झालेली आहे. स्थानिक लोकांमध्येही नेतृत्वाची वाढ झालेली आहे. स्थानिक लोकांच्या राहणीमानाचा दर्जा पूर्वीपेक्षा उच्चतम झालेला आहे.

महाराष्ट्र शासनाने एम.आय.डी.सी.च्या माध्यमातून राज्याच्या विविध भागांमध्ये विविध क्षेत्रातील औद्योगिक वसाहती सुरू केल्यामुळे स्थानिकांना रोजगाराच्या विविध संधी उपलब्ध झाल्या असून लघु व मध्यम उद्योगांना चालना मिळाल्याचे दिसते, तसेच एमआयडीसीच्या माध्यमातून महाराष्ट्र शासनाने अंगीकारलेल्या धोरणामुळे जगभरातून मोठमोठ्या उद्योगांनी महाराष्ट्रात गुंतवणूक केली आहे. २००२ ते २०१२ या दरम्यान देशामध्ये झालेल्या एकूण परदेशी गुंतवणुकीपैकी ३२ टक्के गुंतवणूक महाराष्ट्रात झाली आह. एम.आय.डी.सी. ने आय.टी.पार्क, वाईन पार्क, टेक्स्टाईल पार्क, लेदर, फ्लोरिकल्चर झोन, इलेक्ट्रिक

झोन यांसारख्या पंचतारांकित औद्योगिक वसाहतींच्या माध्यमातून गेल्या ५० वर्षातच एम.आय.डी.सी.ने महाराष्ट्राचे नाव जगाच्या व्यवसायाच्या गुंतवणुकीसाठी महाराष्ट्राचा प्रथम क्रमांक लगगतो.

प्रामीण भागात उद्योगधंद्यांची उभारणी करण्याच्या दृष्टीने ज्या औद्योगिक वसाहती स्थापन करावयाच्या आहेत, तथे रस्ते, वीज, पाणीपुरवठा वगैरे सोयी उपलब्ध होणार असून त्यामुळे तेथे छोटे छोटे उद्योगधंदे सुरू करण्यात चांगलाच वाव मिळणार आहे. या सोयींचा जास्तीत जास्त फायदा घेऊन विजेवर चालणाऱ्या छोट्या छोट्या उद्योगधंद्यांची सुरूवात व वाढ करण्याच्या दृष्टीने प्रत्येक भागासाठी निश्चित स्वरूपाची योजना तयार करण्यात आली पाहिजे. शहरी भागात आज जे मोठे व मध्यम स्वरूपाचे उद्योगधंदे केंद्रित झाले आहेत त्यांना प्रामीण भागातील हे छोटे उद्योगधंदे पूरक ठरतील. मोठ्या व मध्यम स्वरूपाच्या उद्योगधंद्यांतील उत्पादन विभागाचे विकेंद्रीकरण करुन ग्रामीण भागात निघणाऱ्या छोट्या उद्योगधंद्यांकडे हे काम सोपविण्याचा पद्धतशीर प्रयत्न झाला पाहिजे. यामुळे ग्रामीण भागाच्या अर्थव्यवस्थेची शहरी भागातील अर्थव्यवस्थेशी योग्य प्रकारे सांगड घातली जाईल आणि खेड्यातून शहराकडे धाव घेण्याची लोकांत आज जी प्रवृत्ती दिसून येते तिलाही आळा बसेल.

प्रामीण भागात याप्रमाणे शेतमालावर प्रक्रिया करणारे उद्योगधंदे निघाल्यास शहर भागातील उद्योगधंद्यांकडे कच्च्या मालाची वाहतूक करण्यात होणारे परिश्रम वाचतील. शिवाय प्रामीण भागातील या उद्योगधंद्यांमुळे शेतकरी वर्गास रोजंदारीचे एक साधन उपलब्ध होईल आणि त्यामुळे त्यांच्या उत्पन्नात वाढ होऊन त्यांचा राहणीमानाचा दर्जाही सुधारेल.

संदर्भ ग्रंथ

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शोधसार :-- मुगलों की सत्ता का पतन हो जाने से भारतीय राजनीति में मराठों का उत्कर्ष हुआ। इन्होंन भारत के क्षेत्रीय इतिहास को भी प्रभावित किया। इसमें बुन्देलखण्ड एवं बघेलखण्ड भी शामिल थे। बघेलखण्ड में बघेल राजा अजीत सिंह के समय मराठा शक्ति की दो भिन्न-भिन्न शाखाओं ने प्रभावित किया था। एक शाखा बांदा के मराठा नवाब की थी तथा दूसरी शाखा नागपुर के भोंसलों की थी। बांदा के नवाब अली बहादुर ने उत्तरी बघेल खण्ड स्थित रीवा में जो बघेलों की राजधानी थी, इस पर आक्रमण किया। बघेलों एवं मराठों के बीच युद्ध हुआ जिसे नैकहाई के युद्ध के नाम से जाना जाता है। इस युद्ध में बघेलों को विजय प्राप्त हुई।

परिचय :- मुगलों के पतन व आंग्ल प्रभुत्व की स्थापना के पूर्व भारतीय राजनीति में मराठों के उत्कर्ष ने भारत के क्षेत्रीय इतिहास में एक उथल-पुथल सी मचा दी। इस उथल-पुथल में विन्ध्यांचल के बुन्देलखण्ड व बघेलखण्ड भी न बच सके। 18वीं शताब्दी में भारतीय राजनीति में मराठों की धाक सी जम गई थी। विन्ध्यांचल में मराठों का बढ़ावा सर्वप्रथम बुन्देलखण्ड में बुन्देला शासक छत्रसाल की असमर्थता के कारण हुआ था। मुगल सूबेदार बंगष ने जब छत्रसाल बुन्देला को जैतपुरा में घेर लिया तब उसने लाचार होकर मराठा पेषवा बाजीराव से सहायता मांगी थी।¹ मराठा सहयोग के लिए छत्रसाल ने बाजीराव को 39 लाख रूपये का बुन्देला भू-भाग व मस्तानी नामक वेष्या-पुत्री को भेंट में दिया।² इसी मस्तानी से बाजीराव को शमषेर बहादुर जैसा पुत्र प्राप्त हुआ।

बघेलखण्ड बघेल राजा अजीत सिंह के समय (1755–1809 ई.) में मराठा शक्ति के दो भिन्न–भिन्न शाखाओं से अलग–अलग प्रभावित हुआ था। इसमें से पहली शाखा पेषवा बाजीराव के वंषज (मस्तानी से उत्पन्न) बांदा के नवाब की थी तथा दूसरी शाखा नागपुर के भोंसलों की थी। पेषवा बाजीराव के पौत्र बांदा के नबाव अली बहादुर ने उत्तरी बघेलखण्ड स्थित रीवा में, जो बघेलों की राजधानी थी, आक्रमण कर राजा अजीत सिंह को काफी कुछ प्रभावित किया।

उल्लेखनीय है कि पेषवा बाजीराव के मरणोपरांत उसक बड़ा पुत्र बालाजी बाजीराव मराठा पेषवा नियुक्त हुआ, दूसरा पुत्र रघुजी मराठा सेनापति और तीसरे पुत्र शमषेर बहादुर को पष्चिमी बुन्देलखण्ड का हिस्सा मिला था, जो उसके पिता बाजीराव को छत्रसाल बुन्देला से मिला था। यहीं से विन्ध्यांचल के इस क्षेत्र में मराठा अधिपत्य शुरू हुआ। शमषेर बहादुर का पुत्र अली बहादुर बड़ा हिम्मती व बहादुर था। पेषवा माधवराव नारायण ने बुन्देलखण्ड में

महादजी सिंधिया के प्रभाव को कम करने और स्थानीय बुन्देला राज्यों पर नियंत्रण स्थापित करने के लिए अली बहादुर को 1789ई. में बांदा भेजा। अली बहादुर, बहादुर ही नहीं कूटनीतिज्ञ भी था। बुन्देलखण्ड में आकर उसने सिंधिया के मित्र हिम्मत बहादुर को राज्य देने का लालच देकर अपने पक्ष में कर लिया। इन दोनों बहादुरों के बर्बर आक्रमणों व लूट से पूर्वी व उत्तरी बुन्देलखण्ड की राजनैतिक स्थिति जर्जर हो गई। अली बहादुर ने गुमान सिंह को पराजित कर 1790ई. में बांदा को अपना मुख्यालय बनाया। उसने 1791 ई. से 1795 ई. के मध्य पन्ना, बिजावर, चरखारी, अलीपुर, बरौंघा, खड्डी, सरौला, जैतपुर व अजयगढ जैसे बुन्देलखण्ड के राज्यों को अपने अधीन कर लिया।³ अलीबहादूर की शक्ति धीरे–धीरे अत्यधिक बढ़ गई थी। उसकी शक्ति से पूर्वी बुन्देलखण्ड के साथ–साथ पष्चिमी बुन्देलखण्ड भी थर्राने लगा था। पष्चिमी बघेलखण्ड के उचेहरा, सोहावल, कोठी व मैहर आदि छोटे–छोटे शाखाओं से अली बहादुर ने अपना स्वामित्व स्वीकार करवाया⁴ और इसी क्रम में 1796 ई. में अली बहादुर की दृष्टि उत्तर–पष्चिमी बघेलखण्ड में स्थित बघेल राजधानी रीवा पर पडी।

समकालीन बघेल नरेष अजीत सिंह की जर्जर एवं कमजोर स्थिति ने मराठा नवाब अली बहादुर को रीवा की ओर आकर्षित किया था। अली बहादुर ने अपने मराठा नायक यषवंतराव के नेतृत्व में तोपी दस्ते के साथ एक शक्तिषाली मराठा सेना को रीवा पर आक्रमण के लिए भेजा।⁵ रीवा पर किसी मराठा सेना का संभवतः यह पहला आक्रमण था। इस आक्रमण में मराठा नायक बड़ी तीव्रता से आगे बढ़ा और देखते ही देखते मराठा सेना रीवा सतना रोड़ पर स्थित चंदुआ नाला तक पहुंच गई।⁶ इस विकट स्थिति में रीवा नरेष अजीत सिंह घबरा गए। उनकी घबराहट का उल्लेख इतिहासकार रहमान अली ने अपने तबारीख–ए–बघेलखण्ड में इस प्रकार किया है –

VOL. 3 ISSUE 4 APRIL 2016

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''अजीत सिंह घबराए हुए शाह भोला के पास गये जो उस वक्त के दुर्वेष कामिल थे। शाह ने अजीत सिंह से कहा जा तेरा दुष्मन वे सर का है।''⁷ लेकिन रीवा नरेष अजीत सिंह बहुत ही घबरा गये थे। अंततः उन्होंने मराठा चौथ कबूल कर यषवन्तराव नायक से संधि करना चाहा। रीवा नरेष अजीत सिंह के इस विचार से उनकी रानी कुन्दन कुंवरि क्रोधित हो उठी। उनकी दासी मुनिया बरगाही के कहने पर कि ''आज तक महारानी की मैं दासी थी और कल से नायक की नौकरानी बनूंगी कितने शर्म की बात है।''⁸ रानी ने रीवा राज्य के सरदारों को अपनी ड्योढ़ी पर बुलाया। सभी सरदार उनकी ड्योढ़ी पर इकट्ठा हो गय। महारानी ने पान का बीड़ा और सिन्दूर की डिबिया दरबार में भिजवाया जिसका अर्थ यह था कि या तो युद्ध का बीड़ा उठाओं या जनाना बनकर जनानखाने में रहो। मैं तलवार लेकर युद्ध के मैदान में जाऊंगी और युद्ध करूंगी। सरदारों में रक्त का संचार हुआ। युद्ध का डंका बजा और रीवा के निकट नैकहाई नामक जगह में लड़ाई हुई। प्रताप सिंह बघेल ने मराठा नायक यषवन्तराव को भाला मारकर गिरा दिया और विजय घोषणा के रूप में अमर सिंह बघेल ने नायक का सिर काट लिया। फलतः मराठा सेना भाग खड़ी हुई। मौजा चोरहटा में नैकहाई छतूरियाँ अब तक इस जंग की यादगार बनी है।10

मराठा नवाब अली बहादुर इस पराजय पर अत्यधिक क्रोधित हुआ। उसने 1798ई. में रीवा पर पुनः आक्रमण करने के लिए अपने साथी हिम्मत बहादुर के नेतृत्व में एक विषाल मराठा सेना भेजी। इस सेना के साथ ही उसने मि.पिल के अधीन प्रषिक्षित बटालियन भी रवाना किया। रीवा राज्य में घुसकर हिम्मत बहादुर ने यत्र–तत्र धावा मारना व लूटपाट करना शुरू किया। मराठा नवाब अली बहादुर भी एक सेना लेकर रीवा में 16 मील तक घुस आया। 16मील पर स्थित यह स्थान संभवतः मुकुन्दपुर था जो बघेलों की उप राजधानी थी। बघेल राजा अजीत सिंह घबरा गये। उसके पास धन एवं सेना का आभाव था।

मौलवी रहमान अली ने लिखा है कि – ''खुद अली बहादुर मजबूर होकर बजमैयत कसीर संवत 1856ई. मूताबिक 1799ई. में रीवा आया और महाराज अजीत सिंह के पास पैगाम भेजा कि फौजकषी नायक सफी और खेराज सालाना कबूल करे वरना जंग पर आमादा हो।"¹¹ अतंतः अजीत सिंह ने 19 दिसम्बर 1798ई. को दरबार की तरफ से कलन्दर सिंह कलचुरि के द्वारा संधि प्रस्ताव अली बहादुर के पास भेजा। इस संधि में खराज (चौथ) और हर्जाने की रकम के विषय में बुन्देलखण्ड और वघेलखण्ड के क्षेत्रीय इतिहासकारों में काफी कुछ मतभेद है, उनका कहना है कि रीवा नरेष अजीत सिंह ने कभी भी किसी को कर नहीं दिया। इसका उल्लेख बघेलवंष के इतिहास में कहीं नहीं है। मराठा नवाब अली बहादुर के नेतृत्व में हुआ मराठा आक्रमण युद्ध में न बदल सका और अली बहादुर रीवा नरेष अजीत सिंह से लंबी रकम बसूल करने में असफल रहा।

इस घटना का रीवा राज्य के इतिहास में बड़ा महत्व है, क्योंकि 1802ई. में कालिंजर के घेरे के समय अली बहादुर की मृत्यु हो गई थी और 1802ई. में पेषवा और अंग्रेजों के बीच 'बेसीन' की संधि हो गई, जिससे उनका सम्पूर्ण राज्य बुन्देलखण्ड अंग्रेजों के प्रभुत्व में आ गया।¹²

मराठों की दूसरी शाखा नागपुर के भोंसले की थी। ये भी बघेलों से शत्रुता का भाव रखते थे। इस कारण उन्होंने रीवा राज्य के दक्षिणी भाग पर कई हमले किये। जिनमें प्रथम सोहागपुर आक्रमण, द्वितीय सोहागपुर आक्रमण और चंदिया आक्रमण पुमुख है। इस कारण मराठों के आक्रमणों से रीवा राज्य बहुत कुछ प्रभावित हुआ। लेकिन रीवा नरेष अजीत सिंह ने रीवा को मराठों के अधीन नहीं होने दिया। यह बघेल नरेष अजीत सिंह की बड़ी उपलब्धि कही जा सकती है। बघेलखण्ड में मराठा प्रभुत्व स्थापित नहीं हो सका।

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- 5. गुप्ता भगवानदास, मस्तानी–बाजीराव और उनके वंषज बांदा के नवाब, पृ. 60
- 6. वही, पृ. 60।
- 7. मौलवी रहमान अली तवारीख–ए–बघेलखण्ड, पृ. 59–60।
- अग्निहोत्री गुरू रामप्यारे रीवा राज्य का इतिहास, पृ. 69।
- 9. अग्निहोत्री गुरू रामप्यारे रीवा राज्य का इतिहास, पृ. 70।
- 10. मौलवी रहमान अली तवारीख–ए–बघेलखण्ड, पृ. 60 |
- 11. वही, पृ. 62।
- 12. रघुवर प्रसाद– रीवा राज्य का इतिहास, पृ. 46।

भारतीय दलितों और यूरोपियन यहूदियों की समाज में दशा: आलोचनात्मक विश्लेषण

डॉ. भंडारे उध्दव तुकाराम

अध्यक्ष हिंदी विभाग चांगु काना ठाकुर कला,वाणिज्य और विज्ञानमहाविद्यालय, नवीन पनवेल.

संक्षिप्त सार:---

भारतीय समाज में मानव को प्रमुख रूप से चार वर्णों में विभाजित किया था। इसे विभाजित करने में मनुवादियों और ब्राम्हणों ने महत्वपूर्ण भूमिका निभाई। इन्होंने दलितों को शहर, नगर एवं गाँवों सीमाओं से बाहर रहने के लिए मजबूर किया। जिसके कारण उनका सामाजिक, आर्थिक, शैक्षणिक विकास न के बराबर था। उसी प्रकार यूरोप में भी यहूदियों को शहर, नगर एवं गाँव की सीमाओं से बाहर रहने के लिए विवश किया गया। प्रमुख रूप से भारतीय दलितों को मनुवादियों एवं ब्राम्हणों ने शिक्षा प्राप्त करने और स्कूल, कॉलेजों में प्रवेश प्राप्त करने पर प्रतिबंध लगा दिया। उसी प्रकार यूरोप में भी यहूदियों पर स्कूलों एवं महाविद्यालयों में प्रवेश लगे करने पर प्रतिबंध लगा दिया। उसी प्रकार यूरोप में भी यहूदियों पर स्कूलों एवं महाविद्यालयों में प्रवेश लेने पर प्रतिबंध लगा दिया गया था। भारत में दलितों को सार्वजनिक संसाधनों जैसे पानी, मंदिर प्रवेश, रोड पर चलना, समाज मंदिर, शादी ब्याह हिस्सा लेने पर प्रतिबंध था। वहीं यूरोप में भी यहूदियों पर इसी प्रकार के प्रतिबंध लगाये गये थे। यदि हम भारत देश को चौथी दुनिया और दलितों को देश के विकास की मुख्य धारा से जोड़ना चाहते हैं तो वर्षों से हो रहे जातिवाद के खूनी खेल को को समुल रूप से समाप्त करने हेतू युरोपीय यहूदियों का अध्ययन करना आवश्यक है।

१) प्रस्तावनाः

भारत में प्राचीन काल से लेकर वर्तमान कालीन २१ वीं सदी में भी जाति व्यवस्था ने अपना स्थान बनाये रखा हुआ है। भारतीय दलित जातिवाद की कभी न दुरूस्त होनेवाली बीमारी से ग्रसित था। इसके समानांतर यूरोप में भी यहूदी नस्ल की समस्या से पीडित थे। आज स्वतंत्रता के लग—भग ६५ वर्षों के लंबे अंतराल के उपरांत भी भारत के दलितों का शोषण एवं उत्पीड़न दिन—प्रतिदिन कम होने के बजाय निरंतर बढ़ रहा है। परंतु यूरोप में यहूदियों के साथ भारतीय दलितों की तुलना में बहुत कम मात्रा में शोषण और उत्पीड़न की घटनाएँ घटित होती है। यूरोप में यहूदी आज जहाँ भी है सबसे ज्यादा सफल दिखाई देते हैं लेकिन भारतीय दलितों के साथ घटित होनेवाली घटनाएँ आज भी तीव्र गति से बढ़ती जा रही हैं

उदा:—

भारत में सदियों से दलितों का शैक्षणिक, धार्मिक, सामाजिक, आर्थिक, राजनीतिक एवं सांस्कृ तिक विविध पद्धति से उत्पीड़न, मसलन, कुचलन एवं दलन हुआ है। यह दलन, मसलन, उत्पीड़न कभी चांडाल के रूप में, कभी दास के रूप में, कभी शूद्र के रूप में, कभी अछूत के रूप में, कभी अस्पृश्य के रूप में, कभी हरिजन के रूप में, कभी दलितों के रूप में। हिंदी साहित्य के भक्तिकाल में (१३७५ से लेकर १७०० तक) संत कबीरदास, संत रविदास आदि संतों और समाज सुधारकों ने जातिवाद और वर्ण एवं वर्गव्यवस्था का पुरजोर विरोध किया।

उदा:— ''जाति न पूँछे साधु की, पूछ लिजिए ज्ञान। मोल करो तलवार का, पडै रहने दो म्यान। ''जाति—पाति पूछे नहिं कोय। हरि कौ भजै सौ, हरि का होय।।''

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महात्मा ज्योतिबा फुले, स्वामी अछूतानंद, बिरसा मुंडा, नारायण पेरियार, गुरू घासीदास एवं डॉ. बाबासाहेब भिमराव आंबेडकर ने वर्गव्यवस्था, वर्णव्यवस्था, जातिव्यवस्था और मनुस्मृति का दहन किया। उन्होंने अपने विचारों के माध्यम से जातिवाद एवं मनुवादी मानसिकता से ग्रसित लोगों की खुलेआम धज्जियाँ उड़ाई। महात्मा ज्योतिबा फुले सबसे पहले दलित समाज सुधारक थे, जिन्होंने जातिवाद के विरोध में सबसे पहले बिगुल बजाया और महिलाओं के लिए पुना में स्कूल की स्थापना की और दलित समाज को समान अधिकार, इज्जत का जिना एवं सम्मान दिलाने के लिए बुलंद आवाज उठाई।

भारतीय समाज में दलितों पर जिस प्रकार का अन्याय, अत्याचार, शोषण, उत्पीड़न, तिरस्कार किया गया, उसी प्रकार यूरोप में नाजियों, रोमनों और अरबियों ने २५०० हजार वर्षों तक यहूदियों का सामाजिक, आर्थिक, धार्मिक और शैक्षणिक हर तरीके से शोषण और उत्पीड़न किया। भारतीय दलितों की भाँति यहूदियों को भी शहरों, गाँवों और नगरों की सीमाओं पर रहने के लिए विवश किया। भारत में मनुवादियों और ब्राम्हणों ने दलितों को स्वतंत्र व्यवसाय करने पर प्रतिबंध लगाया ठीक उसी प्रकार यूरोप में भी यहूदियों के व्यवसाय चयन पर अंकुश लगाया। भारत में दलितों की स्थिति समाज में सबसे निचले अर्थात चौथे पायदान पर थी। भारत में दलितों के बच्चों को स्कूल, कॉलेजों में प्रवेश करने पर प्रतिबंध लगाया गया था। यूरोप में भी यहूदियों पर ठीक इसी तर्ज पर शिक्षा ग्रहण करने पर प्रतिबंध लगाया गया था।

मैंने अपने इस शोध पत्र के द्वारा भारतीय दलितों और यूरोपीय यहूदियों के उत्पीडनगत समानताओं और असमानताओं पर प्रकाश डालकर भारतीय छात्रों एवं अध्येताओं को सचेत करने का प्रयास किया है। क्या भारतीय दलित यूरोपीय यहूदियों से अधिक मात्रा में तिरष्कृत रहे हैं? या यहूदियों का संघर्ष दलितों के संघर्ष से अधिक मूल्यवान है? आज यहूदी दलितों की अपेक्षा क्यों अधिक सफल रहे हैं?

२) शोध का उद्देश्य:

मेरे शोध—पत्र के उद्देश्य निम्नलिखित प्रश्नों में समाविष्ट हैं—

- २.१ भारत में दलितों एवं यूरोप में यहूदियों की समाज में दशा।
- २.२ भारतीय दलितों और यूरोपीय यहूदियों की प्रताड़नाओं, शोषण, उत्पीड़न, दलन, प्रतिबंधन में समानताएँ।
- २.३ भारतीय दलितों और यूरोपीय यहूदियों की प्रताड़नाओं में असमानताएँ।
- २.४ भारतीय दलितों की अपेक्षा यूरोपीय यहूदियों के कम तिरष्कृत होने के कारण।
- २.५ भारतीय दलित यूरोपीय यहूदियों की अपेक्षा कम सफल होने के कारण।

३) शोध प्रक्रिया:

३.१ प्रस्तुत शोध पत्र में उपलब्ध शोध स्त्रोतों, पुस्तकों, अनुवादित पुस्तकों, संपादित ग्रंथों, शोधग्रंथों, शोध पत्रों और इंटरनेट के माध्यम से प्राप्त सामग्री का प्रयोग किया गया है। ३.२ डॉ. बाबासाहेब भिमराव आंबेडकर द्वारा लिखित लेखों, पुस्तकों एवं उनके द्वारा दिये गये भाषणों, दलित बुध्दिजीवियों, दलित शिक्षाविदों और गैर—दलित शिक्षाविदों के लेखन का समूचित अध्ययन करके और उनके विचारों, कार्यों का विश्लेषण करके पूर्व—वर्णित प्रश्नों का उत्तर शोध पत्र में समाहित किया गया है।

४) शोध के साधन:

शोधार्थी के रूप में मैंने इस शोध पत्र को पूर्ण करने हेतु जिन पुस्तकों की समीक्षा की है, उनका शोध पत्र में यथावश्यक उल्लेख किया है। इनमें प्रमुख हैं—

४.१ मोहनदास नैमिशराय— डॉ. बाबासाहेब भिमराव आंबेडकर और मार्टिन लूथर किंग का जीवन संघर्ष, निलकंठ प्रकाशन, नई दिल्ली—२०००.

उक्त किताब में दलितों और यहूदियों के सभी पहलुओं पर प्रकाश डाला हुआ है। इस किताब से यह विदित होता है कि, हिंदुओं की तरह ईसाई भी यह नहीं मानते की यहूदियों की समस्या सही मात्रा में ईसाइयों की समस्या है।

- ४.२ डॉ. बाबासाहेब आंबेडकर; लेखन और भाषण, खण्ड—९, महाराष्ट्र सरकार मुंबई—१९९५. इस पुस्तक में डॉ. बाबासाहेब आंबेडकर ने दलितों और यहूदियों की समस्याओं और समानताओं पर प्रकाश डाला है। हम देखते हैं कि यहूदियों की समस्या और दलितों, अस्पृश्यों की समस्या एक जैसी है। यहूदी ईसाइयों से अलग रहना पसंद करते हैं।
- ४.३ धनंजय कीर, डॉ. आंबेडकर की जीवन और उद्देश्य,

पोपुलर प्रकाशन मुंबई, नई दिल्ली, प्रथम संस्करण, १९९० इस पुस्तक में लेखक ने भारत में दलितों के साथ होनेवाले अत्याचारों, उत्पीड़नों एवं अमेरिका में अश्वेतों के साथ होने वाले अत्याचारों, जर्मनी में यहूदियों के साथ होनेवाली दर्दनाक घटनाओं का उल्लेख बडे ही विचित्र पद्धति से किया है।

४.४ बाबासाहेब आंबेडकर, लेखन और भाषण, खण्ड—१७, महाराष्ट्र सरकार, मुंबई, १९९५. डॉ. बाबासाहेब आंबेडकर की उक्त लेखन और भाषण से यह विदित होता है कि जिस तरह रोम में दास, अमेरिका में अफ्रो—अमेरिकन और जर्मनी में यहूदी थे, हिंदुओं में वही दशा अछूतों की थी, लेकिन इनमें से अछूत सबसे बड़े कमन सीब थे।

५) भारत में दलितों और यूरोप में यहूदियों की समाज में स्थिति:

भारत देश एक कृषि प्रधान देश है। जिसमें ७०% लोग कृषि क्षेत्र पर अपना जीवन थापन करते हैं। भारत में दलितों का शोषण, उत्पीड़न और दलन सदियों से होता चला आ रहा है। भारत का इतिहास साक्षी है कि भारतीय दलितों को कभी दास के रूप में, कभी हरिजन के रूप में, कभी चांडल के रूप में, कभी शुद्र के रूप में, कभी अस्पृश्य के रूप में, कभी अछूत के रूप में कुचला गया, और आज भी कुचला जा रहा है। शिक्षित होकर भी उन्हें कभी भी मुख्य धारा में समाहित करवाकर नहीं लिया जाता। उन्हें हीन समझा जाता है। पहले भी और आज भी अशिक्षित और शिक्षित कमजोर वर्ग के लोगों का शोषण करने के लिए हर वर्ग जिम्मेदार हैं। आज भी जातिवाद और मनुवाद का भूत इन सवर्णों के मन से बहिष्कृत नहीं हुआ है। इस महामारी के कारण दलित समाज के लोग हाशिये पर फेंक दिये जाते हैं।

आज भारत विश्व का सबसे बडा लोक तांत्रिक देश है और भारत ने आजादी के ६५ वर्ष भी पूर्ण कर लिये हैं, लेकिन इस लोकतांत्रिक देश में आज भी दलितों के साथ, दलित प्राध्यपकों के साथ, दलित IAS, IPS अधिकारी के साथ खुलेआम अत्याचार और खुलेआम दुष्कर्म की घटनाएँ घटित होती हैं।

ठीक इसी प्रकार २५०० (ढाई हजार) वर्ष पूर्व यूरोप में भी यहूदियों के साथ नाजियों मे बर्बरतापूर्वक अत्याचार किये। इतिहास इसका प्रत्यक्ष प्रमाण है। ऐतिहासिक तथ्यों के आधार पर यह विदित होता है कि, नाजियों रोमनों और अरबियों ने मिलकर समय—समय पर यहूदियों का सामाजिक, शैक्षणिक, धार्मिक, आर्थिक आधारों पर शोषण एवं उत्पीड़न किया है। नाजियों ने तो जर्मनी में नस्ल की समस्या को अपना हथियार बनाकर लग—भग ६० साल तक यहूदियों का बड़ी बर्बरतापूर्वक नरसंहार किया था। जिसमें १५ लाख निर्दोष, गरीब, लाचार, दूसरों पर आश्रित बड़े, बूढे, बच्चे स्त्रियाँ सभी शामिल थे। भारत में मनुवादी मानसिकता रखनेवाले, बाम्हणों ने जातिवाद और वर्णव्यवस्था को हथियार बनाकर दलितों पर पग—पग पर अत्याचार किया है।

भारतीय मनुवादी मनोवृत्ति रखनेवालों ने और ब्राम्हणों ने दलितों को शहर, नगर और गाँवों की सीमाओं के बाहर रहने के लिए बाध्य किया। उसी प्रकार यूरोप में यहृदियों को शहर, नगर एवं गाँव की सीमाओं के बाहर रहने के लिए मजबूर किया गया। भारत में दलितों को शिक्षा प्राप्त करने और विद्यालयों, महाविद्यालयों, स्कूलों, मंदिरों एवं सार्वजनिक जगहों पर प्रतिबंध लगा दिया गया वहीं यूरोप में भी यहदियों को स्कूलों में प्रवेश देने पर पाबंदी लगा दी थी। वहीं यूरोप में भी यहदियों पर इसी प्रकार के प्रतिबंध लगाये गये थे। यदि हम भारत को चौथी दुनिया और दलितों को देश की मुख्य धारा से जोडना चाहते हैं तो वर्षों से हो रहे जातिवाद के खुनी खेल को समाप्त करने के लिए यहूदियों का अध्ययन करना पडेगा। इतिहास इस बात का साक्षी है कि भारत में दलितों का वर्षों से कुचलन और दमन किया गया है। हिंदुओं की भाँति ईसाई भी यह नहीं मानते कि, यहुदियों की समस्या सही मायने में ईसाइयों की समस्या है लेकिन गोल्डिंग बताते हैं कि, यहृदियों की समस्या असलित में किस तरह ईसाइयों की समस्या है। हम देख सकते हैं कि, यूरोपीय यहूदियों की समस्या और भारतीय अस्पृश्यों की समस्या एक जैसी हैं। यहूदी और ईसाई एक ही प्रजाति के होते हुए भी परस्पर मतभेद एंव विरोध के कारण एक–दूसरे से कटे–कटे रहे हैं। लेकिन भारतीय हिंदू और भारतीय अस्पृश्य उनके जैसी शत्रुता के कारण एक दूसरे से अलग नहीं है। यहुदी ईसाइयों से अलग रहना चाहते है लेकिन ईसाइयों ने यहदियों से हमेशा संबंध जोडने के लिए कई प्रकार के प्रयास किये है, अबकि भारतीय हिंदओं ने अस्पुश्यों से संबंध जोडने का विचार कभी मन में भी नहीं लाया।

दूसरे शब्दों में हम यह कह सकते हैं कि, यहूदियों और अस्पृश्यों की समस्या एक जैसी है किंतु फिर भी एक सीमा तक कुछ विभिन्नता भी है। अस्पृश्यों एवं यहूदियों की समस्याएँ दोनों ने स्वयं पैदा की हुई हैं। यूरोपिय यहूदी लोग स्वेच्छा से ईसाइयों से अलग रहना चाहते हैं। जबकि भारतीय अस्पृश्यों को अनिवार्य रूप से अलग कर दिया गया है। अस्पृश्यता एक मजबूरी है, इच्छा नहीं। श्वेतों एंव सवर्णों ने अश्वेतों और दलितों पर गुलामी लादकर उनपर सवार हो गये। डॉ. बाबासाहेब आंबेडकर ने भारतीय दलितों और यूरोपिय यहूदियों की समस्याओं और समानताओं पर प्रकाश डाला है। हम देखते हैं कि अस्पृश्यों और यहूदियों की समस्या एक जैसी एक जैसी ही हैं। यहूदी ईसाइयों से अलग रहना चाहते थे, लेकिन प्राचीन काल में ईसाइयों ने यहूदियों से संबंध जोडने के अनेक बार प्रयास किये। ईसाइयों के मतों का चाहे जो अर्थ लगाना है लगा लिजिए लेकिन इतना तो स्पष्ट है कि यहुदियों के प्रति ईसाइयों का व्यवहार गैर मानवीय नहीं रहा है, परंतु हिंदुओं ने तो कभी दलितों को अपने गले लगाने की बात तो कभी सोची ही नहीं। यहुदियों की समस्या वास्तव में ईसाइयों की समस्या है।

चलो मान लेते हैं कि, नाजियों ने यहूदियों का बर्बरतापूर्वक नरसंहार किया और अच्छूतों के साथ ऐसी घटना घटित नहीं हुई लेकिन हिंदुओं ने अछूतों का दमन, शोषण, उत्पीडन करने के लिए जिस प्रकार के तरीके अपनाये हैं, वे तरीके कम भयानक एवं दर्दनाक नहीं रहे हैं। नाजियों का यहूदियों के साथ समानता विरोधी व्यवहार अछूतों के समान ही है। मनुवादी मानसिकता रखनेवालों ने और ब्राम्हणों ने अछतों के साथ काम जुल्म नहीं बरसाथे। वास्तव में देखा जाय तो भारतीय दलितों की समस्याओं के सामने यहदियों, गुलामीं और अफ्रो–अफ्रीकन की समस्या कुछ भी नहीं है। शुद्र एवं अस्पृश्य ब्राम्हणों एवं मनुवादियों के लिए विदेशी जैसे हैं। जैसे कि जर्मनी के लिए फ्रांसीसी यहदियों के लिए ईसाई और गौरों के लिए अफ्रो–अफ्रीकन हैं। डॉ. बाबासाहेब आंबेडकर दलितों और यहूदियों की समस्याओं पर प्रकाश डालते हुए कहते हैं कि, यहूदियों पर यह आरोप लगाया जाता है कि, ईसा की मृत्यु यहूदियों के कारण हुई है और मध्यकाल के यूरोप के सभी शहरों और गाँवो में सीमित क्षेत्र में रहनेवाले यहदियों के घरों को घेट्टों कहते थे। ईसाई यहदियों को ईसा की मृत्य का जिम्मेदार मानते हैं जिसके कारण नाजियों ने यहदियों को बर्बरलापूर्वक गाजर मुली की तरह काट दिया। लेकिन भारतीय अछूतों ने तो यहदियों की तरह किसी को बर्बरतापूर्वक काटा नहीं था। फिर भी भारतीय दलितों के साथ घृणित अत्यांचार किये गये। इसके लिए जवाबदार हिंदुवादी मानसिकता रखनेवाले लोग और ब्राम्हणवादी ही है। युरोप में यहुदियों को जिस प्रकार शिक्षा से वंचित रखा गया, उसी प्रकार भारत में अस्पृश्य दलितों को भी शिक्षा से दूर रखा गया। डॉ. बाबासाहेब आंबेडकर के उक्त विचारों से यह निष्कर्ष निकाला जा सकता है कि, ईसाई यहूदियों को ईसा की मृत्यु का जिम्मेदार मानते हैं। यहदी ईसाइयों के साथ न तो शिक्षा, न भोजन ग्रहण कर सकते थे और न स्नान ही एक साथ कर सकते थे। यहदियों को गाँवों, नगरों से बहिष्कृत कर दिया गया था और दलितों को भी गाँवों और शहरों की बस्तियों से बहिष्कत कर दिया गया। दलित भी यहदियों की भाँति गाँवों और शहरों की सीमाओं पर रहने के लिए मजबूर थे। नाजियों ने यहदियों के साथ अनेक अश्लिल घटनाओं को अंजाम दिया और दलितों के साथ मनुवादियों और ब्राम्हणवादियों ने अनेक पदुधति से शोषण किया।

६) भारतीय दलितों और यूरोपिय यहूदियों की प्रताड़नाओं में समानताएँ:--

भारत का प्राचीन और आज आधुनिक इतिहास साक्षी है कि भारतीय दलितों को हमेशा से सामाजिक, आर्थिक, धार्मिक शैक्षणिक और राजनीतिक अधिकारों से वंचित एवं उपेक्षित रखा गया है। दलितों को उच्चभ्रू समाज की सीमाओं के बाहर रहने के लिए मजबूर किया गया। भारत में दलितों के साथ होनेवाले अत्याचारों, शोषण, उत्पीडनों एवं अमेरिका में अश्वेलों के साथ होनेवाले अत्याचारों जर्मनी में यहूदियों के साथ होनेवाली दर्दनाक घटनाओं का उल्लेख बड़ा ही हृदय विदारक है। डॉ. बाबासाहेब आंबेडकर अपने लेखन में बताते हैं कि जर्मनी में यहूदियों की स्थिति भारत में दलितों की अपेक्षा बहुत अच्छी थी। उस समय यहूदियों की दशा एक मृत पशु के समान थी। इसका कारण यह है कि, हिटलर के आदेश पर नाजियों ने जर्मनी में लग—भग ६० लाख यहूदियों को बर्बरता से मौत के घाट उतार दिया था। उनमें १५ लाख मासूम बच्चे थे। फिर भी यहूदियों की प्रताडनाएँ भारतीय दलितों की प्रताडनाओं के कुछ भी दर्द भरी नहीं है। भारतीय दलितों का चांडाल, हरिजन, अस्पृश्य, दास, अछूत के रूप में उत्पीड़न हुआ है, लेकिन यहूदियों के साथ ऐसा कभी भी नहीं हुआ। यूरोपिय यहूदी अपनी कथनी और करनी के स्वयं जिम्मेदार थे। डॉ. बाबासाहेब आंबेडकर की उक्त टिप्पणियों से यह विदित होता है कि, जिस प्रकार रोम में दास, अमेरिका में अफ्रो—अमेरिकन और जर्मनी में यहूदी थे उसी प्रकार भारतीय हिंदुओं में यही अवस्था अछूतों की थी। लेकिन इनमें से भारतीय अछूत सबसे बड़े बदनसीब हैं। दास, अफ्रो—अमेरीकन को धारणा आज समाप्त हो गयी है लेकिन भारत में छुआछूत का भूत आज भी समाज में मौजूद है और तब तक मौजूद रहेगा जब तक हिंदु धर्म का अस्तित्व भारतीय समाज में बरकरार रहेगा। भारतीय अछूतों की दशा को यहूदियों से भी निम्न स्तर की दशा बताया गया है। भारतीय दलित हिंदुओं की साजिश के शिकार है और यहूदी अपनी कथवी और करनी के स्वयं जिम्मेदार हैं। यूरोपिय यहूदी भले तिरष्कृत थे लेकिन उनकी सफलता के रास्ते बंद नहीं हो गये। जबकि भारतीय दलित केवल तिरष्कृत ही नहीं रहे बल्कि उनके विकास के सभी दरवाजे भी बंद हैं।

इस प्रकार डॉ. बाबासाहेब आंबेडकर ने इस बात पर प्रकाश डालने का प्रयास किया है कि, अफ्रो—अमेरिकन, यहूदी और गुलामों की समस्या भारतीय दलितों की तुलना में कुछ भी नहीं है। यहूदी यूरोप में अपना विकास करने में सफल दिखाई पड़ते हैं क्योंकि उन्होंने शिक्षा पर अपनी पकड़ बनाये रखी थी और भारतीय दलित हमेशा शिक्षा से अज्ञानी ही रहे। काश भारतीय दलित डॉ. बाबासाहेब के द्वारा दिये गये मूलमंत्र ''शिक्षित बनो'' को मन से आत्मसात किया होता तो यहूदियों की भाँति भारतीय दलित भी विश्व में अपनी पहचान बनाने में सफल होते। लेकिन उनके समक्ष पड़ने—लिखने के अक्सर ही बंद कर दिये थे। यही कारण है कि, दलितों और यहूदियों के शोषण और प्रताड़नाओं मे समानता जरूर है, लेकिन दोनों के संघर्ष में असमानताएँ दिखाई देती हैं।

७) शोध पत्र का महत्व:

आज तक भारत के अध्येयता बुध्दिजीवियों में से डॉ. बाबासाहेब आंबेडकर के अतिरिक्त किसी ने भी भारतीय दलितों एवं यूरोपिय यहूदियों के सामाजिक, पहलुओं के तुलनात्मक अध्ययन पर ध्यान नहीं दिया। मुझे आशा है कि मेरे प्रस्तुत शोध के द्वारा भारत में दलितों के सामाजिक, राजनीतिक, शैक्षणिक, आर्थिक, धार्मिक विकास की दिशा में परिवर्तन लाने हेतु जरूर एक ब्रम्हास्त के रूप में कार्य करेगा। जरूरत है इसे पाठकों तक पहुँचाने की। प्रस्तुत शोध कार्य भारतीय दलितों और यूरोपिय यहूदियों के संदर्भ में महत्वपूर्ण जानकारी भारतीय बुध्दिजीवियों के समक्ष ला सकता है। इसके साथ ही यह बहुत सारे अनछूए पहलुओं पर प्रकाश डालने का छोटा—सा प्रयास है। यहूदियों के साथ हिटलर के आदेशानुसार नाजियों द्वारा बर्बरतापूर्वक नरसंहार की घटनाएँ घटित होने के बावजूद भी वे आज इतने सफल क्यों है और भारतीय दलित असफल? इससे संबंधित प्रश्नों के जवाब दलितों के मार्गदर्शन में महत्वपूर्ण भूमिका निभा सकता है।

८) ऋणनिर्देश:

मेरे इस शोध प्रकल्प पूर्ण करने में हिंदी—विभाग के एवं राष्ट्रीय सेवा योजना के निम्नलिखित स्वयंसेवकों ने महत्वपूर्ण योगदान दिया। उनके प्रति मैं शोधार्थी होने के नाते आभार व्यक्त करता हूँ।

	सहभागी राष्ट्रीय सेवा योजना स्वयंसवेक	
स्वयंसेवक का नाम		कक्षा
८. १. कु. भालेराव प्रनिता संजय		तृतीय वर्ष बी.९
८. २. कु. देशमुख पूजा सचिन		तृतीय वर्ष बी.९
८. ३. कु. दिनकर अंकिता नरेश		तृतीय वर्ष बी.९
८. ४. कु. जोशी तेजस्वीनी प्रकाश		तृतीय वर्ष बी.९
८. ५. कु. कांबले अपूर्वा नरेश		तृतीय वर्ष बी.९
८. ६. कु. मोहिते प्राजक्ता धनाजी		तृतीय वर्ष बी.९

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८. ७. कु. मोरे प्रियंका प्रभाकर	तृतीय वर्ष बी.९
८. ८. कु. फुल्लोरे निकिता मुल्लाजी	द्वितीय वर्ष बी.९
८. ९. कु. इंगोले नेहा संजय	द्वितीय वर्ष बी.९
८. १०. कु. विश्वकर्मा ऋषोविला परशुराम	द्वितीय वर्ष बी.९
८. ११. श्री. पाटील रोहन आत्माराम	द्वितीय वर्ष बी.९
८. १२. कु. झेले दिक्षा सतिश	द्वितीय वर्ष बी.९
८. १३. कु.रणखंबे श्वेता दत्तू	द्वितीय वर्ष बी.९
८. १४. कु. पाटील जयेश कालूराम	द्वितीय वर्ष बी.९
८. १५. कु. वेल्ले श्रध्दा दिनेश	द्वितीय वर्ष बी.९
८. १६. कु. शेरखाने लक्ष्मी सतिश	द्वितीय वर्ष बी.९
८. १७. कु. शिंदे स्नेहा विजय	द्वितीय वर्ष बी.९
८. १८. श्री. चेडे सागर सतिश	द्वितीय वर्ष बी.९

९) निष्कर्ष:

उपर्युक्त शोध के अनुसार यह निष्कर्ष निकाला जा सकता है कि, भारतीय दलित और यूरोपिय यहूदियों की सामाजिक समस्या प्रताडनाओं समानताएँ तो दिखाई देती हैं। परंतु भारतीय दलितों के शोषण और उत्पीडन की समस्या का कारण उनका दलित या अस्पृश्य होना था। जो वर्गव्यवस्था और वर्णव्यवस्था की उपज है। वहीं दूसरी तरफ यूरोप में यहूदियों के दमनू की समस्या नस्ल की समस्या थी, जो वर्तमान में लगभग समाप्त हो चुकी है। इसके विपरित जातिवाद, वर्णव्यवस्था, वर्गव्यवस्था का भूत आज भी भारत में व्याप्त है। यह कहना निरर्थक या अतिशयोक्ति नहीं होगा की भारतीय समाज के लोगों की मानसिकता और दलित समाज की दशा में परिवर्तन अवश्य हुआ है। डॉ. बाबासाहेब आंबेडकर का कथन सत्य प्रतीत होता है कि, यहूदी अपनी कथनी और कथनी के खुद जिम्मेदार थे लेकिन दलित खुद जिम्मेदार नहीं थे। वर्तमान भारतीय समाज की दशा को देखते हुए हमें समानता, स्वतंत्रता और भाईचारे के सिद्धान्त को अपनाने की आवश्यकता है। जिससे समतामूलक समाज की स्थापना हो सके और भारत एक विकसित राष्ट्र बन सके।

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EFFECT OF ALUMINA AND GRAPHITE PARTICLES ON MECHANICAL PROPERTIES OF AI 6063 MATRIX COMPOSITE BY STIR CASTING PROCESS

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Abstract

Aluminum and its alloys are widely used in automobile and aerospace industries due to their excellent mechanical properties, low density, high corrosion resistance and wear and low thermal coefficient of expansion. With these excellent properties and relatively low production cost Aluminum and its alloys have variety of application in scientific and technological viewpoints.

The aim involved in present work is to the study of behavior of Aluminum 6063 with Alumina (AL_2O_3) and small quantity of Graphite composite made by stir casting technique. In this different percentage of reinforcement is used and Density test, Tensile test, Hardness test are performed on the samples obtained from stir casting process. SEM & EDS is also performed on samples to find out the reinforced material.

Tensile test is performed to measure the maximum elongation and reduction in area of metal matrix composites where as hardness tester is employed to evaluate the bonding between the matrix and reinforced particles with constant load and constant time. SEM and EDS is performed to know the presence of reinforced Alumina particles in the metal matrix composite and elemental composition of samples respectively.

Keywords: Al6063, Reinforcement, Stir casting, SEM, Energy Dispersive Spectroscopy

Introduction

A composite material is made by combining two or more materials – often ones that have very different properties. The two materials work together to give the composite unique properties. Therefore the new material formed may be preferred for many reasons such as they are light in weight, stronger, less expensive as compared to traditional materials.

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Metal matrix composites (MMC) are made by dispersing a reinforcing material into a metal matrix. Like other composites, aluminum matrix composite are not a single material but a family of material whose stiffness, density thermal and electrical properties can be tailored. Therefore composites materials are high stiffness and high strength, low density, high temperature stability, high electrical and thermal conductivity, adjustable coefficient of thermal expansion, corrosion resistance, improved wear resistance etc. These properties can be attained with the proper choice of matrix and reinforcement.

Composite materials consist of matrix and reinforcement. Its main purpose is to transfer and distribute load to the reinforcement. This transfer of load depends on bonding which depends on type of matrix and reinforcement and fabrication technique. The matrix can be selected on the basis of oxidation and corrosion resistance or other properties. Generally Al, Ti, Ni, Cu, Mg, Pb, Fe, Ag, Zn, and Si are used as matrix material.

The choice of Alumina (Al_2O_3) as reinforcement into Al 6063 is because of its High strength and stiffness, good thermal conductivity, excellent dielectric properties, resist strong acid and alkali attack at elevated temperatures, excellent shape and size capability and hard and wear resistance & on the other hand the properties like flexibility, high thermal and electrical conductivity make graphite as good reinforced material. Aluminum based metal matrix composites have been one of the key research areas in materials processing field in the last few decades. Most of the research work has been dealing with aluminum matrix with Al^2O^3 & SiC reinforcement requiring the light weight in combination of high strength and high stiffness. This is because aluminum is lighter weight which is first requirement in most of the industries. In addition, impressive strength improvement and the thermal expansion coefficient of Al matrix composites can be adjusted by using Alumina in varying proportion. Al 6063 is casted with varying %age of Al2O3 (5%, 10%) and with small quantity of graphite.

EXPERIMENTAL PROCEDURE:

Preparation of samples

Aluminum Alloy was melted in a crucible by heating in a muffle furnace at 850°C for 2 hours and 30 minutes. The temperature of furnace was first raised above the liquidis temperature of aluminum near about 700°C to melt the Aluminum alloy completely and then cooled down just below the liquidis to keep the slurry in semi solid state. Manual stirring is carried out for about 6-7 minutes, after that the Alumina particles were added manually to the molten. In the final mixing process the furnace temperature was maintained at 750°C. After stirring process the mixture was pour in the mould to get desired shape of specimen as shown in figure below. The presence of reinforcement through the specimen was inspected by cutting the casting at different locations and under microscopic examination. Same process was repeated for specimen of different compositions of Alumina particles.



Fig: Mould and cast product after casting

Sample	Aluminum	Alumina	Graphite (gm)	Remarks
no.	(gm)	(gm)		
1	503	0	0	Weight of sample = 427 gm
2	424	33	0	Alumina= 5%
3	402	66	0	Alumina= 10%
4	402	33	18	Alumina= 5% + Graphite= 5%
5	358	66	36	Alumina= 10% + Graphite= 10%

Composition Of Samples

RESULTS & DISSCUSSION

Density Measurement Test

The table below shows the values of density obtained for the different wt % of reinforced samples. From the table it can be concluded that the density of composites vary due to the presence of porosity in the samples. The porosity is probably due to:

- 1. Increase in surface area in contact with air.
- 2. Gas entrapped during stirring.
- 3. Gas injection of particles introduces a quantity of gas into the melt.
- 4. Hydrogen evolution.
- 5. The pouring distance from the crucible to the mould
- 6. Shrinkage during solidification.

TABLE: Results Of Density Measurement Test

Sample no	Sample Name	Density (gm/m ³)
1	Pure	2.679
2	Alumina= 5%	2.596
3	Alumina= 10%	2.584
4	Alumina= 5% + Graphite= 5%	2.591
5	Alumina= 10% + Graphite= 10%	2.602

Hardness Test

A Vickers Hardness was Tester machine used for hardness measurement. Firstly machining of samples was done to get a good surface finish and then different loads were applied on samples. Hardness test was carried out at room temperature and then the average values were utilized to calculate hardness number. The maximum testing height is 200mm. The result of Vickers hardness for pure sample that is without reinforcement (sample no. 1) and weight percentage of different samples with reinforced Alumina as 5%, 10% and Al_2O_3 5% /Graphite 5% and Al_2O_3 10% / Graphite 10% . It is evident that, as the percentage of particulates is increased, the hardness of the composite increases monotonically. It found that the hardness linearly increases with increasing volume percentage of Alumina and further goes on increasing with addition of Al_2O_3 /Graphite mixture .

			Hardness		
Sample	Sample name				Mean
no.		Vie	ckers Hardness	5	Hardness
		Trial 1	Trial 2	Trial 3	
1	Pure	52.1	53.4	51.9	52.4
2	Alumina = 5%	58	62	62	60.6
3	Alumina = 10%	61	64	62	62.3
4	Alumina = 5% + =Graphite 5%	70	68	71	69.6
5	Alumina = 10% + Graphite= 10%	68	73	75	72

TABLE: Results Of Hardness Test

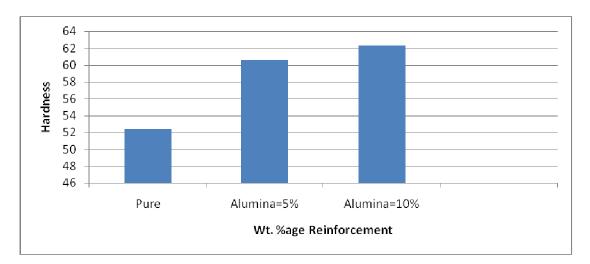
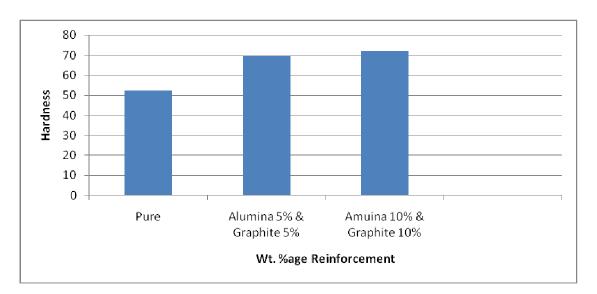
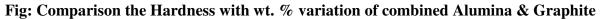


Fig: Comparison the hardness with wt. % variations of Alumina





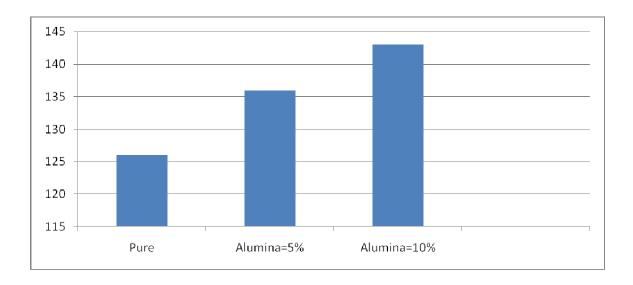
Tensile Strength Test

Tensile strength test was done to determine the mechanical behavior of composites and matrix alloy. The composite and matrix alloy rods were machined to tensile specimens with a diameter of 14mm and gauge length of 30mm. Ultimate tensile strength (UTS) is the maximum stress that a material can withstand while being stretched or pulled before failing or breaking. It is also known as tensile strength or ultimate strength. Some materials breaks sharply while others experience some plastic deformation and possibly necking before fracture. However, it is

dependent on other factors, such as the preparation of the specimen, the presence or otherwise of surface defects, and the temperature of the test environment and material. The table shown below shows the reinforcement of Alumina as 5%, 10% in two samples and another two samples of Alumina 5% with Graphite 5% & Alumina 10% with Graphite 10%, with all these increase in reinforcements the ultimate tensile strength of metal matrix composite goes on increasing.

Sample		T.S	Elongation %
no.	Alloy	(N/mm²)	
1	Pure	126	9.85
2	Alumina = 5%	136.017	3.55
3	Alumina = 10%	143.325	3.35
4	Alumina = 5% + Graphite= 5%	145.817	4.13
5	Alumina = 10% + Graphite= 10%	149.146	4.03

TABLE: Ultimate tensile strength & Elongation values





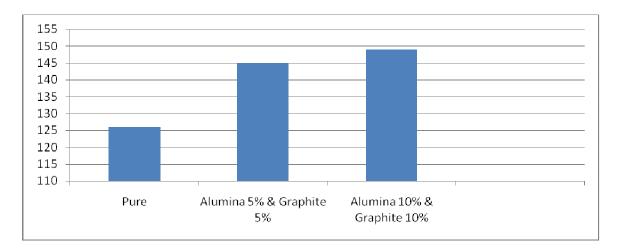


Fig: Comparison of the Ultimate Tensile Strength with wt. % variation of Alumina & Graphite mixture

Length Elongation Comparison

The below results on elongation are shown with reinforced Alumina as 5%, 10% in two samples and another two samples reinforced Alumina 5% with Graphite 5% & Alumina 10% with Graphite 10%, which shows that the elongation decreases with increase in % age of reinforced particles.

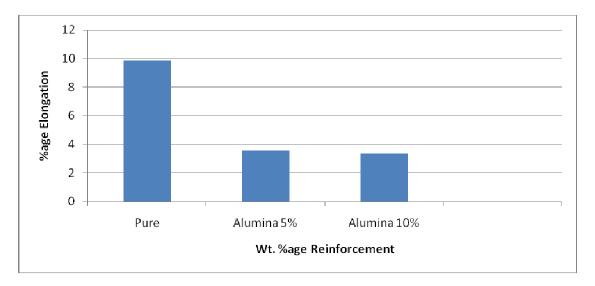


Fig: Comparison the Elongation with wt. % variation of Alumina

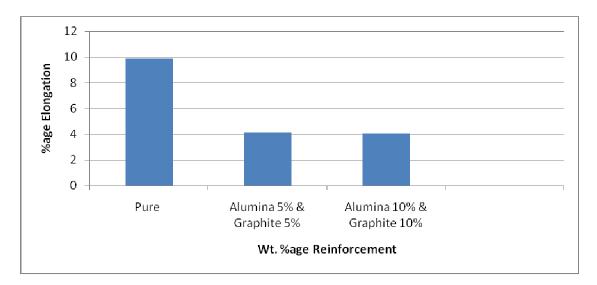
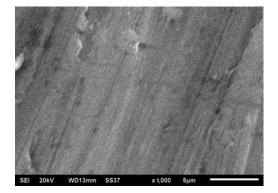


Fig: Comparison the Elongation with wt. % variation of Alumina & Graphite mixture

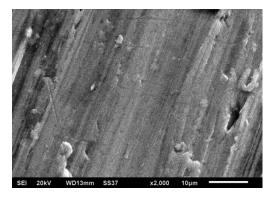
As shown in above graphs it is clearly seen that as the wt of alumina & graphite increases elongation decreases. This is due to decrease in ductility because of increase in tensile strength.

RESULTS OF SEM

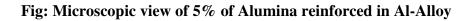
I. 5% Alumina mixed with Aluminum alloy



1000X



2000X



II. 10% Alumina mixed with Aluminum alloy

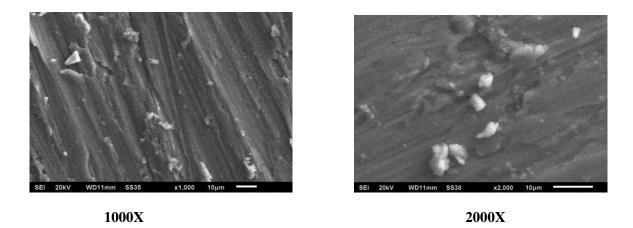


Fig: 5.14 Microscopic view of 10% of Alumina reinforced in Al-Alloy

III. 5% Alumina & 5% Graphite mixed with Aluminum alloy

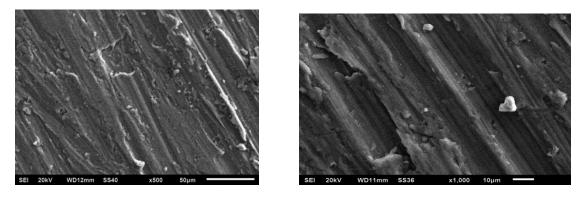
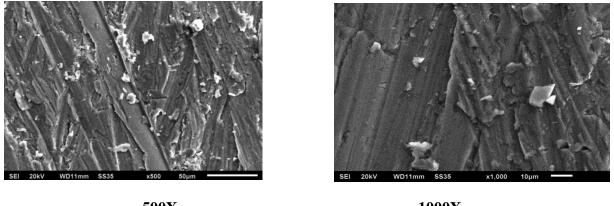






Fig: Microscopic view of 5% Alumina & 5% Graphite reinforced in Al-Alloy

IV. 10% Alumina & 10% Graphite mixed with Aluminum alloy



500X

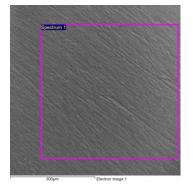


Fig: Microscopic view of 10% Alumina & 10% Graphite reinforced in Al-Alloy

The above figures represent the microphotographs of Al- Alumina and Graphite matrix composites which are examined under Scanning Electron Microscope (SEM). From figures it can be observed that, the distributions of reinforcements in the respective matrix are fairly uniform. Further these figures reveal the homogeneity of the cast composites. The microphotograph also clearly revels the increased filler contents in the composites.

Energy Dispersive Spectroscopy (EDS)

EDS analysis usually involves the generation of an X-ray spectrum from the entire scan area of the SEM. The image of polished specimen and corresponding X-ray spectra was generated form the entire scan area. The Y-axis shows the counts and the X-axis shows the energy level of those counts.



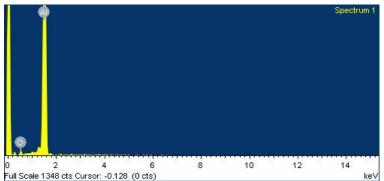


Fig: EDS structure showing spectra for 5% Alumina in Al-Alloy

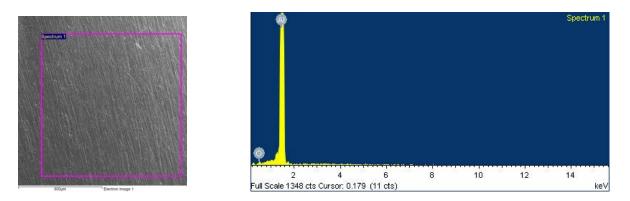


Fig: EDS structure showing spectra for 10% Alumina in Al-Alloy

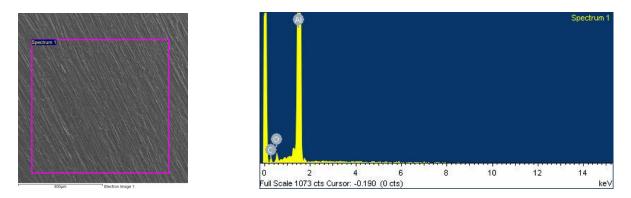


Fig: EDS structure showing spectra for 5% Alumina & 5% Graphite in Al-Alloy

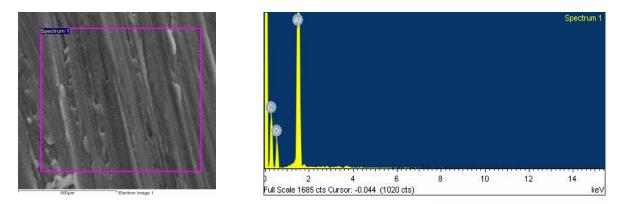


Fig: EDS structure showing spectra for 10% Alumina & 10% Graphite in Al-Alloy

CONCLUSIONS

The conclusions drawn from the present investigation are as follows:

1. The results confirmed that stir formed Al 6063 with Alumina/Graphite reinforced composites is clearly superior to base Al alloy in the comparison of tensile strength, Hardness test as well as density.

2. Dispersion of Alumina/Graphite particles in aluminum matrix improves the hardness of the matrix material.

3. It is found that elongation tends to decrease with increasing particles wt. percentage, which confirms that Graphite and Alumina addition increases brittleness.

4. Aluminum matrix composites have been successfully fabricated by stir casting technique with fairly uniform distribution of Alumina/Graphite particles.

5. It appears from this study that UTS and Yield strength trend starts increases with increase in weight percentage of Alumina & Graphite in the matrix.

6. The Hardness increases after addition of SiC, Al2O3 particles in the matrix. SEM results showed the presence Alumina/Graphite particles in alloy matrix. This clearly shows that the reinforced Alumina/Graphite particles have dispersed uniformly throughout in the MMC thus strengthening the resulting composite.

7. Stir casting process, stirrer design and position, stirring speed and time, particle preheating temperature etc. are the important process parameters.

Scope of future work

- 1. This can be further extended by varying stirring speed and geometrical angle of stirrer.
- 2. More results can be obtained by varying reinforced particle size.
- 3. Heat treatment can also be done to improve properties
- 4. By varying the %age composition of reinforced particle more improved results can be obtained.

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ANALYSIS OF E-SERVICES ON CUSTOMER SATISFACTION IN BANKING INDUSTRY: A STUDY OF SELECTED PUBLIC SECTOR BANKS OF INDIA

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ABSTRACT

In today's demanding world, customers need instant banking solutions for a better lifestyle. The Internet Banking services gives complete control over bank and credit card accounts online. Nowadays bank form the comfort of customer home or office, from around India or around the world - anywhere, anytime, whenever it suits best. E-services plays crucial role in developing the quality of services provided to its customers, organizations results in increasing satisfaction and trust which ultimately generate the competitive edge for organizations. Customers perceived quality of e-services are the critical determinants of the success of online business.

The Indian banking sector is on the brink of a major transformation, with several policy initiatives set to be implemented shortly. Positive business sentiments, improved consumer confidence and more controlled inflation are likely to prop-up the country's the economic growth. Enhanced spending on infrastructure, speedy implementation of projects and continuation of reforms are expected to provide further impetus to growth. All these factors suggest that India's banking sector is also poised for robust growth as the rapidly growing business would turn to banks for their credit needs.

Keywords: Banks, E-Services, Banking Services, Customer Satisfaction

INTRODUCTION

Internet banking services or E services means any user with a personal computer and a browser can get connected to his bank -s website to perform any of the virtual banking functions. In internet banking system the bank has a centralized database that is web-enabled. All the services that the bank has permitted on the internet are displayed in menu. Any service can be selected and further interaction is dictated by the nature of service. The traditional branch model of bank is now giving place to an alternative delivery channels with ATM network. Once the branch offices of bank are interconnected through terrestrial or satellite links, there would be no physical identity for any branch. It would a borderless entity permitting anytime, anywhere and anyhow banking.¹

The precursor for the modern home online banking services were the distance banking services over electronic media from the early 1980s. The term 'online' became popular in the late 1980s and referred to the use of a terminal, keyboard and TV (or monitor) to access the banking system using a phone line. 'Home banking' can also refer to the use of a numeric keypad to send tones down a phone line with instructions to the bank. Online services started in New York in 1981 when four of the city's major banks (Citibank, Chase Manhattan, Chemical and Manufacturers Hanover) offered home banking services. using the videotex system. When the clicks-and-bricks euphoria hit in the late 1990s, many banks began to view Web-based banking as a strategic imperative. The attraction of banks to online banking are fairly obvious: diminished transaction costs, easier integration of services, interactive marketing capabilities, and other benefits that boost customer lists and profit margins. Additionally, Web banking services allow institutions to bundle more services into single packages, thereby luring customers and minimizing overhead.

A mergers-and-acquisitions wave swept the financial industries in the mid- and late 1990s, greatly expanding banks' customer bases. Following this, banks looked to the Web as a way of maintaining their customers and building loyalty. A number of different factors are causing bankers to shift more of their business to the virtual realm. While financial institutions took steps to implement e-banking services in the mid-1990s, many consumers were hesitant to conduct monetary transactions over the web. By 2000, 80 percent of U.S. banks offered e-banking. Customer use grew slowly. However, a significant cultural change took place after the Y2K scare ended. In 2001, Bank of America became the first bank to top 3 million online banking customers, more than 20 percent of its customer base. The early 2000s saw the rise of the branch-less banks as internet only institutions. These Web-based banks incur lower overhead costs than their brick-and-mortar counterparts. Many online banks like Bank of Internet USA, Ally Bank and Bank5 Connect in the US are FDIC-insured and offer the same level of protection for the funds of their customers that traditional banks do.²

INDIAN BANKING SECTOR

As per the Reserve Bank of India (RBI), India's banking sector is sufficiently capitalised and well-regulated. The financial and economic conditions in the country are far superior to any other country in the world. Credit, market and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well. Indian banking industry is expected to witness the roll out of innovative banking models like payments and small finance banks. 11 payment banks are expected to be launched in 2016 and 2017. Separately about 10 small finance banks are also expected to be launched. RBI's new measures may go a long way in helping the restructuring of the domestic banking industry.

The Indian banking system consists of 26 public sector banks, 25 private sector banks, 43 foreign banks, 56 regional rural banks, 1,589 urban cooperative banks and 93,550 rural cooperative banks, in addition to cooperative credit institutions. Public-sector banks control nearly 80 percent of the market, thereby leaving comparatively much smaller shares for its private peers.

Standard & Poor's estimates that credit growth in India's banking sector would improve to 12-13 per cent in FY16 from less than 10 per cent in the second half of CY14.³

E-SERVICES

The concept of **e-service** represents one prominent application of utilizing the use of information and communication technologies (ICTs) in different areas. Rowley (2006) defines e-services as: "...deeds, efforts or performances whose delivery is mediated by information technology. Such e-service includes the service element of e-tailing, customer support, and service delivery". Rowley emphasizes mainly on service provider, service receiver and the channels of service delivery (i.e., information technology).⁴

The Reserve Bank of India constituted a working group on Internet Banking. The group divided the internet banking products in India into 3 types based on the levels of access granted. They are:

i) Information Only System: General purpose information like interest rates, branch location, bank products and their features, loan and deposit calculations are provided in the banks website. There exist facilities for downloading various types of application forms. The communication is normally done through e-mail. There is no interaction between the customer and bank's application system. No identification of the customer is done. In this system, there is no possibility of any unauthorized person getting into production systems of the bank through internet.

ii) Electronic Information Transfer System: The system provides customer- specific information in the form of account balances, transaction details, and statement of accounts. The information is still largely of the 'read only' format. Identification and authentication of the customer is through password. The information is fetched from the bank's application system either in batch mode or off-line. The application systems cannot directly access through the internet.

iii) Fully Electronic Transactional System: This system allows bi-directional capabilities. Transactions can be submitted by the customer for online update. This system requires high degree of security and control. In this environment, web server and application systems are linked over secure infrastructure. It comprises technology covering computerization, networking and security, inter-bank payment gateway and legal infrastructure.

ATM(AUTOMATED TELLER MACHINE)

ATM is designed to perform the most important function of bank. It is operated by plastic card with its special features. The plastic card is replacing cheque, personal attendance of the customer, banking hours restrictions and paper based verification. There are debit cards. ATMs used as spring board for Electronic Fund Transfer. ATM itself can provide information about customers account and also receive instructions from customers - ATM cardholders. An ATM is an Electronic Fund Transfer terminal capable of handling cash deposits, transfer between accounts, balance enquiries, cash withdrawals and pay bills. It may be on-line or Off-line. The on-line ATN enables the customer to avail banking facilities from anywhere. In off-line the facilities are confined to that particular ATM assigned. Any customer possessing ATM card

issued by the Shared Payment Network System can go to any ATM linked to Shared Payment Networks and perform his transactions.

CREDIT & DEBIT CARDS

The Credit Card holder is empowered to spend wherever and whenever he wants with his Credit Card within the limits fixed by his bank. Credit Card is a post paid card. Debit Card, on the other hand, is a prepaid card with some stored value. Every time a person uses this card, the Internet Banking house gets money transferred to its account from the bank of the buyer. The buyers account is debited with the exact amount of purchases. An individual has to open an account with the issuing bank which gives debit card with a Personal Identification Number (PIN). When he makes a purchase, he enters his PIN on shops PIN pad. When the card is slurped through the electronic terminal, it dials the acquiring bank system - either Master Card or VISA that validates the PIN and finds out from the issuing bank whether to accept or decline the transactions. The customer can never overspend because the system rejects any transaction which exceeds the balance in his account. The bank never faces a default because the amount spent is debited immediately from the customer's account.

SMART CARDS

Banks are adding chips to their current magnetic stripe cards to enhance security and offer new service, called Smart Cards. Smart Cards allow thousands of times of information storable on magnetic stripe cards. In addition, these cards are highly secure, more reliable and perform multiple functions. They hold a large amount of personal information, from medical and health history to personal banking and personal preferences.⁵

E-SERVICES IN BANKING SECTOR

Bill payment service Fund transfer Credit card customers Railway pass Investing through Internet banking Recharging your prepaid phone Shopping Cheques Truncation Payment System, Mobile Banking, Internet Banking, Telephone Banking, etc.

As per the Internet and Mobile Association of India's report on online banking 2006, "There are many advantages of online banking. It is convenient, it isn't bound by operational timings, there are no geographical barriers and the services can be offered at a miniscule cost." Through Internet banking, customers can check their transactions at any time of the day, and as many times as they want to. Where in a traditional method, quarterly statements were generated from the bank. If the fund transfer has to be made outstation, where the bank does not have a branch, the bank would demand outstation charges. Whereas with the help of online banking, it will be absolutely free for customers.

NEED OF THE STUDY

The advancements in technology have brought the mobile and internet banking services to the fore. The banking sector is laying greater emphasis on providing improved services to their clients and also upgrading their technology infrastructure, in order to enhance the customer's overall experience as well as give banks a competitive edge. Many banks, including HDFC, ICICI and AXIS are exploring the option to launch contact-less credit and debit cards in the market shortly. The cards, which use near field communication (NFC) mechanism, will allow customers to transact without having to insert or swipe. These days, there is cut throat competition between banking sector of India. The two challenges that are faced by the public sector banks are of growth and maintaining their present position. They need to develop their core strengths to penetrate the market. There is a remarkable growth in Indian banking sector, but public sector banks lag far behind their foreign counterpart as well as private banks.

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 E-Services is very important, hence the topic "Analysis Of E-Services On Customer Satisfaction In Banking Industry: A Study Of Selected Public Sector Banks Of India" has been chosen for the study.

OBJECTIVES OF THE STUDY

- To study E-Services of top three public sector banks of India.
- To analyze customer satisfaction achieved by the E-Services provided by the selected public sector banks of India.

RESEARCH METHODOLOGY

DATA COLLECTION

To achieve the above stated objectives the researcher has used both primary as well as secondary data. For collection of primary data the researcher have constructed a self structured questionnaire based on various E-Services 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 researcher has selected total sample size of 100 from the top three public sector banks of India, SBI,BOB and PNB.

SAMPLING TECHNIQUE

Since all three public sector banks are doing well in banking sector, the researcher has opted to choose Agra territory in order to equate the population to some extent. As E-Services are common, the researcher perceives the same impact on the customer satisfaction of the banks. The researcher has executed a questionnaire to the customers at the above stated places. The respondents were selected by using stratified random sampling method.

E-SERVICES OF STATE BANK OF INDIA

The origin of the State Bank of India goes back to the first decade of the nineteenth century with the establishment of the Bank of Calcutta in Calcutta on 2 June 1806. Primarily Anglo-Indian creations, the three presidency banks came into existence either as a result of the compulsions of imperial finance or by the felt needs of local European commerce and were not imposed from outside in an arbitrary manner to modernise India's economy. The establishment of the Bank of Bengal marked the advent of limited liability, joint-stock banking in India. So was the associated innovation in banking, viz. the decision to allow the Bank of Bengal to issue notes, which would be accepted for payment of public revenues within a restricted geographical area.

The Internet banking portal of bank enables its retail banking customers to operate their accounts from anywhere anytime, removing the restrictions imposed by geography and time. It's a platform that enables the customers to carry out their banking activities from their desktop, aided by the power and convenience of the Internet.

Using Internet banking services, customers can do the following normal banking transactions online:

- Funds transfer between own accounts.
- Third party transfers to accounts maintained at any branch of SBI
- Group Transfers to accounts in State Bank Group
- Inter Bank Transfers to accounts with other Banks
- Online standing instructions for periodical transfer for the above
- Credit PPF accounts across branches
- Request for Issue of Demand Draft
- Request for opening of new accounts
- Request for closure of Loan Accounts

- Request for Issue of Cheque Book
- Earn reward points for transactions through Internet Banking

Apart from these, the other salient value-added features available are:

- Utility bill payments
- Online Ticket Booking for travel by Road, Rail and Air
- SBILIFE, LIC and other insurance premia payments
- SBI and other Mutual funds Investments
- SBI and other Credit Card dues payments
- Tax Payment Income, Service, State Govt
- Customs Duty Payment
- Online Share Trading (eZ-trade@SBI)
- Online Application for IPO
- Fee Payment to select educational institutions including IITs and NITs

Truly these are smart services to cover most of customers banking transactions. All this and much more are offered by SBI to your desktop. All of their branches are enabled for Internet Banking. Customers can contact their branch for availing these e-services. On security front, the site is 'VeriSign' certified - indicating that it's absolutely safe and secure for customers to transact online. Additional layers of security are available for doing transactions.⁶

E-SERVICES OF BANK OF BARODA

It has been a long and eventful journey of almost a century across 25 countries. Starting in 1908 from a small building in Baroda to its new hi-rise and hi-tech Baroda Corporate Centre in Mumbai, is a saga of vision, enterprise, financial prudence and corporate governance. It is a story scripted in corporate wisdom and social pride. The Bank's Total income stood at Rs 11,727 crore in Q3,FY 16 and Net interest income stood at Rs 2,705 crore. Other Income increased by 2.07% to Rs 1,113 crore.

Following are the E-Services offered by BOB

ASBA- Application supported by Blocked Amount - enables investors to apply for IPO/FPO/NFO issues without making immediate payment. The application amount is "Blocked" in investor's Bank account and is released in a proportionate amount on allotment of shares.

Online Demat A/C

Payment Gateway

Baroda Easypay

Internet Banking

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Prepaid Cards
Baroda E-Shoppe
Online Taxes
Rail Tickets
Baroda Instapay
Online Donation
RTGS/NEFT
Mobile Banking
Baroda Rewardz etc. ⁷

E-SERVICES OF PUNJAB NATIONAL BANK

Punjab National Bank is an Indian multinational banking and financial services company. It is a state-owned corporation based in New Delhi, India. Founded in 1894, the bank has over 6,300 branches and over 7,900 ATMs across 764 cities. It serves over 80 million customers.^[3]

Punjab National Bank is one of the *Big Four banks* of India, along with Bank of Baroda, ICICI Bank and State Bank of India.^[6] It has a banking subsidiary in the UK (PNB International Bank, with seven branches in the UK), as well as branches in Hong Kong, Kowloon, Dubai and Kabul. It has representative offices in Almaty (Kazakhstan), Dubai (United Arab Emirates), Shanghai (China), Oslo (Norway) and Sydney (Australia). In Bhutan it owns 51% of Druk PNB Bank, which has five branches. PNB owns 20% of Everest Bank Limited, which has 50 branches in Nepal. Lastly, PNB owns 84% of JSC (SB) PNB Bank in Kazakhstan, which has four branches.

Following are E-Services of PNB

Internet Banking

Share Trading

Money Transfer

Mobile Banking

Bill Payments

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Check Eligibility for Loan

ASBA

E-Tax Payments

PNB Gold Cards

Online Donations

Buy Mutual Funds

Online Application of Loan

Online Application for Saving A/C Etc.⁸

ANALYSIS OF PRIMARY DATA

The total number of respondents of SBI, BOB and PNB was 100. The respondents' profile was categorized on the basis of age, gender, designation, salary, formal education and years of service. It was revealed by the responses that almost 14% respondents of the selected banks are of 25 to 35 years of age and 12% are less than 25 years of age. 74% of the respondents belong to the age group between 35-50 yrs, hence, the ratio of mature respondents is more in these banks. The researcher has also observed that male customers exist in significant percentage i.e. 88%. The researcher also found that 30% of respondents are from income group between 15,001 to 30,000 and 38% are between 30,001 to 50,000. It was also observed that only 24% of the respondents are from income group more than Rs.50, 000. Regarding the formal education, it was observed by the researcher that the highest number of respondents in the banks has done graduation and post-graduation. 21% of the employees were tenth pass and at the same time 48% of the respondents are graduate & post-graduate and 30% have taken professional degrees like M.B.A, L.L.B., C.A., C.S., etc. When respondents were asked about their tenure of association with bank it was observed by their responses that majority of them i.e. 46% of them were with bank for more than 10 years. 11% fall in the tenure of 7-10years of service and 15% of respondents from more than 5 years. Further, item wise detailed analysis is as follows:

ANALYSIS OF E-SERVICES

The researcher has taken major four components E-Services of bank in the study. Each service is divided in to three questions. Table 1 shows weighted average of each parameter of every style, combined weighted average of each style and ranking based on weighted average of each and every parameter.

	LE I E-SERVICES P					
S.No	E-SERVICES	W.A	W.A	W.A	COMBINED	RANK
		{P1}	{P2}	{P3}	{W.A}	
1.						
	ATM	3.3	4.8	4.0	4.0	Ι
2.						
	INTERNET					
	BANKING	4.0	4.4	3.4	3.9	II
3.	RTGS/NEFT	3.6	4.5	3.2	3.8	Ш
4.						
	MOBILE					
	BANKING	3.1	4.3	3.4	3.6	IV

TABLE 1 E-SERVICES PREVAILING IN SBI,BOB & PNB

1. Figures in bracket denotes percentage (rounded off) of total respondents

2. Scale: P1-Parameter1, P2-Parameter2, P3-Parameter3, W.A.-weighted average

3. Source: Primary survey

⋏

When the respondents were asked about E-Services provided by bank, at this point 80% of the total respondents says that ATM is convinced by branch level management, 68% of the total respondents advocates internet banking, while 64% respondents says that RTGS/NEFT, and similarly 68% of the total respondents says that Mobile Banking is promoted by the branch level management.

Next question which was asked to the respondents was regarding the final decision about using E-Services decided at regional or local office in their banks. On this question 80% of the respondents were in favor of internet banking, 72% of the respondents agree for RTGS/NEFT, 66% of respondents were in favor of ATM service and only 62% of the respondents say that mobile banking is finalized at regional or local office.

Third question which was related to the effectiveness of all the four E-Services on a five point scale. The weighted average score of ATM is 4.0 which states that 80% of the respondents believe that ATM is effective E-Service for customers, the weighted average score of Internet Banking is 3.9 which reveals that 78% of the respondents find it effective, the weighted average score of RTGS/NEFT is 3.8 which states that 76% of respondents finds it effective whereas weighted average score of Mobile banking is 3.6 which states that 72% of respondents finds it effective.

After calculating the weighted score for every e-service, the researcher calculated the combined weighted average of all the four components of e-services. The table 1 represents the combined weighted average score of all the components of e-services in selected public sector banks. With the help of the table, one can easily see that 80% of the respondents state that their banks mostly advocates the ATM as a e-services, where as 78% of the respondents advocate internet banking, similarly 76% are in favor of RTGS/NEFT and only 72% of the respondents believe that mobile banking is adopted as e-services in the bank. The difference between the degrees of these four components is not very significant which reveals that sometimes, the banks emphasizes ATM, sometimes internet banking, sometimes RTGS/NEFT and sometimes they decides Mobile banking as a e-service. So, it can be concluded that all the four e-services prevails in the banks from time to time.

ANALYSIS OF IMPACT OF E-SERVICES ON THE PERFORMANCE OF THE BANKS.

For analyzing the impact of e-services on overall performance of the banks, respondents was asked to rate the various parameters of performance on the basis of a five point scale. Table 2 shows the impact of e-services on the overall performance of the organization.

TABLE 2 IMPACT OF E-SERVICES ON OVERALL PERFORMANCE OF THE BANKS

PERFORMANCE OF								
THE BANKS								
	Α	В	С	D	Е	тот.	W.A	RANK
HIGH						100		Ι
PERFORMANCE	67	11	12	6	4	(100)	4.31	
HIGH						100	3.17	II
PROFITABILITY	16	27	27	18	12	(100)		
HIGH						100		III
PRODUCTIVITY	8	29	37	5	21	(100)	2.98	
REPUTATION OF						100		IV
THE						(100)		
ORGANIZATION	4	26	18	38	14		2.68	
ORGANIZATIONAL						100		V
EFFECTIVENESS	5	7	6	33	49	(100)	1.86	
	THE BANKS HIGH PERFORMANCE HIGH PROFITABILITY HIGH PRODUCTIVITY REPUTATION OF THE ORGANIZATION ORGANIZATIONAL	THE BANKSAHIGH67PERFORMANCE67HIGH16PROFITABILITY16HIGH8PRODUCTIVITY8REPUTATION0FTHE0RGANIZATION4ORGANIZATIONAL4	THE BANKSABHIGH	THE BANKSABCHIGH-PERFORMANCE67HIGH-PROFITABILITY16PROFITABILITY16PRODUCTIVITY82937REPUTATION0FTHE-ORGANIZATION42618ORGANIZATIONAL-	THE BANKSABCDHIGHPERFORMANCE6711126HIGHPROFITABILITY16272718HIGHPRODUCTIVITY829375REPUTATIONOFTHEORGANIZATION4261838ORGANIZATIONAL	THE BANKSABCDEHIGHPERFORMANCE67111264HIGH111264PROFITABILITY1627271812HIGH2937521REPUTATIONOFORGANIZATION426183814ORGANIZATIONAL	THE BANKS A B C D E TOT. HIGH 100 PERFORMANCE 67 11 12 6 4 (100) PROFITABILITY 16 27 27 18 12 (100) PROFITABILITY 16 27 27 18 12 (100) PRODUCTIVITY 8 29 37 5 21 (100) REPUTATION 0F (100) ORGANIZATION 4 26 18 38 14 ORGANIZATIONAL (100)	THE BANKS A B C D E TOT. W.A HIGH 100 100 100 100 4.31 PERFORMANCE 67 11 12 6 4 (100) 4.31 HIGH 100 3.17 PROFITABILITY 16 27 27 18 12 (100) HIGH 100 100 100 100 100 PRODUCTIVITY 8 29 37 5 21 (100) 2.98 REPUTATION OF 100 100 100 100 100 ORGANIZATION 4 26 18 38 14 2.68 ORGANIZATIONAL 100 100 100 100 100

1. Figures in bracket denote percentage (rounded off) of total respondents.

2. Scale: A=Very Good, B=Good, C=Average, D=Poor, E=Very Poor. W.A=Weighted Average Score, TOT.=Total no. of respondents

3. Source: Primary Survey

- ▲ According to the respondents, highest weighted score is of high performance. 86% of the respondents advocate that e-services are very effective and play a positive role in increasing the performance of the banks.
- ▲ The second parameter is high profitability 63% of the respondents believe that eservices which are prevailing in their banks lead to high profitability.
- ▲ Third rank is given to high productivity. More than 60% of the respondents believe that their banks productivity has increased due to the e-services.
- Respondents have given fourth rank to the parameter of reputation of organization. Around 54% of the respondents advocate that their reputation of the organization has increased due to the e-services.
- ▲ Last rank is given to organizational effectiveness. Around 37% of the respondents strongly agree with this statement that effective e-services in the banks lead to organizational effectiveness.

ANALYSIS OF IMPACT OF E-SERVICES ON THE OVERALL CUSTOMER SATISFACTION.

The respondents were asked to what extent they agree that their satisfaction objectives are achieved through provided e-services, the researcher has used a five point scale and asked the respondents to rate them on it.

IABLE	BLE 5 IMPACT OF E-SERVICES ON OVERALL CUSTOMER SATISFACTION				
S.No.	RESPONSES	FREQUENCY COUNT			
1	STRONGLY AGREE	63			
2	AGREE	29			
3	NEITHER AGREE NOR DISAGREE	5			
4	DISAGREE	3			
5	STRONGLY DISAGREE	0			
	TOTAL	100			
	1 Sealer TOT Total and after an adverte				

TABLE 3 IMPACT OF E-SERVICES ON OVERALL CUSTOMER SATISFACTION

1. Scale: TOT. = Total no. of respondents

2. Source: Primary Survey

- ▲ The weighted average score of the impact of e-service is 4.52 which signifies high acceptance of this parameter in banks.
- ▲ 63% of the respondents strongly agree that they are fully satisfied through e-services prevailing in their banks. 29% of the respondents agree that these e-services help in achieving their satisfaction level. 5% of the total respondents neither agree nor disagree whereas only 3% of respondents think that these e-services do not help in their banking.

OVERALL ASSESSMENT OF E-SERVICES

The respondents were asked to rate the overall assessment of e-services on the basis of seven point scale.

	TABLE 4	OVERALL ASSESSMENT OF E-SERVICES IN BANKS
S.No	RESPONSES	FREQUENCY COUNT
1	VERY GOOD	82
2	GOOD	7
3	SOMEWHAT GOOD	5
4	NEITHER GOOD NO	R BAD 6
5	SOMEWHAT BAD	00
6	BAD	00
7	VERY BAD	00
	TOTAL	100
1	G 1 G	

1. Scale: Seven point scale

2. Source: Primary Survey

▲ The weighted average score of the overall assessments of e-services is 6.65 which signifies high acceptance of this parameter in banks.

▲ 82% of the total respondents believe that the e-services which are prevailing in their banks are very good. 7 % of the respondents believe that the e-services are good and neither only 6% of the respondents advocate that the e-services are neither good nor bad in their banks.

▲ None of the respondents believes that the e-services are bad or very bad in their banks. CONCLUSION & SUGGESTIONS

While going through research it is clearly understood that E-Services plays crucial role in development of customers satisfaction level whereas the operating cost per unit services is lower for the banks. It offers convenience to customers as they are not required to go to the bank's

premises. There is very low incidence of errors. The customer can obtain funds at any time from ATM machines. The credit cards and debit cards enables the Customers to obtain discounts from retail outlets. The customer can easily transfer the funds from one place to another place electronically.

Customers should never share personal information like PIN numbers, passwords etc with anyone, including employees of the bank. It is important that documents that contain confidential information are safeguarded. PIN or password mailers should not be stored, the PIN and/or passwords should be changed immediately and memorised before destroying the mailers. Customers are advised not to provide sensitive account-related information over unsecured emails or over the phone. Take simple precautions like changing the ATM PIN and online login and transaction passwords on a regular basis. Also ensure that the logged in session is properly signed out.[worldjute.com]

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CONTEMPORARY KASHMIR PASHMINA TRADE POLICIES & PRACTICES.

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Abstract

Pashmina is a fine type of cashmere wool. The shawl made by Pashmina in Kashmir (J&K) is popularly known as Kashmir Pashmina, Pashmina Shawls are original works of art. It is the first officially registered item in Geographical Indications (GI) registry of India under Handicraft goods form Jammu and Kashmir. A GI certification is licensed to the producers and other business operators of the GI production line through a membership application in a GI club. This aims at identifying factors that are likely to predict paper the behavior/characteristics/uniqueness of Kashmir Pashmina (shawls) and its trade position in the contemporary world in general and the policies and practices in particular.

Introduction:

The fibre, known as **Pashm** or **Pashmina** in some parts of Asia, became known for its use in beautiful shawls and other handmade items produced in Kashmir, India. Animal-hair fibre forming the downy undercoat of the Kashmir goat and belonging to the group of textile fibres called specialty hair fibres. Although the word cashmere is sometimes incorrectly applied to extremely soft wools, only the product of the Kashmir goat is true cashmere.

The cashmere goat has a protective outer coat of coarse fibre that is 4 to 20 cm (1.5 to 8 inches) in length. The downy undercoat is made up of the fine, soft fibre commonly called cashmere, which ranges from 2.5 to 9 cm (1 to 3.5 inches) long. Most of this down fibre is plucked or combed out by hand during the molting season. Iranian cashmere, however, is obtained by shearing. The annual yield per animal ranges from a few grams to about 0.5 kilogram. A sweater requires the fleece of 4 to 6 goats; an overcoat uses the production of 30 to 40. Some fibre, called pulled cashmere, is taken from the skins of slaughtered animals.

The fleece is cleaned to remove such impurities as grease and vegetable matter. Coarse hairs are removed by various mechanical dehairing processes that are frequently kept secret by their developers. Processing reduces the final yield by about **50** percent. The amount of coarse hair remaining greatly affects price, with fibre having the lowest hair content commanding the highest price. High-quality cashmere-coating fabrics usually contain less than **5** percent of the

coarse hair. Fine quality sweaters contain less than 1 percent. The scales forming the outer layer or epidermis of the fine fibre are less distinct than those of wool although more definite than in mohair. The cortical layer is striated and contains varying amounts of pigment that produce the fibre colour and there is no distinct medulla (central canal). The fibres have diameters finer than those of the best wools. The Kashmir goats of China and Mongolia yield fibre with diameters ranging from 14.5 to 16.5 micrometres; that of Iranian goats is 17.5 to 19.5 micrometres. Colour, usually gray or tan, varies from white to black.

Fabric made of cashmere is warm and comfortable to the wearer, and it has excellent draping qualities and soft texture. The fibre, which absorbs and retains moisture much like wool, is somewhat weaker than fine wool and considerably weaker than mohair. It is highly susceptible to damage by strong alkalies and high temperatures. Dark fibres are bleached to obtain light shades, although the process may reduce strength and softness. Cashmere fabrics are subject to abrasion in wearing; pilling, or bunching together of surface fibres, is a problem in knitwear.

Cashmere is used mainly for fine coat, dress, and suit fabrics and for high-quality knitwear and hosiery. It is sometimes blended with other fibres. The strong, coarse hair separated from the down is used locally for grain bags, ropes, blankets, and tent curtains. Because world production is so small and gathering and processing are costly, cashmere is a luxury fibre. Demand and, consequently, price are affected by fashion trends. New man-made fibres with similar texture and fineness, produced at much lower cost, have become a source of competition.

The major producers of cashmere are China, Mongolia, and Iran. Cashmere is also produced on the Indian subcontinent and in Afghanistan and Turkey. The United States, the United Kingdom, and Japan are leading consumers.

History of Kashmir Pashmina:

Traditionally, the founder of the Kashmir Pashmina industry was Zayn-ul- \cdot Åbidīn, a 15th century ruler of Kashmir who introduced weavers from Turkistan. Although woollen shawls were mentioned in writings of the 3rd century BC and the 11th century AD, it is only in the 16th century that the first specific references to Kashmir work appeared.

The earliest examples have a plain ground with end borders featuring large floral sprays, flower vases, and pinecones. Kashmir shawls are woven partly or wholly from goat hair called pashm. In the **19th** century, shawls were classified as pashm shāla (made from the hair of domesticated goats) and aslī tūsh (made from the hair of wild goats). By this time, Kashmir shawls had also become fashionable in Europe. In response to foreign tastes, the traditional designs were replaced by or adapted to patterns supplied by foreign dealers. France and Great Britain established mechanized shawl industries, one of the most important centres being Paisley, Scot., where the Kashmir or, rather, cashmere shawl was imitated and woven entirely by machine. This cheaply produced article offered keen competition to the genuine one and forced Kashmir weavers to compromise on quality and to imitate the designs of the Paisley workshops. These efforts were unsuccessful, and, by about **1870**, the Kashmir industry had almost collapsed. A strong effort began in the mid-**20th** century to revive the industry under government patronage.

The Kashmir Pashmina trade has significantly improved since the independence of the country. The product before independence was strictly limited to novelty, royalty and glamour

world of rich and famous. The united effort of traders, J &K government and Government of India the art now has instead reached to the households of almost every patron of the art worldwide.

Kashmir Pashmina Trade:

The commercial exchange (buying and selling on domestic or international markets) of goods and services. Traders are hence the people who engage themselves in this trade professionally. Traders are the people who actually support the Pashmina Industry by selling the product worldwide. The Pashmina trade can be classified as National Trade, International Trade and Online Trade.

National Trade:

The trade done within the country or inter-state trade. It is observed that different types of Kashmir Pashmina Shawls made from top quality raw material. Pure Pashmina is expensive but Pashmina mixed with wool is less expensive. Kashmiri pashmina silk shawls are world widely praised for their unmatched quality & various kind of embroideries Art or hook embroidery. The most popular pashmina fabric is a 70% pashmina 30% silk blend, but 50/50 is also common. The 70/30 is tightly woven, has an elegant sheen and drapes nicely, but is still quite soft and lightweight. Pashmina accessories are available in a range of sizes, from "Scarf" (12" x 60") to "Wrap" or "Stole" (28" x 80") to full sized shawl (36" x 80"). Although pure Pashmina is expensive, the cost is sometimes brought down by blending it with rabbit fur or with wool.

The other types of shawls are Semi Pashmina, Raffle and Woollen. These types of shawls are imitations of Pure Pashmina. Semi Pashmina shawls are made from leftover threads which are then mixed with other types of fibre. Raffle is basically a woollen shawl partially mixed with pashmina and other fibres, but the embroidery is almost same as of pure pashmina shawl. The raffle and semi pashmina shawls are very common in Indian trade.

Handloom Department, Handicraft Department, SICOF (Small Scale Industrial Development Corporation Limited.), Handloom Development Corporation (Sales and Export), Ministry of Textile and Private Traders are some of the renowned offices formulated exclusively for production to trade of pashmina. These offices are under Central Government of India and Jammu and Kashmir State Government. These offices do trade using different means like exhibitions, showrooms, door to door trade and also online trade. They maintain their own websites. Private traders owned showrooms are spread across the country. Private traders have a similar trade practices.

International Trade:

Government has worldwide presence of their own showrooms, exhibition stalls and Emporiums. Through these the traders employed by the government sell the finished product and also market the same. On the other hand, private traders also have their own showrooms in most of the countries.

Globally the major exporters of pashmina are China, Mongolia, Iran, Afghanistan, Pakistan, New Zealand, Australia, Turkey, Iraq, United States, Nepal and India (Kashmir). Whereas the importers are United States, EU (Great Britain, Belgium, France, Germany and

Italy), Japan, Australia and Korea. Although all the above countries are involved in either import or export of fine pashmina products but Indian pashmina or its products are the best in the world and fetch higher revenues due to the fineness of the Pashmina and embroidery.

Kashmir Pashmina Statistics:

Statistics of pashmina production from year 2004 till 2008 show a linear increase except a mild dip in year 2006. Absolute similar trend has been followed by Sozani and Kani Shawl.

		Production in Rs. Crore				
Sl.No	Year	Pashmina	Sozani	Kani		
1	2004	410.50	164.20	29.80		
2	2005	470.20	201.50	52.20		
3	2006	462.70	194.00	44.80		
4	2007	477.60	224.00	59.70		
5	2008	627.70	298.50	76.40		

In case of sales of pashmina show a non-linear and fluctuating trend where the lowest sales was in the year 2008. However, sales of Sozani and Kani show a linear growth except for the year 2006.

		Sales		
Sl.No	Year	Pashmina	Sozani	Kani
1	2004	701.50	279.10	209.00
2	2005	791.10	343.30	224.00
3	2006	776.20	335.80	216.40
4	2007	786.30	358.20	298.50
5	2008	106.60	507.50	335.80

Exports of pashmina, Sozani and Kani show a very steady linear growth from year 2004 to year 2008. This shows that the demand of Kashmir Pashmina never gets affected by all means and circumstances. This in turn shows the demand of the true Kashmir Pashmina products as increased globally.

		Expor	·t	
Sl.No	Year	Pashmina	Sozani	Kani
1	2004	292.50	219.40	164.20
2	2005	313.40	235.80	176.30
3	2006	328.40	246.20	183.60
4	2007	410.50	307.50	233.40
5	2008	463.10	347.80	261.20

The registration of Kashmir Pashmina in GI registry 2008 did not cause much effect on the production and export of Kashmir Pashmina Product. The lack of data from the year 2008 till

Production and export of Pashmina Shawls (In Crore)				
Year Pashmina Shawls				
Production				
2011-12	702.20			
2012-13	656.30			
2013-14	631.20			
Export				
2011-12	607.03			
2012-13	620.02			
2013-14	579.72			

2011 we cannot give exact picture during these years, however, the available data from 2012 till 2015 shows a decline in overall production and exports.

Kashmir Pashmina Trade Comparison:

China is the biggest supplier of pashmina in the world. During the 1990s, it produced approximately **8,000** tons of Pashmina annually. According to the latest statistics, in 2015, China supplied about **12,000** tons of Pashmina and this amount is equivalent to more than two thirds of the world production of it. In fact, with cheap but diligent labour force, the Chinese textile and apparel industry is the largest producer in world. The industry accounts for more than **25%** of all the Chinese exports and produces over **\$40** billion annually.

Mongolia is the second largest producer of Pashmina. The Mongolia's share in the world Pashmina production accounts for more than 20%, or 3,000 tons. Pashmina is the third biggest exporting sector in Mongolia, after copper and gold, and the Pashmina industry is the largest employer in the economy.

In short, China and Mongolia account for more than four fifths of the entire Pashmina production in the world. However, there are other countries producing Pashmina. For example, Iran and Afghanistan produce **1800** tons, Pakistan - **600** tons, New Zealand - **150** tons, Australia - **65** tons in 2015, India **70** tons in 2015. Nepal is emerging as a tough rival of Pashmina products especially for China and India. Along with the countries above, there are also Pashmina goats in Turkey. Furthermore, imported from Australia and New Zealand in the late 1980's, there are some Pashmina goats in the United States, too.

Meanwhile, the United States, the European Union, and Japan are the largest customers of Pashmina products. Because Pashmina is a luxury commodity, importing countries tend to be developed countries. Hence, the demand of Pashmina heavily relies on the situations of these economies.

Kashmir Pashmina is however the best in the world. Kashmir Pashmina goats produce pashm (fibre) which is very fine and because of the habitat of these goats the fibre is considered purest form in the world.

Conclusion:

Trade methodology of entire pashmina industry worldwide has seen a see change since last decade. The ongoing information age and Nano technology has put a huge impact on the pashmina production and trade methodology. Developed countries are focusing on more revenue generation using modern technology meanwhile preserving the traditional art. However, developed countries are buyers of the pashmina products. Third world countries are producers of pashmina.

India as an emerging country is the pioneer in traditional production techniques and preeminent embroidery. On the other side Nepal as a close rival does produce very fine pashmina fibre but does not have artisans and the fibre itself is a very close replica of original Kashmir Pashmina fibre or "Pashm". China, Mongolia, Afghanistan, United States and European Union does produce pashmina fibre generally known as "Cashmere" but they mix fibres of camels, rabbits, sheep et.al. during production and use power looms and chemical colours for postproduction. This modern manufacturing technique adopted by the above countries lacks the traditional skill of handloom and distinguished embroidery skill used by the artisans of Kashmir.

Trade:

Fibre fineness is the most important quality parameter giving value to pashmina fibre and differentiates it from the sheep wool. The average fibre fineness is $12-13 \mu$. The fineness distribution lies in the range 9-20 μ . The average fibre length is 55-60 μ . The length depends on its source, origin and grade. The value addition of pashmina shawl is being done by designing and embroidery work. Traditionally pashmina shawls are prepared with some unique designs. One such design is "Kanizamar" fabric produced on the principal of hand jacquard technique. Similarly, hand embroidery is done on pashmina shawls with unique and intricate designs. Sozani is one such hand embroidery design produced in Kashmir valley.

All the above factors make Kashmir Pashmina world best. Other countries do produce pashmina and sell related products worldwide but these are all imitations. Trade however gets effected in Kashmir valley because of these counterfeit products. Countries like China, Nepal and Mongolia are selling and producing counterfeit pashmina products.

India still uses traditional methods of trade such as door-to-door selling, wholesalers, retailers, showrooms, exhibitions, et.al. which hamper the growth and marketing of pure pashmina products worldwide. Whereas other countries follow modern methodology of trade like online selling, direct selling throughout the world. This creates an extreme way of marketing and selling of pashmina products which are actually imitations of original Kashmir Pashmina.

Trade of pashmina done in geographical region which actually shares borders of three countries India, Nepal and China. The major rival of Kashmir Pashmina being Nepal as it shares almost similar technique of manufacturing and similar diversified culture with India. China uses very different modern power looms and has automated machines even for embroidery.

Indian pashmina trade from 2003 to 2015 shows the following trend. Export from 2003-2004 was **676.10** crores and it rose to **1072.10** crores in 2007-2008. It then sharply declined to **579.72** crores in 2014-2015. Whereas in Nepal, in the case of pashmina, the total value at current prices has increased slightly during the period 2003 to 2015. Although the EU's share with Nepal has remained high, there have been wider fluctuations. The share of pashmina exports to Japan has been reduced continuously, from **11.8** percent in 2003 to **3** percent in 2015. The share of pashmina exports to the USA jumped to almost **30.7** percent in 2015, up from **19.7** percent in 2003.

Exporters	Importers
China (10,000 tons annually)	The United States
Mongolia (3,000 tons annually)	EU (Britain, Belgium, France, German, Italy)
Iran (1,800 tons annually)	Japan
Afghanistan (1,800 tons annually)	Australia
Pakistan (600 tons annually)	Korea
New Zealand (150 tons annually)	
India, Kashmir (70 tons annually)	
Australia (65 tons annually)	

Above table shows worldwide trade trend both as exporters and importers. China is the largest exporter of pashmina followed by Mongolia, Iran and Afghanistan, Pakistan, New Zealand, India and Australia in the last. The importers being United States, European Union (Britain, Belgium, France, German, Italy), Japan, Australia and Korea. The above trend is specifically for prominent and most active countries in the pashmina trade.

Policies and Schemes:

Policies formulated for the growth and development of Pashmina Industry by both Central government and State Government can be classified as "Policies for Handloom Sector" and "Policies for Handloraft Sector".

Policies for Handloom Sector:

The objective of these policies by handlooms sector was to develop a strong, competitive and vibrant sector that would provide sustainable employment leading to economic development, particularly of rural areas. The vision was to target growth in terms of doubling the country's share in the global market and ensure higher socio-economic status for the artisan community. In pursuance of the above objectives, the Government of India implemented five Plan schemes that were administered through the Development Commissioner for Handlooms, Ministry of Textiles, of which two are Centrally Sponsored Schemes (CSS) and three are Central Sector Schemes. A new CSS, namely 'Revival, Reform and Restructuring Package for Handloom Sector' was introduced during 2011-12 to revive the Handlooms sector.

The various Schemes were:

1. Integrated Handlooms Development Scheme (IHDS)

The Integrated Handlooms Development Scheme (IHDS), introduced during 2007-2008, has four components.

- (i) The Cluster Development Programme provides need-based inputs to clusters of 300-500 handlooms over a 3-year period through grant of financial assistance up to 60 lakhs per cluster, for meeting expenditure on formation of Self Help Groups (SHGs), setting up yarn depots, design development, setting up Common Facility Centres (CFCs)/ dye houses, margin money for working capital, new looms and accessories and construction of work sheds, skill upgradation and marketing opportunities.
- (ii) The Group Approach supports the handloom weavers not covered by the clusters, in groups of 10 or more and up to 100 weavers, by providing financial assistance for basic inputs like training in weaving, dyeing, designing and managerial disciplines and construction of work sheds. Per beneficiary cost is in the range of ` 10, 000 to ` 30, 000.
- (iii) Marketing Incentive is given to Handloom corporations, Apex organizations and Primary Weaver Cooperative Societies at the rate of 10% (shared 50:50 between the Central and the State Governments) for promoting marketing of handloom products, largely through promotion of investment in infrastructure. Besides, assistance is extended towards financial strengthening of the handloom agencies.
- (iv) Up to 10% of funds under the Scheme are for Innovative Ideas, and up to 2% allocated for Publicity, Monitoring, Supervision and Training of officials of the O/o Development Commissioner for Handlooms and State Directors of Handlooms as well as for evaluation of the Scheme.

A component of 'Institutional Credit for Handloom Sector' was introduced under IHDS in 2011-2012. It has three sub-components, namely

- (a) Interest Subsidy of 3% on loans for a period of 3 years.
- (b) Margin Money Assistance of 4200 per weaver to individual weavers, their Self Help Groups (SHGs) and joint liability groups (but not to cooperative societies and producer companies).
- (c) Credit Guarantee for three years to banks/financial institutions lending to weavers, for which the guarantee fee and annual service fee will be paid by the Government of India.

2. Marketing and Export Promotion Scheme

The Marketing & Export Promotion Scheme, aimed at developing and promoting marketing channels in domestic as well as export markets, has two components.

(i) Marketing Promotion Programme assists the sale of handloom products by organizing exhibitions at National, Regional, State and District levels; providing

facilities to consumers to purchase genuine handloom products under one umbrella; promoting awareness about latest designs and varieties of handlooms; providing marketing infrastructural support; encouraging innovation in designs and techniques; preserving and promoting traditional skills and designs; fostering brand identity and technological developments among weavers. It includes assistance for organising Special Expos, Craft Melas, Urban Haats and Marketing Complexes; grant of National Awards and National Merit Certificates; registration of special designs/techniques under the Geographical Indication (GI) Act, and establishing brand image for handloom products through the Handloom Mark.

(ii) Handloom Export Promotion Programme's objective is identify and assist suitable Apex/Primary handloom cooperative societies & corporations in developing export-worthy products, by interventions such as engaging professional designers and marketing consultants, upgradation of skills, and market penetration through participation in international fairs/ exhibitions, buyer-seller meets and brand development through Handloom Mark and setting up design studios.

3. Mill Gate Price Scheme (MGPS):

With the objective of providing all types of yarn to handloom weavers' organizations at the prices at which yarn is available in mills, the Government of India introduced the Mill Gate Price Scheme (MGPS) during 1992-93. The Scheme enables all eligible handloom agencies to obtain yarn at Mill Gate Prices. facilitates regular supply of basic raw material to individual weavers through the yarn depots and helps to optimize their employment. Assistance is provided by GOI for reimbursement of transportation expenses in the supply of yarn; for expenses of operating the yarn depots, and service charges to National Handloom Development Corporation (NHDC) for its role as nodal agency for implementation of the Scheme. In 2011-12, a component was added to this Scheme to mitigate the price disadvantage which had arisen for the handloom sector after CENVAT of 9.2% on all varieties of cotton yarn was abolished in July 2004 (prior to this period, cotton yarn in plain reel only was exempted). It provides 10% Price Subsidy on Hank Yarn distributed to the handloom sector. Both cotton and domestic silk yarn is covered and quantity supplied is limited to 30 kg per loom per month for cotton yarn below 40s count, 10 kg for cotton yarn of 40s count and above and 4 kg for silk yarn.

4. Handloom Weavers Comprehensive Welfare Scheme

This Scheme is an important initiative aimed at providing social welfare facilities to weavers and ancillary workers. It consists of two separate sub-schemes.

(i) The Health Insurance Scheme (HIS) provides health insurance to the weavers and their families, and it is being implemented through ICICI Lombard General Insurance Company. The annual cover per family is `15000, of which `7500 is for OPD expenses. Total premium is `939.76, of which GOI bears 80% and State/weaver's share is 20%, with weaver's contribution being a minimum of `50. Based on feedback received from the State Governments and the beneficiaries, several initiatives have been taken during 2010-11 and 2011-12 to improve delivery, which include settlement of insurance claims within 30 days from the date of receipt of claim and payment of interest at 2% above the bank rate on prorata basis in case of delay in settlement by the insurance company. A Grievance Redressal Committee has also been formed in all States having more than 5000 health card holders.

(ii) The Mahatma Gandhi Bunkar Bima Yojana (MGBBY) is being implemented through the Life Insurance Corporation of India. It provides life insurance cover to handloom weavers in case of natural death (` 60,000), accidental death and total disability due to accident (` 1,50,000) and partial disability due to accident (` 75,000). Scholarship benefits of ` 300 per quarter per child are also available to enrolled weavers' children studying in standards 9th to 12th. The total premium is ` 470 per weaver, of which ` 290 is GOI's contribution, ` 100 is paid by LIC and ` 80 by the weavers.

5. Diversified Handloom Development Scheme (DHDS):

The Diversified Handloom Development Scheme (DHDS) provides assistance for technological and skill upgradation of weavers, and design inputs and product development through 25 Weavers' Service Centres (WSCs) and 5 Indian Institutes of Handloom Technology (IIHT), aimed at improving the productivity and earnings of the weavers. The IIHTs are located at Varanasi, Salem, Jodhpur, Guwahati and Bargarh (Odisha). Additional IIHTs are being set up in the State sector at Champa (Chhattisgarh) and Kannur (Kerala) for which maximum GOI grant is `1 crore each. Besides the National Centre for Textile Design (NCTD) set up in January, 2001, other components of DHDS include Design Exhibitions cum Dyeing Workshops, Research & Development activities (studies and need-based surveys), conduct of Handloom Census and Issue of Photo Identity Cards.

6. Revival, Reform and Restructuring Package

Pursuant to the announcement of the Finance Minister in his Budget Speech for 2011-12, a newly Centrally Sponsored Plan Scheme was introduced during 2011-12 with a total outlay of `3884 crore. The Scheme aims to revive the handloom sector through a onetime write-off of loans extended by banks to individual weavers and also open the choked credit lines for the handloom weavers' co-operative societies, to facilitate future access to credit by the handloom weavers at lower cost. NABARD is the designated implementing agency for the Scheme. Of the total outlay of `3884 crore, the share of GOI will be `3137 crore and that of the State Governments will be `747 crore. The funds are to be shared between GOI and States in the ratio of 90:10 in respect of special category States, and for other States, it is to be 80:20 for Primary Handloom Cooperative Societies and individual weavers /SHGs and 75:25 for State Level Apex Societies. The funds for the remaining components (strengthening weaver societies, 3% interest subsidy on fresh loans, credit guarantee, and training of functionaries) are to be provided by the Central Government.

7. Integrated Skill Development Scheme (ISDS)

The Integrated Skill Development Scheme (ISDS) was launched in 2010 to address the training needs of textiles and related segments. For handlooms sector, the target is to train 1.55 lakh persons over a period of five years. All facets of skill development are to be covered, namely basic training, skill upgradation, advanced training, training of trainers, retaining and entrepreneurship development. The Scheme proposes to leverage on the existing institutions and training experience within the Government and also proposes private sector participation through

the PPP model. The Government meets 75% of total cost and the balance 25% is to be met from fee / industry contribution.

8. Handloom Reservation

The Handlooms (Reservation of Articles for Production) Act, 1985 is aimed at protecting the livelihoods of handloom weavers and protecting the cultural heritage of the handloom industry from encroachment by the power loom and mill sectors. Under the Act, initially 22 textile articles were reserved for exclusive production through handlooms. Subsequently, these were reduced to 11 articles in 2008. Central assistance was released to State Governments for enforcement of the Reservation Order. During the first two years of the 11th Plan, `150 lakh each was released, which was raised to `350 lakh each in the third and fourth years of the Plan. There is a demand from handloom weaver groups that the Reservation List may be expanded to include items woven with blended yarns, besides cotton and silk yarn already included. As fabrics woven from blended yarns are already included in the List, the matter needs to be clarified. Since it is a policy matter, it may be dealt with by M/o Textiles separately.

9. Special requirements of North Eastern Region

As per the latest Handloom Census, 90% of handloom worker households in the North Eastern Region (NER) are weaver households. Of the total number of handloom worker households in the country, 63.4% are in the NER. Also, in contrast to the national trend, the NE States have recorded an increase in the number of weaver households from 14.6 lakh in 1995 to 15.10 lakh in the latest Census (2009-10). However, 52% households produce less than one meter of fabric per weaver per day. Accordingly, handlooms in the NER are being supported through increased levels of assistance as well as increased number of clusters/ events under the Plan Schemes.

Policies for Handicraft Sector:

There are basically eight schemes for Handicraft Sector. All the eight Schemes are in the Central Sector and being implemented through the Development Commissioner for Handicrafts. The Schemes are aimed at providing welfare measures to the artisans and also need-based interventions for holistic and sustainable development of the handicrafts sector. The Schemes are:

1. Babasaheb Ambedker Hastshilp Vikas Yojna (AHVY)

The Babasaheb Ambedkar Hastshilp Vikas Yojna (AHVY) was launched in 2001-2002. The Scheme has five components.

- (i) Social interventions include diagnostic survey and mobilization of artisans and issue of ID cards to the artisans.
- (ii) Technological interventions include development & supply of improved modern tools, design and technical development workshops, training of artisans, and organizing seminars and symposium.
- (iii) Marketing interventions include organizing exhibitions, publicity, setting up Handicrafts Emporia, market assessment & product assessment studies, studycum exposure tours for artisans/other stakeholders, establishment of warehousingcum- work sheds and entrepreneurship development programmes.

- (iv) Financial interventions include margin money support, wages to cluster manager, engagement of experts/ consultants / institutions for providing need-based assistance, and credit guarantee.
- (v) Infrastructure-related interventions include establishment of Resource Centre for major crafts, establishment of e-kiosks, creation of raw material banks, and setting up Common Facility Centres (CFCs).

2. Design and Technology Upgradation Scheme (DTUS)

The Design and Technology Upgradation Scheme has eight components.

- (i) Financial assistance to Central Government sponsored institutions.
- (ii) Skill up-gradation through training of trainers and assistance to Shilp Gurus.
- (iii) Financial assistance for development and supply of modern improved tools, equipment and process technologies.
- (iv) Assistance for design and technology upgradation through workshops and integrated projects for design development.
- (v) Documentation, preservation and revival of rare and languishing crafts.
- (vi) National Award for outstanding contribution in Handicrafts sector.
- (vii) Financial assistance for institutions to be set up under State Initiatives including Design Centres, Design Banks and Museums.
- (viii) Product Development for Exports.

3. Marketing Support and Services Scheme (MSS)

The objective of the MSS scheme is to enhance the access of artisans to various markets and marketing channels, and also create awareness about handicrafts amongst consumers and public at large, both in domestic and international markets, along with creation of marketing infrastructure. The Scheme has three broad components.

- (i) Domestic marketing through Crafts bazaars, exhibitions, sourcing shows, setting up Urban Haats, Emporia, and Warehousing facilities; and organizing Workshops.
- (ii) International marketing including workshops and training programmes, craft exchange programmes, participation in fairs and exhibitions, road shows, reverse buyer-seller meets and market studies abroad.
- (iii) Publicity and marketing.

4. Human Resources Development Scheme (HRD)

The aim of the HRD Scheme is to provide trained and qualified workforce capable of establishing a strong production base, coupled with improvements in quality and use of appropriate techniques, processes and innovative designs to meet present day market requirements. The Scheme has five key components.

- (i) Training through established institutions.
- (ii) Training in innovative designs for artisans involved in hand block printing, terracotta, etc.,
- (iii) Training of artisans/ SHG leaders/ NGOs in non-technical skills such as micro finance/ entrepreneurship development/ preparation of business plans/ preparation of project reports/ packaging/export procedures/ documentation.

- (iv) Conducting seminars/ workshops for dissemination and creation of awareness about schemes/ programmes, technological developments, market intelligence, amongst artisans and stakeholders.
- (v) Training through Guru Shishya Parampara for passing the expertise along with appropriate technology and indigenous methods by master craftsperson to the artisans and provide gainful employment in rural areas.

5. Handicrafts Artisans' Comprehensive Welfare Scheme:

The Scheme is aimed at addressing the welfare needs of the artisans in respect of health and insurance, and has two sub-schemes.

- (i) Rajiv Gandhi Shilpi Swasthya Bima Yojana (RGSSBY) aims at financially enabling the artisans' community to access healthcare facilities. The Scheme covers the artisans' family of four, comprising self and any other three members of the family from amongst the dependent parents, spouse and children. All craftsperson, whether male or female, between the age group of one day to 80 years are eligible. One artisan family receives the benefits for 3 years. The Scheme was initially being implemented only through ICICI Lombard General Insurance Company. In addition, Reliance General Insurance Company has also been engaged recently. The Scheme provides insurance cover of ` 100,000 for accidental death / disability, and mediclaim benefit of ` 15, 000 per family per annum. GOI's contribution to the premium is 80% (general artisans) / 90% (artisans belonging to North East Region/ SC/ ST / BPL families) and the artisan's contribution is 20% / 10% respectively.
- (ii) Janashree Bima Yojana for Handicrafts Artisans provides life insurance protection to handicrafts artisans, whether male or female, between the age of 18 60 years. The Scheme was launched in 2003 and is being implemented by LIC. It provides life insurance cover of ` 30,000 for natural death, ` 75,000 for accidental death or permanent disability, and ` 37,500 for partial disability. Additional benefits are extended in the form of an associated Scheme of LIC "Siksha Sahyog Yojana" under which not more than 2 dependent children of the beneficiary studying in classes 9th to 12th are given scholarships at the rate of ` 300 per quarter per child.

6. Research and Development Scheme (R&D)

The R&D Scheme was introduced in 1956-1957 as a Central Sector Scheme on all- India basis to generate feedback on economic, social, aesthetic and promotional aspects of various crafts and artisans in the sector. The Scheme consists of five components.

- (i) Conducting surveys/ studies of specific crafts for which adequate information is not available, including problems related to availability of raw material, technology, design, and common facilities; living and working conditions of artisans and issues related to brand building and promotion of Indian Handicrafts.
- (ii) Census of handicraft artisans.
- (iii) Registration of Crafts under Geographical Indication Act.
- (iv) Setting up/strengthening Testing Laboratories.
- (v) Assistance to exporters for adoption of global standards and bar coding, including Handicrafts Mark for generic products.

7. Scheme for Infrastructure/capital

The Scheme provides support for development of building infrastructure for the offices of the DC, Handicrafts.

8. Integrated Development Package for J&K

The Scheme provides financing for taking up specific programmes in the State of Jammu & Kashmir.

Why these Schemes:

The dispersed and decentralized handloom and handicrafts sectors embody the traditional wisdom, cultural wealth and secular ethos of our polity. They are not just a source of livelihood for lakhs of weavers and artisans, but also environment friendly, energy and capital saving and labour-intensive forms of art that have secured India's presence in millions of homes across the globe; a presence that has been crafted by dexterous hands, many of whom are among the most marginalized sections of our society in both rural and urban areas. The two sectors also reflect the binding force that unites various diverse segments of the population, encouraging co-existence of communities from different faiths, cultures, classes and castes, thereby strengthening the secular, cultural, social and moral fabric of the country.

Owing to their importance in India's development and livelihood policy, the Government of India has introduced various policies along with programmatic interventions for the handloom and handicrafts sectors, aimed at generating sustained, productive and gainful employment with decent working conditions for the entire weaver, artisanal and ancillary worker population.

While a majority of the programmes have yielded positive results, several factors – demographic, social, technical and cultural have led to a situation of only partial fulfilment of the policy objectives. Consequently, the extent, nature and structure of employment creation and sustenance in these sectors remains a major concern for policy makers. In addition, inadequate infrastructure, poor marketing support and ailing distribution networks has weakened an already fragile supply chain system.

Of particular concern in this scenario is the steady erosion of livelihoods in the crafts and handloom sectors due to increased competition from machine manufactured products. To formulate a roadmap for the Handloom and Handicrafts sectors, the Planning Commission constituted a Steering Committee on Handloom & Handicrafts. The Terms of Reference of the Steering Committee were as follows:

- i) To critically assess the progress made in the handloom & handicraft sectors in terms of whether living standards of weavers, artisans and ancillary workers have improved.
- ii) To devise a focused strategy for improving livelihoods in these sectors.
- iii) To suggest measures to improve welfare of weavers, artisans by bringing them under Social Security measures like pension and insurance and by ensuring better occupational health.
- iv) To undertake a technology mapping of handloom/handicraft clusters and to devise technological improvements that enhances productivity, quality and reduces drudgery.

- v) To critically assess the input / deficit in these sectors and to suggest measures to overcome them.
- vi) To critically evaluate the distribution and marketing network in these sectors and comment on areas of positive intervention by Government agencies.
- vii) To clearly demarcate areas where Government interventions is necessary and those where PPP or NGO partnership is possible/desirable.
- viii) To critically review the linkages between Central & State sector schemes and suggest measures for strengthening these linkages/ dovetailing schemes.
- ix) Any other issue that may be considered necessary by the Steering Committee.

How these Schemes:

In order to achieve above goals, the Planning Commission constituted two Working Groups, one each for the Handlooms and Handicraft sectors respectively under the Chairpersonship of Secretary (Textiles), Ministry of Textiles, Government of India and with one representative of the civil society as Co-chair of each Group. The Working Groups were to assess the current situation of the Handlooms and Handicrafts sectors, analyse the impact of the schemes implemented and to come out with a set of recommendations for strengthening the sectors and achieving the objectives laid down. Each Group was to look into all relevant issues such as inputs, infrastructure, marketing, artisan welfare, education, training and technology relating to the respective sector.

The Working Group on Handlooms constituted six Sub-Groups for various sub-sectors, namely marketing and brand promotion, infrastructure, social & welfare measures, raw materials & credit, training and North-Eastern Region.

Similarly, the Working Group on Handicrafts constituted five Sub-Groups for various sub-sectors namely brand building & marketing, cluster & infrastructure, artisan welfare, research & education and inputs.

Separately, an Expert Committee on Development of Handlooms had been set up in the Planning Commission to give an impetus to the Handloom sector. The Committee deliberated on four major issues, namely, supply, production, distribution and outward chain and marketing. Its recommendations which related to the Handlooms sector, were made available to the Working Group on Handlooms as well as to the Steering Committee for consideration.

Result of implementation of above policies and Schemes:

Physical and Financial Performance of the Schemes for Handicrafts

Schemes	Target	Achievements	Future Target
Babasaheb Ambedkar Hastshilp Vikas Yojana	Clusters: 600	536	120
Design and Technological Upgradation Scheme	Events: 1186	1380	249

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Marketing Support & Services (MSS) Scheme	1070 Domestic marketing events: International events/fairs: 743	1598 259	216 259
Human Resource Development Scheme	Training through institutions: 120 Guru Shishya Parampara: 350	1097 Training Programmes	211 Training Programmes
Handicrafts Artisans' Comprehensive Welfare Scheme	40.80 lakh artisans	Health insurance: 27.83 lakh Bima Yojana: 12.39 lakh	Health insurance: 8.40 lakh Bima Yojana: 1.00 lakh
Research and Development Scheme	Census of Handicrafts, Studies as per requirement & 6 testing labs	Census work commenced and 86 studies commissioned	Need-based

Financial Performance of Schemes for the Handicrafts Sector

	(crore)			
Schemes	Approved Outlay	Actual Expenditure	Future Outlay	
Babasaheb Ambedkar Hastshilp Vikas Yojana	246.58	181.15	65.00	
Design and Technological Upgradation Scheme	69.07	61.30	16.00	
Marketing Support & Services Scheme	237.62	186.09	65.00	
Human Resource Development Scheme	34.91	32.69	17.75	
Handicrafts Artisans' Comprehensive Welfare Scheme	328.51	252.39	69.00	

Research and Development Scheme	30.69	19.01	8.25
Infrastructure/ capital	23.65	15.91	4.00
Integrated package for J&K	4.04	4.04	
Total	975.07	752.58	245.00

State-wise position for the Handloom Sector:

Sl. No.	State	No. of Units	No. of Handloom Weavers & Allied Workers	No. of Handlooms	
1	Andhra Pradesh	176996	355838	124714	
2	Arunachal Pradesh	30343	33041	27286	
3	Assam	1240817	1643453	1111577	
4	Bihar	25485	43392	14973	
5	Chhattisgarh	2664	8191	2471	
6	Delhi	1875	2738	2560	
7	Goa	0	0	0	
8	Gujarat	rat 3676 11009		3900	
9	Haryana	6455	7967	4876	
10	Himachal Pradesh	7006	13458	5578	
11	Jammu & Kashmir	17293	33209	7301	
12	Jharkhand	14178	21160	2128	
13	Karnataka	37680	89256	40488	
14	Kerala	11690	14679	13097	
15	Madhya Pradesh	8691	14761	3604	
16	Maharashtra	1977	3418	4511	
17	Manipur	178975	218753	190634	

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Total		27,83,271	43,31,876	23,77,331
30	West Bengal	406761	779103	307829
29	Uttrakhand	10606	15468	3766
28	Uttar Pradesh	110542	257783	80295
27	Tripura	120652	137177	139011
26	Tamil Nadu	189069	352321	154509
25	Sikkim	568	568	345
24	Rajasthan	22668	31958	5403
23	Punjab	2377	2636	261
22	Pondicherry	1754	2803	1771
21	Odisha	40683	114106	43652
20	Nagaland	60891	66490	47688
19	Meghalaya	11400	13612	8967
18	Mizoram	39499	43528	24136

The above table indicates a significant fall in total employment in the sector in recent years in the state of Jammu and Kashmir as compared to the earlier period. The reduction can be attributed partly to the impact of the global recession, severe recent climatic conditions and partly to the impact of growing competition from the decentralized power loom and mill-made sector. This decline in employment in the handloom sector could have social and economic implications for the weaver community if the trend persists, thereby pointing towards the urgency of bringing in appropriate reforms to reverse the trend.

Current effect on trade:

Statement showing scheme-wise expenditure/utilization during 2013-14 in (Rs crore)

SI. No.	Name of scheme	Allocation for NER (RE-2013- 14)	Expenditure 2013-14	BE 2014-15	RE 2014-15	Expenditure 2014-15 upto 13.01.2015 (Rs crore)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
Handicraft						23.00
	Welfare and Other Scheme	15.00	15.00	5.00	5.00	5.00

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	Total	389.96	232.71	483.10	350.00	241.03
	others			10.00	10.00	
	Mill Gate Price Scheme/ Yarn Supply Scheme	3.50	0.64	5.00	5.00	2.63
	CHCDS- Handloom Mega Cluster	4.00	2.47	4.00	4.00	
	Revival Package	18.00	18.00	8.00	8.00	4.00
	Handloom Weavers Comprehensive Welfare Scheme	30.00	14.28	30.00	30.00	6.40
	Comprehensive Handloom Development Scheme	35.00	35.00	49.00	40.90	7.55
Handloom						20.58
	Baba Saheb Ambedkar Hastshilp Vikas Yojanma	1.40	1.40	1.00	1.00	1.00
	Research & Development	2.25	2.25	1.00	1.00	1.00
	Human Resource Development	6.00	6.00	3.00	3.00	3.00
	Infrastructure and Technical Development Programme			5.00	2.00	5.00
	Design and Technical Upgradation Scheme	9.00	9.00	3.00	3.00	3.00
	Market Support	10.00	10.00	5.00	5.00	5.00

Handloom and Handicrafts is a labour intensive industry with high potential of employment for poorer section of the society in rural areas. It is economically important because of low capital investment, high value addition, and negligible import content and high potential for export earnings. The emergence of both sectors, as one of the sources of foreign exchange earnings for the country, is evident from the above data.

Contemporary effect on National & International Trade:

Today E-Commerce is considered as best platform to sell the products through online. To provide opportunity to Handicrafts exporters the Council set up E-Hub at India Expo Center and Mart. The Major E-Commerce portals like eBay, Snapdeal, Shopclues, Amazon, Flipkart, etailing India, Ishanya participate and interact with large number of handicrafts and handloom product exporters.

In order to provide information as well as guidance of experts, Council organizes various seminars and symposiums to transmit the information concerning to the EXIM Policy export procedures, market intelligence, compliances in international market with the view to enhance the knowledge concerning to the trade and explore exports from the handicrafts sector. Government by making repeat participation and organizing Brand Image Promotion Programmes to create awareness and marketing opportunities of Indian handicrafts to increase exports of handicrafts which encashed to create mass awareness about Indian Handicrafts and Handloom

products. The activities undertaken both in domestic as well as international market enable us to promote exports and increase in percentage has been witnessed during the current year.

The product specific shows conducted in the country have provided opportunity to promote specific products of handicrafts and handloom products from the clusters of the products.

Various departments participate in exhibitions and fairs as well as organize Buyer-Seller-Meets (BSM) and about exporter members have the opportunity of participation abroad to showcase various forms of Indian handicrafts and handloom products. These participations enable the handicrafts and handloom sector to create awareness about Indian craftsmanship, sourcing hubs and book sufficient export orders besides attending enquires in order to make market linkages and compete with competitors.

Master craftsperson and entrepreneurs have also participated in exhibitions abroad to showcase the variety of handicrafts and handloom products and gave live demonstration to showcase the skill and capacity of production of the product. The Master Craftsperson as well as small entrepreneurs could develop entrepreneurship.

Contemporary Practices:

The contemporary practices of the key segments in the pashmina trade as per my research can be classified as below:

The Farmers:

In the Pashmina world the "The Farmer" is the one who owns a livestock of goats, sheep and yaks. These farmers produce coarse Fibre from their livestock and sell it in the market. The farmers spend their entire life with livestock and are fully dependent on their produce. They use milk, meat, wool and pashm for their livelihood. The farmers are still nomads whereas the world has evolved to information age.

All India Changthang Co-operative Society (AICCS) has been quite successful in regulating the cost price of Pashm sold by these farmers. The farmers after the intervention of AICCS are getting higher price for their goods. Both Central and State Government are giving priority to improve overall lifestyle of these farmers. Modern day technology such as the inclusion of Nano Technology and use of Mobile Phones has helped these farmers to extend their trade practices to far corners of the entire state. Farmers as early use to be dependent on local traders and Own Account Owners for their livelihood can now directly deal with other traders, retailers, wholesalers, showroom owners and others using cell phones. This has in turn increased the profit margins and has helped these farmers to have a better lifestyle. These farmers can now keep in touch with the entire trade chain 24/7.

Own Account Worker:

People who with the help of their family members make Pashmina shawls are known to be Own Account Workers. Own Account Workers are the actual pioneers of the art. The modern Pashmina industry is the advanced shape of Own Account Workers or "The Pioneers". Own Account Workers are basically small business owners. Small scale cottage industry is the right word for such kind of business. The trend has changed as the time passed by, as of today, these workers have a focused mind towards education as well as adopting new techniques of development of the fabric. The earlier wood tools have been replaced with new silicon tools like brushes. The use of plastic utensils has increased. Again the use of cell phones is very common these days. Better transportation, use of internet, use of Nano Technology to identify true pashmina, use of GPS to identify true GI et.al. has increased the overall scenario of the entire trade. Own Account Workers with their centuries of hard work and pure devotion towards the art have taken a traditional skill and latest technology to what today is a world renowned small scale cottage industry.

Enterprise Owners:

Enterprise Owner is the real manufacturers and supplier of the Kashmir Pashmina in the modern India. The Enterprise Owners are actually a professional form of Own Account Workers. The only difference between Enterprise Owners and Own Account Workers is that the prior one produces on a large scale and market the finished product in a better way. The Enterprise Owners are the people who own one or more than one factory and a showroom as well.

High competition, financial crises, poor electricity, imitation of the product, hike in production cost, reduced demand, inefficient government policies et.al. are the basic problems to be dealt with the use of modern technology. As of now the Government of India has come up with Nano Technology to identify true Kashmir Pashmina. Various labs are being established in order to test and identify various forms of pashm. This use of latest technology has in deed put a check on counterfeiting of the Pashmina products to some extent.

Worker:

"A person who acts and gets things done". In the Pashmina world the hardest working community of people is of workers. The workers do most of the work from fetching Pashm to packing. The workers take 7 days to produce one shawl. They work for the sellers.

Poor compensation, poor electricity, long duration of work, lack of security et.al. are the general reasons of bad lifestyle of these workers. Unhygienic and non-ergonomic work atmosphere adds to the existing issues.

All the above issues are being delt with the help of modern technology. Use of cell phones helps these workers to communicate with others which reduces the earlier need of physically delivering the messages to distant places which in turn has reduced the fatigue and improved the work hours of these workers. The use of modified tools is another example of ergonomic lifestyle. Use of HVACs and other equipment has improved the overall working conditions in the rigid and harsh climate of the region.

Embroider:

"A person who ornaments with needlework". These are those people because of whom the entire Pashmina Trade is embraced with true craftsmanship. The embroider is the one who gives a true shape to a plain piece of shawl using very fine needlework. The classification of Embroiders is as such they work for either Enterprise Owners or as freelancer. Most of the embroiders are satisfied with their lifestyle but as per our observation they complain of less and delayed payments by Enterprise Owners. Indian government has taken keen steps to resolve the above issue by centralizing banks through internet. Embroiders can now have bank accounts and can send or receive payments online as well. But illiteracy and more precisely compute illiteracy burns the bridge. Government should take more steps to teach embroiders in this information age.

Indian Government is coming up with smart grids to cope up with poor electricity distribution and electricity theft in these remote demography. This in turn will help embroider to use better equipment in harsh climatic conditions which will improve and accomplish precision as an embroider has to work on microscopic scale which requires extraordinary skill and patience.

Trader:

Traders are the people who engage themselves in pashmina trade professionally. The Pashmina trade is suffering from the counterfeiting worldwide. The countries such as Mongolia, some countries of European Union, United States and Nepal produce the fabric with same name, to create confusion in the market.

Indian Government has come up with the use of Nano Technology to keep a check on counterfeiting. New labs are being setup across the state to identify and classify true pashmina products. Some of the traders do have and maintain their own websites to sell and promote Kashmir Pashmina products. The use of internet for trade and marketing is extensively being used. Once the payment is confirmed the product is shipped overnight to the customer.

The Information Age along with Nano technology are helping all the key segments of the Pashmina Industry to produce, buy, sell and market genuine Pashmina products worldwide.

Handloom Department:

The Handloom sector in J&K State is centuries old known for its specialized weaving of fabrics like Pashmina, Raffal, Silk Sarees and Cotton items. The industry occupies a significant place in the socio-economic structure of J&K. It plays a crucial role in employment generation for weaker section of the society. It is a labour intensive cottage Industry. The Handloom Development Department plays a catalytic role in modernization of Handloom Sector in the State through skill up-gradation of weavers by providing modernized looms, training, designing and weaving. The total number of weavers in the state is approximately 50,000 with 14,889 in the organized sector.

The Handloom Dev. Department plays a catalytic role in modernization of Handloom sector in the State through skill up-gradation of weavers by providing modernized looms, training in design and weaving, marketing of Handloom products through marketing incentives and by fostering participation of weavers in National, State and District Level Handloom Expos and Melas. In order to promote the sale of Handloom products, the Development Commissioner for Handlooms, New Delhi organizes National Level Special Handloom Expos and State-level Fairs all over the country and the stall rent charges paid by the participants at the Expos are being reimbursed to them out of the state plan.

Handicraft Department:

The Handicrafts of Jammu & Kashmir have acquired worldwide fame for their exquisite refinement and aesthetic elegance. These crafts have great diversity and demand. There are nearly **2.50 lacs** artisans directly dependent upon handicrafts in the State for their livelihood and there is still great potential for more employment to be generated in this sector if markets are expanded and demand is increased. Presently, our handicrafts earn around **1700 crores** as foreign exchange every year.

In order to give greater impetus to the development of handicrafts, the Government have been constantly introducing new programmes and schemes. Craft Bazars and Expos are being organized in many places in the country and in these exhibitions the artisans come directly into contact with the customers and sell their products without the intervention of the middlemen. The artisans have been able to earn crores of rupees through these diversified marketing out-lets. To ensure that artisan have enough liquidity the Government has introduced Artisan Credit Card Scheme under which the Government pays 10% interest subsidy on loans up to 1.00 lacs for a period of 5 years. Banks have under this scheme so far advanced an amount of 250.00 crores (approximately).

Handicrafts Department has launched its official website which surly would lead to popularization of our crafts and also generate further interest among the connoisseurs and prospective buyers.

Craft Development Institute (CDI):

CDI, Srinagar is an autonomous Institute established by the office of DC-Handicrafts, Ministry of Textiles, Government of India and the Department of Industries & Commerce (Directorate of Handicrafts), Government of Jammu & Kashmir. Established in February 2004, CDI is managed by an Executive Committee headed by the Principal Secretary (Industries & Commerce), Government of Jammu & Kashmir.

The vision of CDI is to revitalize traditional craft concepts, introduce new ideas, cultivate visionary leadership and provide inspiring platforms for interaction and exchange. CDI establishes partnerships with organizations and institutions to generate employment and build resources for the handicrafts industry.

The domestic crafts sector is the second largest employment provider and has the inherent potential to co-participate the country's growth and development. However, rising competition and oversaturated global markets have made it increasingly difficult to sustain business profitability at the cottage industry scale. The Indian handicraft sector is struggling to evolve its competence and build sectoral capacity & capability in response to the challenges it faces.

To bridge this disparity, it is imperative that initiatives are taken by CDI to give impetus to this sector through education, training, infrastructure building, use of latest technology and other contemporary policy measures.

Small Scale Industries Development Corporation Limited:

J&K Small Scale Industries Development Corporation Limited (SICOP) has been established in November 1975 as a fully owned Government Undertaking to aid, assist and promote small-scale industrial sector in J&K State.

The main objectives of the Corporation as per the Articles & Memorandum of Association of the Corporation are:

- 1. To develop infrastructural facilities in the form of industrial estates.
- 2. To reimburse VAT to the local industrial units who purchase their raw material through SICOP.
- 3. To procure and sell industrial raw materials to the SSI units.
- 4. To extend marketing support to the SSI units.
- 5. To provide Testing Facilities to the industry.

J&K Handloom Development Corporation:

J&K Handloom Development Corporation was established in 1981-82 with the primary objective of upliftment of handloom sector in the State of J&K. The motive of the Corporation is to promote the economic interests of the weavers through various modes of market interventions through buyer-seller meets. The Corporation was incorporated with an authorised share capital of

500 lacs. Presently, the Corporation is operationalizing prestigious projects at Bandipora, Kani Shawl projects in Budgam, Pashmina project in Srinagar, Samba, Udhampur, Basholi and Kathua. The Corporation is providing modern carpet looms and training free of cost to the weavers.

J&K Handicrafts (S&E) Corporation Limited:

The Corporation sales and export handicrafts, handloom and Khadi products of Village Industries and other products processed and manufactured in the State. It makes available technical and other assistance to co-operative societies, small traders and their associates. The products marketed by the Corporation are Shawls, Carpet, Paper Machie, Ghabba etc. Functions of J&K Handicrafts (S&E) Corporation Limited are as follows:

- 1. To organise marketing channels for artisan products.
- 2. To provide backward and forward linkages.

The Corporation has its sale outlets within and outside the State of J&K. The main locations of its emporiums are as under: -

- 1. Government Arts Emporium, Bangluru.
- 2. Government Arts Emporium, Garihat, Kolkata.
- 3. Government Arts Emporium, Chowringhee Road, Kolkata.
- 4. Government Arts Emporium, SP Mehta Road, Mumbai.
- 5. Government Arts Emporium, Goa.

- 6. Government Arts Emporium, Chandigarh.
- 7. Government Arts Emporium, WTC, Mumbai.
- 8. Government Arts Emporium, Lucknow.
- 9. Government Arts Emporium, Baba Kharakh Singh Marg, New Delhi.

Effect of Practices and Policies:

The effect of Policies and Practices is such that it has identified handlooms as one of the priority sectors that will create large scale employment opportunities. It has also identified areas for action in order to overcome certain constraints that cut across sectors. In the context of micro and small enterprises, the areas for action identified are access to capital and credit, technology and productivity, marketing and production inputs, and clusters.

The handloom sector effectively should develop a strong, competitive and vibrant sector in order to provide sustainable employment to the weavers and ancillary workers, particularly belonging to the disadvantaged sections of the population and to ensure faster, more inclusive growth of the sector.

For ensuring availability of yarn, multi-pronged strategy is required. To meet the credit requirements of weavers and make it available to them at reasonable rates a strong strategy is required. Future should focus on sustainability of the clusters that were taken up earlier, failing which the entire efforts made so far may become futile. Ensuring the widespread availability of the handloom products to all segments of the customers is cause of concern. The existing programmes extending social security benefits to weavers and ancillary workers should be continued, with certain modifications being made to ensure greater efficiency in implementation.

The production process for handlooms involves continuous and repetitive movements which adversely impact the health of weavers in various ways such as by inducing body pain, pulmonary problems, chronic bronchitis, decrease in hand-grip strength and strain on eyes, these should be considered health problems.

The Future Vision:

The vision for the handloom sector is to develop a strong, competitive and vibrant sector in order to provide sustainable employment to the weavers and ancillary workers, particularly belonging to the disadvantaged sections of the population and to ensure faster, more inclusive growth of the sector. For the handicrafts sector, the vision is to create an equitable, world-class globally competitive and enabling environment and provide sustainable livelihood opportunities to the artisans through innovative product designs, improvement in product quality, introduction of appropriate technology including modern technology, wherever required, and preserving traditions, thereby resulting in balanced socio-economic development and inclusive growth of the sector.

A unified "Handmade in India" brand should be promoted for Indian craft products, and back-end capacity building services and welfare support to producers should be provided to enable them to compete in the market. The overall policy framework should focus on consolidation, impact evaluation and efficacy of implementation of clusters. Social welfare schemes should be strengthened for ensuring better living conditions for weavers, artisans and ancillary workers.

Women workers should be recognized as contributors and be included in various schemes/programmes in their own individual capacities, whether as weavers or as pre and postloom workers, or even as artisans. Financial inclusion and financial literacy support programs should be promoted. There should be a clear focus on supporting entrepreneurship, private sector and business growth for sustainable growth of the handloom and crafts sectors.

Handloom cooperatives should be reformed by providing incentives to well-functioning cooperatives and absorbing dysfunctional cooperatives into cluster development schemes to make existing assets and infrastructure available to the local community. Arts and crafts education should be given its due place in the mainstream educational systems.

Conclusion:

The domestic crafts sector is the second largest employment provider and has the inherent potential to co-participate the country's growth and development. However, rising competition and oversaturated global markets have made it increasingly difficult to sustain business profitability at the cottage industry scale. The Indian handicraft sector is struggling to evolve its competence and build sectoral capacity & capability in response to the challenges it faces. To bridge this disparity, it is imperative that initiatives are taken to give impetus to this sector through education, training, infrastructure building and other policy measures.

Trade methodology of entire pashmina industry worldwide has seen a see change since last decade. The ongoing information age and Nano technology has put a huge impact on the pashmina production and trade methodology.

Owing to their importance in India's development and livelihood policy, the Government of India has introduced various policies along with programmatic interventions for the handloom and handicrafts sectors, aimed at generating sustained, productive and gainful employment with decent working conditions for the entire weaver, artisanal and ancillary worker population.

The Ministry of Textiles is responsible for policy formulation, planning, development, export promotion and trade regulation of the Textiles Industry. This includes all natural and manmade cellulosic fibres that go into the making of textiles, clothing, and handicrafts. The Ministry has the vision to build state of the art production capacities and achieve a pre-eminent global standing in manufacture and export of all types of textiles including technical textiles, jute, silk, cotton and wool and develop a vibrant handlooms and handicrafts sector for sustainable economic development and promoting and preserving the age old cultural heritage in these sectors.

The dawn of modern era of industries least affected the viability of the crafts that always had the capacity to hold sway in even International Markets. Conscious of this colossal potential for economic activity of the sector, the Government has ever been according priorities for it's over all development. With the advent of mechanized World, in 19th Century, the problems that had not hitherto surfaced, begun to emerge, though marginally as elucidated already. The aesthetic appeal of export oriented crafts of Kashmir albeit, still had the alluring effect for buyers and as such continued to hold good in markets.

Export Promotion has the vast scope. It could over-see the markets in India and abroad and suggest appropriate measures that would fillip the exports in a big way. Lakhs of artisans are engaged in manufacturing of handicrafts products in the state to earn their livelihood. Being environment friendly these activities are best suited to the state as they are more labour and less capital intensive in nature, therefore having scope for employment generation at a large scale.

The famous crafts like Kani Shawls, Sozani art and Plain Pashmina are acclaimed worldwide and connoisseurs delight. Since the artisans of the state have not direct market linkages to sell their products in the national markets and the endeavour of department is to provide marketing opportunities to the artisan fraternity to sell their artefacts so that the economic condition of the artisan be improved. The impact of these events will generate considerable revenue/sales by the participants in the local, national and international market.

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