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**Chief Editor**

**Dr. R. V. Bhole**

*'Ravichandram' Survey No-101/1, Plot  
No-23, Mundada Nagar, Jalgaon (M.S.)*



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## **Challenges and Opportunities Associated With Waste Management in India**

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### **Abstract**

Now a days impact of Urbanization, Industrialization, occupational opportunities are increased. People are migrated from inter places, inter states, because of this reason, day by day immigrants are coming to cities. Apart from this, when was increasing the crowd automatically increase wastes from various sources. Present scenario this is a unsolved problem in the society. This paper reviews the challenges, barriers and opportunities associated with improving waste management in India. It is the output from an international seminar on 'Sustainable solid waste management for cities: opportunities in SAARC countries' organized by the Council of Scientific and Industrial Research-National Environmental Engineering Research Institute and held in Nagpur, India in 2015. SAARC is the South Asian Association for Regional Cooperation and includes Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan, Sri Lanka and Afghanistan.

**Keywords:** waste management, issues, challenges, India

### **Introduction**

Solid waste management is a major problem for many urban local bodies in India, where urbanization, industrialization and economic growth have resulted in increased municipal solid waste generation per person. Effective is a major challenge in cities with high population density. Achieving sustainable development within a country experiencing rapid population growth and improvements in living standards is made more difficult in India because it is a diverse country with many different religious groups, cultures and traditions.

Despite significant development in social, economic and environmental areas, Solid Waste Management systems in India have remained relatively unchanged. The informal sector has a key role in extracting value from waste, with approximately 90% of residual waste currently dumped rather than properly landfilled. There is an urgent need to move to more sustainable, and this requires new management systems and waste management facilities. Current systems are inefficient, with waste having a negative impact on public health, the environment and the economy. The waste Management and Handling Rules in India were introduced by the Ministry of Environment and Forests, although compliance is variable and limited.

### **Infrastructure development for public health and protection of the environment**

Improvements in civil infrastructure are required for India to become a world leading economy. Developing high-quality infrastructure that meets the needs of the people and protects the environment is fundamental to achieving effective economic growth. Waste management infrastructure has an important role in delivering sustainable development. Rapid population growth in India has led to depletion of natural resources. Wastes are potential resources and effective waste management with resource extraction is fundamental to effective Solid Waste Management. Value extraction from waste can be materials, energy or nutrients, and this can provide a livelihood for many people. The transition from wastes to resources can only be achieved through investment in Solid Waste Management as this depends on a coordinated set of actions to develop markets and maximize recovery of reusable/recyclable materials. Materials, energy and nutrient recovery must be the aim of future Solid Waste Management infrastructure development in India. Resources can be recovered from wastes using existing technologies and India has an extremely effective recycling tradition. The 'scrap dealer' systems produce recycled materials through an extensive and well-coordinated network across the country.

### **Role of the informal sector in waste materials reuse and recycling**

The informal sector has a very important role in India and this must be integrated into formal Solid Waste Management systems. The informal sector is characterized by small-scale, labor-intensive, largely unregulated and unregistered low-technology manufacturing or provision of materials and services. Waste pickers collect household or commercial/industrial waste and many hundreds of thousands of waste pickers in India depend on waste for an income, despite the associated health and social issues. Pickers extract potential value from waste bins, trucks, streets, waterways and dumpsites. Some work in recycling plants owned by cooperatives or waste picker associations. Waste picking is often the only source of income for families, providing a livelihood for significant numbers of urban poor and usable materials to other enterprises. Waste pickers in Pune collect organic waste for composting and biogas generation. Waste pickers also make a significant contribution by keeping cities clean.

A recent study of six Indian cities found that waste pickers recovered approximately 20% of waste, with 80 000 people involved in recycling approximately three million tones.

### **Waste collection and transport**

Waste collection, storage and transport are essential elements of any Solid Waste Management system and can be major challenges in cities. Waste collection is the responsibility of the municipal corporations in India, and bins are normally provided for biodegradable and inert waste. Mixed biodegradable and inert waste is often dumped, with open burning a common practice. Improvements to waste collection and transport infrastructure in India will create jobs, improve public health and increase tourism. Local bodies spend around Rs. 500–1000 per tonne on Solid Waste Management with 70% of this amount spent on collection and 20% spent on transport.

### **Waste-to-energy in India**

The problems associated with improper waste disposal could be significantly mitigated by requiring material recovery. Source separation of inert and high moisture content fractions would maximize the potential for thermal recovery and other treatment options in India. The waste processed in thermal recovery is residual waste that remains after all commercially viable recyclable materials have been extracted. Waste-to-energy technologies produce energy, recover materials and free land that would otherwise be used for dumping. The composition of residual waste is important for energy recovery and waste composition is changing in India, with the amount of high calorific waste generally increasing. A significant increase in the use of waste-to-energy technologies has been proposed, but this depends on location, climate, demographics and other socioeconomic factors.

The most widely used waste-to-energy technology for residual waste uses combustion to provide combined heat and power. Adopting maximum recycling with waste-to-energy in an integrated waste management system would significantly reduce dumping in India. Waste-to-energy technologies are available that can process unsegregated low-calorific value waste, and industry is keen to exploit these technologies in India. Several waste-to-energy projects using combustion of un-segregated low-calorific value waste are currently being developed. Alternative thermal treatment processes to combustion include gasification, pyrolysis, production of refuse derived fuel and gas-plasma technology.

### **Barriers to improved waste management in India**

The current status of Solid Waste Management in India is poor because the best and most appropriate methods from waste collection to disposal are not being used. There is a lack of training in Solid Waste Management and the availability of qualified waste management professionals is limited. There is also a lack of accountability in current Solid Waste Management systems throughout India. Municipal authorities are responsible for managing in India but have budgets that are insufficient to cover the costs associated with developing proper waste collection, storage, treatment and disposal. The lack of strategic plans, waste collection/segregation and a government finance regulatory framework are major barriers to achieving effective in India.

Limited environmental awareness combined with low motivation has inhibited innovation and the adoption of new technologies that could transform waste management in India. Public attitudes to waste are also a major barrier to improving in India.

### **Conclusion**

The current situation is that India relies on inadequate waste infrastructure, the informal sector and waste dumping. There are major issues associated with public participation in waste management and there is generally a lack of responsibility towards waste in the community. There is a need to cultivate community awareness and change the attitude of people towards waste, as this is fundamental to developing proper and sustainable waste management systems. Sustainable and economically viable waste management must ensure maximum resource extraction from waste, combined with safe disposal of residual waste through the development of engineered landfill and waste-to-energy facilities. India faces challenges related to waste policy, waste technology selection and the availability of appropriately trained people in the waste management sector. Until these fundamental requirements are met, India will continue to suffer from poor waste management and the associated impacts on public health and the environment.

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## **Origin and Development Vesara Architecture**

**Dr. Remya V. P.**

Assistant Professor, Department of History and Archaeology, Central University of Karnataka, Kalaburgi

### **Abstract:**

Indian temple architecture is stylistically classified under categories, among which the major ones are Nagara and Dravida. The third style is Vesara. These styles are associated with regions and identified with specific architectural features. These styles have evolved over centuries through stages of development. Many studies have been focused on the development stages of Nagara style and Dravida, however, a similar approach is still wanting in the case of Vesara. This paper attempts to explore the possible origin and beginnings of Vesara style.

The Vastu vidya texts locate Vesara style between Vindhya range and river Krishna. Deccan has an unbroken history of religious architecture from 2<sup>nd</sup> century BCE onwards. On western Deccan the religious architecture found momentum in rock cut mode for Sramanic religions in the beginning. Under the Chalukyas of Badami the structural mode had begun at Badami followed by Aihole and Pattadakal. The Rastrakutas carried forward the movement further. The temple architecture of the region reached its culmination under the Chalukyas of Kalyani/ Later Chalukyas. The temple architecture of the later Chalukyas represent a phase of maturity in terms of its conceptualization, arrangement and execution of the structure, the organically essential sculptures and its structural composition (Hardy, 1995). The stylization is the most important aspect of these temples. They hold their own architectural features in terms of ground plan, elevation and embellishment, which is different from the mainstream styles of Nagara and Dravida. They hold an identity and character for themselves which has to be deduced from the manifold forms manifested on themselves. If the defining factors of a style are its shape of ground plan and the formulation of superstructure, then this group defy the written prescriptions. It is long overdue to classify Vesara along with the Nagara and Dravida as a distinct group in Indian architectural history. Some recent studies suggest existence of two schools within this group based at Sudi and Lakkundi (Hardy, 2001). It is suggested that the artists were well versed in the theories of Silpasastras but took the liberty to explore their creativity without breaking the theoretical injunctions (Soundara Rajan, 1969). This creativity has resulted in the marvelous works of the time.

But it is a fact that the early evidences of religious architecture are to be found in the Deccan. The early creations of religious architecture have an unbroken tradition in Deccan since 2<sup>nd</sup> century BCE. The mode was rock-cut and the religions were Buddhism and Jainism in early phase and Brahmanical religions in the later phase. This rock cut architecture reflects its contemporaries made in other mediums and modes also. The numerous depictions of houses and other structures in the rock cut reliefs are models of the kind of structural architecture of the time (Meister, 1992).

The colonial historiography created an exotic and romanticized view about India's cultural heritage in which the art, monuments and the religious ideas have been presented in a fascinating outlook. The temple architecture and sculptures were the mediums to substantiate such kind of narratives of Indian past. The European obsession on the positivist trends and emphasis on empiricism had led to look for validating sources to understand the structure and meaning of temple architecture in India, meanwhile the mediation through Western educated and elite Indian informers and also dependency on translated texts have paved way to text-based study of Indian temple architecture. However, the fact remains that it is still a puzzle what precedes the other, whether text over practice or the other way around. It is possible to look at the issue as a mutually reciprocal development. The methodological issues like hegemony of written knowledge over unwritten or said or practiced knowledge also led into text-based understanding of Indian temple architecture.

It is notable that any canonical text of architecture has not come to light from this region till date, but has left all the knowledge solid in the forms of structure proper and architecture miniatures on different areas of the temples they have built. Here it might have been knowledge by experience and the work is valued above the written word. The nearly two hundred temples stand as testimony to the immense knowledge of their builders. In this context, the temple architecture of North India called nagara is much studied and analyzed based on the texts produced in this region similarly the temple architecture of Southern India also put under its own textual analysis. But the Deccan which have produced a style of its own is without available textual base. This absence has created a methodological challenge for the art historians who researched on the temple architecture of this region and thus most studies on temple architecture of Northern Karnataka, Southern Maharashtra and Telangana have been placed in the premises of comparison with the contemporaneous structures from corresponding Northern and Southern regions.

Comparisons in terms of architectural features, elements etc. The term vesara is not to be found in any of the Northern Indian texts. They are mentioned in Southern texts like Kamikagama and also referred to in a couple of 12<sup>th</sup> century inscriptions from Karnataka. The lack of written textual evidence has caused major challenge to historians who are heavily dependent on texts for their understanding and analysis. To comprehend and analyze the temples of so-called Vesara style require a methodology different from textual analysis. Scholars like Adam Hardy, Ajay Sinha and Subhashini Kaligotla have produced some remarkable works in this direction deviating from the conventional text-based studies. It might be rewarding to adopt an ethnographic approach or more of a philosophical approach to understand the structures labelled as vesara.

The Kalyani Chalukyan temple architecture have been denoted with different terminologies as Karnata- Dravida, Andhra-Karnata, and of course Vesara. Naming art form in dynastic terms is also problematic as in most cases there is no direct bearing on the art by the ruler or the dynasty per se. To be conclusive on which term is appropriate is a kind of puzzle that historians have been trapped for long (Hardy, 2001). Some of the recent studies are paving way for promising thoughts in this regard. Most studies on the Kalyani Chalukyan temples were obsessed with determining its stylistic identity, a handful of studies have attempted to make factual description following historical methods. Very few historians/scholars have ventured to explain why the temples pose a stylistic dilemma or how have these marvels been created, the dimensions and proportions and the technical details with their religious and philosophical bearings is a matter that received least attention. In this direction, the works of Adam Hardy is the single most essential contribution. Ajay Sinha's attempts to explain what and why Vesara is also a commendable work (Sinha, 1998). The later Chalukyan temples are unique group of monuments that hold enormous scope for research.

For ease of communication and want of better alternative, the term Vesara is used here. The term 'vesara' do not hold any satisfying definition neither in canonical texts nor in inscriptions. Often the Deccan is portrayed as the meeting ground of north and south and therefore, the Vesara a result of mixing Nagara and Dravida. This explanation is mainly due to the absence of canonical definition, explanations on its identity and features. Most studies on these temples have been focusing on to identify the Nagara and Dravida elements in them. The features defying these two were identified as Vesara which were considered products of a fusion between the primary styles of Nagara and Dravida (Dhar, 2006).

The Nagara and Dravida has been presented as the prime stylistic classifications of Indian temple architecture in early historiography. The methodological constraints have created a certain narrative of Vesara architecture. Though some clarity about its characteristic features are known, most studies identify a Vesara structure as the one either with features of both Nagara and Dravida or the one beyond known taxonomy, thus it is a kind of residual group. The identity of Vesara is often located in this context and in relation to nagara and Dravida and all studies consider this to be a product of mixture/ fusion of the prime styles. But it is possible to locate the genesis of religious architecture in western and central Deccan in the post Mauryan period. The rock-cut architecture of the Western Deccan region has many features, especially the embellishments and designs, similar to or resembling like proto forms of later stylized temple designs. This could be dated from the Satavahana period onwards. The designs like gavaksha which is an essential feature of nagara style and the features like hara, kuta panjara which are remarkable features of Dravida style. This can be found on the facade and frontal areas of rock-cut architecture, mostly dated within the time frame from 1st century CE to 3rd century CE.

The extent earliest structural temple architecture evidences in India can be dated from 5th century CE onwards. These evidences are mainly distributed in the Northern and Central part of India which was the core regions of Gupta Empire. Such monumental works followed in 6th and 7th centuries at places like Chhattisgarh and then further in the central Deccan under the direct initiative of the Chalukyan rulers. The time gap between the evidences of proto forms of structural designs on Rock cut architecture to the structural activity during the 6<sup>th</sup> century is not satisfactorily explained yet. However, it is possible to discern a continuity connecting between the two periods from its proto form to a defined form. The Chalukyan rule has left behind themselves a number of monuments as an evidence of their court art. These evidences are spread across the sites of Badami, Aihole, Mahakuta and Pattadakal. These four sites represent the evolutionary stages of temple building activity within the time frame of Chalukyan rule itself. The period has been a phase of experimentation with shapes, forms, modes, designs and execution of all these ideas in stone. From the simple but very meticulously planned rock-cut caves at Badami, the simple structural Shiva shrines of Badami to the proto Nagara, proto phamsana and varieties of quadrangular and apsidal shrines of Aihole to once again forms of nagara, phamsana and proto dravida at Mahakuta to very



well refined nagara and Dravidian structures at Pattadakal itself present a wide spectrum of evolution of stylized temple architecture under the patronage of Chalukya from Badami.

It is also interesting to note that the period also had been repeatedly under mutual invasions of Chalukya and Pallavas on each other in which the political victory has been commemorated by temple building. Use of art and religious structure building as a symbol as mark of victory is a cultural political development of the time. The cultural political exchange between Chalukyas and Pallavas has certainly resulted in the character and style of the buildings they have constructed too. Pattadakal have temples built by Pallavas with more influence of lower dravida style. Strictly going by the definitions of Dravida or definitions of nagara, the temples of Badami Chalukyan times clearly do not fit within either of the definitions and prescriptions, moreover they present a particular tendency to defy the prescriptions and explore the possibility of expressing its own forms. Labelling of the monuments in terms of stylized taxonomy has been a tendency among the art historians which have blinded themselves from recognizing the structure as it is. Looking into the Chalukyan temples without the prejudice of stylized labels can widen the understanding of their identity and also it is possible to appreciate the knowledge and efforts of its builders.

The vesara style of architecture underwent stages of evolution from the time of Badami Chalukyas through the time of Rashtrakutas and Hoysalas. However, the peak of its characteristics are to be found in the temple structures created during the time of the later Chalukyas/ Kalyani Chalukyas. The history of development of temple architecture in India had its experimental and formative stage in Northern India during the rule of the Guptas. Contemporaneous to the later phase of Gupta rule, similar architecture has been found evolving in in the central Deccan under the initiative of the Chalukyas of Badami. These two different zones and parallel phases of experimentation has similarities in terms of rudimentary stylization process. The trend started by Guptas in Central and Northern India had found progressive momentum in three sub regions as Kalinga on eastern India Central India and the Western sub-region. From middle of 8<sup>th</sup> century onwards we come across temple structures of very well planned horizontal and vertical dimensions. The ground plan and the elevation have very well defined and systematically organised architectural elements. Another parallel development is the production of treatises on Shilpa Shastra and Vastu Vidya. These developments in structural production as well as textual production also has chronological parallels in different regions of India. Thus, the development of nagara style in its prime form in Kalinga region, complex form in Central India and composed complex forms in western India has parallel development along with the emergence of dravida style in in Tamil regions under the Pallava rule and the further lower Dravidadesa. Another parallel development in same chronological sequence can be found in the Deccan from the middle of the 7<sup>th</sup> century and continuing to its glory in 12<sup>th</sup> century.

A thorough architectural analysis reveals that the Vesara style has its origins in the rock cut works of Deccan. There is clear continuity into stylized structures under the Badami Chalukyas. The early structures of Badami, Aihole, Mahakuta and Pattadakal are testimony to this. The further stylistic augmentations in the succeeding centuries were only the logical offspring from these roots.

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## **Precision Farming with Big data Analytics in India: A survey**

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### **Abstract:**

The world's population is increasing persistently, Advanced digital technologies are rapidly permeating agriculture from laboratory to field. The precision agriculture is the accumulation of large sets of farm data, which must be managed efficiently for use. The current smart agricultural system produces and depends on large amounts of data, yet, it is hard to process the vast amounts of data using traditional data analysis systems. Big Data technologies have attracted much attention among researchers due to their potential to handle large amounts of data. Thus, for numerous possibilities and powerful data processing capabilities, Big Data continues to become a hot topic of research in the agricultural field.

**Keywords:** Big data, Big data analytics, precision agriculture.

### **Introduction**

**Big Data** is a collection of data that is huge in volume, yet growing exponentially with time. It is a data with so large size and complexity that none of traditional data management tools can store it or process it efficiently. Big data is also a data but with huge size. India is a dauntless nation with more than billion or more individuals, furthermore one of the world's quickly thriving economies. Out of the tremendous populace, 58.4% are open agrarian collection. India's late achievements in harvest yields while being noteworthy, are still only 30% to 60% of the best product yields achievable in the ranches of created and in addition other creating nations [1]. Big data is a field that treats ways to analyze, systematically extract information from, or otherwise deal with data sets that are too large or complex to be dealt with by traditional data-processing application software. The dictionary definition of big data is extremely large data sets that may be analyzed computationally to reveal patterns, trends, and associations, especially relating to human behavior and interactions. Data with many fields (columns) offer greater statistical power, while data with higher complexity (more attributes or columns) may lead to a higher false discovery rate. The history of Agriculture in India dates back to Indus Valley Civilization. India ranks second worldwide in farm outputs. As per 2018, agriculture employed more than 50% of the Indian work force and contributed 17–18% to country's GDP. In 2016, agriculture and allied sectors like animal husbandry, forestry and fisheries accounted for 15.4% of the GDP (gross domestic product) with about 41.49% of the workforce in 2020.<sup>[3][4][5][6]</sup> Precision agriculture (PA) is a cultivating administration idea in light of watching, measuring and reacting to bury and intra-field variability in harvests. Crop variability regularly has both a spatial and transient segment which makes measurable/computational medications entirely included.

### **Big Data – Classification And Characterisation**

The concept of Big Data can be described as large volume of data sets which may be structured, semi-structured or unstructured, characterised based on the degree of organisation. The size of data set generally ranges from tens of terabytes to hundreds of petabytes.

**a. Structured data:** Any data that can be stored, accessed and processed in the form of fixed format is termed as a 'structured' data. Over the period of time, talent in computer science has achieved greater success in developing techniques for working with such kind of data (where the format is well known in advance) and also deriving value out of it. However, we are foreseeing issues when a size of such data grows to a huge extent, typical sizes are being in the range of multiple zettabytes. Relational databases and spreadsheets that organise data into tables are examples of structured data.

**Unstructured data:** Any data with unknown form or the structure is classified as unstructured data. In addition to the size being huge, unstructured data poses multiple challenges in terms of its processing for deriving value out of it. A typical example of unstructured data is a heterogeneous data source containing a combination of simple text files, images, videos etc. Now day organizations have wealth of data available with them but unfortunately, they don't know how to derive value out of it since this data is in its raw form or unstructured format. Examples of unstructured data, the output returned by 'Google Search', web pages, portable document files, PowerPoint presentations, electronic-mails, entries of a blog, and word processing documents fall into this category of big data.

**Semi-structured data:** Semi-structured data can contain both the forms of data. We can see semi-structured data as a structured in form but it is actually not defined with e.g. a table definition in relational DBMS. Example of semi-structured data is a data represented in an XML file. Examples of Semi-structured data personal data stored in an XML file.

### **Characteristics of Big Data:**

Big data is well understood by knowing its characteristics which are known as 5V's: Volume, Variety, Velocity, Variability and Value.

**(i) Volume** – The name Big Data itself is related to a size which is enormous. Size of data plays a very crucial role in determining value out of data. Also, whether a particular data can actually be considered as a Big Data or not, is dependent upon the volume of data. Hence, 'Volume' is one characteristic which needs to be considered while dealing with Big Data solutions.

**(ii) Variety** – The next aspect of Big Data is its variety. Variety refers to heterogeneous sources and the nature of data, both structured and unstructured. During earlier days, spreadsheets and databases were the only sources of data considered by most of the applications. Nowadays, data in the form of emails, photos, videos, monitoring devices, PDFs, audio, etc. are also being considered in the analysis applications.

**(iii) Velocity** – The term 'velocity' refers to the speed of generation of data. How fast the data is generated and processed to meet the demands, determines real potential in the data. Big Data Velocity deals with the speed at which data flows in from sources like business processes, application logs, networks, and social media sites, sensors, Mobile devices, etc. The flow of data is massive and continuous.

**(iv) Variability** – This refers to the inconsistency which can be shown by the data at times, thus hampering the process of being able to handle and manage the data effectively.

**(v) Value** – if we are producing so much information, then what amount of it is really valuable? Understanding the estimation of this information is critical so that the procedure can be streamlined. Putting resources into Big Data arrangements is costly so it is vital to guarantee that the information being removed is of quality to the organization [7].

#### **Agricultural Big Data And Benefits**

The agricultural data can be classified as private data and public data.

**Private Big Data:** This data set contains data obtained at the production level and generated by an individual farmer. It mainly includes information regarding ones farmer's field, soil type, irrigation level, yield, livestock, etc, [6].

**Public Big Data:** At public level, there are funded agencies which collect, maintain and analyse data records. The records may contain data about weather conditions, soil survey, farm program participant records, marketing, etc, [6].

#### **Existing Issues In Present Agricultural System In India**

A 2003 analysis of India's agricultural growth from 1970 to 2001 by the Food and Agriculture Organization identified systemic problems in Indian agriculture. For food staples, the annual growth rate in production during the six-year segments 1970–76, 1976–82, 1982–88, 1988–1994, 1994–2000 were found to be respectively 2.5, 2.5, 3.0, 2.6, and 1.8% per annum. Corresponding analyses for the index of total agricultural production show a similar pattern, with the growth rate for 1994–2000 attaining only 1.5% per annum. [8] Crop yields for some farms in India are within 90% of the best achieved yields by farms in developed countries such as the United States and in European Union. No single state of India is best in every crop. Tamil Nadu achieved highest yields in rice and sugarcane, Haryana in wheat and coarse grains, Karnataka in cotton, Bihar in pulses, while other states do well in horticulture, aquaculture, flower and fruit plantations. These differences in agricultural productivity are a function of local infrastructure, soil quality, micro-climates, local resources, farmer knowledge and innovations. The Indian food distribution system is highly inefficient. Movement of agricultural produce is heavily regulated, with inter-state and even inter-district restrictions on marketing and movement of agricultural goods. One study suggests Indian agricultural policy should best focus on improving rural infrastructure primarily in the form of irrigation and flood control infrastructure, knowledge transfer of better yielding and more disease resistant seeds. Additionally, cold storage, hygienic food packaging and efficient modern retail to reduce waste can improve output and rural incomes. [9] The low productivity in India is a result of the following factors: The average size of land holdings is very small and is subject to fragmentation due to land ceiling acts, and in some cases, family disputes. Such small holdings are often over-manned, resulting in disguised unemployment and low productivity of labour. [10] Adoption of modern agricultural practices and use of technology is inadequate in comparison with Green Revolution methods and technologies, hampered by ignorance of such practices, high costs and impracticality in the case of small land holdings. According to the World Bank, Indian branch's Priorities for Agriculture and Rural Development, India's large agricultural subsidies are hampering productivity-enhancing investment. This evaluation is based largely on a productivity agenda and does not take any ecological implications into account. According to a neo-liberal view, over-regulation of agriculture has increased costs, price risks and uncertainty because the government intervenes in labour, land, and credit markets. India has inadequate infrastructure and services. [11] The World Bank also says that the allocation of water is inefficient, unsustainable and inequitable.

The irrigation infrastructure is deteriorating. [12] The overuse of water is being covered by over-pumping aquifers but, as these are falling by one foot of groundwater each year, this is a limited resource. [13] The Intergovernmental Panel on Climate Change released a report that food security may be a big problem in the region post 2030.[14] Illiteracy, general socio-economic backwardness, slow progress in implementing land reforms and inadequate or inefficient finance and marketing services for farm produce. Inconsistent government policy. Agricultural subsidies and taxes are often changed without notice for short term political ends. Irrigation facilities are inadequate, as revealed by the fact that only 52.6% of the land was irrigated in 2003–04, [15] which result in farmers still being dependent on rainfall, specifically the monsoon season. A good monsoon results in a robust growth for the economy, while a poor monsoon leads to a sluggish growth. [16] Farm credit is regulated by NABARD, which is the statutory apex agent for rural development in the subcontinent. At the same time, over-pumping made possible by subsidised electric power is leading to an alarming drop in aquifer levels. [17][18][19]

#### **Application Of Big Data Analytics In Agricultural Systems**

According to the available researches and studies, big data analytics in agriculture have been adopted to various applications and use cases. Big data analysis in agriculture applications advance the productivity, weather decisions and increase the cost efficiency related to the fertilizers, pesticides and harvesting. [20] Also, big data analytics applications on agriculture maximize the resulting benefits than the cost of operations.[21] It is needed to identify the right inputs in right time. Since the most of the countries in the world survive in agriculture, implement applications which aid to bring the agriculture towards profits is highly needed. Some applications are focused on the collecting real time data. Using smart phones' applications and give the knowledge to the farmers to how to use it, is one of the method used for gathering data from the farmers. [22] Apart from this, applications are implemented which are having the capability of collecting data and transmitting them to centralized database. [23]

#### **Technologies For Precision Farming**

Agriculture is the backbone of India's economy, which accounts for 18% of India's Gross Domestic Product (GDP) and hires about half of the countries workforce. More than 70% of rural families depend on agriculture for their livelihood. Housing about 17% of the total world population, India faces the challenge of fulfilling the demands of agricultural commodities for this ever-growing population. It's imperative to upgrade traditional farming practices and prepare for a tech-revolution to develop eco-friendly systems for enhancing crop productivity. Smart farming concepts like precision agriculture can be aptly deployed to achieve this goal. Precision farming is an integrated crop management system which uses remote sensing (RS), GPS, and geographical information system (GIS) to monitor the crop field at ground level. The disparities in crop or soil properties within a field are recorded and mapped. Then management decisions are taken as a result of continuous assessment of the spatial variability within that field. In the Indian agricultural scenario, it can be described as the precise utilization of agricultural inputs depending upon the crop, soil, and weather requirement to optimize the use of fertilizers, pesticide, and irrigation requirements for maximum productivity. The benefit of precision agriculture in being eco-friendly and cost-effective can be seen by minimized use of water, herbicides, pesticides, and fertilizers besides the farm implements. A precision farming strategy identifies site-specific variances in the fields and consequently coordinates the management operations instead of making farming decisions based on theoretical concepts. It automates and simplifies the entire management decision-making process of the field by allowing us to apply agricultural inputs at the "right time" and in the "right amount" as and when necessary. As profitable as this technology can be, it is still at a nascent stage in India. Companies like Trimble, Tata Kisan Kendra (TKK), and Fasal, among many others, are working to introduce this concept to Indian farmers. TKK, which is an initiative launched by Tata Chemicals Limited (TCL), has the vision to propel rustic India from the ancient farm practices into the modern age of satellites and IT. TCL's extension services are conveyed to farmers by the TKKs, using remote-sensing to assess soil conditions, examine crop health, pest invasions, and crop yield prediction. They assist the farmers in adapting promptly to varying conditions leading to enhanced crop production and higher earnings for farmers. The successful development and implementation of precision agricultural technologies in full-scale is still a far off possibility in the future for the Indian agricultural sector. The booming IT sector and extensive Agri-IT research will pave the way for such smart farming concepts to revolutionize the agro-industry in India. [24]

#### **Conclusion**

The traditional methods of farming are not adequate to produce food for the future world's population. New technologies and techniques continue to appear to increase the production of crops and utilize resources precisely. With the technological advancement, the agricultural data has entered the era of Big

Data. Currently, big data become more powerful with the development of the technology. Many industries have already used the analysis of the big data with the aid of technology. As big data analytics is vastly adopted by many industries especially in agriculture, it has to face many challenges.

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## **Periodization of Kerala History: Terminologies and Generalizations**

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**Abstract:**

Periodization is an essential aspect of academic understanding of History. For the better explanation of historical events and processes, the narration of history is divided into time brackets with specific characteristic labels. This has been in practice from the colonial historiography itself and underwent modifications of labels and time frames with the progress of the discipline. Yet, the existing periodization is still not sufficient to represent regional histories. The methodological issues of generalizations and application of inappropriate frameworks has been a major challenge in recording regional histories. This paper explores the questions of periodization in history of Kerala and the challenges in its recording.

Periodization is an essential exercise in history writing and its comprehension. However, too much of generalizations and inappropriate application of frameworks at wrong contexts serve wrong purpose of the very exercise. Such instances overshadow regional Historical facts and its uniqueness. This paper attempts to explore how indispensable is periodization in practicing history, what are ways to deal with the challenge and what are the alternatives.

Human history is a continuous process of living in seamless time, its recording has always resorted to compartmentalization of time brackets with labels. The notions about time in day-to-day life, comprehension of past that all individuals hold and the same academically comprehended by historians have a wide spectrum of variations. In the process of recording the past as history, these notions play a vital role in formulating the articulations of the historian's craft.

Any intelligent human thought process cannot operate beyond the framework of '*time and space*' and the art and craft of history writing cannot be an exception. History needs to be presented in its chronological sequence. The spatio-temporal frame provide validity to written history, hence, it becomes inevitable to make discrete time brackets for the actual seamless time of human history. Periodization is an essential aspect of history writing. It is an exercise to identify and distinguish phases of change, progressive or regressive. Breaking the macro time span to manageable units enable better exposition and convenience of study. However, the division of time as periods have been biased or arbitrary in many cases.

A thorough analysis of nature of changes propelled by different factors in the creation of a given socio-economic formation, linking it to political and cultural formation in time and space can enable a more meaningful periodization of history.

Earlier attempts at periodic division of India's past came from the colonial historians. The religion-based periodization as Hindu, Muslim and British was the contribution of James Mill. This periodization has been largely accepted by colonial historians and formulated the western perception of India, until the Nationalist historians countered it with new terminologies (Farooqi, 2019). Accordingly, the new periods were Ancient, Medieval and Modern. With the introduction of new theoretical standpoints like materialist approach and social formation framework, periodization was further revised. The new periodization added a new transitional phase between ancient and medieval, and the spectrum had ancient, early medieval, medieval and modern. In this periodization, the historical process of transition from ancient to medieval has been identified as result of multiple factors and hence, qualified to be a distinguished as a period by itself. Later revisions resulted in addition of new phase of late medieval was added into the spectrum.

Nomenclature of the periods carry different connotations. The term *Ancient* carry a temporal meaning, it spanned from early Vedic to 12<sup>th</sup> century. *Classical* is another term used in connection to the ancient. It is clearly an influence of the European classical tradition. Though vaguely applied to the whole of ancient, it precisely indicated the Gupta period, and the term clearly holds a qualitative connotation (Subbiah, 1979). Early medieval is a time frame carved from the later part of ancient and it spans from mid-6<sup>th</sup> century CE to 12<sup>th</sup> century CE. The prefix *early* specifies the temporal position of a given quality. Medieval indicates a combination of temporal position and quality in its European sense. Its time span in Indian history is from 12<sup>th</sup> to 17<sup>th</sup> century CE. The term medieval always had a relative positioning, in terms of time as well as quality. In Europe, it has been looked on as a period of cultural degeneration from the Classical ancient. The *modern*, though indicative of time, it initially denoted the civilizational meaning in European sense, and spans from 17<sup>th</sup> century CE to Indian independence. The period following independence was termed contemporary.

It would be helpful to look into what historical standpoints each of the periodization represent and molded the historiography. James Mill represented the typical Colonial Orientalist external perception of a country whose written "history" was hard to be found. The Nationalist proposition was a necessary by product of contemporary political scenario and hence, do not challenge the Colonial discretion of periodization, but the terminology labelling. However, major contribution of Nationalists was the *discovery* of a Classical Age in India's past. The Classical was highlighted as the glorious past of the country before the colonialists.

The characteristics of Classical are attainment of a fine culture, organized civil society, intellectual and aesthetic progress, well defined social institutions etc. among others (Majumdar, 1970). Whereas medieval has always been perceived as a period of quality degeneration located in the "middle" before being civilized in the modern period. The transitional phase from Classical Ancient to degenerating Medieval has been named Early Medieval. This term and its very necessity has been received with both affirmation and negation by Indian historians.

According to Prof. B. D. Chattopadhyay, the markers of Early Medieval are manifestation of regionalism in every aspect of society; political decentralization; emergence of landed intermediaries; change over from the market or money economy to self-sufficient villages as units of production i.e. ruralization; agrarian expansion land as substitute for cash; subjection of peasantry; proliferation of castes and the feudal dimension of ideology and culture of the period (Chattopadhyay, 1994). This complicate process of changes in the socio-economic, political, cultural and ideological realms make the transition from ancient to medieval.

Similar propositions were made in studying Kerala history as well. The accepted periodization of Kerala history shares its early historic or ancient phase with Tamilakam, the early medieval coincides with the rule of Chera Perumals. The period of the Naduvazhis and Swaroopams corresponded to Medieval and the Colonial to Modern (Gurukkal, R and Warriar, 1999).

The discretion involved in labelling a certain period should have attributes of its own. The variables of a given phase that distinguish it from the other, what separate one historical phase from the following and preceding one must be delineated to reach an appropriate periodization (Farooqi, 2019). Application of mainstream frames might not always fix into the regional processes. The point here is that Kerala history needs a comprehensive rethinking to formulate its own appropriate periodization.

To begin with, it is essential to know what cultural transitions did the region go through prior to the emergence of state. Here focus is on the land between western ghats and Arabian ocean, i.e. the Western sea board of lower Dravidadesa. Despite acknowledging the fact that this land mass was integral part of Tamilakam, it would be erroneous to generalize the historical process of the whole. The internal variations and ecological conditions should be addressed. To think of a history of lower western Dravidadesa as different from its eastern counterpart will definitely lend new perspectives on the ancient history of Kerala. If megalithism, iron age and Classical Tamil was coterminous in Kerala history, Tamil Nadu present slightly varying picture of megalithism. The point is significance of regional and context specificity of any given historical phase and space.

Generalization is a major tool in practicing history. Historian has to conjecture the past of billions of people who lived over thousands of years from a vast land based on the meagre fragments of evidences. It is inevitable to draw conclusions from comparisons and similarities (Partington, 1980). However, in this exercise, the regional specificities of each society should not be lost sight of. There could be vast disparity in the society and its order from Ganga valley to Kerala at a given point of time. Yet, generalizations could help to relate different aspects in comparison. The practioner's caution to identify and analyse native processes is the key to avoid misinterpretation. In writing Kerala history there have been large scale theoretical borrowings from north Indian historical studies, to be specific, studies on north India and studies by north Indian historians. These were works focusing on the historical processes of that region. The theories hold valid applicability in Kerala history as well. As we consider the framework our referral model, it is desired to make comparisons and follow same terminologies of the model. But my point of disagreement is with the application of periodic labels to same time frame to different regions. It is not necessary that Kerala's ancient should begin in 1500 BCE with Vedas as it is north India. Neither our early medieval should begin in mid 6<sup>th</sup> century and span till 1200CE. Precisely, the periodization and its substantial ideology and framework could be same to Kerala and further India but it need **not** fall under same time brackets. I must confess here that, to establish my argument on existing historiography, I am largely borrowing the facts from them itself.

According to prevalent historiographic approach Kerala's early medieval i.e. Chera Perumal rule, is characterized by the transition from kin labour to non-kin labour, from thrust hoe to plough, from millet

to paddy, from clans to hereditary occupation group and cast, chiefdom to monarchy, heterodox ideologies to Brāhmanism and from pre-rice landscape to wet rice landscape. The outstanding development of the period is the emergence of state and monarchy in par with the contemporary neighboring kingdoms. Conversion of occupational groups into Jāti with well-defined hierarchy (Veluthat, 1993). This was the result of various material cultural developments like expansion of agriculture on fertile river valleys leading to surplus production, emergence of trade as an instituted process involving notions of price and profit. the evolution of Malayālam as a separate dialect, the rise of temples and ritual oriented to Hinduism and the decline of śrāmaṇic religions with the rise of merchant guilds and progress in the field of trade and economy also lead to create ripples in the society (Veluthat, 2010).

Now, if these are characteristics of the Chera Perumal period in Kerala, then it should be better called the Classical phase of Kerala history than the early medieval. *Because early medieval is the one of political decentralization, manifestation of regionalism, emergence of landed intermediaries, change over from the market economy to self-sufficient villages as units of production i.e. ruralization, agrarian expansion, land as substitute for cash, subjection of peasantry, the proliferation of castes and the feudal dimension of ideology and culture* (Veluthat, 1993). These characteristics are very well discernible in the post-Chera phase and hence better to be called the early medieval of Kerala history than to the Chera period itself.

If emergence of religious institutions raising to the role of social institutions was a characteristic of the early medieval, that phenomena find peeks of its manifestation in Kerala only after the Chera Perumals. During Chera rule the temples held a position of supra religious activities, fiscal, judicial, political, cultural and so on (Narayanan, 2013). The Nalu Talis and their political command is not forgotten. Yet, the temples' raising to be a pseudo state or state behind the state happens in the post-Chera period. This emergence produced its corresponding results. The very character of polity changes from monarchy to feudal lords who depend on temple institutions for their own royal validity. Creation of new and complicated rituals associated with royalty and administration is one arena displaying this supremacy of temple institutions (Venugopalan, 2012). The changes in land holding pattern and resultant new production relations and the kind of feudal social system of the post-Chera phase further corresponds to the early medieval of Ganga valley. Elaborate network of officials of administration with strict hierarchical character and their powerful foundation on jati again is in similar lines to North Indian early medieval. Emergence of multiple political core areas and attached organized system, and huge economic dependence on agriculture are economic characteristics of this phase.

If we are to borrow a given paradigm or referral scale of historiography from national level to formulate history of any region, here Kerala, the parallels should be drawn from both in the same scale. Having the Ganga valley and historical process of further northern India as the reference point, it seems that the attempts to identify a Kerala parallel of early medieval during the Chera Perumal fails to match to the referral scale. Rather, the period displays better compatibility with the Classical Gupta times.

It is high time to rethink early historic phase of Kerala history. The fact that Kerala was the part of larger cultural unit of Tamilakam should not shroud the regional specificities of the west coast. If ecology and environment factors are detrimental of historical process, then it must be admitted that the west coast of Tamilakam did vary drastically from the eastern Tamilakam.

In this background, if to apply the same nomenclatures and parameters from the metanarrative of Indian history, then appropriate time brackets and labels may be rearranged in the following manner. Accordingly, the Classical phase may be equated to Chera Perumal rule and the transitional phase in post Cheras as the early medieval. Thus, in the total spectrum, the pre-state phase of Kerala history may be considered as Early historic; the Chera Perumal rule (9-12<sup>th</sup> c CE) as Classical; post-Chera period (12<sup>th</sup> – 14<sup>th</sup>) upto the reign of Swaroopams as early medieval; the Swaroopams as Medieval and Colonial as modern phase of Kerala history.

Progress of human kind has been an unbroken matter of existence in time. But to record it in history, it is inevitably broken to phases. This exercise must be keeping in mind the vast varieties in human experiences of each society. We must admit that a universal periodization of Indian history is not practical and, each region has its own civilizational experience. We may hope to achieve the historian's goal to reach the nearest truth of past with cautious exercise of historical methods.

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## **Examination Reforms: History and Reality**

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Teaching, Learning and Evaluation are the important things in the education system. The word 'Evaluation' is used for the testing of the student's achievement. There are many tools of evaluation. In the conventional education and evaluation system. Written Examination is one of the main tool to test the student's performance.

### **History of Examination**

In 1857 three Universities were established in India. These Universities were Mumbai, Chennai and Kolkata. The discussion regarding examination was started from that time. In 1883 the Hunter Commission said, "It is beyond doubt that the greatest evil from which the system of Indian University Education suffers is that teaching is subordinated to examination and not examination to teaching."

This means extra importance has been given to examination in Indian university education. It is more than teaching. The same opinion has been given by 1902 Commission. In fact, learning is more important than teaching and examination. But this thing had been ignored by some previous commissions. 'How the teaching has been completed?' 'How the examinations have been conducted?' These are important processes. But learning is the most important thing in the whole education system. Before long back the education system was teacher centered. That's why more importance was given to the teaching. But every time learning is related to the student and the inspiration behind learning. We all knew that Elalavya did not need teacher and teaching. That's the education should be learner centered. This fact was accepted by the educationist little late all over the world.

Today in fifty students classroom, four-five students get eighty percent marks, when some students fail. Here, the teacher is same for all fifty students. He teaches all fifty students by same teaching method. But learning and understanding of each student is always different. So in the whole education system, learning and learner is more important than teacher, teaching, examination and evaluation. Guru Dronacharya used the same teaching method for teaching Dhanurvedhya to all Pandavas. But only because of intelligence, concentration and own inspiration only Arjuna had become the great Danurdhari. There are so many limitations in conventional classroom teaching. That's why learning and self learning are main factors in the personality and student development. Saint Dnyaneshwar, Tukaram, Ramdas were not the product of this correct conventional education system. But their observations, learning and social awareness was tremendous.

In 1917-1919 Kolkata Education Commission pointed out many problems in higher secondary stage of education. Frequency of examinations, method of assessment, grading and condonation, optional questions in the question papers were the main points of the discussion. According to 1929 Commission. The only objective of our education and examination system is not capable to give life time education to the students. In 1944 Sargent plan also pointed out this thing. Here the whole development of education and student was expected from examination. It was very surprising because this is not a responsibility of examination. To test the learning level and achievement of educational objectives is the accountability of examination and evaluation.

### **After Independence**

In 1948 Dr. Radhakrishnan Commission had strongly suggested to improve our examination system. The well known educationist Dr. Benjamin Bloom was invited to India in 1957. He had taken many workshops in our nation. Dr. H.J. Taylor had come to India and studied our examination system. He had given many suggestions to improve the examination system. Meanwhile Mudliyar and Kothari Commission had made many recommendations to improve our examination. Testing of non-scholastic areas and Preparing Questions, Question Papers and Model Answers were some of the important recommendations.

After 1970 University Grant Commission (UGC) has started the movements to remove the faults in the examination and evaluation. Association of Indian Universities. (AIU) had given suggestions to reform the examination system. 'A plan of Action' was suggested to all Indian universities for examination reforms In 1972. Grading system, Question Bank Development, Internal Assessment and Semester System were the main features of that action plan. Later on, some new things were added in the examination reforms. Use of Blue Prints for Question Paper setting, reducing optional questions in the question papers, use of marking scheme for assessment of answer books, Central Assessment Programme for answer book assessment and the training programmes for the examiners, moderators and paper setters were the other reforms recommended by UGC and AIU. The perfect implementation of these reforms was suggested by UGC and AIU. These two central institutions had recommended the above reforms again

and again to the nationwide universities. Unfortunately response from the universities was poor. Only three percent universities are trying to implement all examination reforms. This is the fact about our system.

We have just completed a survey regarding to examination and evaluation. We collected the problems stated by media, politicians and some other persons. We collected the news items and articles from four leading Marathi daily newspapers and four Marathi periodicals/magazines in Jan. to Dec. 2018. The daily newspapers were Loksatta, Maharashtra Times, Sakal and Lokmat. And Shikshan Sankraman, Shikshan Sameeksha, Bhartiys Shikshan and Shikshan Sanvedan were the periodicals. We went through 1410 editions of the four news papers and twenty eight editions of these four periodicals in twelve months. We got 436 news items and articles which were related to the problems regarding examination system, which were classified in three main parts. They are...

- (1) Academic Problems in examination.
- (2) Problems in Typing and Packing of question papers.
- (3) Problems in implementation / Conducting of examination.

In each part, the actual problems and their percentage has been given in the chart.

**The Problem-wise percentage regarding examination**

Sr. No.	Nature of Problem	Total news / Article	Percentage
<b>(A)</b>	<b>Academic Problem in exam.</b>		
1	Imbalance question paper	21	4.8
2	Some questions on old syllabus	27	6.2
3	Questions dropped from question paper	07	1.6
4	Grammatical mistakes in the questions	29	6.7
5	Faulty optional questions	04	0.9
6	Percentage of result	39	8.7
7	Big changes in result verification	14	3.2
	<b>Total</b>	<b>141</b>	<b>32.1</b>
<b>(B)</b>	<b>Problems in Typing &amp; Packing of Question paper</b>		
1	Poor quality in typing, printing and paper	54	12.4
2	Missing the pages of question paper	09	2.1
3.	Mistakes in question papers & page numbers	05	1.6
4	Different question Papers in the printed packer	11	2.5
	<b>Total</b>	<b>79</b>	<b>18.6</b>
<b>(C)</b>	<b>Problems in Implementation of exam</b>		
1	Wrong instructions for the students	09	2.1
2.	Wrong time table to students	13	3.0
3.	Non – availability of question papers at examination center	14	3.2
4	Insufficient copies of question papers on examination center	05	1.6
5	Unavailability of Hall Ticket and seat numbers	47	10.8
6.	Delay in Declaration of Result	71	16.3
7	Serious mistakes in result and marksheets	51	11.6
8	Leakages of question papers	06	49.9
	<b>Total</b>	<b>216</b>	<b>49.9</b>
	<b>A +B+C TOTAL</b>	<b>436</b>	<b>100</b>

. Out of 436, 216 problems were regarding implementation of examination. This figure is almost fifty percent of total problems. This means most of the problems in examination system were related to implementation. They were regarding the planning and organization of examination. Delay in result

declaration is the very big problem was shown by the four daily newspapers and magazines. 18.63 percent mistakes were found in question paper packing

Among in academic problems, less percentage of result was the main problem. Total thirty nine news items or articles had been published in 2018 regarding the results in various universities in Maharashtra State. Twenty seven cases had been detected about the balance of the question papers. Seven problems were regarding dropped questions.

Total seventy nine problems are from the second part, which are related to the typing and packing of the question papers. There are fifty four news items published about quality of typing work and paper quality in these four newspapers and magazines. There are twenty five problems about missing the pages from question papers, missing the question numbers, page numbers and wrong packing.

Out of 436 problems, almost fifty percent problems are found in the implementation and conduction of examination. Delay in the declaration of result is found the biggest problem in this survey. Total seventy one news items are published regarding to this in 2018. Serious mistakes in results and mark sheets is also found a major problem in this survey. Fifty one news items are published regarding to this problem in 2018. Unavailability of hall tickets and seat numbers is also the main problems shown in the news and articles. Non –availability of question papers, wrong time table, wrong instructions to the students and insufficient copies of question papes at examination center are the problems which are shown in the news papers and magazines.

### **Man-made Problems**

We observed total nineteen problems in those three parts which are related to the examination. Who is responsible for those problems? Own examination..? How..? How can examinations create problems..? Can any bike be held responsible for an accident..? Drivers and situations are responsible for accidents. The paper setters, examiners, moderators, university staff and confidential printers are our drivers and situation creators. So they are responsible for all problems in the examinations. Untrained and incompetent paper setters, examiners, moderators, confidential printers can't give the proper and qualitative inputs in the examination system. The lack of commitment and lethargy are very big diseases in our society. 'Take it easy..', 'Don't take tension..', 'Chalta hai bhai..', this type of behavior is harmful for examination, evaluation and the whole education system in our country.

The work will not be completed properly, if we give examination tool to the incompetent or untrained person. The person, who does not know how to drive the tractor, can't drive truck or bus. He may create serious problems, which will be harmful for society. We may drive the motorbike in a city by 30-40 per k.m. speed. If we try to drive by 70-80 per k.m. in a same city, the accident will take place at any movement. This example is suitable for answer book assessment. Someone is assessing seventy answer books rather than thirty in six hours. What will happen? There will be accidents in assessment and giving marks. Whose fault is this? Definitely not of examination as a tool. It is the fault of the examiner in handling the tool. He doesn't know what speed should be taken for answer book reading and assessment.

Like this, all above nineteen problems are man-made. Examination is a tool. Problems are not in a tool. All problems are created by persons or users. For example, there is a problem about question paper leakages. The question paper is not responsible for that situation. Somebody is doing malpractice in that situation. This is the man-made problem. If the result is very lower level for any subject, the possible causes may be,

- (1) The difficulty level of the question paper is very high.
- (2) The examiners haven't assessed properly
- (3) The students haven't studied properly.

If we want to overcome these problems, we would instruct our (1) Paper setters, (2) examiners and (3) students respectively.

- (1) To keep the difficulty level little low, which will be suitable for common students.
- (2) To assess the answer books objectively
- (3) To give the attention on study, read the questions carefully and write the answers properly.

Here the instructions are given to the persons, not to the examination. Because all problems are created by persons.

Who should decide the tool of Assessment in Education

There are fixed measuring instruments in our regular routine, which are standardized. Kilogram is a measuring instrument for sugar. Today we measure the sugar by kilogram. Tomorrow and the next year also we would use this instrument to measure sugar. But in education field this seriousness has not been followed. We plan written examination for two years for a course or content. After two years we suddenly decide and take oral examination for the same content. Maharashtra examination board is doing this

exercise for tenth and twelfth standard. The board took written examination for two years for many subjects. From third year the oral examination is being taken for the same content. Here, the type of examination is changed. But the objectives of the syllabus and subject content is old. The examination and evaluation system needs to relate the syllabus, course content and their objectives. These all thing should be decided very scientifically and seriously. Once these things are decided properly, there will be no need to change them again and again. To do this effectively, expertise and trained manpower is necessary. Without committed and trained teachers at collage and university level, the examination and evaluation system will not work properly and the recommendations of UGC and AIU will not fulfilled.

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## The Study of Spatio-Temporal Changes in Literacy of Osmanabad District

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### Abstract:

*In international usage, literacy is defined as the ability to read and write at least a simple message in any language. Literacy plays a very crucial role in the social and economic development in a country. A low level of literacy in a population retards the progress along the path of social and economic development and political power. Illiteracy, particularly among adults in society, results in stagnation of technology, social (M.I. Hassan 2005). Chandana and Sidhu (1980) stated that literacy is that qualitative attribute of population which is a fairly reliable index of the socio-economic development of an area and the lack of this keeps the population economically poor and mentally isolated. The high literacy is found in Kalamb and Osmanabad tahsil, because of the availability of educational facility such as pree-primary and primary reduction facility in this tahsil. The low Literacy is recorded in Paranda, Bhum, Tuljapur, Lohara and Umarga tahsil Literacy and education are also the indices of human resource development.*

**Key words:** Population, Literacy, Change, education etc.

### Introduction:

Education is universally acknowledged as one of the key inputs contributing to the process of national and individual development. Literacy is an index of human development and quality of human life Any person above the age of seven years, who can read and write in any language is treated as literate (Husain, 2011). It increases one's knowledge and understanding against exploitation, injustice and help in decision-making and getting better employment opportunities and plays a crucial role in socio-economic well-being. It is essential for poverty reduction, mortality, curbing population growth, achieving gender equality and ensuring sustainable development, peace and democracy (Godase, 2014). The quality of population can be judged from the level of literacy. Poor literacy hinders economic development and in case of females even retards the progress of family planning programmers.(Tiwari, 2006).

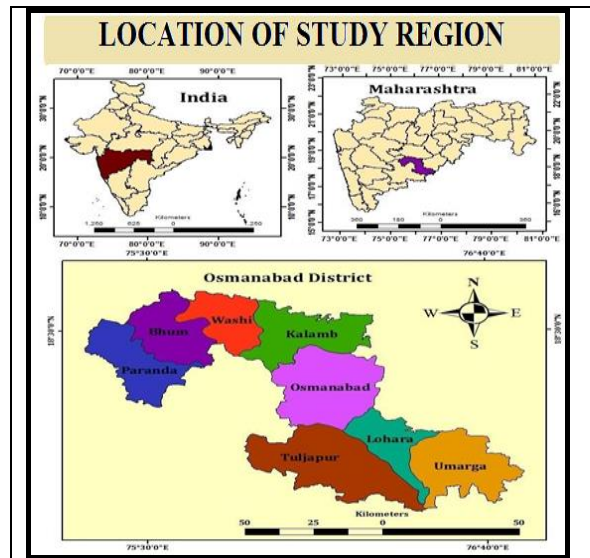
Literacy is the most important social factor, which are the effect on development of any region. Literacy rate of the population is defined as the percentage of literates in the age group six years and above. For different age groups the percentage of literates in that age group gives the literacy rate. A person who can both read and write with understanding in any language has been taken as literate by the Indian census. A person who can merely read but cannot write is not literate. It is not necessary that a person who is literate should have received any formal education or should have received passed any minimum educational standard. (Census of India)

Therefore, an attempt is made here to study Literacy rate in study region.

### The Study Region:

Osmanabad district lies in the southern part of state. Most of the district area is rocky while the remaining part is plain. The height of district is 600 mm above sea level. Most part of the district is surrounded by Small Mountain called "Balaghat". Bhoom, Washi, Kalamb, Osmanabad & Tuljapur Tahsil lie in the range of this Balaghat Mountain. Some part of the major rivers like Godawari and Bhima come under this district. The district is located on east side of Marathwada region within North latitude 17.35 to 18.40 degree and east longitude 75.16 to 76.40 degree. The district is surrounded by the [Beed district](#) to the north, [Latur District](#) to the east, [Solapur district](#) to the South west, [Ahmednagar district](#) to the north-west and

the [Bidar](#) and [Gulbarga](#) districts of state of [Karnataka](#) to the south. Most of the district lies in the hilly areas of the Balaghat range. The area of district is 7512.4 sq. km out of which 241.4 sq km is urban area ( 3.21 % of total area ) and 7271.0 sq km is rural area ( 96.79 % of total area).



**Objectives:**

The present study has been undertaken with the following specific objectives.

1. To examine tehsil wise literacy of Osmanabad District of Maharashtra from the year 1991 to 2011.
2. To assess the Spatio-temporal changes in literacy pattern of Osmanabad District.

**Data Collection and Methodology:**

The present study is based on secondary data source. To fulfill the objective data regarding literacy collected from district census handbook of Osmanabad district for the period of 1991, 2001 and 2011. The analysis and interpretation of data has been done from the geographical point of view. MS-Excel was applied to process, analyze and represent this data. High, moderate and low literacy patterns were examined in detail.

**The Literacy Rate is calculating for following formula.**

$\text{Literacy Rate} = \frac{\text{Literate Population}}{\text{Total Population above 6 Years}} \times 100$
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After data collection, the data is computed and analyzed it. To avoid fluctuation and to get reliable result. Tahsil is taken as the basic unit of investigation.

**Literacy Rate in Osmanabad District:**

**A) Literacy Rate in 1991:**

During the period of investigation in 1991 the study region shows the literacy rate in Osmanabad district. The average 53.65 percent literacy rate is recorded in 1991 in study region. The table and figure shows the high literacy rate is recorded in Kalamb and Osmanabad tahsil i.e. above 55 percent in study region, which is higher than average of study region. The moderate i.e. 51 to 55 percent literacy rate is recorded in Bhum and Umarga tahsil in study region, while the low i.e. below 51 percent literacy rate is recorded in Paranda and tuljapur tahsil, because lower development of educational facilities in this tahsil. There is not available of the literacy data in Washi and Lohara tahsil in the period of 1991.

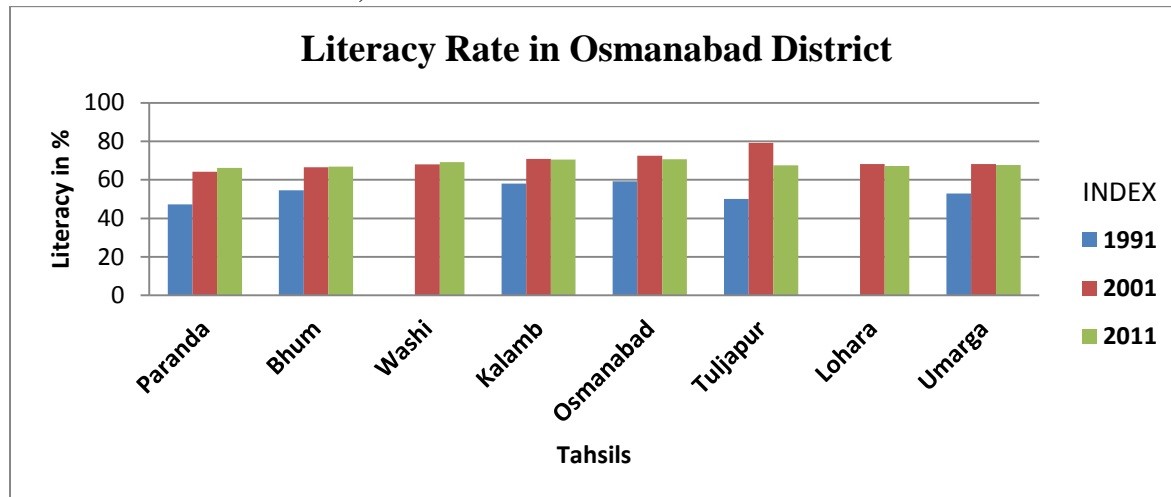
**B) Literacy Rate in 2001:**

During the period of investigation in 2001 the study region shows the literacy rate in Osmanabad district. The average 69.72 percent literacy rate is recorded in 2001 in study region. The table and figure shows the high literacy rate is recorded only in Tuljapur tahsil i.e. 79.20 percent in study region, because development of educational facilities in this tahsil which is higher than average of study region. The moderate i.e. 69 to 74 percent literacy rate is recorded in Kalamb and Osmanabad tahsil in study region, which is higher than average of study region, while the low i.e. below 69 percent literacy rate is recorded in Paranda, Bhum, Washi, Lohara and Umarga tahsil because lower development of educational facility in this tahsil.

**Literacy rate in Osmanabad District 1991, 2001 and 2011**

Tahsil	Literacy in %			Change of Literacy Rate
	1991	2001	2011	1991 to 2011
Paranda	47.22	64.30	66.15	+18.93
Bhum	54.57	66.50	66.92	+12.35
Washi	NA	68.10	69.23	NA
Kalamb	58.00	70.80	70.52	+12.52
Osmanabad	59.20	72.50	70.72	+11.52
Tuljapur	50.03	79.20	67.51	+17.48
Lohara	NA	68.20	67.29	NA
Umarga	52.93	68.20	67.76	+14.83
Average Region	53.65	69.72	68.26	+14.60

*Source:* Compiled by researcher, on the basis of District census handbook of Osmananabaddistrict 1991, 2001 and 2011.



**C) Literacy Rate in 2011:**

During the period of investigation in 2011 the study region shows the literacy rate in Osmanabad district. The average 68.26 percent literacy rate is recorded in 2011 in study region. The table and figure shows the high literacy rate is recorded only in Washi, Kalamb and Osmanabad tahsil i.e. above 68 percent in study region, because development of educational facilities in this tahsil which is lower than average of study region. The low i.e. below 68 percent literacy rate is recorded in Paranda, Bhum, Tuljapur, Lohara and Umarga tahsil because lower development of educational facility in this tahsil.

**D) Change Literacy from 1991 to 2011:**

During the period of investigation in 1991 to 2011 the study region shows the change of literacy rate in Osmanabad district. The average 14.60 percent increase literacy rate is in



1991 to 2011 in study region. The table shows that the high change of literacy rate is recorded in Paranda and Tuljapur tahsil i.e. above 15 percent in study region, which is higher than average change of study region. The moderate change of literacy rate is recorded only in Umarga tahsil in study region i.e. 14.83 percent, while the low i.e. below 14 percent change of literacy rate is recorded in Bhum, Osmanabad and Kalambtahsil, because lower development of educational facilities in this tahsil. There is not available change of literacy data in Washi and andLohara tahsil in the period of 1991 to 2011.

**Conclusions:**

The study reveals that there is great influence of educational factors on Literacy in Study region. During the period of under study, the high literacy is found in Kalamb and Osmanabad tahsil, because of the availability of educational facility such as pree-primary and primary reduction facility in this tahsil. The low Literacy is recorded in Paranda, Bhum, Tuljapur, Lohara and Umarga tahsil because lower development of educational facility in this tahsil. The high change of literacy rate is recorded in Paranda and Tuljapur tahsil i.e. above 15 percent in study region, while the low change of literacy rate is recorded in Bhum, Osmanabad and Kalamb tahsil, because lower development of educational facilities in this tahsil

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## **Quality Assurance, Sustenance and Enhancement of Human Capital through Objective Allotment of Duties beyond Teaching in Higher Education Institutes (HEIs)**

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### **Abstract**

*Administrative set up of higher educational institutions in India is overburdened and addressing many complex issues. As a result, the routine works are regrettably side lined or left to the mercy of stagnations. An allocation of Committees and Associations which is equally relevant in Indian Educational Ecosystem is the most casually handled area, particularly within Colleges. This leads to under-utilization or ill-representation of human capital of HEIs. The present paper attempts to address the issue of rational allotment of extra duties to teaching fraternity for its effective usage. In return, it will give a sense of satisfaction to teachers' community, which will give enough scope for everyone in the system to create his own space and pride while delivering ones duties.*

**Key words:** Academics, Academic Staff, Quality Assurance, Quality Management, Teaching Quality, Management of Higher Education Institutions.

### **Introduction:**

Administrative set up of higher educational institutions in India is overburdened and addressing many complex issues. It includes a wide range of topics from grants to academic audits at a time. Emergence of multiple monitoring bodies and fulfilling their expectations is consuming lot of time and energies of HEIs systems. The routine works are regrettably side lined or left to the mercy of stagnations. An allocation of Committees and Associations is one such most casually handled area within Higher Educational Institutions, particularly Colleges. This needs an attention not as an end product, but as a means of achieving quality assurance, sustenance and enhancement of human capital through objective allotment of duties beyond teaching. Judicious and meticulous use of human talent available within an institution is a very skilful job.

### **1. Attracting the Talent in Higher Education:**

Higher Educational Institutes (HEIs) in India are now comparatively better equipped in terms of its infrastructure. Thanks to a healthy competition among institutions as well as to the changed expectations of its new millennial clientele. Besides, the up-lift in infrastructure also took places due to a decisive push for improvements and changes at behest of National Assessment and Accreditation Council (NAAC)'s process. On-site visits of Peer Team Members for Academic and Administrative Audits (AAA) process made it essential for the HEIs to up-lift their physical and functional structures. Simultaneously, the thrust given by University Grants Commission (UGC)'s Pay Recommendations (Alam, Kumari, & Alam, 2018) in last two decades highlighted the urge to attract the best talents, and not residual, in the field of higher education. As a result, many institutions noticed that top rankers and fresh job seekers gradually shifted their focus to the field of education, not due to lack of other options, but by their determined choice.

HEIs are now in better position to attract the best talents in educational sector, not merely by accidents. Probable contestants are now better filtered with their National Eligibility Test (NET) and State Eligibility Test (SET) background, competitive screening through their already published works, and area of research and probably their holding of even the top most qualification in form of PhD.

### **2. Job Profile of Teachers:**

The purpose of availing and extracting the best human talent doesn't end with just recruitment of excellent personnel. In fact, the story begins here with their proper induction. With current trends, needs and expectations, HEIs rather need to recraft the job profile in Colleges. Moreover, the periodic restructuring and redesigning of such job profiles is now as essential as individual's appraisal. As the newly inducted person acclimatize the system and settles down, he needs to be mobilised and shuffled periodically further upward to avoid complacency as well as to ensure further individual and institutional enhancement.

The class-room teaching was, is and will be the core area of a job profile of every 'teacher' in the system. It will be an immortal identity of a true teacher. Dr. S. Radhakrishnan, Dr. Abdul Kalam, Dr. Jayant Naralikar, Dr. Manmohan Singh, are just a few examples of their forte. However, one must be aware now, that teaching, being a noble profession and teacher as noble service provider is required to carry on many add-on duties and responsibilities, which one even cannot imagine. In today's teaching ecosystem, a teacher has to be a multi-task persona. The teacher is assigned many work portfolios, and

tasks beyond the preview of ‘teaching’. It is very apt to say that a teacher needs to be a master of all and a jack for everyone and for everything in today’s Indian educational ecosystem.

**3. Need of Objective Assignment of Workload beyond Teaching:**

A teacher as a person and teaching as his / her primary job is now monitored more for his / her out of class-room activities and productivity than his / her core teaching abilities and results. (S)he is put to rigorous tests and reviews. Benchmarking, quantifying and standardizing of any service being provided is highly a subjective term. The best service in current situation can be labelled as ‘better’ or even a mere ‘above average’ on a later date. It is very true for a service like teaching, which is subjected to continuous changes within the system and infinite expectations from the society. Teaching as a service, and teacher as a service provider, therefore, needs to be continuously and periodically reviewed. At this juncture, the roll of top management and administrators of HEIs become very crucial. (Corson, 1975)

Workload related to teaching is assigned to every teacher by default. His / Her affiliation to a particular department where (s)he is appointed makes the things simple. It is obviously related to his / her specialisation, and there seems to be a very limited scope for explorations. In all other areas, however, the top management can exercise all options of adventures while assigning committees and associations to a particular teacher.

How far these allotments of other duties and responsibilities would be free from bias and prejudices? How far these allotments would be balanced and scientific? How and what parameters would be used while assigning these responsibilities? Will these allotments give every individual a balanced and enough scope for his / her enhancement, and an opportunity to carve out one’s own space within the institution? Or will it curtail the wings of aspirants trying to venture out in a particular field after fulfilling even after his / her job profile? Will it give periodic scope for reshuffling of portfolios? And, will there be any hierarchy in assigning the committees and associations? Will this reshuffling give a sense to a person of upward movement in the hierarchy by at least giving him / her the sense of notional promotion? Or, will it be a downward snubbing of an unwanted person?

**4. Teachers’ Issues Related to Workload beyond Teaching:**

Above questions will certainly hit the nerve of the top management in HEIs, and rightly so, it should and it must. The author, with his more than 30 years of his experience in the field has sensed that, many a times these assignments are made out of convenience and connivance. Attempts are certainly made to protect some near and dear and punish some others. The attempts are there to magnify someone’s contribution out of proportion and side-line the real deserving heroes. In this tug of war, some lucky literally go free. The author has scanned about 35 Colleges from Mumbai, Maharashtra and at national level for about 15 years. Informal discussions with academic fraternity including some top management personnel gave him sufficient lead. It was observed that rarely any scientific approach, meticulous thought and consideration to hierarchy was ever considered while assigning associations and committees. As a result, the author has also noticed that some lucky (!) have always escaped successfully from the exposure of sensitive and hard jobs demanding high degree of accountability, during the entire period of their service till they retire. On the other hand, some smarts have pretended to be overburdened. Their ‘*Appear busy, Act smart, Do nothing*’ formula has been paying them good dividends for their street-smartness. This, however, affects the moral of really hard working, sincere and committed staff. Such staffs is always put to the test of accountability, and some pay the heavy price as well for some errors, which are inevitable during the long tenure of their exposures to such responsibilities. If this syndrome is not arrested in time, it may lead to an erosion of qualitative environment of an institution. Theoretically, this situation can be well described as the ‘*diminishing quality through inertia.*’ The more the human capital is treated in unfair manner and marginalised, the more is the loss of institution. And this puts institution on a vulnerable path of ethical downgrading and erodes the institutional ethos built over the years.

**5. Objectives of the Article:**

The present paper, therefore, attempts to develop a road map –meticulously- to assign the additional duties and responsibilities objectively so as to ensure the quality assurance, quality sustenance and quality enhancement of human capital in HEIs. This meticulous and hierarchical assigning of duties and responsibilities will give a sense of pride and accomplishment to the very person in the system. (Allui & Sahni, 2016) Table No. 1 gives an outline as to what ‘a teacher’ can seek from the system in his / her Career progression, over a period of time.

Table No. 1. Career progression A Sense of Notional Promotion, Position and Space

Sr. No	Period of Experience in Years	Stage
1	0 to 4 Years	Entry stage

2	5 to 9 Years	Stage of evolution
3	10 to 14 Years	Stage of enhancement
4	15 to 19 Years	Stage of carving out own space
5	20 to 24 Years	Stage of Notional Promotion
6	More than 25 Years	Stage of Accomplishment

Main objectives of this paper, therefore, are 1) to arrange the Committees and Associations as per their statutory importance, institutional priority and the volume of work involved and 2) to prepare a suggestive structure as to whom and when these Committees and Associations shall be assigned.

#### **6. Methodology Used to Prepare a Logical List of Committees and Associations:**

While preparing the list of Committees and Associations, and while developing suggestive structure, three main areas were considered. The first was to setting the hierarchy of Committees and Associations on the basis of their stature and importance. Second consideration was given to the volume of workload of that particular Committee and Association. And third consideration was given to sensitivity, authority and the experience required to deliver the roll of that particular Committee and Association. Table No. 2 gives the hierarchy of Committees and Associations and along with the suggestive criteria for assigning those duties and responsibilities.

**Table No. 2: Hierarchy of Committee and Association and Assignment Criteria**

No.	Duration and Volume of Workload of Committee and Association	Teaching Staff to whom these duties and responsibilities can be assigned
1	Throughout the year and very intense work	Teachers with more than 18 years of Experience as In-charge Teachers with 15-18 years of Experience as Members
2	Eight months but intense work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
3	Periodic but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
4	Occasional but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
5	Six to Eight months but intense work	Teachers with 12-15 years of Experience as In-charge Teachers with 10-12 years of Experience as Members
6	Periodic but intense work	Teachers with 12-15 years of Experience as In-charge Teachers with 10-12 years of Experience as Members
7	Six months but intense work	Teachers with 10-12 years of Experience as In-charge Teachers with 8-10 years of Experience as Members
8	Four Months but intense work	Teachers with 10-12 years of Experience as In-charge Teachers with 8-10 years of Experience as Members
9	Two months but intense work	Teachers with 7-9 years of Experience as In-charge Teachers with 5-7 years of Experience as Members
10	One month but intense work	Teachers with 5-7 years of Experience as In-charge Teachers with 3-5 years of Experience as Members
11	Periodic and routine work	Teachers with 3-5 years of Experience
12	Occasional and routine work	Teachers with 0-5 years of Experience

It is also advised that in order to ensure the accountability and equality, duties and responsibilities shall not be allocated for more than 5 years period at a stretch and not more than two terms in the same Committee / Association to a teacher during his / her entire service period.

This structure is designed basically for affiliated and Autonomous Colleges of Indian Universities. However, basic spirit of this article can be used by any HEIs including State, and Private Universities. Committees and Associations, where the representation of teachers is decided democratically by election are excluded from this list. Ex-Officio representation of teachers as per statutes in Committees and Associations are also excluded from this list. Managerial promotions like Vice-Principal and time bond positions like Head of the Dept. and University positions are also excluded from this list.

#### **7. The Model of 'Effective Usage of Human Capital for Workload beyond Teaching':**

Committees primarily carry the administrative work and Associations are dealing mainly with co-curricular and extra-curricular activities. Hence, Committees were considered one step above than Associations. Hierarchy of the Committees and Associations is decided purely on the basis of their statutory and non-statutory nature. Statutory Committees are considered top in the list. All non-statutory

committees are placed at the second level and Institutional committees are placed at the third layer. Similarly, Associations which are controlled by Central agency of Government or University are considered top in the hierarchy within the list of Association. Departmental associations are placed at second level among the associations.

While placing the Committees and Association at a specific number within their primary group, the volume of workload in form of duration in months was given top consideration. Sensitivity and authority required to deliver the job was given the second consideration. This indirectly takes care of seniority as well. The depth of work as 'sensitive', 'intense' or 'routine' was determined on the basis of energy, efforts, preparations and backward integration it required within the system. The basic design of the structure as explained above is primarily based on author's experience as well as on the basis of inputs he collected from among academic fraternity while working at different level, capacity and geographical locations. **Table No. 3** gives the basis of placing a particular Committee and Association as a particular place in the list.

**Table No. 3 Arrangement of Committees and Associations in Hierarchy as per Workload and Suggestive Criteria for Assigning Duties and Responsibilities to Teaching Staff**

❖ **COMMITTEES:**

**I. Statutory Committees**

No.	Committee	Volume and Nature of Work	Criteria for Assigning Committees and Association to Teaching Staff
1	Internal Quality Assurance Cell (IQAC)	Throughout the year and very intense work	Teachers with more than 18 years of Experience as In-charge Teachers with 15-18 years of Experience as Members
2	Attendance Committee	Eight months but intense work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
3	College Examinations Committee	Six months but intense work	Teachers with 10-12 years of Experience as In-charge Teachers with 8-10 years of Experience as Members
4	University Examinations Committee	Four Months but Intense work	Teachers with 10-12 years of Experience as In-charge Teachers with 8-10 years of Experience as Members
5	Unfair means Enquiry Committee	Two months but intense work	Teachers with 7-9 years of Experience as In-charge Teachers with 5-7 years of Experience as Members
6	Admission Committee for Fresh Batch (1 <sup>st</sup> Year)	One month but intense work	Teachers with 5-7 years of Experience as In-charge Teachers with 3-5 years of Experience as Members
7	Admission Committee for in Progression Admissions (SY and TY)	One month but intense work	Teachers with 5-7 years of Experience as In-charge Teachers with 3-5 years of Experience as Members
8	Students' Council Election	One month but intense work	Teachers with 5-7 years of Experience as In-charge Teachers with 3-5 years of Experience as Members
9	Purchase Committee	Periodic but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
10	Discipline Committee	Occasional but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
11	Anti-ragging Committee	Occasional but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
12	Grievance Redressal	Occasional but sensitive work	Teachers with more than 15 years of Experience as In-charge

	Committee		Teachers with 12-14 years of Experience as Members
13	Internal Complaint Committee (ICC)	Occasional but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
14	Students' Council Committee	Periodic and routine work	Principal's nominee shall be a teachers with more than 15 years of Experience Other Teachers are generally ex-officio Members
15	Book Bank Committee	Periodic and routine work	Librarian as In-Charge Teachers with 3-5 years of Experience
16	UGC's Equal Opportunity Cell	Periodic and routine work	Teachers with 3-5 years of Experience

### **II. Non-Statutory Committees**

No.	Committee	Volume and Nature of Work	Criteria for Assigning Committees and Association to Teaching Staff
17	Time table Committee	One month but intense work	Teachers with 5-7 years of Experience as In-charge Teachers with 3-5 years of Experience as Members
18	ISO Committee	Periodic but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
19	Research Committee	Periodic but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
20	Hostel Committee	Periodic but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
21	Stock Checking Committee	Periodic but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
22	Situation based Inquiry / Fact Finding Committee	Occasional but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
23	Parents-Teachers Association (PTA)	Periodic and routine work	Teachers with 3-5 years of Experience
24	Library Advisory Committee	Periodic and routine work	Librarian as In-Charge Teachers with 3-5 years of Experience
25	Scholarships / Free-ships Committee	Periodic and routine work	Teachers with 3-5 years of Experience

### **III. Internal Committees**

No.	Committee	Volume and Nature of Work	Criteria for Assigning Committees and Association to Teaching Staff
26	Web-site Up-dating Committee	Throughout the year and very intense work	Teachers with more than 18 years of Experience as In-charge Teachers with 15-18 years of Experience as Members
27	Documentation and MIS Data Maintenance Committee	Throughout the year and very intense work	Teachers with more than 18 years of Experience as In-charge Teachers with 15-18 years of Experience as Members
28	International / National	Six to Eight months but intense work	Teachers with 12-15 years of Experience as In-charge Teachers with 10-12 years of Experience as Members

	Conference / Seminar / Workshops Committee		
29	International / National /College Fest Committee	Four Months but intense work	Teachers with 10-12 years of Experience as In-charge Teachers with 8-10 years of Experience as Members
30	Academic calendar Committee	<i>Two months but intense work</i>	Teachers with 7-9 years of Experience as In-charge <i>Teachers with 5-7 years of Experience as Members</i>
31	Exhaustive Result analysis Committee	<i>Two months but intense work</i>	Teachers with 7-9 years of Experience as In-charge <i>Teachers with 5-7 years of Experience as Members</i>
32	Exhaustive Feedback	<i>Two months but intense work</i>	Teachers with 7-9 years of Experience as In-charge <i>Teachers with 5-7 years of Experience as Members</i>
33	Placement Cell	Periodic but sensitive work	Teachers with more than15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
34	Incubation Centre	Periodic but sensitive work	Teachers with more than15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
35	Situation based Work / Programme Specific Committees like Stage, Refreshment, Registration etc.	Periodic and routine work	Teachers with 3-5 years of Experience
36	College Magazine editorial board	Periodic and routine work	Teachers with 3-5 years of Experience
37	Students' Welfare Committee	Periodic but intense work	Teachers with 12-15 years of Experience as In-charge Teachers with 10-12 years of Experience as Members
38	Committee for Faculty and Students Exchange	Periodic but intense work	Teachers with 12-15 years of Experience as In-charge Teachers with 10-12 years of Experience as Members
39	College Prospectus Committee	Periodic but intense work	Teachers with 12-15 years of Experience as In-charge Teachers with 10-12 years of Experience as Members
40	Research Centre Advisory Committee	Periodic but intense work	Teachers with 12-15 years of Experience as In-charge Teachers with 10-12 years of Experience as Members
41	Canteen Committee	Occasional and routine work	Teachers with 0-5 years of Experience

❖ **ASSOCIATIONS**

**I. University / Govt. Assisted Associations**

No.	Association	Volume and Nature of Work	Criteria for Assigning Committees and Association to Teaching Staff
42	National cadet Corps (NCC)	Throughout the year and very intense work	Through Selection process. Cannot be reshuffled as s(he) is Commissioned Officer
43	National Social Service (NSS)	Throughout the year and very intense work	Teachers with more than18 years of Experience as In-charge

			Teachers with 15-18 years of Experience as Members
44	Department of Life-long Learning and Extension (DLLE) / Adult Education Programme (AEP)	Periodic but sensitive work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members

### **II. Departmental Associations**

No.	Association	Volume and Nature of Work	Criteria for Assigning Committees and Association to Teaching Staff
45	Literary Association (May be more in number based on total Languages offered by each Language Department in institution)	Periodic and routine work	Head as In-charge Other Teachers with 3-5 years of experience as Members
46	Science Association (Either Combined one Association or Subject wise Associations based on total Science Subjects offered in institution)	Periodic and routine work	Head as In-charge Other Teachers of Dept. as Members
47	Social Science Association (Either Combined one Association or Subject wise Associations based on total Social Science Subjects offered in institution)	Periodic and routine work	Head as In-charge Other Teachers of Dept. as Members
48	Departmental Level Clubs like IT, Finance, Economics, Maths, Nature, Travel, Media etc. (May be more in number based on total clubs offered by an institution)	Periodic and routine work	Head as In-charge Other Teachers of Dept. as Members

### **III. Common Associations**



No.	Association	Volume and Nature of Work	Criteria for Assigning Committees and Association to Teaching Staff
49	Gymkhana / Sports Association	Eight months but intense work	If Physical Director is not available, then teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
50	Cultural / Arts Circle Association	Eight months but intense work	Teachers with more than 15 years of Experience as In-charge Teachers with 12-14 years of Experience as Members
51	Debate / Elocution Association	Periodic and routine work	Teachers with 3-5 years of Experience
52	Theatre Centric Club Association	Periodic and routine work	Teachers with 3-5 years of Experience
53	Women Development / Empowerment Association	Periodic and routine work	Teachers with 3-5 years of Experience
54	Career Guidance	Periodic and routine work	Teachers with 3-5 years of Experience
55	Staff Colloquium	Occasional and routine work	Teachers with 0-5 years of Experience
	... and many such associations	Periodic and routine work	Teachers with 3-5 years of Experience

#### **8. Significance of the Model:**

The model primarily attempts to ensure objectivity in assigning the extra duties and responsibilities to teachers beyond teaching. This is naturally open for change by the respective institution willing to adopt this model. However, the author has disclosed the parameter he has used for placing a Committees and Association at a specific place in the list.

Basic principle of a sense of progression, gradual evolution, periodic enhancement and sense of at-least notional promotion to a teacher is considered while developing this model. In fact, this is one of the main objectives to develop this structure so that the scope of subjectivity is minimised while assigning the extra duties of committees and associations to teachers. This will ensure quality assurance, quality sustenance and quality enhancement of human capital in higher education institutes (HEIs). (Chew, 2005) This will ultimately help both, teachers as well as the parent institution and will set an example of mutual existence, progress and accomplishment of a homogeneous and coherent group of valued human capital within the institution.

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## **Agri-tourism potential and their helpful factors in Agri-Tourism Development in Maharashtra.**

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### **Abstract :-**

Worldwide scenario states that farmers across the globe are recognizing the need and desire to diversify their farm products and services to supplement their agriculture income farmers across Maharashtra. Have a good opportunity to diversify their agriculture business into Agritourism so as to increase the sustainability of a farming by offering value added products and services to farms tourists. Farmers use Agritourism business for diversifying form products and market for generating supplementary income Agritourism is a form of niche tourism in which farms are used as tour destination for educational or recreational purpose success of any agritourism center depends on the farm size, type and number of activities. This research study introduces the agritourism concept which links the agriculture and tourism and discuss on current states of this business practical by farmer in Maharashtra.

**Key words :-** Opportunity, Agri-Tourism, Agriculture.

### **Introduction :-**

According Avans and libery (1989) Agritourism means phenomenon of attracting people onto agricultural holdings according to Dart (1974) any tourist or recreation enterprise on a working farm.

In Maharashtra the travel and tourism industry including transport, storage and communication trade, hotel and restaurants accounted for around 20-20 % of the GSDP and 3.5 % of the state employment Maharashtra is a bio diverse state with none agroclimate zones and varing soil types suitable for agricultural development agriculture and allied activities contribute nearly 12% to the state's income although 55% of population is dependent on agriculture state of Maharashtra is the pioneer state to develop and promote agritourism in the country agritourism development corporation in corporated in 2005. The pilot Agritourism project of 28 acrs. In plashiwadetal Baramati Dist pune in Maharashtra has 328 agritourism center across 29 district.

### **Objectives:-**

Following objectives are these to show this research study –

- 1) The Status of Agritourism business in Maharashtra.
- 2) To show agritourism potential in Maharashtra.
- 3) To find out land holding pattern.
- 4) Which factor are necessary for ageitourism development in Mahrashtra.

### **Methodology:-**

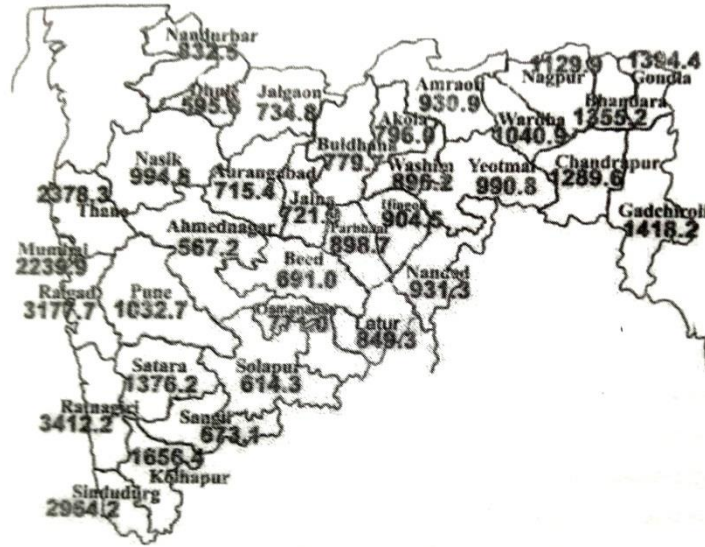
In this research paper secondary data was collected form the e-journals google used articles, report and official websites of thee various organization secondary data were also summaries from book related to agriculture tourism and agritourism google search, newspaper articles associated with agritourism also contributed to certain extend in secondary data collection.

### **Study Area :-**

Maharashtra is the second largest state in India. Spreading over an area of 307713 sq. km. Maharashtra is located in the western and central part of the country and occupies substantial portion of the Deccan plateau. Maharashtra state is having three major regions. The state extend between the latitudes 15'6<sup>0</sup> North and 22'1<sup>0</sup>north longitudes 72'6<sup>0</sup> East and 80'9<sup>0</sup>east. Arabian sea in the west with about 720 km long coastline is providing it a beautiful back drop.

The sahyandri mountain range has divided the rivers in the state into eastern and western following rivers. The state has been divided into a agro-climate zones based on rainfall soil type and the vegetation. The climate of Maharashtra is tropical monsoon as it receives a heavy rainfall during the monsoon season whith summers being hot and winters being chilly.

### Maharashtra Rainfall Map (Rainfall mm)



**Agritourism potential :-**

	Area in hect.
The gross cropped area	225.56
Net cropped	174.73
Irrigated area	44.19

The gross cropped area in Maharashtra is 225.56 Lakh hec. And Net cropped area is 174.73 lakh hec. Gross Irrigated area is 44.19 lakh hec. And 80% of the area is rainfall small and marginal farmer holding are 90 lakh which is 70 % of the total holding. Maharashtra used to have 1.55 cr. Of family of cows, principal crops include rice, jawar, Bajra, Wheat, Pulses, Turmeric, Onion, Cotton, Sugarcane and several oil seeds. The state has huge are under fruit cultivation Maharashtra is blessed with a rich and diverse cultural heritage. The state has several communities belonging its different religion and number of festival's colours the culture of Maharashtra.

There is an enough road and rails connectivity in urban rural areas to travel in rural Maharashtra.

**Land Holding pattern by farmers in Maharashtra:-**

- 1) The total Geographical area of Maharashtra is 307,58,000 hectares land which is used for agriculture production and is operated as one technical unit by one person alone or with others without regard to the title. Legal farm, size or location is known as operation holding.
- 2) Marginal farmers average land holding is 0.45 hectares per person i.e. 28.02 lakh hectares land is distributed among themselves. The state has 41.50 lakh small farmers i.e. who are having 1 to 2 hectares who hold 52.48 lakh hectares land. Follow table show the land holding pattern by farmers in Maharashtra.

**Table No. 1**

**Land Holding Pattern by Farmers in Maharashtra**

Category of Farmers	Size class (ha.)	No. of Farmers	Percent	Land Holding (ha.)	Percent
Marginal	Up to 1.0	61,18,300	44.60	28,01400	14
Small	1.0 – 2.0	41,50,300	30.25	52,47600	26.23
Semi-medium	2.0 – 5.0	28,55,300	20.81	78,01500	38.99
Medium	5.0-10	5,21,400	3.8	32,13500	16.06
Big	10.0-20.0	62,200	0.45	6,77600	3.3
Very big	20.0 and above	8,100	0.05	263400	1.3
Total		1,37,15,600	100	2,00,05000	100

**Helpful factors in Agritourism Development in Maharashtra :-**

Tourist places most of the districts in Maharashtra are having famous tourists places. Which are beneficial in developing agritourism Maharashtra has plenty of tourist attraction such as ancient caves temples beautiful beaches, historical forts and mountains, forest and wildlife unique hill station and pilgrimage most of the districts of Maharashtra have a tourism potential.

**Table No. 2, Established tourist circuits in Maharashtra**

Circuit	Destination Covered	Themes
Mahabaleshwar	Mahabaleshwar, Panchgani, pratapgad, Wai	Leisure, Eco, Fort
Ashtavinayak	Eight Ganesh Temples in various districts	Pilgrimage
Aurangabad	Aurangabad, Paithan, Daulatabad, Ellora, Ghrishneshwar, Ajanta	Heritage, Pilgrimage fort
Nashik	Nashik, Wani, Trimbakeshwar, Shirdi	Pilgrimage, Eco
Central Konkan	Kolhapur, Panhala, Ratnagiri, Pavas, Ganpatipule, Dervan, Chiplun	Heritage, Beaches
North Konkan	Alibag, Murud-Janjira, Harihareshwar, Srivardhan, Depoli	Pilgrimage, Leisure, Heritage
South Konkan	Kolhapur, Amboli, Sawantwadi, Vengurla, Malwan, Sindhudurg, Vijaydurg	Pilgrimage, Heritage.
Amravati	Amravati, Chikhaldara, Semadok,, Muktagiri	
Vidarbh	Nagpur, Ramtek, Khindsi and tadoba	Leisure, eco

(Source- Dr. Patil Usha (2011) Tourism Opportunities in Maharashtra, Golden Research Thoughts)

**Good Transport infrastructure status in the state :-**

Cities and villages in Maharashtra are well connected to other metropolition city through road, railway or airport. This is one of the basic needs in the development of Agritourism centers in the state.

**Road connectivity:-**

The state has well spread road network of 2.41 lakh km it has highest road network (7%) in India (97.8 %) of the villages are well connected with all-weather roads in the state.

**Railway connectivity:-**

Indian railway is backbone of India's transport infrastructure total length of its network is 64,755 km in India whereas the railways route length in the state is 5983 km including 382 km of konkan railway (Total railway route length in the state hardly increased by 18.3 % over the last 50 years) conclusion. The state encompasses two major railway zones the central and the western.

**Airport Connectivity:-**

Maharashtra has highest number of airports in the country. It is well connected to major cities in U.S.A., EU, Asia and other Indian Metro Politian cities.

**Table -3, Transport Infrastructure status in the Maharashtra state**

<b>Road connectivity Maharashtra</b>	
Total length of national highway in km.	7435
Total length of state highway in km.	33.705
Major state highway	6694
Major district road (in km)	50256
Villages road	106,745
<b>Railway connectivity</b>	
Total Length of railway network in km.	6225.58
<b>Airport connectivity</b>	
Total no. of Airport	16
Total no. of International airport	03
Total No. of Domestic Airport	19

(Source – Central railway south east central railway, western railway konkan)

Total railway route length in the state has hardly increased by 18.3 % over the last 50 years.

**Conclusion:-**

- 1) First the research shows that since 2005 farmers in the Maharashtra have started to adopt agritourism business activities.
- 2) Agritourism positive impact on Maharashtra example increased sustainability of farming.
- 3) Facilities availability for tourists in rural area related to tourism, pilgrimage transport.
- 4) In Maharashtra 200,05,000 hectares is operational land holding. The remaining land includes roads, rivers and mountains residential and Industrial are.
- 5) Maharashtra has the best surface transport facilities and connectivity with sea ports and airports which has resulted into good transport system.

Maharashtra already established as one of the top tourist destination in world. Although the agritourism is in nascent stage in Maharashtra travel and tourism is big business in the state and rural tourism was started by the ministry in 2002-03 with the objective of showcasing rural life are culture and heritage at rural locations.

**Suggestion:-**

- 1) The full potential of Agritourism has not been realized in the Maharashtra.
- 2) All the Agritourism centers that are near to populated cities or away from it should give more focus on diversifying city areas.
- 3) Agritourism centers should go beyond attracting new tourists. it should attract tourist groups. Who want to stay longer and return more often.

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## **Cloud Computing Security Challenges and Issues**

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### **Abstract**

All the major promises of the cloud improved IT efficiency, flexibility and scalability come with one major challenge: security. Many organizations can't delineate where cloud service provider (CSP) responsibilities end and their own responsibilities begin, opening them to numerous vulnerabilities. The increased expansiveness of the cloud also increases an organization's potential attack surface. To further complicate the matter, traditional security controls often don't fulfill cloud security needs. Cloud computing is a set of IT services that are provided to a customer over a network on a leased basis and with the ability to scale up or down their service requirements. Usually cloud computing services are delivered by a third party provider who owns the infrastructure. It advantages to mention but a few include scalability, resilience, flexibility, efficiency and outsourcing non-core activities. Cloud computing offers an innovative business model for organizations to adopt IT services without upfront investment. Despite the potential gains achieved from the cloud computing, the organizations are slow in accepting it due to security issues and challenges associated with it. Security is one of the major issues which hamper the growth of cloud.

### **INTRODUCTION**

The cloud computing is a new computing model that provides the uniform access to wide area distributed resources on demand. The emergence of cloud computing has made a tremendous impact on the Information Technology (IT) industry over the past few years, where large companies such as Google, Amazon and Microsoft strive to provide more powerful, reliable and cost-efficient cloud platforms, and business enterprises seek to reshape their business models to gain benefit from this new paradigm. However, there still exist many problems in cloud computing today. A recent survey by Cloud Security Alliance (CSA) shows that security have become the primary concern for people to shift to cloud computing.

For years the Internet has been represented on network diagrams by a cloud symbol until 2008 when a variety of new services started to emerge that permitted computing resources to be accessed over the Internet termed cloud computing. Cloud computing encompasses activities such as the use of social networking sites and other forms of interpersonal computing; however, most of the time cloud computing is concerned with accessing online software applications, data storage and processing power. Cloud computing is a way to increase the capacity or add capabilities dynamically without investing in new infrastructure, training new personnel, or

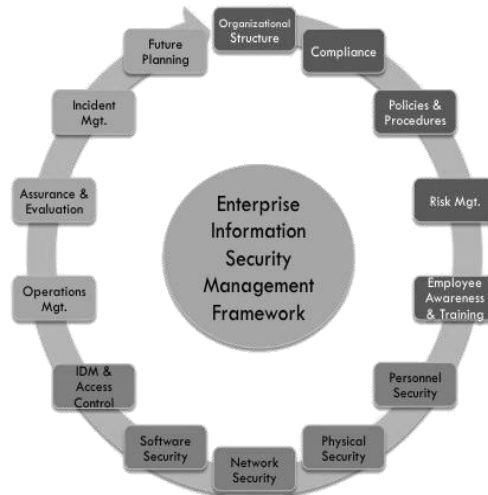
licensing new software. It extends Information Technology's

(IT) existing capabilities. In the last few years, cloud computing has grown from being a promising business concept to one of the fast growing segments of the IT industry. But as more and more information on individuals and companies are placed in the cloud, concerns are beginning to grow about just how safe an environment it is. Despite of all the hype surrounding the cloud, customers are still reluctant to deploy their business in the cloud.

### **EIS Security Solutions**

Controlling access and utilization of shared assets are the most significant objectives of security models in a common system. With the extension of PC systems the mentality towards data security and other shared assets has entered another stage. Data security innovation arrangements can be named either proactive to forestall activities before the event of the issue (e.g., cryptography, computerized signature, hostile to infection) or receptive enough to react after the event of security issue (e.g., firewalls, passwords). They are actualized at the accompanying model levels: system, host and application levels.

A comprehensive methodology mulling over regions appeared in following just as a model point of view must be taken to guarantee security:-



**Security Architecture for Cloud Computing**

The NIST Cloud Computing reference engineering characterizes five significant entertainers in the cloud:  
 CLOUD CUSTOMER  
 CLOUD SUPPLIER  
 CLOUD TRANSPORTER  
 CLOUD REVIEWER  
 CLOUD INTERMEDIARY.

This part examines the standard systems (**RBAC, ABAC, TBAC**) and conventions (SAML and trust model) for the trading of verification, approval and quality information utilized in this theory. It likewise presents the arrangement language (XACML), and the theoretical order structure for recognizing cloud get to control necessities. XACML is utilized for the particular of approaches as a result of its expressiveness and adaptability in indicating access control arrangements.

**Theoretical Classification Framework :-**

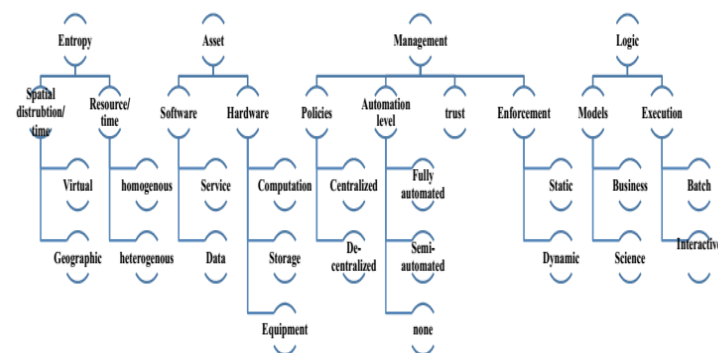
The conceptual categorization identifies and groups requirements into four different abstraction layers. Classification of the layers is as shown

**Entropy layer:** The entropy layer identifies requirements from the virtual and geographic dispersion of objects in a system.

**Assets layer:** The asset layer identifies requirements from the type of shared objects within the boundary of the entropy layer.

**Management layer:** The management layer defines requirements from Plan management. It is used to fulfil the need for capturing security issues raised from the management of policies and trust relationships among objects.

**Logic layer:** The logic layer incorporates requirements that are not handled by the former layers.



a new architecture suitable for the cloud is proposed. We first define the access control requirements for a generic Cloud Computing scenario based on proposed conceptual categorization framework and then, make a comparison of existing access control models used for the cloud environment to determine their applicability. The results of our analysis are used to develop a System-Based Association Model suitable for the cloud.

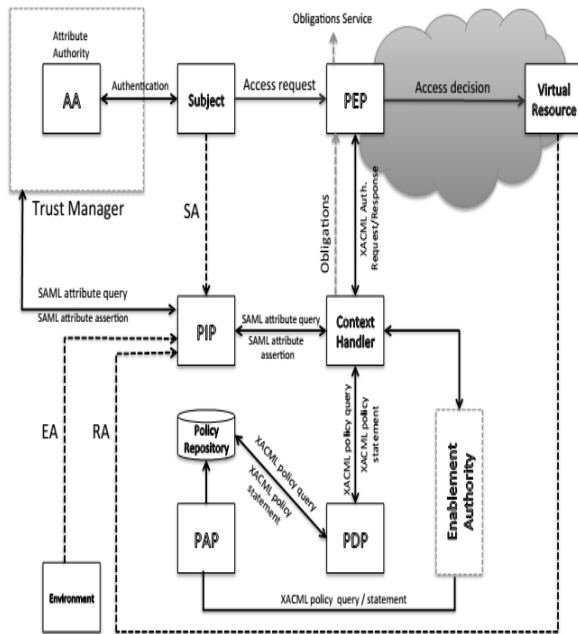
**Proposed Access Control Architecture**

The following the proposed get to control design, which involves the accompanying structural segments:

- Context Handler goes about as a correspondence transport by making a common setting between segments,

- Policy Decision Point (PDP) settles on an entrance control choice by assessing the solicitation against the accessible strategies,
- Policy Enforcement Point (PEP) advances they got solicitations to PDP and authorizes the commitments came back from PDP,
- Policy Administration Point (PAP) makes the strategies accessible to PDP
- Policy Information Point (PIP) recovers the quality qualities mentioned by setting handler.
- Trust Manager: This administration reacts to demands for characteristics in type of SAML quality questions.
- Role Enablement Authority: This is answerable for appointing jobs to clients and for empowering jobs for use inside a client's meeting, Policies are utilized to figure out which clients are permitted to empower which jobs and under which conditions. The jobs are communicated utilizing characteristics.

Among these segments, PEP and PDP are of specific significance as they are the segments where state data can be kept up.



Security Issues Based on the Delivery and Deployment Model of Cloud In SaaS, providers are more responsible for security. The clients have to depend on providers for security measures. As public cloud is less secure than private clouds, the stronger security measures are required in public cloud. Also in SaaS, it becomes difficult for the user to ensure that proper security is maintained or not. Private clouds could also demand more extensibility to accommodate customized requirements. The following key security elements [11] should be carefully considered as an integral part of the SaaS application development and deployment process:

- i) Data security
- ii) Data locality
- iii) Data integrity
- iv) Data segregation
- v) Data access
- vi) Data confidentiality
- vii) Network security
- viii) Authentication and authorization

ix) Availability

x) Identity management and sign-on process In PaaS, customers are able to build their own applications on top of the platforms provided. Thus it is the responsibility of the customers to protect their applications as providers are only responsible for isolating the customers' applications and workspaces from one another. So, maintaining the integrity of applications and enforcing the authentication checks are the fundamental security requirements in PaaS. IaaS is mainly used as a delivery model. The major security concern in IaaS is to maintain the control over the customer's data that is stored in provider's hardware. The consumers are responsible for securing the operating systems, applications, and content. The cloud provider must provide low-level data protection capabilities. Based upon the deployment model, public clouds are less secure than the other cloud models as it allows users to access the data across wide area network. In public cloud, additional security measurements like trust are required to ensure all applications and data accessed on the public cloud are not subjected to malicious attacks. Utilization on the private cloud can be much more secure than that of the public cloud because of it is specified for some particular organization. A hybrid cloud is a private cloud linked to one or more public clouds. Hybrid clouds provide more secure control of the data and applications as each and everything is centrally managed. Each of the security requirements will be highlighted below in context of cloud computing:

**A. Authorization:-** Authorization is an important information security requirement in Cloud computing to ensure referential integrity is maintained. It follows on in exerting control and privileges over process



flows within cloud computing. In case of public cloud, multiple customers share the computing resources provided by a single service provider. So proper authorization is required irrelevant of the delivery model used. In private cloud, authorization is maintained by the system administrator.

**B. Identification & authentication:-** As the major concerns in public and private cloud include internal and external threats, data collection, privacy and compliance, so, it is the cloud service provider's ability to have a secure infrastructure to protect customer data and guard against unauthorized access. We need to have some identification and authentication process to verifying and validating individual cloud users based upon their credentials before accessing any data over the cloud. That's why identification and authentication is mandatory security requirement in public and private cloud.

**C. Integrity:-** The integrity requirement lies in applying the due diligence within the cloud domain mainly when accessing data. Therefore ACID (atomicity, consistency, isolation and durability) properties of the cloud's data should without a doubt be robustly imposed across all Cloud computing delivery models.

**D.- Confidentiality** In Cloud computing, confidentiality plays a major part especially in maintaining control over organizations' data situated across multiple distributed databases. Asserting confidentiality of users' profiles and protecting their data, that is virtually accessed, allows for information security protocols to be enforced at various different layers of cloud applications. Cloud Computing Security Issues and Challenges: A Survey 451 Data confidentiality is one of the most difficult things to guarantee in a public cloud computing environment. There are several reasons for that: First, as public clouds grow, the number of people working for the cloud provider who actually have access to customer data (whether they are entitled to it or not) grows as well, thereby multiplying the number of potential sources for a confidentiality breach. Second, the needs for elasticity, performance, and fault-tolerance lead to massive data duplication and require aggressive data caching, which in turn multiply the number of targets a data thief can go after. Third, end-to-end data encryption is not yet available. So, data confidentiality will be maximized by using a large number of private clouds managed by trusted parties.

**E. Availability:-** Availability is one of the most critical information security requirements in Cloud computing because it is a key decision factor when deciding among private, public or hybrid cloud vendors as well as in the delivery models. The service level agreement is the most important document which highlights the trepidation of availability in cloud services and resources between the cloud provider and client. The goal of availability for Cloud Computing systems (including applications and its infrastructures) is to ensure its users can use them at any time, at any place. Many Cloud Computing system vendors provide Cloud infrastructures and platforms based on virtual machines. So availability is a mandatory security requirement for IaaS and PaaS whether the public cloud is used or private cloud. As in private cloud, all services are internal to the enterprise, so availability is also required when SaaS is to be used. F. Non-repudiation Non-repudiation in cloud computing can be obtained by applying the traditional ecommerce security protocols and token provisioning to data transmission within cloud applications such as digital signatures, timestamps and confirmation receipts services (digital receipting of messages confirming data sent/received).

**CLOUD COMPUTING CHALLENGES:-** The current adoption of cloud computing is associated with numerous challenges because users are still skeptical about its authenticity. Based on a survey conducted by IDC in 2008, the major challenges that prevent Cloud Computing from being adopted are recognized by organizations are as follows:

- A. Security:** It is clear that the security issue has played the most important role in hindering Cloud computing acceptance. Without doubt, putting your data, running your software on someone else's hard disk using someone else's CPU appears daunting to many. Well-known security issues such as data loss, phishing, botnet (running remotely on a collection of machines) pose serious threats to organization's data and software. Moreover, the multi-tenancy model and the pooled computing resources in cloud computing has introduced new security challenges that require novel techniques to tackle with. For example, hackers can use Cloud to organize botnet as Cloud often provides more reliable infrastructure services at a relatively cheaper price for them to start an attack.
- B. Costing Model:** Cloud consumers must consider the tradeoffs amongst computation, communication, and integration. While migrating to the Cloud can significantly reduce the infrastructure cost, it does raise the cost of data communication, i.e. the cost of transferring an organization's data to and from the public and community Cloud and the cost per unit of computing resource used is likely to be higher. This problem is particularly prominent if the consumer uses the hybrid cloud deployment model where the organization's data is distributed amongst a number of public/private (in-house IT infrastructure)/community clouds. Intuitively, ondemand computing makes sense only for CPU intensive jobs.
- C. Charging Model:** The elastic resource pool has made the cost analysis a lot more complicated than

regular data centers, which often calculates their cost based on consumptions of static computing. Moreover, an instantiated virtual machine has become the unit of cost analysis rather than the underlying physical server. For SaaS cloud providers, the cost of developing multitenancy within their offering can be very substantial. These include: re-design and redevelopment of the software that was originally used for single-tenancy, cost of providing new features that allow for intensive customization, performance and security enhancement for concurrent user access, and dealing with complexities induced by the above changes. Consequently, SaaS providers need to weigh up the trade-off between the provision of multitenancy and the cost-savings yielded by multi-tenancy such as reduced overhead through amortization, reduced number of on-site software licenses, etc. Therefore, a strategic and viable charging model for SaaS provider is crucial for the profitability and sustainability of SaaS cloud providers.

**D. Service Level Agreement (SLA):** Although cloud

consumers do not have control over the underlying computing resources, they do need to ensure the quality, availability, reliability, and

performance of these resources when consumers have migrated their core business functions onto their entrusted cloud. In other words, it is vital for consumers to obtain guarantees from providers on service delivery. Typically, these are provided through Service Level Agreements (SLAs) negotiated between the providers and consumers. The very first issue is the definition of SLA specifications in such a way that has an appropriate level of granularity, namely the tradeoffs between expressiveness and complicatedness, so that they can cover most of the consumer expectations and is relatively simple to be weighted, verified, evaluated, and enforced by the resource allocation mechanism on the cloud. In addition, different cloud offerings (IaaS, PaaS, and SaaS) will need to define different SLA metaspecifications. This also raises a number of implementation problems for the cloud providers. Furthermore, advanced SLA mechanisms need to constantly incorporate user feedback and customization features into the SLA evaluation framework

**E. What to migrate:** Based on a survey (Sample size = 244) conducted by IDC in 2008, the seven IT systems/applications being migrated to the cloud are: IT Management Applications (26.2%), Collaborative Applications (25.4%), Personal Applications (25%), Business Applications (23.4%), Applications Development and Deployment (16.8%), Server Capacity (15.6%), and Storage Capacity (15.5%). This result reveals that organizations still have security/privacy concerns in moving their data on to the Cloud. Currently, peripheral functions such as IT management and personal applications are the easiest IT systems to move. Organizations are conservative in employing IaaS compared to SaaS. This is partly because marginal functions are often outsourced to the Cloud, and core activities are kept in-house. The survey also shows that in three years time, 31.5% of the organization will move their Storage Capacity to the cloud. However this number is still relatively low compared to Collaborative Applications (46.3%) at that time.

**F. Cloud Interoperability Issue:** Currently, each cloud offering has its own way on how cloud clients/applications/users interact with the cloud, leading to the "Hazy Cloud" phenomenon. This severely hinders the development of cloud ecosystems by forcing vendor locking, which prohibits the ability of users to choose from alternative vendors/offering simultaneously in order to optimize resources at different levels within an organization. More importantly, proprietary cloud APIs makes it very difficult to integrate cloud services with an organization's own existing legacy systems (e.g. an on-premise data centre for highly interactive modeling applications in a pharmaceutical company). The primary goal of interoperability is to realize the seamless fluid data across clouds and between cloud and local applications. There are a number of levels that interoperability is essential for cloud computing. First, to optimize the IT asset and computing resources, an organization often needs to keep in-house IT assets and capabilities associated with their core competencies while outsourcing marginal functions and activities (e.g. the human resource system) on to the cloud. Second, more often than not, for the purpose of optimization, an organization may need to outsource a number of marginal functions to cloud services offered by different vendors. Standardization appears to be a good solution to address the interoperability issue. However, as cloud computing just starts to take off, the interoperability problem has not appeared on the pressing agenda of major industry cloud vendors.

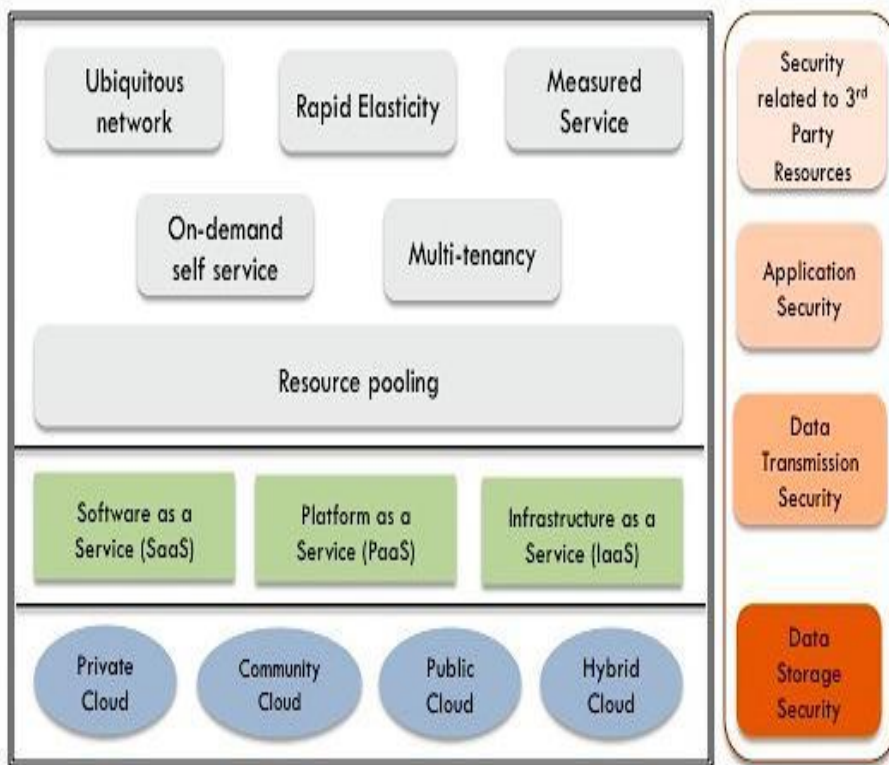
### **CLOUD COMPUTING SAFETY MEASURES**

Cloud computing security is an emerging sub-area of PC security, security management, and much more comprehensively, data security. This refers to a comprehensive collection of techniques, developments, and controls conveyed to secure information, applications, and the associated Cloud Computing environment (Reeja, 2012). With regard to this research, it involves understanding how approaches can be applied in the cloud to resolve interesting dangers and challenges along these lines, affirming data protection. This section

discusses Cloud Computing, its security issues and benefits. It presents Cloud Computing protection to be controlled as a response and presents models that have been recognised for use within the cloud situation to be controlled.

Cloud computing is progressing as an aid. It helps businesses to scale assets all over as they require (i.e., the "pay-more only as costs occur" model of figuring), making data protection an important requirement for cloud-based administrations. As problems acquired from virtualization and SOA progresses, the multitenant definition of the cloud is powerless against data gaps, dangers and tackles (*Grundy and Miller, 2010*) and in this way, it is imperative to have strong access control approaches set up to preserve the confidentiality, trustworthiness and accessibility of information.

Figure 3.1 (*Subashini and Kavitha, 2011*) demonstrates the difficulty of protection in the cloud domain. The lower layer refers to the various cloud organisation models, especially private, network, open and half and half cloud. The following layer speaks to the unique SaaS, PaaS, and IaaS conveyance models. The conveyance models structure the cloud core, showing certain characteristics, such as quick versatility, estimated administration, on-demand self-administration, multi-tenure and asset pooling, each layer has different security needs (*Subashini and Kavitha, 2011*). The cloud system can be ensured by illuminating the security problems of SaaS, PaaS and IaaS by implication, as indicated by Asma, Chaurasia & Mokhtar (2012), and adequate security can be achieved by understanding the data, virtualized state and security issues of correspondence.



***Complexity of Security in a Cloud Environment***

**Conclusion:-**

Although Cloud computing can be seen as a new phenomenon which is set to revolutionise the way we use the Internet, there is much to be cautious about. There are many new technologies emerging at a rapid rate, each with technological advancements and with the potential of making human's lives easier. However, one must be very careful to understand the security risks and challenges posed in utilizing these technologies. Cloud computing is no exception. In this paper key security considerations and challenges which are currently faced in the Cloud computing are highlighted. Cloud computing has the potential to become a frontrunner in promoting a secure, virtual and economically viable IT solution in the future.

Many enhancements in existing solutions as well as more mature and newer solutions are urgently needed to ensure that cloud computing benefits are fully realized as its adoption accelerates. Cloud computing is still in its infancy, and how the security and privacy

landscape changes will impact its successful, widespread adoption.

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## **Service Quality in Commercial Banks with special Reference to SBI Branch Shikaripura**

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### **Abstract**

This study attempts an investigation of the service quality process in public sector banks and private sector banks on customers' satisfaction thereof. In addition, it will evaluate the existing literature and establish the identity of the gaps in the literature, which will provide the framework on which this research is based. One of the study's major contributions to the advancement of knowledge is the investigation of the service quality process from a comparative perspective of different commercial banks customer perceptions and expectations. Most of the existing literature refers almost exclusively to the perception of service quality and determining customer satisfaction based on disconfirmation of expectation from customer perspective. The concept advanced within the present study focuses on the role of discriminating customers as satisfied and dissatisfied for the assessment of customer satisfaction on banking services as a refined process. This chapter emphasizes on discussion of the evolution of the literature on customer satisfaction, then the relationship between customer satisfaction and service quality, measuring service quality using modified service quality model, research gap, and conceptual framework.

**Key words:** Commercial Bank, Service Quality, Customers, Facility, Loans

### **Introduction**

Nowadays, banks offer many types of services that are spanning from creating a savings bank account to online banking, offering loans to providing insurance, offering locker facilities to remitting the money to those living in foreign countries. The customers of the banks are from all walks of life from uneducated peasants, company employees to global companies conducting the commercial activities all over the world. The banks should please all these types of customers who are from various social groups. Being a service provider, the roles of these banks are very crucial in creating a good perception in the customer's minds about the banks. Since the services provided by the banks could bring or estrange a customer, much stress is put on the service delivery by many of the banks. The relation between the customer satisfaction and service quality has undergone an intense examination by a few service quality investigators (Bolton & Drew, 1994; Bitner&Hubbert, 1994). Since survival of the fittest has been the motto of the banking industry, each bank is competing with each another in order to magnetize and retain the best customer, who is common for all. Without an iota of doubt, because of the belief that offering high quality service is much demanded for achieving the customer satisfaction and that there are many desirable behavioral outcomes, the past few years have seen many researches dealing with the relationship among the satisfaction, service quality, and behavioral outcomes (Olorunniwo& Hsu, 2006; Thamaraiselvan & Raja, 2007)

Service Quality is the degree of excellence in the service performance. Quality in customer service is the only way a business can differentiate itself from its competitors. It is regarded as a strategic organizational weapon. This study aims to find out the most important attributes of service quality in commercial banks which can be used to evaluate the characteristics of banking service quality as perceived by customers and it attempts to measure and compare service quality among private, public and foreign banks on the basis of customer's expectations and perceptions of quality of services. Service quality measure is based on modified version of SERVQUAL tool which involve five dimensions of Service quality, namely Reliability, Responsiveness, Empathy, Assurance, and Tangibles. With respect to customer services there are notable perceived differences. Hence this study on customer service quality of commercial banks looks for bringing out the differences between perceptions of customers of these banks. This study is descriptive and analytical in nature

### **Importance the of study**

Service industries are playing an important role in the economy of many nations. In India more than 80% of Indian GDP comes from services. Indian banking industry has suddenly witnessed a major boom. It is facing rapid changes, such as: new technologies, economic uncertainties, fierce competition, more demanding customers and the changing climate which lead to an unprecedented set of challenges. Being a globalized market, the customers seek and demand world class products and services. In today's global market, the competitive advantage, differentiation and excellence lies in delivering high quality service to the customers. Growth and development of the enterprise majorly depends on the service quality.

### **Statement of Problem**

The trade liberalization and globalization have resulted in keen competition among firms and industries. Banking industry is not exempted especially with the increase of banking and financial institutions in the country. With the availability of goods and services, organizations need practical strategies, the absence of which can lead to a steady decline of market share so that this study is made attempt to service quality in commercial banks

### **Objectives of the Study**

The main objective of this study is to assess the level of service quality delivery at Commercial Banks. The specific objectives of the study are to:

1. To Assess service quality of commercial Banks
2. Assess customer satisfaction level of the services provided by commercial Banks.
3. Ascertain customer expectations of banking services to ensure customer retention.
4. Assess the relationship between service performance and customer retention.

### **Significance of Study**

This study identifies quality dimensions significant to Commercial Banks to enable the bank to develop strategies to improve the quality of service delivery. This will enhance the Banks competitive position in the banking industry and ensure survival of the bank, especially in this era of keen competition. By measuring the satisfaction level of customers, Commercial Banks can develop customer centric service approach to deal with customers in order to avoid the tendency of existing customers switching to a competing bank. By identifying what customers expect and perceive to be quality, Commercial Banks can revise, redesign or repackage its service operations and tailor them to meet the perceptions and expectations of the customers. By this the services delivered will bring satisfaction to the customers and make them stay while attracting new ones. Customers have become quality conscious, so they compare service offering of companies and will opt for superior quality services. The study will serve as a guide for Merchant Bank to develop policies which will improve its overall service delivery, especially in areas where gaps between expectations and perceptions are so wide to enhance customer satisfaction

### **Methodology and Source of Data:**

This study is based on primary as well as secondary data .Primary data has been collected through interview schedule from 40 customers. The secondary data has been collected from the annual reports and management reports of the bank. Books, journals magazine and various published materials.

### **Review of Literature**

- According to Saravan and Rao (2007), service quality remains critical in the service industries, as businesses strive to maintain a competitive advantage in the marketplace and achieving customer satisfaction. The financial services, particularly banks, compete in the marketplace with generally undifferentiated products; therefore service quality becomes a primary competitive weapon
- According to Stafford, 2008 Literature has proven that providing quality service delivery to customers retains them, attracts new ones, enhances corporate image, lead to positive referral by word of mouth, and above all guarantees survival and profitability
- According to Collier, 2009. Researchers recommend making service quality a cornerstone of an organisation's marketing strategy in order to ensure successful business
- According to Kotler & Keller, 2010 define service as "any intangible act or performance that one party offers to another that does not result in the ownership of anything.
- According to Parasuraman et al. (1988), service quality can be defined as an overall judgment similar to attitude towards the service and generally accepted as an antecedent of overall customer satisfaction

### **Concept of Service Quality**

The concept of service quality originates from consumer behavior and confirmation/disconfirmation paradigm The paradigm postulates that customers compare the quality of the product after usage to that of their expectations before usage and indicate their satisfaction dissatisfaction with the products or services provided it will maintains that customers evaluate service quality by comparing the service provider's actual performance "perception" with what they think service performance would be 'expectations' in their service experience.

Service quality is defined as customer perception of how well a service meets or exceeds their expectations or the degree of discrepancy between customers' normative expectation for service and their perceptions of service performance. Many practitioners define service quality as the difference between customer's expectations for the service encounter and the perceptions of the service received. Customer expectation and perception are the two key ingredients in service quality. Oliver posits that customers judge quality as 'low' if performance does not meet their expectation and quality as 'high' when performance exceeds expectations.

Some of the elements of service quality there are;

- Customers' Expectation of Service Quality
- Customers' Perception of Service Quality
- Customers' analysis of service quality
- Customer realization of service quality

#### **Quality of Banking Services:**

Since the beginning of the 21<sup>st</sup> century, the world has witnessed many economic, financial and political transformations that have a direct impact on productive and service projects. In light of these changes and transformations, developing countries, including India, are facing the challenges of determination in the face of intense competition, which indicates the need to pay attention to the quality of commercial banking services as one way to achieve survival and continuity of developed economy.

#### **Quality of Service Dimensions**

There is no agreement among researchers on the dimensions that determine the level of quality of service. There are ten basic dimensions of quality that determine the quality of service according to the perception of the customers as follows;

- **Reliability:** Degree of consistency in service performance and submission of the first time correctly.
- **Response level:** The speed of response of service providers to the demands and needs of customers.
- **Efficiency and capacity of service providers:** Ownership of individual service providers for capabilities that enables them to provide outstanding customer service.
- **Accessibility:** Easy access to the service providers and contact with them when necessary.
- **Courtesy:** Good customer treatment and appreciation of their own circumstances.
- **Connection:** Exchange information about service between service providers and customers in an easy and simple way.
- **Credibility:** The availability of a high degree of trusts in service providers by taking into consideration the interests and needs of customers.
- **Security:** Freeness of bank transactions.
- **Attention, care and upkeep:** Be by making all efforts to notify the customer.
- **Tangible physical and human aspects:** Includes the exterior of equipment

#### **Improvement of service quality in commercial banks**

Best aims to improve its services, retain and attract customers, commercial banks are good in improvement of quality of service provided they are

- commercial bank has introduced innovative measures like extended business hours,
- ATM network, internet banking,
- Improved banking facilities among others, all in the interest of enhancing customers' comfort.

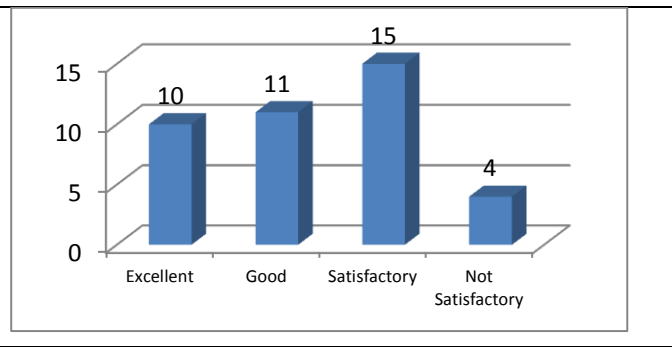
These efforts which aim at bringing satisfaction to the customers seem to be futile. Customers' preferences and expectations seem to match up with the bank's initiatives. There is incessant complaint of long waiting at the banking failure of network system and Automatic Teller Machines; and defection to other banks. The emerging situation calls for the assessment of service quality in relation to customer expectation and service performance to help Merchant Bank to improve its service quality and enhance satisfaction so as to ensure customer retention.

#### **Survey analysis of Bank Customers**

#### **Opinion of Customers regarding quality of service**

The following table shows opinion of respondents towards services provided by the State Bank of India, Shikaripura Branch.

Performance	No. of respondents	Percentage
Excellent	10	25
Good	11	27.5
Satisfactory	15	37.5
Not Satisfactory	04	10
<b>TOTAL</b>	<b>40</b>	<b>100%</b>

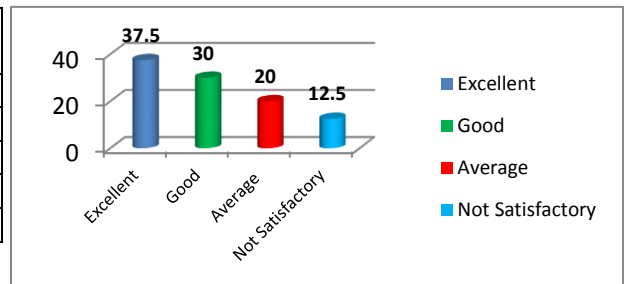


**Source: Field Survey**

**Analysis and Interpretation:** Out of the total 37.5% of the respondent Opinion on quality of services of SBI bank is satisfactory. 27.5% of the respondent facts good. 25% of the respondent fact excellent and remaining 10% of respondents comparing the services of SBI with other bank is not satisfactory.

**1. Bank Employee Interaction with Customers**

Performance	No. of respondents	Percentage
Excellent	15	37.5
Good	12	30
Average	08	20
Not Satisfactory	05	12.5
<b>TOTAL</b>	<b>40</b>	<b>100%</b>



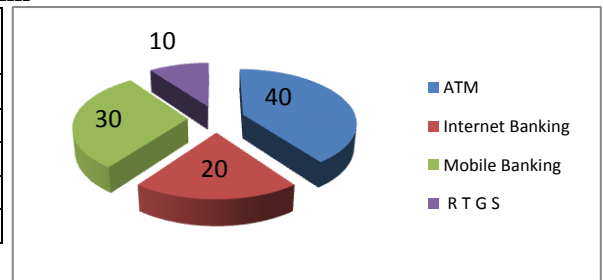
**Source: Field Survey**

**Analysis and interpretation**

From the above table shows bank employee interaction with customers out of 40, 15 respondents says their opinion is Excellent, 30% respondents are says their opinion is good and 20% respondents are says their opinion Average and 12.5% says their opinion are not satisfied it is clearly identified that major respondents are happy with bank employees regarding their interaction

**2. Modern Service Facility Provided By The Bank**

Facility	No. of respondents	Percentage
ATM	16	40
Internet Banking	08	20
Mobile Banking	12	30
R T G S	04	10
<b>TOTAL</b>	<b>40</b>	<b>100%</b>

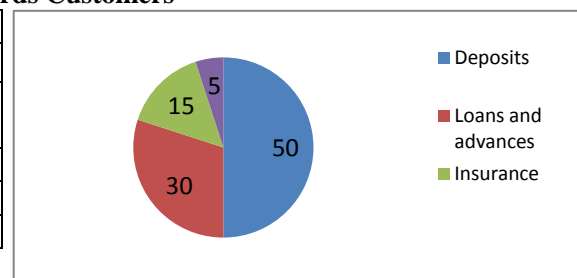


**Source: Field Survey**

**Analysis and interpretation:** From the above table shows Modern Service Facility Provided By The Bank out of 40 respondents 40% respondents ATM Facility IS Good 20% respondents are says their opinion regarding Internet banking is good, 30%. respondents are says their opinion regarding Mobile Banking Facility is good and 10% says their opinion regarding R T G S Facility is good it is clearly identified that major respondents are happy with ATM Facility is good in SBI Shikaripura Branch

**3. Banking Service Provided By the Bank towards Customers**

Services	No. of respondents	Percentage
Deposits	20	50
Loans and advances	12	30
Insurance	06	15
Others	02	05
<b>TOTAL</b>	<b>40</b>	<b>100%</b>



**Source: Field Survey**

**Analysis and Interpretation:** From the above table shows Service Provided By The Bank to their customers out of 40 respondents 50% respondents says their opinion at time deposit banker service is good 30% respondents says their opinion at time taking Loans and advances, banker service is good, 15%

Respondents says their opinion at time of taking insurance, banker service is good and 05% respondents says their opinion at time of other facility like DD, Cheque Book and Pass Book. It is clearly identified that major respondents are happy with Deposit Facility is good in SBI Shikaripura Branch

### **Findings**

Accuracy in record entries.

Quick and adequate response.

Good Discipline maintained.

Rate of interest on loan is low.

Loan sanctioned quickly.

Bank Providing Proper guidance to customers.

Passbook entered and retained quickly.

Bank staffs assist in getting loan. bank has to provided more schemes to attract their customer

Overall services provided by the State Bank of India is good

major respondents are happy with bank employees regarding their interaction

major respondents are happy with ATM Facility is good in SBI Shikaripura Branch

major respondents are happy with Deposit Facility is good in SBI Shikaripura Branch

### **Suggestions**

- Enhancing the skills of bank employees, preparing banking competencies on a global level, developing their performance in the field of assimilation of developments, and developing the banking industry. The use of special agencies to study and discover areas of weakness and strength in banking services
- Through the use of models developed globally to raise the credibility of the results locally and internationally. The Management of Banks design strategies and policies to improve the quality of the banking service
- Provided that the relative importance of the quality of the banking service actually provided in the design and implementation of quality strategies is taken into consideration.
- Banks need to face financial transformations from within the bank and not to develop a model system that is imported from abroad or from other banks. In order to achieve efficiency, banks must adopt effective strategies to upgrade their services to the level of these different challenges.
- Develop and strengthen the oversight role of the Monetary Authority over banks, and work on adopting an ambitious plan to restructure the Monetary Authority and its operations to become more in line with international standards and practices, and to become a modern central bank with full powers.
- Banks need to encourage researchers and those interested in banking services to carry out applied studies and scientific research in this field by providing them with financial support and data required to do so.

### **Conclusion**

The Bank has the satisfaction that it has done reasonably well in all areas of public expectations and attitudinal orientation of its staff has built over the years will stand good in its further pursuit of growth of progress, development and perfection in the coming years. With the abundant goodwill of the bank continues to command from the customers, general public, there is no doubt it will widen and discharge its duties and responsibilities to the society in the most desirable and admirable manner in future.

The technical consultancy cell of the bank is extending consultancy services to entrepreneurs to enable them to explore their performance in the area of marketing, production, financial management etc. The bank is continuously extending need based financial assistance to the retail traders, small business entrepreneurs and self-employed professionals and transport operators. The prospect of the bank developing if not rapidly, a good growth rate is foreseen in the coming years since a very good infrastructure and dynamism is created. Computerization, providing data precision machines, ATM's has further boosted up the image of the bank

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## **Sexual Harassment of Women at Work Place.**

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### **Abstract: -**

This research is based on the issue of sexual harassment of women in the workplace. It examines the incidence and degree of sexual harassment in organized and unorganized areas of employment as well as in urban and rural areas of the State of Maharashtra. Sexual harassment in the workplace is not just bullying and the victim's private problem; This is a problem that affects all employees and management in the workplace. Sexual harassment in the workplace involves a wide variety of behaviors ranging from flirting, verbal abuse to physical contact, and sexual progress. Women workers who face the highest risk of sexual harassment in the workplace are those working in care organizations, working night shifts, working alone, working as industrial and agricultural laborers, shop workers, and domestic workers. Sexual harassment in the workplace can be a display of force, threats, or abuse by superiors or co-workers.

Controversial segregation of women in low-paying, low-quality, and uncertain jobs contributes to this problem. Furthermore, the understanding of what sexual harassment in the workplace is very diverse in different contexts and cultures. In general, the orientation of a culture of shared beliefs in subcultures helps to determine the limits of tolerant behavior. To the extent that society tolerates the sexual conduct of male members, the values of individuals in that society will evolve accordingly. Attitudes towards gender inequality are deeply rooted in many cultures, and sexual harassment of women in the workplace be a violent expression of cultural norms. Discrimination against women and sexism in the workplace perpetuate sexual harassment of women in the workplace.

**Key Words:** - *Discrimination, a power display, intimidation or abuse, superior or co-workers.*

### **Introduction: -**

The status of women in India was seen by the reformers of the 20th century as an indicator by which the modernization and transitional dimensions of a nation were measured. Nearly half of India's population is women. Many of them are employed in factories, mines, construction industries, agricultural enterprises, private institutions and government offices. They are found in both organized and unorganized areas of employment. Many of them are facing many problems. One of the most serious problems facing women in the workplace is sexual harassment in the workplace by co-workers, supervisors, managers, senior executives and chief employers. This problem has been serious since the 1970s and is affecting more and more establishments today. There are no official statistics on the incidence, extent, and consequences of sexual harassment of women in the workplace.

The present study is ongoing against the background of this situation. However, it is limited to the state of Maharashtra. The perception of sexual harassment may be different for different individuals. Some may take trivial and minor abuse very seriously and mark it as sexual harassment, while others may ignore serious abuse and take it lightly. Therefore, it was important for respondents to know the exact concept of sexual harassment. The Supreme Court, in its 1997 judgment first sought to give a legal definition of sexual harassment of women in the workplace. This definition is of course not the final work on the nature of sexual harassment.

### **Objectives of the Study: -**

The present study is mainly to find out the nature, incidence, scope and consequences of sexual harassment of women in the workplace in the State of Maharashtra. The more specifically the main objectives of the study are:

- To study the nature, extent and incidence of sexual harassment of women at work-place.
- To identify the correlates of sexual harassment used against women.
- To examine the physical and psychological effects of sexual harassment on the personal and family life of the victims.
- To study the impact of sexual harassment on the work, productivity and morale of the working women.
- To examine the impact of sexual harassment of women on the work environment.

**Research Methodology: -**

The main source of data used for the study is secondary data. The present study is a conceptual survey with an exploratory and descriptive nature. This research follows an analytical research methodology based on quantitative data. Information related to the study has been collected from websites, journals, magazines, newspapers and books.

**Functional definition of Sexual Harassment: -**

The Supreme Court has defined sexual harassment at work place to include such unwelcome sexually determined behavior such as:

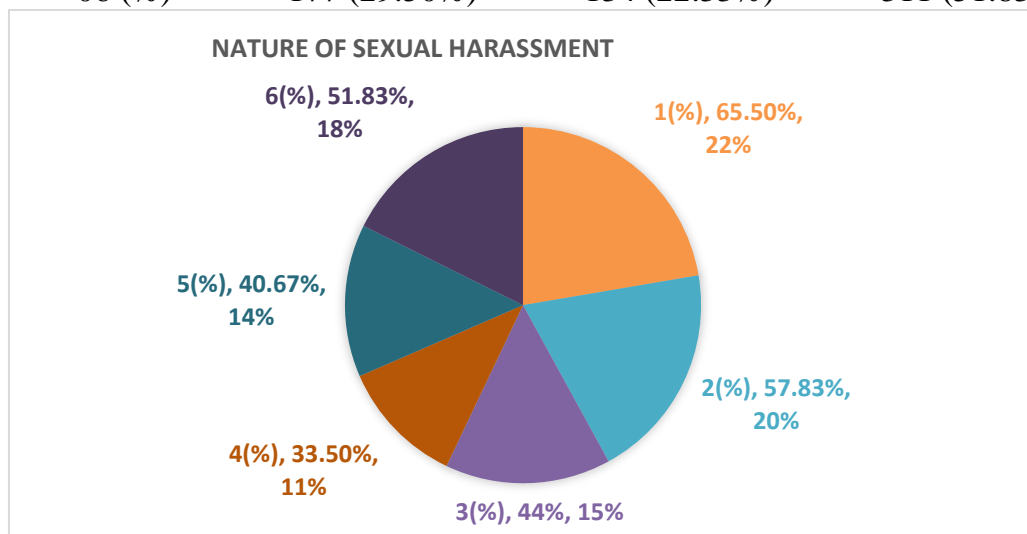
- (1) physical contact,
- (2) demand or request for sexual favor,
- (3) sexually colored remarks
- (4) showing pornography and
- (5) any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

Unwelcomes of the behavior is identified as a critical factor in sexual harassment. Thus, it is the impact of the behavior on the recipient, rather than the intent of the perpetrator, which is to be considered. In the backdrop of this situation that the respondents were asked to state their perception about the nature of sexual harassment. With the help of following points and as per the records received can be highlighted on the various types of sexual harassments: –

Code No.	Details
01	Physical Contact & Advances of Sexual Nature.
02	Request or demand for sexual favors.
03	Sexually colored remarks.
04	Showing Pornography
05	Unwelcome physical conduct of Sexual nature.
06	Unwelcome verbal or nonverbal conduct of sexual nature.

**Nature of Sexual Harassment: -**

Nature Code	Organized Sector	Unorganized Sector	Total
01 (%)	200 (33.33%)	193 (32.17%)	393 (65.50%)
02 (%)	177 (29.50%)	170 (28.33%)	347 (57.83%)
03 (%)	144 (24.00%)	121 (20.17%)	265 (44.17%)
04 (%)	111 (18.50%)	90 (15.00%)	201 (33.50%)
05 (%)	133 (22.17%)	111 (18.50%)	244 (40.67%)
06 (%)	177 (29.50%)	134 (22.33%)	311 (51.83%)



**Fig: - woman sexual harassment in % in organized and unorganized sectors**



Data analysis showed that 66 percent of sexual harassment occurs in physical contact and sexual nature; This is happening in the organized and unorganized sector which could not be avoided by male co-workers and masters and it was difficult for female workers to identify the motives of co-workers and accuse them of harassment.

About 58 percent (30 percent from the organized sector and 28 percent from the unorganized sector) male demand or request for sexual harassment which is indicated through the received data from the received information. When men and women work together on this time, on the side of men, he feels, it is natural and whether women want to tolerate it or not. Others don't take it seriously that this is a common thing in the modern lifestyle and it happens everywhere, not just in the workplace. About 19 percent organized sector data indicates that the pornography to be sexual harassment, and about 15 percent in the unorganized sector accounted for 34 percent of the total. The rest of the respondents did not view the display of pornography as sexual harassment and claimed that no one could force women to look at pictures with sex seats.

Showing pornography was also treated as sexual harassment by nearly 19 percent male from organized sector and about 15 percent male from unorganized sector which total of about 34 percent male are showing purposefully pornography to the female to take her disadvantage at her work place.

Some men are ignorant who are ignorant to pornography and therefore they cannot indulge in this matter. The unwanted physical behavior of a sexual nature was reported to be a perception of sexual harassment among 41 percent male, distributed as 22 percent and 19 percent in the organized and unorganized sector, respectively.

The rest of the males did not recognize such behavior and therefore preferred to away from such matters. It was also noticed that women in urban areas are clear and bold in expressing their views on this issue. About 52 percent of the total persons considered sexual harassment to be an unwanted verbal or non-verbal behavior of a sexual nature.

About 30 percent of persons were from the organized sector and the remaining 22 percent were from the unorganized sector. The remaining 48 percent of the people did not understand that sexual harassment is due to a personality disorder in some individuals and that sexual harassment may have no motive for their behavior. In conclusion, most male people describe sexual harassment as (a) physical contact and sexual harassment, (b) solicitation or request for sexual favors, (c) explicit sexual comments, (d) showing obscenity, (e) unwanted physical behavior, and (f) Sexual abuse. Unwanted verbal or non-verbal behavior of nature. Respondents' perceptions match the legal definition of sexual harassment.

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## **Status, Issues, and Solutions for Indian Muslim Women in Education (With special reference to UP State)**

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### **Abstracts: -**

The position of women in India is different in terms of Indian status. Independent India made many efforts to improve the standard of education in general and for women, which were considered important for the overall growth of the society, i.e. social, economic, cultural and political development. Many commissions and committees were set up to improve the condition of women's education in post-independence India. The state has undertaken several important initiatives to increase the participation of women in all levels of schooling. Women's education was also guaranteed by constitutional provisions, which created specific provisions for the state to take appropriate and positive action for their education.

However, it appears that Muslim women in India have not benefited enough from such initiatives and laws. Muslims are the largest minority in the country, accounting for 14% of the total population and have the lowest literacy rate among all religious groups, with Muslim women having lower literacy rates than their male counterparts and the worst among all female groups. Women's education was also protected by constitutional requirements and the state took specific measures to take appropriate and positive action to support their education. However, it appears that Muslim women in India have not benefited enough from such initiatives and laws. Muslims are the largest minority in the country, accounting for 14% of the total population, and have the lowest literacy rates among all religious groups, with Muslim women having lower literacy rates than their male counterparts and the worst among all-female groups.

**Keywords:** *Muslim Women's Education, Literacy Rate, Minority Community*

### **Introduction: -**

The situation of Muslim women in practically all spheres of education is dire and a matter of great concern to parents, Muslim thinkers, educators, and policymakers, as the country cannot progress without educating such a large section of society. As a result, the current article will examine the challenges facing Muslim women's education, the state's approach to religious intelligence, and the role of non-governmental organizations (NGOs). The article will also suggest solutions to this problem so that women can share the same level of educational, economic, and political duties with their male counterparts.

Despite many constitutional provisions for the education of women and girls, Muslim women lag far behind Muslim men and other religious groups in the country at all levels of education. Consequently, the present article will attempt to emphasize the status of Muslim women's education in India. The researchers will also examine the reasons for Muslim women's education and limited participation in work at various levels. Researchers will make some recommendations to improve women's education for Muslim women.

### **Literacy in various minority communities: -**

Literacy Rate among Minority Communities: 2011 (In % age)

<b>Communities</b>	<b>Male</b>	<b>Female</b>	<b>Average</b>
Muslims	62.45	1.9	57.155
Hindus	70.78	55.9	63.38
Sikhs	71.32	63.29	67.305
Christians	76.78	71.97	74.375
Jains	87.86	84.93	86.395
Buddhists	77.87	65.67	1.735
Others	59.38	41.38	50.38

This is the most unfortunate situation, as the literacy rate of Muslim women is not only lower than that of Muslim men but also lower than that of women from other groups in India. The table above compares the literacy rates of minority groups with those of men. According to statistics, male members of Jains, Buddhists, and Christians are doing well in literacy, but Muslim men lag and are much lower than the national average, which is 74.13 percent.

Never Enrolled in Education (Age 3 ~ 35 years) 2017 ~ 2018 (% Age)

<b>Gender</b>	<b>Scheduled Caste</b>	<b>Scheduled Tribe</b>	<b>Muslims</b>
Males	15	13	17
Females	22	20	22

The table above shows the situation of male and female members of the deprived population who have never registered. The proportion of Muslims who have never registered is the highest. However, the situation of other oppressed groups is better than that of Muslims, as seen in the chart, where 15% of the Scheduled Castes and 13% of the Scheduled Tribes are never registered. The position of Muslim women is the poorest in this dimension, as figures show that 22 percent of Muslim women between the ages of 3 and 35 were never registered. This appears to be an obvious violation of the United Nations Convention on the Elimination of All Forms of Discrimination Against Women, which covers Muslim women.

Work Participation among Minority communities 2011 (In % age)

<b>Communities</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
Muslims	49.5	14.8	32.5
Sikhs	55.4	15.2	36.3
Christians	52.9	31.2	41.9
Jains	57.7	12.3	35.5
Buddhists	53.4	32.5	43.1

The participation rate of Muslim women (WPR) is very low in all groups (Dutta 2016). The table above summarizes the status of employment participation among women Muslims and other minority communities in India. Participation in work is defined by the Census Bureau as the ratio of all employees, including main and frontier workers, to the labor force. The census is also defined as "main workers who work at least 6 months a year and minority workers who work less than 6 months a year" (Sukhpreet Singh 2017). Labor participation is an essential indicator of the economic health of a community. Part-time employees, family business and other financial activities are all included.

**The causes of Muslim women's poor academic achievement: -**

Numerous research studies and surveys have been conducted since India's independence and some key findings have highlighted the following factors for poor educational attainment and employment participation among Muslim women in India:

- The poor economic condition of Muslim parents
- Lack of awareness about modern education
- Parents are not allowed to leave home after adolescence
- Home responsibilities
- Traditional depression
- Lack of dedicated leadership among Muslims to guide and encourage girls

The above-mentioned factors for the poor condition of Muslim women are the result of previous studies. According to Sachar Samiti (2006), Muslim society is the most economically, socially, culturally and educationally backward and Muslim women are more deprived than Muslim men in all religious communities in India.

**Suggestions: -**

The above-mentioned primary factors of low academic success among Muslim girls / women can be divided into two main groups. First, relating to the girls / women of the individual Muslim community and second, relating to educational institutions with constitutional laws. After presenting his own perspective on the educational status of women and the reasons for their lower educational status, the researcher firmly believes that, among the many reasons for the backwardness of Muslim women, the primary problem is the lack of true and dedicated leadership. Although lack of understanding of the value of education by parents is the main reason for poor educational status, any or less help given to parents is also the reason.

There are several constitutional provisions to promote educational endeavors for women, as well as a number of charitable schemes that can reduce the financial burden on parents, but the question of how to use those laws and financial schemes is still unresolved. The way to get such help is with dedicated leadership, who can give advice from time to time to get such plans. Another important aspect is motivation and encouragement, which can boost women's morale. Community capacity-building initiatives should be strengthened to develop leadership skills among well-educated people and build a team of leaders. To guide and encourage Muslim parents and girls to enter school, the team may be tasked with designing orientation programs for Muslim parents.

However, it should be noted that when preparing people for leadership roles, aptitude tests are conducted for such individuals. These leaders can direct girls who have completed their schooling to various vocational and vocational educational programs. The group of leaders can advise young girls about the financial assistance programs provided by the government and charities

The participation of NGOs in this endeavor should not be neglected, as they must accept the responsibility of building a team of leaders. The help of NGOs is also needed to promote women's participation in business and the public sector. NGOs can prepare them for such various roles as well as organize awareness programs about job opportunities.

**Conclusion: -**

For financial help, the community can contact charities. In addition, leaders of the Muslim community can negotiate on the quality of the curriculum as well as the necessary infrastructure for girls, as well as the availability of female teachers to ensure the safety and security of girls. NGOs and other social organizations may also register adolescents who volunteer to conduct awareness campaigns on the battlefield. Some programs are also needed to encourage girls to pursue higher education, especially in the vocational field. Attention should also be paid to women's labor participation in the formal and informal sectors. The state's participation in making special arrangements for education and employment for Muslim women in India is also important at this time.

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## **A Study on Startup Business Loan Schemes for Women Entrepreneurs in India**

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### **Abstract**

Women entrepreneurship has been significant source for having sustainable development and economic growth in the country. Ample amount of employment opportunities can be created through women entrepreneurship but most of the women have to face gender-based barriers for starting and growing their own business. After battling with the challenges Government of India has launched some start up business loan schemes for women entrepreneurs. Government provides relaxation in tax subsidies to them. These inspirational steps are taken by government in the support of development of women entrepreneurship.

Keywords – women entrepreneurship, start up business loan schemes

### **Introduction**

Women entrepreneurship has been significant source for having sustainable development and economic growth in the country. Women entrepreneurs frequently face challenges to start up their business enterprises. Financial mechanism, lack of equality, discrimination in distribution of property, matrimonial issues, inheritance norms, rules, laws, culture, lack of finance, lack of mobility, dual responsibility etc. are challenges faced by women entrepreneurs.

Women entrepreneurs can make strong contribution towards economic well-being of family as well as development and growth of country. Thus government of India has been launched various start up business loan schemes to promote women entrepreneurship and taking promotional measures for women empowerment. In India (MSME) micro, small, medium enterprises, industrial development corporations, nationalised banks and NGO's are conducting development programmes to promote women entrepreneurship.

### **Objectives of the Study**

- 1) To analyse start up business loan schemes for women entrepreneurship.
- 2) To know the benefits of start up business loan schemes for women entrepreneurs.

### **Research methodology**

Present study is analytical in nature and to satisfy the objectives of present study secondary data has been used.

Means of secondary data: -

Books, margins, newspapers, reports, public records, statistics, published information a various platform.

### **Start up business loan schemes for women entrepreneurs in India.**

According to the sixth economic census that was released in 2018 women contribute around 14% of the total entrepreneurs. An overlook on the start up business loan schemes launched by government of India to support women entrepreneurship.

#### **1) Stree shakti package**

The stree shakti package is offered by state bank of India branches (SBI) in India and focuses to provide financial assistance for women entrepreneurship. The biggest advantages of this start up business loan for women i.e. it does not require security against loan up to Rs. 5 lakhs, further SBI provides certain concessions like lowest interest rate in case the loan exceed Rs. 2 lakhs. This loan is available to women who own a stake of 51% or above in business.

#### **2) Annapurna scheme**

This scheme is firstly introduced by state bank of Mysore for those women entrepreneurs who are establishing enterprises in the production of eatable foods ex. Packed foods, meals, snacks etc. This scheme is useful to purchase utensils and other kitchen equipment according to their size of business. Under this scheme maximum amount is granted up to Rs. 50,000 and has to repay in EMI basis for 56 months and bank charges interest rate according to market rate.

#### **3) Udyogini scheme**

This scheme is introduced by Punjab and Sindh Bank to provide financial support for Women entrepreneurs who involved in agriculture and small businesses. Maximum amount granted for women upto 1 Lakh as well as bank consider their family income for granting loan to them.

#### **4) Mahila Udyam Nidhi scheme**

This Scheme is launched by a Panjab Nationalised Bank to explore aims at supporting the women entrepreneurs who are involved in scale Enterprises under the scheme they grant loan upto 10 lakh

and fixes period of repay up to 10 years and charges the interest rate according to market rate.

#### **5) Mudra Yojana scheme for women**

This scheme has been introduced by the government of India for individual women who wants to start new business like beauty parlours, tailoring units, tuition centres etc. This scheme is divided in to three categories: Shishu, Kishor and Tarun.

A) Shishu: The amount of loan is limited upto 50,000 for new entrepreneurs.

B) Kishor : The amount of loan can be granted from 50,000 to 5,00,000. It is for well established entrepreneurs.

C) Tarun : The amount of loan granted upto 10 lakhs for those who are well established and wants to expand business activities.

#### **6) Dena Shakti scheme**

The scheme is introduced by Dena Bank for Women entrepreneurs in the field of agriculture industry, retail store or small scale Enterprises. Maximum amount of loan can be granted upto 20 lakhs for retail trade and whereas 50,000 goes under the micro credit and the interest rate charged at 0.25%. There are some schemes specially introduced in the support of empowerment of women entrepreneurs to bring new development in nation.

#### **7) Bharatiya Mahila Bank business loan**

This scheme is introduced for support to women entrepreneurs to start a new venture. This scheme provides availability of different types of loans. Micro loan, SME loan, loan against property. The maximum loan amount grants up to 20 crores in the field of manufacturing or industrial areas and bank charges interest rates from 10 to 15% or more than that.

#### **8) Cent - Kalyani Scheme**

This Scheme has been offered by Central Bank of India for new as well as existing women entrepreneurs. Women can avail this loan for micro, small enterprises such as home food delivery or for starting beauty parlours. Loans up to 1 crore are sanctioned under this scheme with a margin rate of 20% where women entrepreneurs do not require any collateral security or guarantors for this scheme.

#### **Benefits of start up business loan schemes for women entrepreneurs**

**1) Financial Assistance :** Government of India and many financial institutes offer financial assistance through various credit policies especially framed for women entrepreneurs. It encourages women entrepreneurs to have their new ideas real on board.

**2) A special platform for women held start up:** It plays vital role because many new entrepreneurs will be able to seek help from experts and professionals. Start up benefits in the form of subsidies and exemptions specially for women entrepreneurs.

**3) Business development and support :** Government of India and many financial institutes offer training programmes for enhancement of business through various schemes. It creates awareness among women entrepreneurs to put up their new ideas and explore with optimum utilisation of resource in minimum cost.

#### **Findings of study**

1. It is found that start-up business loan became one of the significant sources to promote women entrepreneurship. 2. It is found that Government of India has been actively participating for enhancing women entrepreneurship through launching various schemes. 3. It is found that women entrepreneurs can enjoy financial mobility because of new start-up business loan schemes.

#### **Suggestions / Recommendations**

1. Government should focus on promotional Agencies and schemes of bank. 2. Entrepreneurs should take more risk to create innovative ideas for making good products with quality services. 3. Government should focus to promote technical skills and training sessions for enhancement of women entrepreneurship.

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## मापन, मूल्यनिर्धारण, मूल्यमापन आणि सुधार

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शिक्षणप्रक्रिया ही एक गुंतागुंतीची प्रक्रिया आहे. त्यात अध्ययन, अध्यापन, पाठ्यक्रम, त्यांचे विकसन व मूल्यमापन या विविध बाबींचा समावेश असला तरी अध्ययन ही प्रमुख बाब मानली जाते. अध्ययन अधिकाधिक परिणामकारक व्हावे यासाठी शिक्षणात प्रयत्न केले जातात किंवा तसे ते केले जावेत. अध्ययन किती प्रमाणात झाले याचा शोध घेण्यासाठी मूल्यमापनप्रक्रिया अनिवार्य ठरते. शिक्षणात मूल्यमापन ही प्रक्रिया त्रिकोणाच्या सहाय्याने दर्शविली जाते. या त्रिकोणाच्या शिरोभागी उद्दिष्टे, एका टोकास अध्यापनाची साधने आणि दुसऱ्या टोकास मूल्यमापनाची साधने दर्शविली जातात.

### मापन, मूल्यनिर्धारण आणि मूल्यमापन

विद्यार्थ्यांनी अध्ययन-अध्यापनकाळात केलेली प्रगती मोजण्यासाठी मूल्यमापनाची साधने वापरली जातात. मूल्यमापन क्षेत्रातील मापन, मूल्यनिर्धारण आणि मूल्यमापन या तिन्हीही संकल्पना एकाच अर्थाने वापरल्या जाताना दिसतात. वास्तविक तिन्ही वेगवेगळ्या आहेत. शिक्षणप्रक्रियेत वापर करताना त्यांमधील फरक लक्षात घेतला जायला हवा.

### मापन

एखाद्या खोलीचे क्षेत्रफळ सांगणे, दोन गावांतील अंतर मोजणे, व्यक्तींचे वजन करणे यास मापन म्हणतात. 'कोणत्याही मूर्त व अमूर्त बाबींच्या आकारमानाचे संख्यात्मक स्वरूप म्हणजे मापन होय.' एखाद्या वस्तूचे संख्यात्मक वैशिष्ट्या ठरविणे याला मापन म्हणता येईल. दुकानातून कापड विकत घेणे, दुकानात जाऊन साखर, तेल, शेंगदाणे आणणे हे आपण विशिष्ट मापनानेच करीत असतो. या सर्व बाबी आपण मोजून घेतो, म्हणजे मापन करून घेत असतो. मापनात मुख्यत्वे सांख्यिकीकरण असते. संख्यात्मक प्रमाणांची तुलनाही यात असते. मापनात निश्चितीकरण असते. एखादे गाव लहान किंवा मोठे असे सांगताना आपण त्यातील घरांची आणि लोकांची संख्या सांगतो. केवळ गाव लहान वा मोठे असे सांगत नाही. म्हणजे मापनात निश्चिती असते.

### मूल्यनिर्धारण

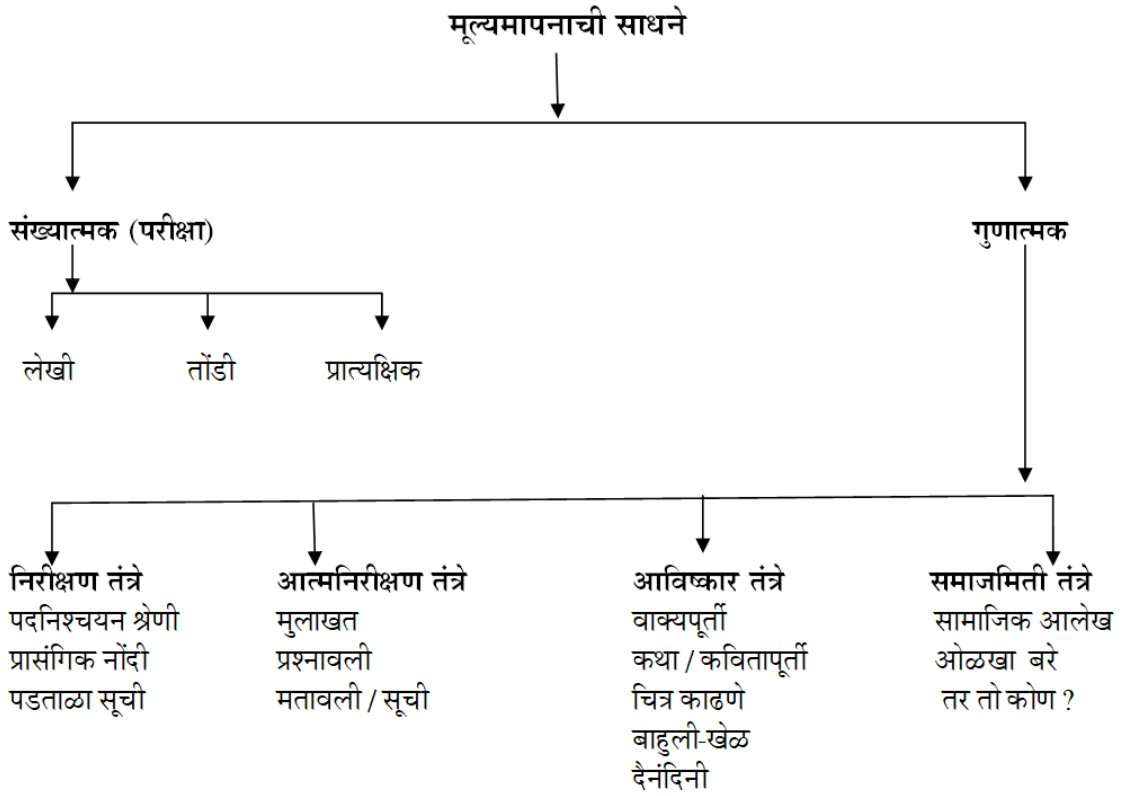
विद्यार्थ्यांनी लिहिलेल्या उत्तरांचे मूल्य निर्धारित करणे याला मूल्यनिर्धारण म्हणतात. परीक्षा अथवा चाचणीतील विद्यार्थ्यांच्या विशिष्ट क्षेत्रातील प्राविण्याची तपासणी करणे म्हणजे मूल्यनिर्धारण म्हणता येईल. विद्यार्थ्यांनी केलेल्या प्रात्यक्षिकास किंवा लेखनस्वरूपातील उत्तरात मूल्य प्रदान करणे. गुणस्वरूपात मूल्य निश्चिती करणे हे मूल्यनिर्धारणात येते. आपल्याकडे विविध परीक्षांमधील उत्तरपुस्तिकांची तपासणी करण्यासाठी Central Assessment Programme (CAP) म्हणजे केंद्रीय मूल्यनिर्धारण कार्यक्रम आयोजित केला जातो. उत्तरास मूल्य व गुण प्रदान करणे, उत्तरपुस्तिकेस गुण प्रदान करणे यास 'मूल्यनिर्धारण' असे म्हणतात.

आपण बाजारात जाऊन एखादी वस्तू विकत घेतो. भाजी घेताना ती पावकिलो, अर्धा किलो अशी मोजून घेतो. हे संख्यात्मक मापन होय. ही भाजी मोजून घेताना आपण तिचा भाव विचारतो व निश्चित करतो. ही मूल्यनिश्चिती म्हणजे मूल्यनिर्धारण होय.

## मूल्यमापन

एका प्रश्नाचे, उत्तरपुस्तिकेचे मूल्यनिर्धारण केल्यानंतर त्या गुणांचे विविध परिस्थितीत विद्यार्थ्यांशी व गटाशी तुलना म्हणजे मूल्यमापन होय. एका मुलास गणितात शंभरपैकी साठ गुण मिळाले, हे त्याच्या उत्तरपुस्तिकेतील उत्तरांचे मूल्यानिर्धारण झाले. पण प्राप्त साठ गुण इतर विद्यार्थ्यांच्या तुलनेत कसे आहेत ? इतरांच्या तुलनेत कमी व जास्त आहेत, किंवा सरासरीइतके आहेत ? इतर विषयात त्या विद्यार्थ्याला कसे गुण प्राप्त झालेत, हे सारे तपासणे म्हणजे मूल्यमापन होय. साठ गुण मिळवणारा विद्यार्थी विशिष्ट वर्गात प्रथम असू शकतो किंवा अन्य वर्गात शेवटचाही असू शकतो. प्रश्नपत्रिकेची काठिण्यपातळी आणि विद्यार्थ्यांच्या स्तरावर हे अवलंबून असते. गणितात साठ गुण मिळवणारा इतर विषयात कसा आहे याची तुलना आणि शहानिशा करणे हा भाग मूल्यामापन म्हणजे 'Evaluation' मध्ये येतो. अर्थातच मापन, मूल्यनिर्धारण व मूल्यमापन यामध्ये मूल्यमापन ही व्यापक संकल्पना आहे.

मूल्यमापनाची साधने विविध प्रकारची आहेत. पण शिक्षणक्षेत्रात मात्र नेहमी परीक्षेचीच चर्चा होताना दिसते. मूल्यमापनाच्या अनेक साधनांपैकी परीक्षा एक साधन आहे, हे पुढील तक्त्यावरून लक्षात येईल.



वरील आकृतीत मूल्यामापनाच्या साधनांचे दोन मुख्य प्रकार दर्शविले आहेत. त्यात परीक्षा हे एक संख्यात्मक साधन आहे. गुणात्मक साधनांत विविध तंत्रे आहेत. त्यात निरीक्षण, आत्मनिरीक्षण, आविष्कार व समाजमिती तंत्रांचा समावेश आहे. शिक्षणातील उद्दिष्टांचे जे तीन स्तर आहेत. त्यांपैकी बोधात्मक क्षेत्रातील उद्दिष्टांच्या चाचपणीसाठी प्रामुख्याने लेखी परीक्षा तर भावात्मक क्षेत्रातील उद्दिष्टांच्या चाचपणीसाठी गुणात्मक साधने व तंत्रे वापरली जातात. व्यक्तींच्या सर्वांगीण विकासात बोधात्मक, भावात्मक, क्रियात्मक आणि आंतरक्रियात्मक अशा सर्व क्षेत्रांचा समावेश होतो. या सर्व क्षेत्रातील उद्दिष्टांची व अध्ययनाची चाचपणी करण्यासाठी परीक्षा हे



संख्यात्मक साधन पुरेसे नसते. त्यासाठी मूल्यमापनातील इतर साधने व तंत्रांचाही वापर परीक्षणात केला जात असतो. म्हणजेच परीक्षा हे मूल्यमापनाचे एकमेव साधन वापरले जात नाही. तरीही आपण 'परीक्षा सुधार' का म्हणतो ? 'मूल्यमापन सुधार' का म्हणत नाही ? सर्व परंपरागत विद्यापीठे, विद्यापीठ अनुदान मंडळ, भारतीय विद्यापीठ संघ 'परीक्षा सुधार' या शब्दाचाच वापर करतांना दिसतात. याचे मुख्य कारण म्हणजे 'परीक्षा' हे सर्वात जुने आणि सर्वपरिचित वापरले जाणारे मूल्यमापनाचे साधन आहे. इतर गुणात्मक साधने अलिकडच्या काळात शोधली गेली. त्यांचा वापरही तुलनेत कमी होतो. गुणात्मक साधनांचा वापर परीक्षा साधनाचा वापर करण्यापेक्षा अवघड आणि काही प्रमाणात किचकट बाब आहे. गुणात्मक साधने समजून घेणे व त्याची अंमलबजावणी करणे यासाठी अधिकची दक्षता आवश्यक असते. वास्तविक 'परीक्षा' या साधनापेक्षा मूल्यमापनाची संकल्पना अधिक व्यापकही आहे. परंतु पूर्वीपासूनच वापरात परीक्षा अधिक असल्यामुळे सामान्य लोकांपासून शिक्षणतज्ञापर्यंत सर्वांच्या तोंडी मूल्यमापनाऐवजी 'परीक्षा' हाच शब्द सातत्याने राहिलेला आहे. अर्थातच ही मोठी चूक आहे. तरीही भारतीय विद्यापीठ संघ आणि विद्यापीठ अनुदान आयोगासह देशभरातील सर्व विद्यापीठे 'परीक्षा' याच शब्दाचा वापर मूल्यमापन प्रक्रियेसाठी वर्षानुवर्षे करीत आहेत.

### विद्यापीठ अनुदान आयोगाने सुचविलेले सुधार

युजीसी (UGC) आणि एआययुने (AIU) शिफारस केलेल्या 'परीक्षा सुधारां'वर नजर टाकू या ! वरील संस्थांनी (१) अंतर्गत मूल्यमापनावर भर, (२) प्रश्नपेढी विकसन, (३) श्रेणीपध्दती, (४) सत्रपध्दती, (५) केंद्रीय मूल्यमापन कार्यक्रम, (६) संविधान तक्त्यांचा वापर, (७) वस्तुनिष्ठ, लघूत्तरी व दीर्घोत्तरी प्रश्नांचा संतुलित वापर, (८) विकल्प कमी करण्यावर भर, (९) उत्तरे तपासताना गुणदान योजनेचा वापर, (१०) प्राश्निक, परीक्षक व समीक्षकाचे सातत्यपूर्ण परीक्षण, इत्यादी सुधार सुचविले आहेत.

वरील शिफारशीमधील अंतर्गत मूल्यमापनात लेखी, तोंडी व प्रात्यक्षिक परीक्षेव्यतिरिक्त मूल्यमापनाच्या इतर तंत्रांचाही समावेश असू शकतो. विद्यार्थ्यांमधील संभाषण या कौशल्याचे मूल्यनिर्धारण करण्यासाठी निरीक्षण तंत्रातील पदनिश्चयन श्रेणीचा वापर होऊ शकतो. विशिष्ट घटना-प्रसंगावर विद्यार्थ्यांची मते आजमावण्यासाठी मुलाखत, प्रश्नावली, मतावलींचा वापर केला जाऊ शकतो. या बाबी म्हणजे परीक्षा नव्हेत, किंवा परीक्षेची तंत्रे नव्हेत. ती परीक्षेला समांतर मूल्यमापनाची इतर साधने आहेत. आविष्कार तंत्रातील वाक्यपूर्ती, कथा-कवितापूर्ती याद्वाराही व्यक्तीविषेशांचे यासंबंधित उद्दिष्टांची चाचपणी व मूल्यनिर्धारण केले जात असते. पण याला परीक्षा म्हणता येईल काय ? तर नाही ! तो मूल्यमापनाचा भाग आहे.

विद्यापीठ अनुदान आयोगाने सुचविलेल्या परीक्षा सुधारात संविधान तक्त्यांचा वापर विविध प्रश्नप्रकारांचा प्रश्नपत्रिकेत संतुलित वापर, विकल्प कमी करण्यावर भर, उत्तरे तपासणीसाठी गुणदान योजनेचा वापर, केंद्रीय मूल्यानिर्धारण कार्यक्रमाचे आयोजन, प्राश्निक-परीक्षक-समीक्षकांचे प्रशिक्षण या बाबी निव्वळ परीक्षा या मूल्यामापनाच्या एका साधनाशी संबंधीत आहेत. इतर सर्व सुधार परीक्षा या साधनाशी नव्हे तर मूल्यनिर्धारण व मूल्यमापन या परीक्षेपेक्षा व्यापक संकल्पनांशी संबंधित आहेत. परीक्षा हे इतर साधनांसारखेच एक, मूल्यमापनाचे साधन आहे. यास्तव परीक्षा सुधार ही संकल्पना वापरण्याऐवजी 'मूल्यमापन सुधार' (Evaluation Reforms) हा शब्द रुढ करणे अधिक संयुक्तिक ठरते.

परीक्षा आणि मूल्यमापन या दोन्ही संकल्पनांचा प्रत्यक्ष शिक्षणात विचार केल्यास परीक्षा हे साधन मूल्यनिर्धारणाशी केले जात असते आणि मूल्यनिर्धारणानंतर मूल्यमापनाची प्रक्रिया अपेक्षित असते. एकूण चर्चेतून असे लक्षात येते की, परीक्षा, मूल्यनिर्धारण, मूल्यमापन यांमध्ये आणि युजीसी शिफारीत परीक्षा सुधारातील कलमांचा विचार करता 'परीक्षा सुधार' नव्हे तर आपण 'मूल्यमापन सुधार' कार्यक्रम राबवित असतो.

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## बंदिश निर्माण में किराना घराने का योगदान

**प्रा.किरण प्रकाश सावंत**

सहाय्यक प्राध्यापक, ललित व प्रयोगजीवी कला संकुल, स्वामी रामानंद तीर्थ मराठवाडा विद्यापीठ, नांदेड

**प्रस्तावना :**

संगीत यह भारतीय संस्कृति का अभिन्न अंग है और भारतीय संगीत में उत्तर भारतीय संगीत पद्धति की महान परंपरा समाविष्ट है। उत्तर भारतीय संगीत में 'ख्याल' आज का सबसे लोकप्रिय गायन प्रकार है। ख्याल गायन तथा राग गायन में बंदिश का अनन्यसाधारण महत्व होता है। १७ वीं सदी से बंदिश निर्मिती का कार्य अनेक प्रतिभासंपन्न कलाकारों से होता आ रहा है, जो अब तक चल ही रहा है।

बंदिशों के माध्यम से राग गायन सुलभ होता है। बंदिशें अलग अलग विषय, अलग अलग ताल तथा अनेक भाषाओं में हमारे सामने आती हैं। बंदिश यह राग का वस्त्र होता है। बंदिश के सिवाय राग की प्रस्तुती अधुरी लगती है। बंदिशें स्वर, लय, बोल, सरगम आदि गायकी के अंगों को बांध के रखती हैं। हर एक घराने में आलाप, बोल, लयकारी, सरगम, ताने आदि अंगों का विशिष्ट स्थान होता है। और इन अंगों की वजह से ही हर घराना एक दुसरे से अलग दिखाई पड़ता है। उनकी गायकी तथा प्रस्तुती में फरक आ जाता है, और इन गायकीयों की विशेषताओं को दर्शाने के लिए उस गायकी को पोषक ऐसी बंदिशों की जरूरत होती है। इसलिए अलग अलग घरानों के कई कलाकारों ने अपनी गायकी प्रस्तुत करने के लिए सैंकड़ों बंदिशें बनाई, और उनके प्रचार प्रसार से ये बंदिशें आज पुरे विश्वभर में प्रसारित हो रही हैं।

**शोधप्रबंध का सार :**

कई घरानों में बंदिश को देख के राग का विस्तार किया जाता है। बंदिश का स्वभाव देखकर आलाप, तान, सरगम इन सामग्रियों का चयन किया जाता है। बंदिश को राग प्रस्तुतीकरण का प्रमुख आधार माना जाता है। लेकिन किराना घराने के गायकी को देखा जाये तो इस घराने में बंदिश को दुय्यम स्थान दिया गया है, ऐसा दिखाई पड़ता है। इस घराने में राग का गायन करते समय प्रत्येक सूर को केंद्रित करके क्रमशः बढत की जाती है। एक ही स्वर अनेक संदर्भों से लगाकर राग का स्वरूप दिखाते हैं। इस घराने के गायक 'स्वर' को ही गायकी का आत्मा मानते हैं। स्वरों के सूक्ष्म लगाव, कण, मिंड आदि के प्रयोग से गायन को अधिक लचीला, मधुर तथा हृदयस्पर्शी बनाया जाता है, और इस प्रक्रिया में बंदिश के मुखड़े के शब्दों का ही प्रयोग बार बार किया जाता है। राग का विस्तार, आलापचारी शुरुवात के तीन— चार शब्दों की सहायता से ही की जाती है। इसलिए इस घराने में बंदिश को उतना महत्व नहीं दिया जाता है, ऐसा दिखाई पड़ता है। किराना घराने में राग के पैलूओं को स्वरों के माध्यम से ही दिखाया जाता है, ना की बंदिश से। इसलिए इस घराने में बंदिश निर्मिती को दुसरे घरानों की तुलना में कम महत्व दिया जाता है, ऐसा लगता है।

अकसर ऐसा कहा जाता है, कि किराना घराने के कलाकारों के पास ज्यादा बंदिशें नहीं होती, ये कलाकार मैफिलों में हर बार वही वही बंदिशें पेश करते हैं। इनके पास बंदिशों का संग्रह नहीं होता है, ऐसे कुछ आक्षेप लगाये जाते हैं। लेकिन स्वर प्रधानता, क्रमवार बढत की वजह से यहाँ पे बंदिश दुय्यम रह जाती है। किराना घराने में बंदिश को दुय्यम स्थान देने की वजह से ही बंदिश निर्मिती को ज्यादा महत्व नहीं दिया जाता है, लेकिन आज देखा जाये तो इस घराने में भी बहुत बडी संख्या मे बंदिश निर्मिती हो रही है। आज इस घराने के कलाकारोंने सैंकड़ों बंदिशों का निर्माण कर इस घराने पर लगनेवाले आक्षेपों को मिटा दिया है, ऐसा हम कह सकते हैं।

**किराना घराने के बंदिशकार :**

**१.हिंंगारंग और सबरस :** हिंंगारंग और सबरस इन्हें किराना घराने के आद्य बंदिशकार कहा जाता है। धोंडू नायक के अगली पिढी के गांजी खॉ और गुल्ला खॉ ये दो गायक बंधू शहाजहान बादशाहा के दरबार में संगीत सेवा करते थे। गांजी खॉ के पुत्र रहिम अली तथा गुल्ला खॉ के दो पुत्र हुसेन अली खॉ और गुलाम मौला खॉ यह दिल्ली के बादशाहा मुहम्मद अली के दरबार में

गायक थे। हुसेन अली खॉ ने 'हिंजारंग' इस उपनाम से तथा गुलाम मौला खॉ इन्होंने 'सबरस' इस नाम से कई बंदिशें बनाई। ये बंदिशें उस्ताद अब्दुल करीम खॉ साहब भी गाते थे, ऐसा उल्लेख मिलता है। जैसे—राग मियाँ मल्हार—सहेरी सांझ भई सावन की, राग पटदीप— धन धन आये मोरे घर पिया, राग शंकरा—आज सुहाग की रात।

हिंजारंग तथा सबरस इन बंदिशकारों के बारे में 'अभिजात संगीताचे साधक, प्रेरक व उपासक उ.अब्दुल करीम खॉ यांचे चरित्र—बाळकृष्णबुवा कपिलेश्वरी' इस किताब में जानकारी मिलती है की, 'सबरस और हिंजारंग' ये दो भाई असफउद्दोला जगमुद्दोला के दरबार में गायनसेवा करते थे। तब उस

दरबार में दुसरे कलाकार भी थे। उन दिनों उपनाम रखके बंदिशें बनाने की प्रतियोगिता चल रही थी। हिंजारंग को एक गायिका और गुरू ने चिढाते हुए पुछा की, आप के पास कौन कौन से रागों में कितनी बंदिशें है? तब हिंजारंग ने करारा जवाब दिया की, चीजों को आप गाना समझती है क्या? गाना अलग चीज है और चीजों की भरती करना कुछ और चीज है। सिर्फ चीजों का संग्रह करना यह शायर का काम है। हमारे बुजुर्ग और हम ऐसे गानेवालों को अल्ला मियाँ के तोते समझते है। ऐसा कह के हिंजारंग ने उसी मेहफिल में मालकंस राग में नई दस बंदिशें बनाके सुनाई। इतनी प्रतिभा उनमें थी। सबरस ने भी अनेक बंदिशों का निर्माण किया। इस तरह इस घराने में बंदिशों का संग्रह करने से ज्यादा सुंदर राग विस्तार करने में अधिक महत्त्व दिया जाता है।

हिंजारंग तथा सबरस इन बंदिशकारों के बाद इस घराने में अब्दुल करीम खॉ के तिसरी पिढी में और उनके बाद बंदिश निर्मिती का कार्य बडे तौर पर हुआ, ऐसा दिखाई पडता है।

**२.पं.फिरोज दस्तूर :** पं.फिरोज दस्तूर ने १०० से भी ज्यादा बंदिशें बनाई है। आज उनके सभी शिष्य ये बंदिशें गा रहे है । पं.फिरोज दस्तूर ने 'दुर्गा मल्हार' और 'चंद्रमुखी' ऐसे कुछ नये रागों की भी निर्मिती की है।

**३.पं.भीमसेन जोशी :** पं.भीमसेन जोशी ने 'ललत भटियार', 'कलाश्री' ऐसे नये रागों की निर्मिती की है और इन रागों में की हुई बंदिशें भी उनकी स्वनिर्मित है।

**४.पं.मनी प्रसाद :** पं.मनी प्रसादने 'ध्यानरंगपिया' इस नाम से अनेक बंदिशों की निर्मिती की है।

**५.विदुषी सुलभा ठकार :** विदुषी सुलभा ठकार ने भी कई बंदिशों का निर्माण किया है। राग 'रक्तहंस' जैसे आज पूरी तरह से विस्मृती में गए रागों में उन्होंने बंदिशें बनाई है।

**६.पं. संगमेश्वर गुरव :** पं.संगमेश्वर गुरव ने अनेक बंदिशें बनाई है, जो उनके शिष्य परिवार में गाये जा रहे है।

**७.डॉ. प्रभा अत्रे :** किराना घराने को बंदिश निर्मिती के क्षेत्र में उच्च स्थान प्राप्त करवाने में डॉ. प्रभा अत्रे का महत्त्वपूर्ण योगदान रहा है। उन्होंने ५०० से भी ज्यादा बंदिशों की निर्मिती की है। उन्होंने 'स्वरागिनी', 'स्वरंजनी' तथा 'स्वरंगी' इन पुस्तकों के माध्यम से अपनी बंदिशों को प्रकाशित तथा प्रसारित किया। उन्होंने ख्याल, ठुमरी, दादरा, टप्पा, भजन, अभंग, सरगमयुक्त तराने, गझल, भावगीत, चतुरंग, त्रिवट आदि अनेक प्रकारों में बंदिशें बनाई है।

डॉ. प्रभा अत्रे ने 'मधुरकंस, शिवकली, अपूर्व कल्याण, तिरंग भैरव, दरबारीकंस, पटदीप मल्हार, रवी भैरव, भीमवंती, भूप कल्याण आदि नवरागनिर्मिती भी की है।

प्रभा अत्रे की बंदिशें उनके शिष्य परिवार तक ही सीमित नहीं रही, बल्की पूरे भारत वर्ष में अनेक लोग ये बंदिशें गा—बजा रहे है और अपने शिष्य परिवार को सीखा रहे है।

**८.उ. मशकूर अली खॉ :** उ. मशकूर अली खॉ को उनके बंदिशों की वजह से 'बंदिश नवाज' इस उपाधी से नवाजा गया है। उन्होंने वैविध्यपूर्ण ऐसे अनेक बंदिशों का निर्माण किया। उनके पास किराना घराने के पारंपारिक बंदिशों का भी काफी तौर पर संग्रह है।

**९.पंडित भीमसेन जोशी के पुत्र श्रीनिवास जोशी ने भी कई बंदिशें बनाई है।**

**१०. डॉ. प्रभा अत्रे की शिष्या आशा पारसनीस—** जोशी ने 'सृजन' नामक स्वरचित बंदिशसंग्रह प्रकाशित किया है। यह संग्रह मुख्यतः अखिल भारतीय गांधर्व महाविद्यालय मंडळ की परिक्षाओं पर आधारित है।

**११.पं.फिरोज दस्तूर की शिष्या उषा देशपांडे, नियाज अहमद—फैयाज अहमद ने भी कई बंदिशें बनाई है,ऐसा जिक्र मिलता है।**

१२.डॉ. प्रभा अत्रे के शिष्य डॉ.अतींद्र सरवडीकर, पं.राजेंद्र कंदलगावकर के शिष्य हर्षद डोंगरे ऐसे किराना घराने के कई नये कलाकार भी अपने सृजन से बंदिशनिर्मिती कर रहे हैं।

**शोधप्रबंध का उद्दिष्ट :**

किराना घराने के बंदिश निर्मिती के कार्य को अधोरेखित करना। इन बंदीशों की वजह से इस गायकी में हुई वृद्धि को उल्लेखित करना,यह इस शोधप्रबंध का उद्दिष्ट है।

**शोधप्रबंध का महत्त्व :**

जो घराना बंदिश निर्माण के लिये कभी प्रसिद्ध नहीं हुआ करता था, उस घराने में इतने बड़े तौर पर बंदिश निर्मिती हुई, इसलिए इस संशोधन को महत्त्व है।

**शोधप्रबंध पध्दती :**

इस शोधप्रबंध के लिये किराना घराने के कलाकारों के बंदिशसंग्रह, ध्वनीमुद्रण, चरित्र, आत्मचरित्र, संगीतशास्त्रपर ग्रंथ आदि सामुग्री का उपयोग किया है।

**निष्कर्ष :**

किराना घराना बंदिशों के लिए कभी प्रसिद्ध नहीं हुआ करता था। लेकिन आज इतनी बड़ी संख्या में इस घराने में भी बंदिशों की निर्मिती हुई है और अभी भी हो रही है। और यह बंदिश निर्माण का कार्य इस घराने की तथा पुरे शास्त्रीय संगीत की विद्या तथा गायकी को और भी ज्यादा समृद्ध कर रहा है, ऐसा संशोधक को लगता है।

**संदर्भ ग्रंथ :**

- १.घराण्यांची वाटचाल—पं. बबनराव हळदणकर
- २.किराणा घराने: परंपरा आणि प्रवाह—डॉ.अतींद्र सरवडीकर
- ३.सुस्वराली—डॉ.प्रभा अत्रे
- ४.स्वरंजनी—डॉ.प्रभा अत्रे
- ५.स्वरांगिनी—डॉ.प्रभा अत्रे
- ६.रमणीय पद्मदले—पद्मा देशपांडे
- ७.बंदिशींतील सौंदर्यविचार—डॉ.शुभांगी बहुलीकर
- ८.आधुनिक महाराष्ट्राची जडणघडण, शिल्पकार चरित्रकोष—डॉ.कुटे, इमारते

## प्राथमिक शिक्षा की नीतियाँ और योजनाओं का अध्ययन सीमा यादव<sup>1</sup> डॉ. मृत्युंजय मिश्रा<sup>2</sup>

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<sup>2</sup>एसोसिएट प्रोफेसर शिक्षा शास्त्र विभाग, भगवंत विश्वविद्यालय, अजमेर, राजस्थान

### शोध सारांश-

सामाजिक विषमताओं में शिक्षा की सामर्थ्यवर्धक एवं पुनः वितरणकारी भूमिकाओं की कुछ और व्याख्या करना ज्ञानवर्धक सिद्ध होगा। जिस समाज में संवाद बहुधा लिखित रूप में होता है, वहाँ तो साक्षरता आत्मरक्षा का सबसे प्रथम शस्त्र बन जाती है। एक निरक्षर व्यक्ति अदालत में अपना बचाव कर पाने, बैंक से ऋण पाने, सुनिश्चित रोजगार के लिए स्पर्धा कर पाने, अपने विरासत के अधिकारों को लागू करने, यहाँ तक की सही बस में चढ़ पाने, राजनीतिज्ञ गतिविधियों में भाग ले पाने, कुल मिलाकर आधुनिक समाज के क्रिया कलापों में सफलता पूर्वक भागीदारी में प्रायः कुछ न कुछ असमर्थता का अनुभव करता है। यही बात प्राथमिक शिक्षा के क्रम में अर्जित अंक ज्ञान और अन्य प्रकार की कुशलताओं पर भी इसी रूप में लागू होती है। प्राथमिक शिक्षा सामाजिक परिवर्तन के लिए उत्प्रेरक का कार्य करती है। भारत के विभिन्न राज्यों में इस मामले में जो अंतर हैं, इसी तथ्य को उजागर करते हैं। केरल के अनुभवों का ऐतिहासिक विश्लेषण शैक्षिक प्रगति एवं सामाजिक परिवर्तन के बीच द्वंदात्मक संबंध का निरूपण करता है। शिक्षा के प्रसार के फल स्वरूप जाति, वर्ग, नर - नारी भेद आदि की परंपरागत रूढ़ विषमतायें धूमिल हो जाती हैं, इसी प्रकार इन विषमताओं के निर्मूलन के कारण शिक्षा का प्रसार और फैल जाता है। केरल ने तो इस मार्ग पर बहुत पहले (19 वीं शताब्दी में ही) चलना आरंभ कर दिया था। इस कारण बाद में चहुमुखी सफलतायें सम्पन्न हो पाईं। इसके एकदम विपरीत उत्तरी भारत के राज्यों के अनुभव रहें हैं - वहाँ परंपरागत विषमताओं के विशेष कर जाति एवं स्त्री - पुरुष भेदभाव पर आधारित विषमताओं के निर्मूलन में बहुत ही कम सफलता मिल पाई।

**कुंजी शब्द -** शिक्षा, नीतियाँ, योजनाएँ।

**भूमिका -** भारतीय जन मानस को यह समझ आ चुका है कि प्राथमिक शिक्षा सामाजिक स्वीकारिता का एक सशक्त माध्यम है। ग्रामीण क्षेत्रों में परिवारों से हुई बातचीत से यह स्पष्ट पता चल जाता है कि आर्थिक दृष्टि से पिछड़े रह गए लोग शिक्षा को अपने बच्चों के लिए सामाजिक व्यवस्था में ऊपर उठने कि सीढ़ी मानते हैं। हमारे स्वतंत्रता आंदोलन के अनेक सामाजिक नेताओं ने शिक्षा और सामाजिक प्रगति एवं परिवर्तन के बीच सम्बन्धों को बहुत अच्छी तरह समझ लिया था। गोपाल कृष्ण गोखले तो प्राथमिक शिक्षा संवर्धन के बहुत ही सशक्त समर्थक थे। जैसे ही 1909 के इंडियन कौंसिल एक्ट ने भारतियों को भी विधायी सुधारों के प्रस्ताव रखने का अधिकार दिया इस विधेयक में स्थानीय प्रशासन को अनिवार्य प्राथमिक शिक्षा प्रारम्भ करने का अधिकार देने कि व्यवस्था थी। किन्तु ब्रिटिश प्रशासन ने इस प्रस्ताव को स्वीकार नहीं किया। डा. अंबेडकर केवल अपनी विद्वता के सहारे ही निम्न जातियाँ अस्पृश्यता के ठप्पे से मुक्ति पा सके थे। उनका निश्चित मत था कि समाज के दलित वर्गों के उत्थान का एक मात्र मार्ग शिक्षा का प्रसार ही है। इसी नीति का अनुसरण कर भारत के कई भागों में दलितों को सदियों से चली आ रही शोषण पूर्ण व्यवस्था से मुक्त कराना संभव हो सका है। स्वतंत्रता पूर्व भारत के अनेक नेताओं और समाज सुधारकों ने शिक्षा पर ही सर्वाधिक ध्यान देने कि आवश्यकता पर बल दिया था। इनमें से कुछ प्रमुख इस प्रकार हैं राजाराम मोहन राय, महर्षि कर्वे, पंडित रमाबाई, स्वामी विवेकानंद, ज्योतिराव फुले, रवीन्द्र नाथ टैगोर, महात्मा गांधी, अब्दुल गफ्फार खाँ, जयप्रकाश नारायण आदि।

शिक्षा कि संबल दायिनी शक्तियों के विषय में तो किसी प्रकार का संदेह ही नहीं है, फिर भी समझ नहीं आता कि स्वतंत्र भारत के सामाजिक एवं राजनैतिक नेता इस पर ध्यान देने से कतराते क्यों

रहे हैं। इसी कतराने का एक आयाम वहाँ प्राथमिक शिक्षा के क्षेत्र में अपनाई गई सरकारी नीतियों कि नितांत अक्षमता हैं। इस बारे में हम लोग आगे खुल कर चर्चा करें किन्तु शिक्षा पर खुलकर ध्यान नहीं देना की मनः स्थिति केवल सरकारी हलको तक सीमित नहीं रही। हमारे राजनैतिक दलों, श्रमिक संगठनों, क्रांति करी संगठनों एवं अन्य सामाजिक आंदोलनों, सभी को इस ओर ध्यान नहीं देने का दोषी माना जा सकता है।

कई प्रकार की वैचारिक धारणाएँ भी इस उपेक्षा की कारण बनी हैं –

- 1 - रूढ़िवादी उच्चवर्णों का विश्वास है कि निम्न जतियों के जन समुदाय को शिक्षा कि कोई आवश्यकता ही नहीं है।
- 2 - गांधीजी के इस विचार कि भ्रामक व्याख्या कि साक्षरता मात्र को शिक्षा नहीं माना जा सकता।
- 3 - कुछ क्रांति कारी विचारकों का मत है कि वर्तमान शिक्षा व्यवस्था तो निम्न वर्गों को गुलाम बनाये रखने का जरिया मात्र है अथवा सड़ी – गली औपनिवेशिक व्यवस्था का भग्नावशेष ही है। शिक्षा के महत्त्व के विषय में इस प्रकार के विकृत विचारों को तुरंत ही दर किनार कर देने की अत्यंत आवश्यकता है। भारत से शैक्षिक अभावों को दूर करने की दिशा में तेजी से सभी के लिए, समतामय प्रगति करने के लिए पहला सशक्त कदम होगा प्राथमिक शिक्षा की व्यवस्था करने के प्रति प्रतिबद्ध प्रयास।

**अध्ययन का उद्देश्य –**

- 1 - सामाजिक विषमताओं के संदर्भ में शिक्षा कि सामर्थ्यवर्धक एवं पुनः वितरणकारी भूमिकाएँ।
- 2 - प्राथमिक शिक्षा कि नीतियों और योजनाओं की व्याख्या।

**प्राथमिक शिक्षा से जुड़ी योजनायें -** भारत सरकार द्वारा प्राथमिक शिक्षा से जुड़ी योजनायें समय - समय पर लाई गई जो निम्नलिखित हैं –

**1- क्रमिक अधिगम पुस्तिकाओं का कक्षाओं में उपयोग -**

बच्चों में आरंभिक साक्षरता के विकास में किताबों कि अत्यंत महत्वपूर्ण भूमिका होती है। प्रायः यह देखा गया है कि हमारे शासकीय प्राथमिक विद्यालयों में विशेष कर छोटे बच्चों को पढ़ने के लिए केवल पाठ्य पुस्तकें ही उपलब्ध होती हैं। जबकि पढ़ना लिखना सीखने के लिए सक्रिय अंत क्रियाओं के साथ साथ पढ़ने लिखने के सार्थक अवसरो का मिलना आवश्यक होता है। साक्षरता शब्द के मूल में भाषा के सभी अंगों बोलना, सुनना, पढ़ना लिखना और देखने के बीच अंतः संबंधों को जानना निहित होता है।

**2- पढ़े भारत बढ़े भारत -**

शिक्षा का अधिकार अधिनियम 2009 के अंतर्गत राष्ट्रीय पाठ्य चर्चा 2005 को प्रभावी बनाने के बावजूद स्कूली पाठ्य चर्चा में पढ़ना लिखना काफी हद तक पाठ्य पुस्तकों तक सीमित रहा है अधिकांश शिक्षकों का यह मानना रहा है कि उनका मुख्य प्रयोजन निर्धारित पाठ्य क्रम सामग्री को पूरा करना। अतः स्कूल पाठ्य क्रम में समझ के साथ पढ़ना लिखना निष्क्रिय हो गया है, कक्षा में समझ के साथ पढ़ना, जानकारी और विचारों को व्यक्त करने जैसी गतिविधियों की उपेक्षा के कारण बच्चे निपुण पाठक बनने से चूक जाते हैं। यशपाल समिति ने अपनी रिपोर्ट “शिक्षा बिना बोझ” के 1993 में भारत के स्कूलों में निरर्थक और नीरस शिक्षा और कक्षा में बच्चों की समझ या बोध के अभाव को मजबूती से उजागर किया है।

**3- मध्यांतर भोजन योजना ( मिड डे मील ) -**

अधिक छात्रों के नामांकन और अधिक छात्रों की नियमित उपस्थिती के संबंध में स्कूल भागीदारी पर मध्यांतर भोजन का महत्वपूर्ण प्रभाव पड़ता है। अधिकतर बच्चे खाली पेट स्कूल पहुँचते हैं। जो बच्चे स्कूल आने से पहले भोजन करते हैं उन्हें भी दोपहर तक भूख लग जाती है और वे अपना ध्यान केन्द्रित नहीं कर पाते हैं। मिड डे मील बच्चों के लिए पूरक पोषण के स्रोत और उनके स्वास्थ्य विकास के रूप में भी कार्य कर सकता है। यह समता वादी मूल्यों के प्रसार में भी सहायता कर सकता है।

#### 4- महिला समाख्या कार्यक्रम –

राष्ट्रीय शिक्षा नीति 1986 के लक्ष्यों के अनुसार वर्ष 1989 में महिला समाख्या कार्यक्रम शुरू किया गया। महिला समाख्या स्कीम में समानता के लक्ष्य की प्राप्ति हेतु महिलाओं के सशक्तिकरण के लिए शिक्षा के केन्द्रीकरण को मान्यता प्रदान की है। इस उद्देश्य को प्राप्त करने के लिए महिला समाख्या के तहत एक नवाचारी दृष्टिकोण अपनाया गया है। महिला समाख्या के तहत शिक्षा को न केवल साक्षरता कौशल प्राप्त करने के माध्यम के रूप में माना गया है। अपितु इसे प्रश्न पूछने मुद्दों और समस्याओं का विशेष रूप से विश्लेषण करने तथा समाधान करने की प्रक्रिया के रूप में माना गया है। इसके तहत महिलाओं के लिए वातावरण तैयार करने का प्रयास किया जाता है। जिसमें महिलायें स्वयं अपनी ओर से अध्ययन कर सकें अपनी प्राथमिकतायें निर्धारित कर सकें और अपनी पसंद के अनुसार ज्ञान तथा सूचना प्राप्त कर सकें।

#### 5- सर्व शिक्षा अभियान -

सर्व शिक्षा अभियान का कार्यन्वयन वर्ष 2000-2001 से किया जा रहा है जिसका उद्देश्य सार्वभौमिक सुलभता एवं प्रतिधारण, प्रारंभिक शिक्षा में बालक-बालिका एवं सामाजिक श्रेणी के अंतरों को दूर करने तथा अधिगम की गुणवत्ता में सुधार हेतु विविध अंतःक्षेपों में अन्य बातों के साथ-साथ नए स्कूल खोला जाना वैकल्पिक स्कूली सुविधाएँ प्रदान करना, स्कूलों एवं अतिरिक्त कक्षा-कक्षों का निर्माण किया जाना, प्रसाधन-कक्ष एवं पेय जल सुविधा प्रदान करना, अध्यापकों का प्रबंध करना नियमित अध्यापकों का सेवा कालीन प्रशिक्षण तथा अकादमिक संसाधन सहायता निःशुल्क पाठ्य पुस्तकें एवं वर्दिया तथा अधिगम स्तरो / परिणामों में सुधार हेतु सहायता प्रदान करना शामिल हैं।

#### 6- शिक्षा का अधिकार -

यह सरकार द्वारा शिक्षा के क्षेत्र में उठाया गया एक बेहतरीन कदम है। शिक्षा का अधिकार अधिनियम 2009 में लागू किया गया था इस अधिनियम ने शिक्षा प्राप्ति को 6 से 14 साल के प्रत्येक बच्चे का मौलिक अधिकार बनाया। जिसमें देश के सभी प्राथमिक विद्यालयों के लिए बुनियादी मानदंड भी निर्धारित किये हैं। इसका मतलब यह है कि किसी भी बच्चे को प्रारंभिक स्तर तक कि शिक्षा पूर्ण करने के लिए किसी भी प्रकार का शुल्क नहीं देना पड़ता है। शिक्षा का अधिकार कानून के अंतर्गत आर्थिक रूप से कमजोर परिवारों के बच्चों के लिए निजी स्कूलों में 25 % आरक्षण अनिवार्य कर दिया गया है।

#### 7- बेटी बचाओं बेटी पढ़ाओं -

केंद्र सरकार की 2015 में शुरू की गई यह योजना, बालिका शिक्षा के लिए सबसे प्रसिद्ध योजनाओं में से एक है। शुरू में इस योजना का मुख्य उद्देश्य कन्या भ्रूण हत्या की रोक थाम और बालिकाओं की सुरक्षा और उनकी शिक्षा के लिए सहायता प्रदान करना है। बेटी बचाओं बेटी पढ़ाओं योजना बालिकाओं की सुरक्षा और उनके अस्तित्व को सुनिश्चित करती है और यह योजना इस बात को भी तय करती है कि सभी बालिकाएँ - बालकों के साथ सभी शैक्षिक गतिविधियों में समान रूप से भाग ले। अतः यह योजना इस वारे में जागरूकता फैलती है कि बालिकायें बोल नहीं हैं।

#### राष्ट्रीय शिक्षा नीतियां -

स्वतंत्रता के बाद से भारत की शिक्षा नीति में विसंगतियाँ और विभ्रम भरे रहे हैं। संविधान के अनुच्छेद 45 में 14 वर्ष तक के सभी बच्चों के लिए निःशुल्क एवं अनिवार्य प्राथमिक शिक्षा की व्यवस्था करने का आग्रह किया गया है। यह निश्चित रूप से एक महत्वाकांक्षी आशा थी किन्तु इसे व्यावहारिक रूप प्रदान करने के लिए किये गये प्रयास तो बहुत ही क्षीण एवं अपर्याप्त रहे हैं। यद्यपि सभी राज्य सरकारें, यहाँ तक कि स्थानीय निकाय भी प्राथमिक शिक्षा को अनिवार्य बनाने में वैधानिक दृष्टि से सक्षम हैं किन्तु आज तक भारत के किसी भी हिस्से में वह कार्य नहीं किया गया है। जहाँ तक शिक्षा सुविधाओं का प्रश्न है, तो वे 14 वर्ष की आयु तक सभी के लिए अनिवार्य घोषित लक्ष्य के लिए आवश्यक स्तर के आसपास भी नहीं पहुँचती।



1947 से अब तक जितने भी आयोगों की रिपोर्ट आई हैं और जितनी भी शिक्षा संबंधी नीति, दस्तावेज़ जारी हुए हैं, उन सभी में लक्ष्यों और संसाधनों के बीच इसी प्रकार की विसंगतियाँ पाई गई हैं। कुछ ही वर्षों में 14 वर्ष तक के बच्चों को निःशुल्क अनिवार्य शिक्षा प्रदान करने के मृग तृष्णा जैसे लक्ष्य की निरंतर दुहाई दी गई है। किन्तु वास्तव में 1986-87 में भी स्कूलों में दाखिल बच्चों में से आधे से भी कम पाँच वर्षों की प्राथमिक शिक्षा का चक्र पूरा कर पाये थे। सरकार के घोषित लक्ष्य के अनुसार तो 8 वीं तक शिक्षा सभी को पूरी कर लेनी चाहिए थी, किन्तु स्कूलों में दाखिल बच्चों में से केवल एक तिहाई ही आठवीं कक्षा तक जा पाये। यह हालत तो तब है जब ग्रामीण क्षेत्रों में 6-11 वर्ष आयु वर्ग के बच्चों को स्कूलों में प्रवेश ही नहीं मिल पाया।

जीवन में शिक्षा के महत्व को देखते हुए गुणवत्तापूर्ण शिक्षा उपलब्ध कराने के उद्देश्य से वर्तमान सरकार ने शिक्षा क्षेत्र में व्यापक बदलावों के लिए नई राष्ट्रीय शिक्षा नीति को मंजूरी दे दी है। इससे पूर्व वर्ष 1986 में राष्ट्रीय शिक्षा नीति बनाई गई थी और वर्ष 1992 में इसमें संशोधन किया गया था। उम्मीद की जा रही है कि यह शिक्षा नीति शिक्षा क्षेत्र में नवीन और सर्वांगीण परिवर्तनों की आधार शिला रखेगी।

### 1 - राष्ट्रीय शिक्षा नीति 1968 -

स्वतंत्र भारत में शिक्षा पर यह पहली शिक्षा नीति कोठारी आयोग [1964-1966] की सिफारिशों पर आधारित थी, इसमें शिक्षा को राष्ट्रीय महत्व का विषय घोषित किया गया तथा 14 वर्ष की आयु तक के सभी बच्चों के लिए अनिवार्य शिक्षा का लक्ष्य और शिक्षकों का बेहतर प्रशिक्षण और योग्यता पर फोकस किया गया। नीति ने प्राचीन संस्कृत भाषा के शिक्षण को भी प्रोत्साहित किया, जिसे भारत की संस्कृति और विरासत का एक अनिवार्य हिस्सा माना जाता था। इसमें शिक्षा पर केंद्रीय बजट का 6% व्यय करने का लक्ष्य रखा गया।

### 2 - राष्ट्रीय शिक्षा नीति 1986 -

इस राष्ट्रीय शिक्षा नीति ने प्राथमिक स्कूलों को बेहतर बनाने के लिए आपरेशन ब्लैक बोर्ड लांच किया गया। इस नीति का उद्देश्य असमानताओं को दूर करने विशेष रूप से भारतीय महिलाओं अनुसूचित जनजातियों और अनुसूचित जाति समुदायों के लिए शैक्षिक अवसर की बराबरी करने पर विशेष ज़ोर देना था। इस नीति ने इंदिरा गाँधी राष्ट्रीय मुक्त विश्वविद्यालय के साथ ओपन यूनिवर्सिटी प्रणाली का विस्तार किया। ग्रामीण भारत में जमीनी स्तर पर आर्थिक और सामाजिक विकास को बढ़ावा देने के लिए महात्मा गाँधी के दर्शन पर आधारित ग्रामीण विश्वविद्यालय मॉडल के निर्माण की नींव डाली।

### 3 - राष्ट्रीय शिक्षा नीति में संशोधन 1992 -

राष्ट्रीय शिक्षा नीति 1986 में संशोधन का उद्देश्य देश में व्यावसायिक और तकनीकी कार्यक्रमों में प्रवेश के लिए अखिल भारतीय आधार पर एक आम प्रवेश परीक्षा आयोजित करना था। इसमें परीक्षाओं की बहुलता के कारण छात्रों और उनके अभिभावकों पर शारीरिक मानसिक और वित्तीय बोझ को कम करने की समस्याओं का हल किया।

### 4 - राष्ट्रीय शिक्षा नीति 2020

राष्ट्रीय शिक्षा नीति 2020 में शिक्षा की पहुँच, समता, गुणवत्ता, वहनीयता और उत्तरदायित्व जैसे मुद्दों पर विशेष ध्यान दिया गया है। नई शिक्षा नीति के तहत केंद्र व राज्य सरकार के सहयोग से शिक्षा क्षेत्र पर देश की जीडीपी के 6% हिस्से के बराबर निवेश का लक्ष्य रखा गया है। नई शिक्षा नीति के अंतर्गत ही मानव संसाधन विकास मंत्रालय का नाम बदल कर शिक्षा मंत्रालय करने की भी मंजूरी दी गई है।

प्राथमिक शिक्षा से संबन्धित प्रावधान में 3 वर्ष से 8 वर्ष की आयु के बच्चों के लिए शैक्षिक पाठ्यक्रम को दो समूहों में विभाजित किया गया है।

- 1- 3 वर्ष से 6 वर्ष की आयु के बच्चों के लिए आंगनवाड़ी तथा प्री-स्कूल के माध्यम से मुफ्त सुरक्षित और गुणवत्ता पूर्ण प्रारम्भिक बाल्यावस्था देखभाल और शिक्षा की उपलब्धता सुनिश्चित करना।
- 2- 6 वर्ष से 8 वर्ष तक के बच्चों को प्राथमिक विद्यालयों में कक्षा 1 और 2 में शिक्षा प्रदान की जाएगी।

इसमें प्रारम्भिक शिक्षा को बहुस्तरीय खेल और गति विधि आधारित बनाने को प्राथमिकता दी जाएगी। नई शिक्षा नीति में मानव संसाधन विकास मंत्रालय द्वारा बुनियादी साक्षरता और संख्यात्मक ज्ञान पर राष्ट्रीय मिशन की स्थापना की मांग की गई है। इस शिक्षा नीति के अंतर्गत राज्य सरकारों द्वारा वर्ष 2025 तक प्राथमिक विद्यालयों में कक्षा 3 तक के सभी बच्चों में बुनियादी साक्षरता और संख्यात्मक ज्ञान प्राप्त करने हेतु इस मिशन के क्रियान्वयन की योजना तैयार की जाएगी।

इसमें कक्षा 5 तक की शिक्षा में मातृभाषा / स्थानीय या क्षेत्रीय भाषा को अध्यापन के माध्यम के रूप में अपनाने पर बल दिया गया है। साथ ही इस नीति में मातृभाषा को कक्षा 8 और आगे की शिक्षा के लिए प्राथमिकता देने का सुझाव दिया गया है।

स्कूली शिक्षा में छात्रों के लिए संस्कृत और अन्य प्राचीन भारतीय भाषाओं का विकल्प उपलब्ध होगा परंतु किसी भी छात्र पर भाषा के चुनाव की कोई बाध्यता नहीं होगी। इस शिक्षा नीति के प्रस्तावित सुधारों के अनुसार कला और विज्ञान व्यावसायिक तथा शैक्षणिक विषयों एवं पाठ्यक्रम व पठ्योत्तर गतिविधियों के बीच बहुत अंतर नहीं होगा। कक्षा 6 से ही शैक्षणिक पाठ्यक्रम में व्यावसायिक शिक्षा को शामिल कर दिया जाएगा और इसमें इंटरनेट की व्यवस्था भी दी जाएगी।

### निष्कर्ष -

शैक्षिक दृष्टि से पिछड़े राज्यों में विशेष रूप से और वैसे भी सारे ही देश में प्राथमिक शिक्षा पर होने वाले व्यय को बढ़ाये जाने की बहुत आवश्यकता है। किन्तु केवल अधिक व्यय द्वारा शिक्षा व्यवस्था में बहुत सुधार होने की आशा लगाना भी उचित नहीं होगा। यदि यह अधिक व्यय शिक्षकों की न्यूनतर संख्या पर ही होने लगा तो फिर करेला और नीम चढ़ा वाली कहावत ही चरितार्थ होगा। भारत में प्राथमिक शिक्षा की दशा में सुधार लाने का कार्य इतना सरल नहीं है। यह वास्तव में बहुत ही सूझबूझ एवं सतत परिश्रम से ही सिद्ध हो पाएगा।

शिक्षा नीतियाँ शिक्षा के क्षेत्र में उठाया गया सराहनीय कदम हैं शिक्षा से वंचित बच्चों को शिक्षित करना सभी लोक तांत्रिक सरकारों का प्रथम कर्तव्य है। इस कारण प्राथमिक शिक्षा को सुचारू रूप से चलाने के लिए सरकारों को समय-समय पर नीतियों और योजनाओं में सुधार करने की आवश्यकता होती है

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## महिला सशक्तिकरण में महिला स्व सहायता समूहों की भूमिका

डा. श्रीमती सुनीता यादव

" यत्र नार्यस्तु पूज्यन्ते रमन्ते तत्र देवताः।

यत्रैतास्तु न पूज्यन्ते सर्वास्तत्राफलाः क्रियाः॥ "1

मनुस्मृति के अनुसार जहां नारी की पूजा होती है वहां देवता निवास करते हैं और जहां नारी की पूजा नहीं होती उनका सम्मान नहीं किया जाता वहां किये गये समस्त अच्छे कार्य निष्फल हो जाते हैं।

पुरातन समय से हमारी संस्कृति में महिलाओं को विशिष्ट और सम्मानित स्थान दिया गया है। महिलाओं को यथोचित सम्मान और महत्व दिये बिना प्रत्येक समाज और किसी भी देश का हस्तवर्ग अधूरा होता है। इसके बिना कोई भी समाज कभी भी अपेक्षित प्रगति नहीं कर पाता।

हड़प्पा काल से मातृदेवी का आदर किया जाता रहा है। सिंधुघाटी सभ्यता में महिलाओं का प्रमुख स्थान था। धार्मिक जीवन में भी मातृ देवी प्रमुख आराध्य थी। सिंधु सभ्यता में समाज में महिलाओं का बहुत सम्मान किया जाता था। देवी मां की पूजा इंगित करती है कि महिलाओं को समाज में प्रमुख स्थान प्राप्त था, उनके साथ समाज में पुरुष - पक्ष जैसा ही व्यवहार किया जाता था।<sup>2</sup>

वैदिक काल में भी नारी को पुरुषों के समाज में शिक्षा, धर्म, राजनीति और सम्पत्ति के अधिकार एवं सभी मामलों में समान अधिकार प्राप्त थे। इसके बाद धीरे-धीरे नारी प्रदत्त अधिकारों का हनन होता गया। उत्तर वैदिक काल में महिलाओं की स्थिति में गिरावट आने लगी, पुत्री के जन्म को बुरा माना जाने लगा तथा महिलाओं के धार्मिक अधिकारों को सीमित कर दिया गया।<sup>3</sup>

इसके बाद मध्य काल को स्त्रियों के दृष्टिकोण से **कालायुग** कहा जा सकता है। इस युग में यह अवधारणा प्रतिपादित की गई कि स्त्री को कभी अकेली नहीं रहना चाहिये, उसे हमेशा किसी ना किसी के संरक्षण में ही रहना होगा। नारी की दशा अत्यन्त दयनीय हो गई तथा पर्दा प्रथा, बाल विवाह, सती प्रथा अपने शिखर पर पहुंच गई। दूसरे शब्दों में कहे तो इस काल में सभी प्रकार से नारी की स्वतंत्रता छीन ली गई और उसे जन्म से लेकर मृत्यु तक पुरुष के अधीन कर दिया गया।<sup>4</sup>

महिलाओं के पुनरोत्थान का काल ब्रिटिश काल से शुरू होता है। ब्रिटिश शासन के 200 वर्षों की अवधि में स्त्रियों के जीवन में प्रत्यक्ष व अप्रत्यक्ष अनेक सुधार आये। औद्योगिकरण, शिक्षा का विस्तार, सामाजिक आंदोलन व महिला संगठनों का उदय तथा सामाजिक विधानों ने स्त्रियों की दशा में बड़ी सीमा तक सुधार की ठोस शुरुआत की।<sup>5</sup>

आधुनिक भारत के संदर्भ में 21 वीं सदी महिला सदी है। वर्ष 2001 महिला सशक्तिकरण के रूप में मनाया गया। इस वर्ष प्रथम बार **राष्ट्रीय महिला उत्थान नीति** बनाई गई, जिससे देश में महिलाओं के लिये विभिन्न क्षेत्रों में उत्थान और समुचित विकास की आधारभूत विशेषताएँ निर्धारित किया जाना संभव हो सके।<sup>6</sup>

महिला सशक्तिकरण की दिशा में व्यापक योजनाओं और नीतियों के निर्धारण के बाद भी समाज के प्रत्येक वर्ग में किसी न किसी रूप में महिलाओं का सामाजिक, आर्थिक या शारीरिक रूप से शोषण होता है। जिसकी परिणति आज हमें दहेजप्रथा, भ्रूण हत्या, घरेलू हिंसा, बलात्कार के रूप में कहीं न कहीं दिखाई देती है।

यद्यपि हमारे वेदों और ग्रन्थों में महिलाओं को सर्वोच्च स्थान दिया गया है और उनका महिमा मण्डन भी किया जाता रहा है। समय-समय पर सभी सरकारों के द्वारा महिला सशक्तिकरण हेतु कई प्रयास और योजनाएं संचालित की गईं। सामाजिक संगठनों के द्वारा महिलाओं के अधिकारों पर कई चर्चाएं और विचार विमर्श किये जाते हैं। कई प्रकार के अधिकारों और विशेष दिवसों को भी महिलाओं को समर्पित किया गया है परन्तु यथार्थ के धरातल में स्थिति कुछ और ही है।

यूँ तो हम महिला सशक्तिकरण पर बहुत सी परिभाषाओं और अवधारणाओं पर चर्चा करते हैं परन्तु वास्तविक सशक्तिकरण महिलाओं, विशेषतः हमारी ग्रामीण महिलाओं के बीच जा कर धरातल पर कार्य करने से ही होगा।

महिला सशक्तिकरण का मूल आधार है कि महिलाओं में स्वयं निर्णय लेने की क्षमता का विकास किया जाये तथा उनमें अपने व्यक्तिगत विकास की जिम्मेदारी लेने का भाव जागृत हो। इसी दिशा में एक बहुत ही व्यावहारिक और प्रासंगिक अवधारणा है - **"महिला स्व सहायता समूह"**।

महिला स्व सहायता समूहों का गठन, महिला सशक्तिकरणकी दिशा में एक महत्वपूर्ण प्रयास है। जैसा किनाम में निहित है, महिलाओं का ऐसा समूह जो स्वयं अपनी सहायता करता हो जहाँ महिलायें अपने आर्थिक निर्णय स्वयं करती हैं।

मुख्य रूप से इसकी शुरुआत देश की प्रतिष्ठित स्वैच्छिक संस्थाएं जैसे SELF EMPLOYED WOMEN ASSOCIATION (SEWA) अहमदाबाद तथा मयराडा बंगलौर के माध्यम से हुई। मयराडा ने 1968 से सामाजिक कार्य के प्रति अपनी भूमिका निभाना प्रारंभ कर दिया था।<sup>7</sup>

भारत में गुजरात राज्य में सुथ्री ईला भट्ट के नेतृत्व में 1974से महिलाओं द्वारा संगठित स्व सहायता समूहों को सूक्ष्मवित्त प्रदान कर उन्हें उत्पादक गतिविधियों का प्रशिक्षण दिया जा रहा है जो कि सूक्ष्मवित्त के क्षेत्र में सबसे पहला सफल प्रयास माना जाता है।<sup>8</sup>

1976 में बंगलादेश में सूक्ष्मवित्त को आधार बना कर श्री मोहम्मद युनुस के द्वारा अनेक स्व सहायता समूहों का सृजन किया गया जिस ने उनके देश में गरीबी कम करने महिलाओं को आत्मनिर्भर बनाने एवं कई लघु-कुटीर उद्योगों को पुर्नजीवन देने का कार्य किया, जिसके लिये उन्हें वर्ष 2005 में नोबल शांति पुरस्कार से सम्मानित किया गया। इसके बाद से स्व सहायता समूह की अवधारणा एक व्यापक क्रांति के रूप में उभरते हुए विकासशील देशों में गरीबी निवारण एवं महिला उत्थान का अहम माध्यम बन चुकी है।<sup>9</sup>

स्व सहायता समूह की अवधारणा को इस उदाहरण के द्वारा समझा जा सकता है।

मान लीजिये कि छोटी-छोटी चिड़िया है और 10-15 चिड़ियों का एक समूह है। अब यदि शिकारी के द्वारा उन पर एक जाल डाल दिया जाता है तो अब चिड़िया क्या करेगी। तभी एक चिड़िया के द्वारा सुझाव दिया गया कि क्यों न हम सभी मिलकर इस जाल को यहां से उड़ा ले जायें। तात्पर्य यह है कि यदि एक चिड़िया अकेले होती तो वह इस परिस्थिति से उबरने में असमर्थ थी परन्तु सभी के सामूहिक प्रयास से तो इस विकट परिस्थिति से बाहर आने में सफल हो सकते हैं। अतः महिला स्व सहायता समूह का मूल मंतव्य है - **साझा प्रयास**।

महिला स्व सहायता समूहों का वास्तविक और मूल रूप हमारे गांवों में देखने को मिलता है। आज हमारे गांवों में महिला स्व सहायता समूह, एक महत्वपूर्ण अभिकरण बनकर उभरे हैं। हमारे छत्तीसगढ़ के संदर्भ में गांवों में महिलायें परिवार के जीविको पार्जन में पुरुषों के समानांतर कार्य करती हैं। फिर चाहे वो खेती-किसानी हो, ईटा भट्टा में मजदूरी हो या तैदूपत्ता संग्रहण कार्य हो, ऐसे कई छोटे-बड़े कार्य हैं जो हमारी महिलाओं के द्वारा अपने परिवार का भरण पोषण करने हेतु किये जाते हैं।

महिला स्व सहायता के संदर्भ में बात करें तो यह 10 से 25 महिलाओं का एक समूह होता है। इसमें महिलाओं के द्वारा छोटी-छोटी बचत की जाती है। साप्ताहिक/पाक्षिक या मासिक रूप से कुछ रुपये समूह में जमा किया जाते हैं।

समूह में इन्हीं में से कोई एक अध्यक्ष चुना जाता है साथ ही एक सचिव, कोषाध्यक्ष लेखा संधारक की जिम्मेदारी भी समूह में अलग-अलग महिलाओं को दी जाती है। समूह के अध्यक्ष एवं सचिव का चुनाव वक्रानुक्रम में किया जाता है।

स्थानीय आधार पर इस समूह का नामकरण किया जाता है, जैसे -महामाया महिला स्व सहायता समूह, जय मां दुर्गा महिला स्व सहायता समूह आदि।

समूह की जो महिला पढ़ी-लिखी या जानकार होती है, प्रायः उनके द्वारा लेखा एवं पंजी संधारण का कार्य किया जाता है। समूह की सभी महिलाओं की पाक्षिक या मासिक बैठक आयोजित की जाती है। ये बैठक समूह के किसी भी सदस्य के घर या सदस्यों की सहमति से जहां सुविधा जनक हो आयोजित हो सकती है।

महिला स्व सहायता समूह के गठन की प्रक्रिया अत्यन्त सरल है। एक साधारण प्रस्ताव के माध्यम से समूह का गठन किया जा सकता है। इस प्रस्ताव में स्थान, गठन की तारीख तथा सदस्यों का विवरण होता है। इसके पश्चात समूह में जो भी निर्णय लिये जाते हैं, चाहे कोई नया सदस्य जोड़ना हो, अध्यक्ष-सचिव का चुनाव या समूह का नामकरण ये सारे तथ्य समूह की महिलाओं के समक्ष प्रस्ताव के रूप में रखे जायेंगे और फिर सर्व सम्मति से प्रस्ताव पारित होकर निर्णय बन जाता है। प्रत्येक समूह की अपनी एक नियमावली होती है। ज्यादातर तो समूह की अपनी एक अलिखित और अनौपचारिक नियमावली रहती ही है परन्तु अब महिलायें जागरूक हैं, अतः समूह के द्वारा एक लिखित एवं औपचारिक नियमावली सभी महिलाओं की उपस्थिति में और सहमति से बनाई जाती है, जिसका पालन सभी को करना होता है। नियमावली के अंतर्गत समूह की गतिविधियों के सुचारु संचालन हेतु कुछ नियम पारित किये जाते हैं, जैसे-समूह की बैठक कब-कब होगी, समूह में महिलाओं के द्वारा कितनी बचत की जायेगी, समूह में आपसी लेन-देन की प्रक्रिया, समूह के द्वारा कौन-कौन सी आर्थिक या सामाजिक गतिविधियां की जायेंगी।

किसी भी महिला स्व सहायता समूह के गठन हेतु कुछ मूलभूत बिन्दु इस प्रकार हैं-

1. समूह के अंतर्गत एक परिवार से केवल एक ही सदस्य को लिया जाना चाहिए ताकि ज्यादा से ज्यादा परिवार समूह से जुड़ सकें।

2. समूह के सभी सदस्यों की समान वित्तीय और सामाजिक पृष्ठभूमि होनी चाहिये ताकि सभी सदस्य समूह में खुलकर अपनी भागीदारी निभाये और अपना मत रख सकें कोई भी सदस्य अपनी विशेष वित्तीय और सामाजिक स्थिति के कारण अन्य सदस्यों पर हावी न होने पाये।

3. समूह में न्यूनतम आयु सदस्य तथा उच्चतम आयु सदस्य के मध्य अन्तर बहुत ज्यादा नहीं होना चाहिये। तात्पर्य यह है कि समूह के सभी सदस्यों की आयु लगभग समान होनी चाहिए। बहुत ज्यादा अन्तर न हो।

4. एक आदर्श स्व सहायता समूह में 10 से लेकर 25 तक सदस्य ही होने चाहिये। यदि समूह में सदस्य संख्या ज्यादा होगी और समूह ज्यादा बड़ा होगा तो सभी सदस्य सक्रिय नहीं हो पायेंगे।

स्व सहायता समूहों का प्रारंभिक या मूल उद्देश्य होता है कि महिलायें हर सप्ताह या माह में कुछ राशि जमा करें और समूह में मिलायें। यह राशि 10 रुपये से प्रारंभ होकर समूह की क्षमता अनुसार हो सकती है और जब भी समूह के किसी भी सदस्य को आवश्यकता हो तो वे आपसी लेन-देन करें ताकि आर्थिक रूप से महिलायें एक दूसरे की सहायता कर सकें।

अब धीरे-धीरे समूहों की कार्यप्रणाली विकसित होती जा रही है। इसके अंतर्गत प्रत्येक समूह का निकटस्थ बैंक में एक बचत खाता होता है। जिसमें समूह के सभी सदस्यों द्वारा साप्ताहिक अंशदान किया जाता है और धीरे-धीरे जब जमा राशि पर ब्याज का लाभ मिले तो उसे भी सभी सदस्यों के बीच लाभांश के रूप में वितरित किया जाता है। ये समूह की सर्वसम्मति पर निर्भर करता है कि अंशदान कितना होगा और लाभांश वितरण कब और कितना किया जाना है। साथ ही समूह के किसी भी सदस्यको यदि धन की आवश्यकता है तो आवश्यक राशि बैंक से आहरित करके उस सदस्य को प्रदान की जाती है। फिर उसके द्वारा धीरे-धीरे किस्तों में ऋण राशि वापस कर दी जाती है।

वस्तुतः महिला स्व सहायता समूहों का इतिहास, उनकी संरचना, गठन प्रक्रिया तथा मौलिक कार्य प्रणाली स्पष्ट है। जैसे-जैसे कोई भी महिला स्व सहायता समूह विकसित होता जाता है उनमें महिलाओं की आर्थिक आत्मनिर्भरता भी बढ़ती जाती है।

समूह के बचत बैंक खाता खुलने और थोड़ा स्थापित होने के बाद अगला महत्वपूर्ण चरण है- **स्व सहायता समूह का पंजीकरण**

महिला स्व सहायता समूह एक अनौपचारिक समूह होता है जिसे सोसायटी अधिनियम के अंतर्गत पंजीबद्ध किया जाता है।

पंजीयन के लिये आवश्यक वितरण -10

1. स्व सहायता समूह मोबाइल धारक का वितरण
2. सदस्यों का प्रारंभिक वितरण
3. बैंक खाता वितरण
4. क्षमता वितरण

यदि हमारे छत्तीसगढ़ राज्य के परिप्रेक्ष्य में बात की जाये तो छत्तीसगढ़ शासन द्वारा महिलाओं को सशक्त बनाने की दिशा में महिला स्व सहायता समूहों हेतु व्यापक योजनाएं संचालित की जा रही हैं। इन योजनाओं ने महिला स्व सहायता समूहों को एक उत्कृष्ट एवं नवीन आर्थिक-सामाजिक आधार प्रदान किया है।

**शासकीय योजनायें-** स्व सहायता समूहों को सशक्त बनाने हेतु शासन के द्वारा निरंतर प्रयास किये जा रहे हैं। उनके लिये नयी योजनायें और कार्य प्रतिपादित किये जा रहे हैं ताकि स्व सहायता समूहों के माध्यम से हमारी महिलायें आत्मनिर्भर हो सकें। शासन के द्वारा महिला स्व सहायता समूहों को निरंतर कार्य भी प्रदान किये जा रहे हैं। यथा -

1. मध्याह्न भोजन - स्कूलों में मध्याह्न भोजन का संचालन स्थानीय महिला स्व सहायता समूहों के माध्यम से किया जाता है।

2. पूरक पोषण आहार- महिला एवं बाल विकास विभाग अंतर्गत संचालित आंगनवाड़ी केन्द्रों में 6 माह से 3 वर्ष, गर्भवती, शिशुवती तथा कुपोषित बच्चों हेतु टेक होम रेशन के रूप में, स्थानीय महिला स्व सहायता समूहों द्वारा ही पूरक पोषण आहार की आपूर्ति की जाती है।

3. गरम भोजन - महिला एवं बाल विकास विभाग अंतर्गत संचालित आंगनवाड़ी केन्द्रों में ही प्रतिदिन आंगनवाड़ी आने वाले 3 वर्ष से 6 वर्ष तक के बच्चों को प्रतिदिन दिये जाने वाले गरम भोजन हेतु खाद्य सामग्री की आपूर्ति भी इन्हीं स्थानीय महिला स्व सहायता समूहों द्वारा की जाती है।

4. सार्वजनिक वितरण प्रणाली - खाद्य विभाग के अंतर्गत गांवों में रेशन के सार्वजनिक वितरण का कार्यभार स्थानीय महिला स्व सहायता समूहों को ही दिया जाता है।

5. गणवेश सिलाई - प्रतिदिन आंगनवाड़ी आने वाले 3 वर्ष से 6 वर्ष तक के बच्चों हेतु गणवेश सिलाई का कार्य भी स्थानीय महिला स्व सहायता समूहों द्वारा किया जाता है।

इस प्रकार शासन विभिन्न विभागों और योजनाओं के माध्यम से स्व सहायता समूहों को एक सुदृढ़ धरातल प्रदान करने की दिशा में प्रयासरत है। इसके अतिरिक्त भी समय-समय पर स्व सहायता समूहों को बहुत से कार्य अवसर उपलब्ध कराये जाते हैं।

समूहों के सशक्तिकरण की दिशा में हम यहां छत्तीसगढ़ शासन की दो महत्वपूर्ण योजनाओं पर चर्चा करेंगे।

**बिहान-** छ.ग. राज्य ग्रामीण आजीविका मिशन **बिहान**, छत्तीसगढ़ शासन की महत्वकांक्षी योजना है। इस योजना का संचालन शासन के पंचायत एवं ग्रामीण विकास विभाग के द्वारा किया जाता है। इसके अंतर्गत महिला स्व सहायता समूहों को कौशल विकास उन्नयन हेतु प्रशिक्षण दिया जाता है। महिलायें यूं तो समूहों के माध्यम से कार्य कर ही रही हैं परन्तु बिहान के अंतर्गत उनका क्षमतावर्धन करते हुए आर्थिक रूप से सशक्त बनाने का प्रयास किया जाता है। इसके अंतर्गत महिला स्व सहायता समूहों को प्रशिक्षित किया जाता है। ताकि वे अपने स्वरोजगार के अवसरों को स्वयं सृजित कर सकें। स्व सहायता समूहों को शासन के माध्यम से एक आधार प्रदान किया गया है ताकि वे शासन की ही विभिन्न योजनाओं हेतु अपनी सेवारें प्रदान कर सकें और उनकी आर्थिक स्थिति सशक्त हो जाये।

उदाहरणतः बिहान योजना के अंतर्गत महासमुन्द जिले की दुर्गा महिला स्व सहायता समूह भोरिंग की अध्यक्ष श्रीमती कुमारी साहू बताती है कि उनके समूह में गांव की 12 महिला सदस्य हैं। उन्हें जिला प्रशासन के सहयोग से कलेक्टर के सामने सामग्री बेचने हेतु स्टाल उपलब्ध कराया गया है। वे सभी महिलायें जनपद एवं जिला पंचायत के अधिकारियों द्वारा बिहान योजना के बारे में विस्तार पूर्वक जानकारी प्रदान करने से, वे समूह में जुड़ने हेतु प्रेरित हुए। सभी महिलाओं को 10 दिवसीय विशेष प्रशिक्षण दिया गया तथा उनके कार्य और लगन को देखते हुए उन्हें बैंक के माध्यम से 1 लाख रुपये का ऋण उपलब्ध कराया गया। जिसका वे प्रतिमाह 10 हजार रूपयों की आसान किश्तों में ऋण राशि का भुगतान ब्याज सहित कर चुकी है। उनके अनुसार शासन की बिहान योजना हमारे जैसी हजारों महिलाओं की सामाजिक एवं आर्थिक स्थिति सुधारने के लिये तरदान सबित हुई है।<sup>11</sup>

**छ.ग. महिला कोष-** महिला स्व सहायता समूह को आर्थिक रूप से सक्षम और सृद्ध किये जाने की दिशा में शासन का एक और महत्वपूर्ण एवं अभिनव प्रयास है -**छ.ग. महिला कोष।** उल्लेखनीय है कि छत्तीसगढ़ की महिलाओं विशेषतः महिला स्व सहायता समूहों की आर्थिक उन्नति, समग्र विकास तथा सशक्तिकरण हेतु फरवरी 2002 में छ.ग. महिला कोष का गठन किया गया है। छ.ग. शासन की इस योजना का संचालन महिला एवं बाल विकास विभाग के द्वारा किया जाता है। इस योजना के अंतर्गत महिला स्व सहायता समूहों को आसान किश्तों में और न्यूनतम ब्याज दर पर ऋण प्रदान किया जाता है।

छ.ग. महिला कोष द्वारा ऋण प्रदान किये जाने का उद्देश्य महिलाओं को आर्थिक सहायता प्रदान करना है ताकि वे आत्मनिर्भर हो कर अपनी आर्थिक गतिविधियों को विकसित करें और अपनी वित्तीय स्थिति को सुदृढ़ करें।

छ.ग. महिला कोषद्वारा महिला स्व सहायता समूहों हेतु ऋण योजना 15 अगस्त 2003 से संचालित की जा रही है। प्रारंभ में 5000 रुपये तक का ऋण दिया जाता था। 2004-05 नियमों को संशोधित कर पहली बार में 10 हजार रूपय तथा दूसरी बार में 20 हजार रूपये तक का ऋण दिया जाता था। 2009-10 में प्रथम बार में 25 हजार तथा दूसरी बार में 50 हजार रूपये तक का ऋण 10 प्रतिशत वार्षिक ब्याज पर दिया जाने लगा। 2006-07 में ब्याज दर को घटा कर 6.5 प्रतिशत वार्षिक किया गया है। वर्ष 2013-14से प्रथम बार में 50 हजार रूपये तथा दूसरे बार में 2 लाख रूपये तक का ऋण 3 प्रतिशत वार्षिक ब्याज दर पर प्रदान किया जाता है। ऋण की वसूली 24 आसान किश्तों में होती है।<sup>12</sup>

वर्तमान में छ.ग. महिला कोष द्वारा महिला स्व सहायता समूहों को दिये जाने वाली ऋण की सीमा प्रथम बार में 2 लाख तथा दूसरी बार में दिये गये ऋण की सीमा 4 लाख तक बढ़ा दी गई है। यह भी उल्लेखनीय है कि वर्तमान में यौन उत्पीड़ित और एच आई वी पीड़ित महिलाओं सहित तृतीय लिंग के व्यक्तियों को भी आत्मनिर्भर बनाने के उद्देश्य से इस योजना से लाभान्वित करने के प्रयास छ.ग. शासन द्वारा किये जा रहे हैं।<sup>13</sup>

छ.ग. शासन द्वारा योजना अंतर्गत महिला स्व सहायता समूहों को वितरित ऋण की वर्ष वार जानकारी निम्नानुसार है -<sup>14</sup>

क्रमांक	वर्ष	लाभान्वित महिला स्व सहायता समूहों की संख्या	प्रदत्त ऋण राशि
1	2003-04	679	33 लाख 7 हजार
2	2004-05	1712	93 लाख 3 हजार
3	2005-06	2203	1 करोड़ 40 लाख 20 हजार
4	2006-07	2504	2 करोड़ 35 लाख 26 हजार
5	2007-08	3020	3 करोड़ 26 लाख 14 हजार
6	2008-09	3362	3 करोड़ 97 लाख 4 हजार

7	2009-10	2612	5 करोड़ 68 लाख 86 हजार
8	2010-11	2187	5 करोड़ 22 लाख 85 हजार
9	2011-12	2050	5 करोड़ 51 लाख 10 हजार
10	2012-13	2899	6 करोड़ 24 लाख
11	2013-14	1705	4 करोड़ 87 लाख 25 हजार
12	2014-15	2454	8 करोड़ 95 लाख 90 हजार
13	2015-16	2479	8 करोड़ 91 लाख 40 हजार

योजना प्रारंभ से अब तक लगभग ३०६९१ महिला स्व सहायता समूहों को 60 करोड़ 90 लाख रुपये की ऋण राशि प्रदान की जा चुकी है।<sup>15</sup>

महिला बाल विकास विभाग के अनुसार जिलों से प्राप्त प्रतिवेदन के आधार पर छ.ग.राज्य में अबतक 68071 से ज्यादा महिला स्व सहायता समूहों का गठन किया जा चुका है। इन समूहों से अबतक लगभग ८ लाख ३ हजार महिलायें जुड़ चुकी हैं। इन समूहों के द्वारा 53.03 करोड़ रुपये की राशि बचत की गई है।<sup>16</sup>

कई प्रकार की आर्थिक गतिविधि करने वाले इन महिला स्व सहायता समूहों का टर्नओवर ६० करोड़ के पार हो चुका है।<sup>17</sup>

छ.ग. महिला कोष के माध्यम से महिला स्व सहायता समूहों को ऋण लेने हेतु एक निर्धारित प्रारूप में आवेदन करना होता है। इस हेतु महिला स्व सहायता समूह अपने निकटतम बाल विकास परियोजना कार्यालय या संबंधित पर्यवेक्षक अथवा आंगनबाड़ी कार्यकर्ता से संपर्क कर आसानी से आवेदन पत्र प्राप्त कर सकते हैं। ऋण हेतु आवश्यक दस्तावेज में सभी महिला सदस्यों का वितरण (पति, आयु, पारिवारिक आय आदि) समूह का बचत बैंक खाता का वितरण, समूह की आर्थिक गतिविधि की जानकारी और संबंधित पर्यवेक्षक का प्रमाणीकरण सम्मिलित है।

स्पष्ट है कि महिला स्व सहायता समूहों द्वारा महिलाओं के आर्थिक विकास में महत्वपूर्ण भूमिका निभाई जा रही है जिसका सार्थक परिणाम है कि महिलायें अब सामाजिक विकास में भी अपना योगदान प्रदान करती हैं। आज महिला स्व सहायता समूह अपने आस-पास के परिवेश में व्याप्त कुरीतियों को दूर करने तथा महिलाओं को जागरूक करने का भी कार्य कर रहे हैं। शराब बंदी की दिशा महिला स्व सहायता समूहों के द्वारा महत्वपूर्ण कार्य किया गया है। जिसमें वो काफी सफल भी रहे हैं।

महिला स्व सहायता समूहों के माध्यम से महिला सशक्तिकरण की अद्भुत मिसाल है-**पद्मश्री माननीया श्रीमती फूल बासन यादवजी**। यजनांदगांव जिले के ग्राम सकुलदैहान में साल 2001 में 11 महिलाओं के साथ उनके द्वारा मां बम्लेश्वरी स्व सहायता समूह का गठन किया गया। विपरीत परिस्थितियों में **माननीया श्रीमती फूल बासन यादवजी** ने गरीबी, कुपोषण और बाल विवाह से लड़ने का संकल्प लिया। उन्हें सामाजिक विरोध का भी सामना करना पड़ा परन्तु अपने मजबूत इरादों से उन्होंने सभी को मात दे दी।<sup>18</sup>

कौन बनेगा करोड़पति के 23 अक्टूबर 2020 के एपिसोड में **माननीया श्रीमती फूल बासन यादव जी** द्वारा बताया गया कि महिला स्व सहायता समूह में वह महिलाएँ हैं जो एकदम तेज रफ्तार से बोलने और चलने वाली हैं और किसी से डरने वाली नहीं हैं। हर चीज में वे अपना कार्य स्वयं करना चाहती हैं। महिलायें जंगल में घूम कर शराब का डब्बा फोड़ देती हैं। जैसे ही समूहों की महिलाओं को शराबी पुरुष देखते हैं वे शराब की भट्टी छोड़ कर भाग जाते हैं।

**माननीया श्रीमती फूल बासन यादव जी** के अनुसार उन्होंने महिला फौज बनाया है, जो रात में सीटी बचाती हुई करीब ३ घण्टे अपने गांवों में निकलती है और कोई पति यदि अपनी पत्नी के साथ मारपीट कर रहा है, तो उसके सामने खड़ी हो जाती है। कोई शराब पीते या जुआं खेलते दिखे तो उसे पकड़कर गांव के लोगों के सामने बुलाकर समझाया जाता है। इस महिला फौज के कारण महिलाओं के खिलाफ घरेलू हिंसा पर रोक लगी है।<sup>19</sup>



कोरोना महामारी के दौरान मां बमलेश्वरी स्व सहायता समूह ने सामाजिक सरोकार निभाते हुए १७ लाख मास्क तैयार करने का कार्य किया।<sup>20</sup>

श्रीमती फूल बासन यादव जी के द्वारा आज तक 2 लाख महिलाओं को सशक्त बनाने के लिये प्रेरित किया गया है और करीब 14 हजार महिला स्व सहायता समूहों का गठन किया जा चुका है। भारत सरकार के द्वारा उन्हें 2012 में पद्मश्री से सम्मानित किया गया। छत्तीसगढ़ सरकार ने जननी सुरक्षा योजना अंतर्गत उन्हें अपना ब्रांड एम्बेसडर बनाया था। इसके अतिरिक्त भी उन्हें कई प्रतिष्ठित पुरस्कारों से अलंकृत किया जा चुका है।<sup>21</sup>

हमारे छत्तीसगढ़ में वर्तमान में 68 हजार से ज्यादा स्व सहायता समूह महिलाओं को आर्थिक रूप से आत्मनिर्भर और सशक्त बनाने की दिशा में कार्यरत हैं। वर्तमान में इन महिला स्व सहायता समूहों को ज्यादा से ज्यादा प्रशिक्षित किये जाने, कार्य के अवसर प्रदान किये जाने तथा सकरात्मक सहयोग प्रदान किये जाने की आवश्यकता है। इस हेतु हमारा शासन भी सतत् रूप से प्रयासरत है। निश्चित ही भविष्य में हम महिला उत्थान और महिला स्व सहायता समूहों के सर्वांगीण विकास के नये शिखर प्राप्त करने में सफल होंगे। इस तरह महिला सशक्तिकरण की दिशा में महिला स्व सहायता समूह की भूमिका एक उल्लेखनीय उपलब्धि सिद्ध होगी।

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