

**GURUKUL INTERNATIONAL MULTIDISCIPLINARY
RESEARCH JOURNAL**

ISSN No. 2394-8426

With International Impact Factor 2.254

Publised by



-: Guest Editor :-

Dr. jugalkishorSomani

Vice-principal

Janta Mahavidyalaya Chandrapur

Dean, faculty of commerce,

Gondwana University, Gadchiroli

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- 4) Receive the Certificate of Publication in each participated authors when the Special Issue is finished.
- 5) Your brief bio-data with your photo (Maximum 5 pages) will be published along with your Special Issue.
- 6) Publish 1 paper of Guest Editor for FREE in your SI.

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One Author – INR 600 (Saarc Countries) and USD 40 (Others Countries)

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Principal, Gurukul College, Nanda,
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PERSONAL PROFILE

Name : **Dr. Jugalkishor Mulchandji Somani**
Father's Name : Mulchandaji Somani
Date of Birth : 10-09-1957
Residential Address : "Gokul", Gokul Galli, Gokul Ward,
Chandrapur Dist. Chandrapur
Contact details : Mob No. 9422191158 Phone No. 07172-252628
Date of Joining : 25-08-1982 (In Jr. College)
01-10-1987 (In Sr. College)
Present Designation : **Dean**
Faculty of Commerce
Gondwana University, Gadchiroli
Associate Professor &
Vice-Principal, Faculty of Commerce
Janata Mahavidyalaya, Chandrapur
Teaching Experience : 32 years (In Sr. College 27 yrs & Jr. Coll. 05 yrs.)
Educational Qualification : **M.Com., M.Phil., M.Ed., Ph.D.**

Achievements :

- Vice President, Gurukul Shikshan Sanstha, Chandrapur
- Ex- Secretary, Janata Mahavidyalaya Employees Credit Co-operative Society Ltd., Chandrapur
- Secretary, Shri Laxmi Narayan Mandir Trust, Chandrapur
- Executive Member, Akhil Bhartvarshiya Maheshwari Mahasabha.
- Secretary Maheshwari Sewa Samiti
- Ex-Join Secretary, Vidarbha Pradeshik Maheshwari Sabha.
- Ex- Secretary and President, Rajasthani Yuvak Mandal, Chandrapur
- Member, Mahadev Temple.
- Advisor : 1) Shri. Anand Nagri Sahakari Bank Ltd., Chandrapur
2) Chamber of Commerce, Chandrapur



- Ex-member, District Educational planning and Development Committee, Chandrapur.

ACADEMIC QUALIFICATIONS :

Sr.No.	Examination Passed	Board/ University	Division	Year of Passing
01	H.S.C.	Nagpur Board	I	1975
02	B.Com.	Nagpur University	II	1979
03	M.Com.	Nagpur University	I	1981
04	B.Ed.	Nagpur University	I	1982
05	M.Ed. (I)	Nagpur University	II	1983
06	M.Phil.	Nagpur University	Pass	1984
07	Ph.D.	Nagpur University		2014

SEMINAR/ WORKSHOP/ SYMPOSIUMS ATTENDED :

- 1) Workshop on Community Education organized by the Indian Society for Community Education at Chandrapur on 27th March, 1988.
- 2) Nagpur University Level Workshop on commerce Education organized by Rashtrasant Tukadoji College, Chimur on 1st and 2nd October, 1990.
- 3) Nagpur University Commerce Teachers' Conference, 1991 at Sardar patel Mahavidyalaya, Chandrapur on 16th, 17th & 18th Feb., 1991.
- 4) 3rd Maharashtra State Commerce Teachers' Conference Organised by Maharashtra State Commerce Teachers' Association at Solapur on 29th & 30th March, 1992
- 5) Orientation Course organized by Nagpur University, Faculty of Commerce at Nagpur on 31st July and 1st August, 1993.
- 6) The Computer Orientation Programme for commerce Teachers Organised by Nagpur University Department of Electronics and Computer Science, at Nagpur on 17th to 25th December, 1993.
- 7) 5th Maharashtra State Commerce Teachers' Conference organized by Maharashtra State Commerce Teachers' Association at Kolhapur on 9th & 10th April, 1994.
- 8) Orientation Courses Organised by faculty of Commerce, Nagpur University at Nagpur on 24th & 25th September, 1994.
- 9) National Seminar on "Sustainable Development through Community Education and H.R.D. Strategies" organized by Indian Society for Community Education, Ahemadabad Local Chapter of I.S.C.E. at Nagpur on 13th May, 1995.
- 10) कर विषयक कायदे व जमाखर्च ज्ञानसत्र – व्यापारी मित्र पूणे on 27th & 28th September, 1997.
- 11) IX Maharashtra State Commerce Conference, organized by Maharashtra State Commerce Teachers' Association at Udgir Dist. Latur on 5th & 6th July, 1998.



- 12) State Level Commerce Conference at Akola Organised by Berar general Education Society's Smt. L.R.T. College of Commerce, Akola on 24th & 25th February, 2002
- 13) One day workshop on Assessment and Accreditation of colleges held on 28th Feb., 2002 at S.N.D.T. Women's University, Mumbai sponsored by NAAC organized by Quality Assurance Cell, Higher & Technical Education department Govt. of Maharashtra.
- 14) Orientation course organized by Nagpur University, Faculty of Commerce at Hislop College on 10th April, 2002.
- 15) Workshop on Financial Accounting at R.S. Mundle Dharmapeth Art & Commerce college, Nagpur on 19th July, 2002 organised by R.T.M. Nagpur University & R.S. Mundle Dharmapeth Arts & Commerce College, Nagpur.
- 16) Orientation programme organized by R.T.M. Nagpur University, Nagpur at G.S. College of Commerce, Wardha on 22nd July, 2002.
- 17) Orientation programme organized by Nagpur University & V.M.V. Commerce J.M.T. Arts and J.J.P. Science College, Nagpur on 04th August., 2002.
- 18) Orientation programme organized by Nagpur University & S.P. Mahavidyalaya, Chandrapur (Faculty of Commerce) on 24th August, 2002.
- 19) District Level Workshop on NAAC Organised by S.P. Mahavidyalaya, Chandrapur on 15th December, 2002.
- 20) Orientation programme organized by R.T.M. Nagpur University faculty of Commerce at Nagpur on 5th January, 2003.
- 21) Orientation programme organized by R.T.M. Nagpur University faculty of Commerce and S.P. Mahavidyalaya, at Chandrapur on 14th September, 2003.
- 22) Orientation programme organized by R.T.M. Nagpur University faculty of Commerce at Nagpur on 20th September, 2003.
- 23) Orientation programme organized by R.T.M. Nagpur University faculty of Commerce at Santaji Mahavidyalaya, Nagpur on 05th October, 2003.
- 24) National Seminar of Recent Trends in Commerce and Management Organised by Kamla Nehru Mahavidyalaya, Nagpur on 13th February, 2004.
- 25) Orientation programme organized by R.T.M. Nagpur University and S.P. Mahavidyalaya, Chandrapur on 1st August, 2004.
- 26) Seminar on "Global Convergence of Commerce Education" organized by R.T.M. Nagpur University through faculty of Commerce and The Institute of Chartered Accountant of India, New Delhi at Nagpur on 22nd October, 2005.
- 27) UGC Sponsored National Seminar on 'Impact of VAT on Consumer and Traders' organized by Dhanwate National College, Nagpur on 28th January, 2006.



- 28) UGC Sponsored National Seminar on 'Challenges and Opportunities for job oriented Commerce Education' organized by Dr. M.K. Umathe Arts & R. Mokhare Commerce College on 12th February, 2007.
- 29) Seminar on 'Global Convergence of Commerce Education' organized by faculty of Commerce R.T.M. Nagpur University and The Board of Studies of The Institute of Chartered Accountant of India, New Delhi at Nagpur on 18th December, 2007.
- 30) Attend 61st All India Commerce Conference organized by Dhanwate National College, Nagpur on 27th to 29th December, 2008.
- 31) Attended and Presented paper in UGC Sponsored one day State Level Seminar on 'Mergers and Acquisitions' in the present scenario at Shree Pandharinath Arts and Commerce College, Narkhed on 10th February, 2010.
- 32) Workshop on Monetary Economics for B.Com Part- II (New Syllabus) organized by R.T.M. Nagpur University & Sardar Patel Mahavidyalaya, Chandrapur a Chandrapur on 17th July, 2010.
- 33) Attended & Presented paper in 63rd All India Commerce Conference organized by faculty of Commerce, Goa University on 1st to 3rd October, 2010.
- 34) Participated in UGC Sponsored National Seminar on 'Changes in management Practices' organized by Faculty of Commerce, Santaji Mahavidyalaya, Nagpur on 6th January, 2011.
- 35) Participated in UGC Sponsored State Level Commerce Conference on ' Changing Paradigms of Higher Education in Commerce in Globalised Economics Scenario' organized by Sardar Patel Mahavidyalaya, on 1st March , 2011.
- 36) Participated and presented paper in UGC Sponsored national Conference on 'Emerangine Trends in Commerce Education' organized by department of Commerce, Jagat Arts Commerce and Indiraben Hariharbhai Patel Science College, Goegoan on 1st October, 2011.
- 37) Participated in the 64th All India Commerce Conference organized by Department of Commerce, School of Management, Pondecherry University, Pondicherry on 13th to 15th December, 2011.
- 38) Participated and Presented paper in the UGC Sponsored national Seminar on ' Strategic Services marketing in the Comprehensive Market Scenario challenges and opportunities' organized by G.S. College of commerce Wardha on 27th to 28th September, 2013.

DETAILS ABOUT REFRESHER/ ORIENTATION COURSE.

- 1) Refresher Course organized by Academic Staff College University of Rajastan at Jaipur
Period : 12 th June to 1st July, 1989.
- 2) Orientation Course organized by Academic Staff College, Nagpur University at Nagpur .
Period : 19th February to 17th March, 1990.
- 3) The Refresher Course in Commerce organized by Academic Staff College, Nagpur University,

Nagpur at Nagpur.

Period : 17th October, to 9th November, 1993.

- 4) The Refresher Course in Commerce organized by Academic Staff College, Nagpur University at Nagpur.

Period : 04th March to 27th March, 2000.

SPECIAL CONTRIBUTION TO THE CAMPUS & ACADEMIC

LIFE OF THE COLLEGE.

- ❖ Worked as a member –Discipline Committee, Time-Table Committee, Students Union Election Committee, Admission Committee... etc.
- ❖ Worked as a Co-officer-in-Charge .
- ❖ Worked as a Secretary, Janata Mahavidyalaya Employees Credit Society Ltd., Chandrapur.
- ❖ Worked on University Committees :
 - a) Chairman of Placement Committee.
 - b) Member of Placement Committee
 - c) Member of Selection Committee
 - d) Worked as moderator, paper setter, paper Valuer of R.T.M. Nagpur University, Nagpur & Gondwana University, Gadchiroli.
 - e) Information Officer- Right to information Act, 2005 Janata Mahavidyalaya, Chandrapur.

PUBLICATIONS :

Books

- Financial Accounting – III - Seth Publication Pvt Ltd., Mumbai, January, 2005
- Business Economics - Anuradha Prakashan, Nagpur 2nd Edition, dt. 2nd Oct., 2008.
- Marketing Management - Anuradha Prakashan dt. 15th August, 2010
- Principles of Business Management – Anuradha Prakashan , Nagpur dt. 15th August, 2011
[IBN no. I 21-566]
- प्रमंडळ कायदा व सचिवाची कार्यपद्धती - Anuradha Prakashan dt. 15th Aug, 2012
[ISBN No. I-21-566]
- Auditing & Income Tax - Anuradha Prakashan, Nagpur 3rd Edition dt 15th Aug., 2012
[IBN No. I 21-566]
- अंकेक्षण व आयकर - Anuradha Prakashan, Nagpur dt. 15th Sept, 2012 [ISBN No. I-21-566]
- सचिवाची कार्यपद्धती - Anuradha Prakashan, Nagpur dt. 25th Sept, 2014 [ISBN No. I-21-566]
- Auditing & Income Tax - Anuradha Prakashan, Nagpur 3rd Edition dt 05th Sept, 2014
[ISBN No. 978-81 930128-8-8]

- व्यावसायिक अर्थशास्त्र - Anuradha Prakashan, Nagpur dt. 25th Sept, 2014

[ISBN No. 978-81-930128-3-3]

News papers and Magazine

- Information about carrier Guidance in "Souvinor" Published by Rajasthani Yuvak Mandal, Chandrapur.
- Course Material on Financial Accounts- I for B.Com Part- I for orientation Course organized by R.T.M. Nagpur University and R.S. Mundle Dharampeth Arts & Commerce College, Nagpur on 19th July, 2002.
- "Talent Management in Globalised Scenario" Article published in Commerce Times in Vol 1, Issue 2, Nov., 2010 [The monthly magazine of Nagpur Vidarbha Chamber of Commerce.]
- "Talent Management in Globalised Scenario" Article published in Newspaper in Hitavada on 19th Oct, 2010.

PAPER READINGS :

- 1] "Motives and Benefits of Mergers and Acquisitions" UGC Sponsored one day State Level Seminar organized by Shree Pandharinath Arts & Commerce College Narkhed dt. 10th Feb., 2010
- 2] "Talent Management in Globalised Scenario" 63rd All India Annual Conference of ICA, Goa University, Goad on 2nd Oct, 2010.
- 3] महाराष्ट्रातील सर्व विद्यापीठातील अभ्यासक्रमातील समानता State level Commerce Conference organized by Sardar Patel Mahavidyalaya, Chandrapur on 1st March, 2011.
- 4] "The Challenging World of Commerce Education" National Level Conference on "Emerangine Trends in Commerce Education" Ar Goregoan on dt. 1st Oct., 2011.
- 5] "Financial Services in India and its Future Prospects" National level Seminar on "Strategic Services marketing in Comprehensive market Scenario challenges and Opportunities" at G.S. College of Commerce, Wardha on 27th & 28th Sept., 2013 [ISBN No. 978-81-927078-0-8]
- 6] 'Subsidies and Union Budget' in UGC sponsored two days national Conference organized by Dhawante National College, Nagpur on Feb, 21st & 22nd, 2015.
- 7] A UGC sponsored one day national Conference organized by G.S. College of Economics, Nagpur 'Impact of Globalization on Talent Acquisition and Talent Retention in bank's on February 24, 2015.



- 8] Vision 2056- International Interdisciplinary Conference organized at Rajiv Gandhi Kamgar Bhawan, Chandrapur organized by Dr. Babasaheb Ambedkar Gondwana University Teachers Association, Chandrapur 22-23 March, 2014.
- 9] Article Published in National Conference on "Dynamics of Indian Banking sector: Emerging Trends, Challenges & Opportunities" held at G.S. College of Commerce & Economics on dated February 24, 2015. (ISBN 978-81-924596-2-2)
- 10] Paper Reading in An International Interdisciplinary conference on Dr. Ambedkar as a National Builder on the topic डॉ. भिमराव आंबेडकर शक्ती आणि विचार (ISBN 978-81-930336-9-2) on 13th-14th Feb., 2016.

DETAILS REGARDING GUEST LECTURERS / SERVICES AS A RESOURCE PERSON ETC :

- 1] Career Guidance Programme Organized by Maheshwari Yuvak Mandal, Chandrapur.
- 2] Guidance programme on Book Keeping & Accountancy organized by Chandrapur Junior Chamber as guest Lectures.
- 3] Career guidance programme organized by Chandrapur Vyapari Mandal Chandrapur.
- 4] Tips on Communication organized by Shikshak Sahakari Bank Ltd., Chandrapur Branch.
- 5] Regular invite in Akashwani Kendra, Chandrapur.

PRIZES & AWARDS :

- Honour by Yuvak Abhiyan Rashtriya Sangthan Nagpur as a "SANE GURUJI ADARSH SHIKSHAK ACADEMY PURASKAR"
- Honour by Government of Maharashtra as a "BLOOD DONOR" [51 Times]
- Honour by AIMMS as a "ACTIVE EXECUTIVE MEMBER"
- Honour by CSPM as a "ACTIVE VICE-PRINCIPAL".
- Honour by Animal Welfare Board of India as a "HONORARY ANIMAL WELFARE OFFICER".

Increasing slums-major problem for cities

Dr. jugalkishor Somani

Vice-principal

Jantamahavidyalayachandrapur

Dean faculty of commerce Gondwana university Gadchiroli

ABSTRACT:

The lifestyle in the Indian slums which is a populated area consists of poor housing and is characterized as a poverty place with people living in it. We think either of urban or rural education. Now it is the time to think separately about the education of slum area pupils. India became independent on 15th August 1947. Primary Education is made free and compulsory and universal according to free Indian Constitution. We are still unable to achieve 100% free compulsory universal primary education even after 64 years of independence. One of the reasons is fast increasing population in the slum areas in the urban localities due to industrialization.

Nearly 50% of India's burgeoning population would reside in urban areas in the near future, according to a number of studies. About 93.06 million people live in urban areas by 2011 in India, the World's second most populous nation.

KEY WORDS: Slum, poverty, population burden, urban unemployment,

INTRODUCTION:

Increased frequency and severity of natural disasters by climate change over the past recent years are not only displacing people physically but also exposing to enhanced poverty by threatening their livelihoods temporarily and permanently. Growing number of people rush to city's slums creates urban crisis. Climate change threatens peoples' access to food as they become socioeconomically susceptible. Displaced people living in urban slums are in search of better and secure life. But urban slums located mostly in low lying environmentally hazardous area coupled with inadequate facilities like food, shelter, sanitation, health care make their life even worse. Growing number of people in urban slums over the recent past creates extra pressure on existing systems and challenge to government development activities like slum development and poverty reduction strategy.

SLUMS

Ethymology:-

The origin of the word slum is thought to be the Irish phrase 'S lom é (pron. s'lumae) meaning "it is a bleak or destitute place." An 1812 English dictionary defined slum to mean "a room". By the 1920s it had become a common slang expression in England, meaning either various taverns and eating houses, "loose talk" or gypsy language, or a room with "low

going-ons". A footnote defined slum to mean "low, unfrequent parts of the town". Today, the noun 'slum' is employed in popular usage to describe 'bad' shelter. It is used at varying scales: anything from a house to a large settlement can be classified as a slum providing that it is perceived to be substandard and is occupied by the poor. The Oxford Encyclopedic Dictionary (OED) provides two definitions: 'an overcrowded and squalid back street, district, etc. usually in a city and inhabited by very poor people; and a house or building unfit for human habitation'.

A **slum** is a run-down area of a city characterized by substandard housing and squalor and lacking in tenure security. "Slums are the products of failed policies, bad governance, corruption, inappropriate regulations, dysfunctional land markets, unresponsive financial systems and a fundamental lack of political will." They are often overcrowded, with many people crammed into very small living spaces. **Slum area** is a district of a city marked by poverty and inferior living conditions. The areas not availing the facilities required for the human living, the unhygienic dirty dwelling, having poverty and social indiscipline.

Slum is a cancer on the body social which should be removed as early as possible.

Slums are not a new phenomenon. They have been part of the history of most cities, particularly in the early years of urbanization and industrialization as populations boomed. Slums are generally the only type of settlement affordable and accessible to the poor in city, where competition for land and profits is intense. Clearance or upgrading slums is not a problem of individual urban settlement, but it is a national problem. Improvement of the environmental situation, education standards, civic conditions, housing and health is very important to bring up the slums to the general standard of the towns. Undoubtedly, slums have become the most vulnerable and blighted areas of towns/cities. Many of the people who live in slums originally came from small rural towns or villages living an [agrarian](#) or [subsistence farming](#) lifestyle but due to various social, political and economic reasons migrate in to cities to live in the slums. In many cases poverty is worse in urban slums than it is in the rural towns and villages but cities generally provide people more opportunity **such** as education and business.

The picture that conjures up in mind, about slums, is that of a dirty, unhygienic cluster of impoverished shanties with long lines of people crowding around a solitary municipal water tap, bowling babies literally left on street corners to fend for themselves and endless cries and found voices emanating from various corners. Improper sanitation, unhygienic environmental conditions, social, economic, health, educational and cultural problems and many health hazards are the problems faced by slum peoples.



Slums are supposed to be potential target for the habitation of displaced people. Slums are usually the most stigmatized parts of a city or town (other areas carrying high social stigma, such as skid rows, red-light districts, and docks, often are located near slum neighborhoods). In the mind of the general public, the disrepute and stigma of the slum area washes onto the people who frequent or inhabit it. When most people think of a slum they think of residents who deviate from the morals, norms, and standards of public decency held up by the wider conventional community (i.e., people involved in serious crime, drug and alcohol abuse, juvenile delinquency, gang violence). People also frequently invoke the concept of "social disorganization" to describe the slum; in other words, they see it as an area lacking the sociocultural institutions, order, coherence, and predictability found in more economically stable environments.

Characteristics:-

Slums are usually characterized by [urban decay](#), high rates of [poverty](#), [illiteracy](#) and [unemployment](#) or lack of personal/community [land ownership](#). They are commonly seen as "breeding grounds" for social problems such as [crime](#), [drug addiction](#), [alcoholism](#), high rates of [mental illness](#), and [suicide](#). In many poor countries they exhibit high rates of [disease](#) due to unsanitary conditions, malnutrition, and lack of basic health care. However, some like [Dharavi, Mumbai](#), are a hive of business activity such as leather work, [cottage industries](#), etc. [Rural depopulation](#) and [overpopulation](#) with thousands arriving daily into the cities makes [slum clearance](#) an uphill struggle.

A century of industrialization and technical advancement has brought in rapid urbanization. The proportion of urban population in India has gone up from 11% in 1901 to 18% in 1951 and to 32% in 2001. Rapid urban growth resulted into mushrooming of slums of varying sizes in the towns. Undoubtedly, slums have become the most vulnerable and blighted areas of towns/cities. There appears to be no improvement in their basic level of living, despite several decades of programmes for the environmental improvement and for providing better quality of life. The spread of slums leads to multitude problems mainly the poverty. Towards understanding the slum and poverty and their consequences on urban economy, it is essential to assess and analyze the socio-economic dimensions of slum dwellers. Improving the quality of life and slum dwellers is the most demanding task of the present urban planning and development on point of health background. 'Cities without slums' are one of the major goals of urban planning. Clearance or upgrading slums is not a problem of individual urban settlement, but it is a national problem. Improvement of the environmental situation, education standards, civic conditions, housing and health is very important to bring up the slums to the general standard of the towns. Analyzing the site and situation of slums as well as their spates-socio-economic dialectics is of paramount importance to improve the urban poor/urban health. It is in this perspective, the present paper attempts to assess the levels of socio-economic development of slum households, taking the case of Chandrapur city in Maharashtra. This diagnostic study will help to evolve measures to improve the quality of life of slum dwellers. The scheme "Integrated Housing and Slum Development Programmes (IHSOP)" was introduced for improvement of slums in the cities/towns.

Socio Economic Status of Slum Area:

In the age of urbanization in developing countries like India, the slums are like white spot on the body which is caused by uneven development. To sort out the urban problems, socio-economic study of the city is necessary and if we want to have clean cities in near future, the studies of slums are not only important but demand of time also. Therefore a sample area has been randomly taken for the socio-economic study. The parameters for demarcation slums are water supply condition, sanitation and road, employment, housing condition, sufficient living area.

This refers to the financial condition of the slum area of people living below poverty line and cannot meet their primary level demands.

Referring to condition of guardians who are completely illiterate and all the time busy in the work to earn their living so they cannot pay attention to their wards for the education. On the contrary they engage their wards for earning during school time and neglecting the educational importance, the people pay more value to the earning instead of education.

IMPACT OF SLUM POPULATION

Slums are rapidly proliferating which eloquently symbolizes the disturbing magnitude of urban poverty. Urban poverty in Indian scenario is reflected not only in lack of productive employment, but also inadequate living conditions and degraded environment, affecting Indian Economy. SLUM populations have both higher needs and demands for services and infrastructure. The population in most urban area lives in slum areas. The increasing slum population in urban areas are seen an indication of worsening living conditions and increasing poverty in urban areas. The increasing concentration of population in slums and urban poverty has elicited a strong interest in urban health conditions in general and the health of slum dwellers and the urban poor in particular.

It is unfortunate to notice that the SYSTEM failed to deliver the promise of a better quality of life to the expectations. The quality of basic services remained poor resulting deterioration in the physical environment and quality of life by the widening gap between demand and supply of essential services and infrastructure. The urban poor lack adequate access to services like water supply, sewerage, low-cost housing, education and public health. Thus the urban poor in general and the population living in the slum settlements in particular have been affected most adversely by urban service deficiencies. For the present study, various approaches have been adopted to address the problems of urban poor which helps to narrowing the gap between the demand and supply of urban services in low-income communities.

The slums of the city can be divided between those slums which have recognized by the Municipal Corporation, known as Bastis and those which are not recognized are known as squatter settlements.

Squatter settlements are found near canals, drains, railway tracks and roads around the city. They do not have access to any basic amenities and the MC is not responsible for providing them with even sanitation and water supply.

Conclusion:

“Slums are a manifestation of the two main challenges facing human settlements development at the beginning of the new millennium, rapid urbanization and the urbanization of poverty.” a big number of people, known as slum dweller, are forced to live below poverty line.

The main reason of their poverty is illiteracy and lack of will power to improve his condition. They always look for the government helps; debt, relief etc. and wait for them, this type of mentality and government plans make them paralyzed instead of self reliance. They lack behind good education, health, sanitation and economy. There are Governments plans to improve their poor condition. But these programmes are executed half heartedly.

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भारतीय स्त्री चळवळीतील स्त्री कामगार चळवळ

कु.क्षमा अ. गवई

प्रस्तावना:-

स्त्री चळवळीला कोणतीही एकमेव सुरवात नाही ती प्रथमपासूनच आमच्या आयुष्याचा एक भाग राहिली आहे. खोलवर रूजलेली एक भावना, एक त्वेष म्हणून ती आमच्या आयुष्यातून, आमच्या जाणिवेतून, आमच्या कृतीमधून संगितासारखी सतत वाहत राहिली आहे.

जिथे आणि जसे शक्य असेल त्या पद्धतीने स्त्रियांनी त्यांच्या दडपणूकीचा प्रतिकार केला आहे. सामाजिक संकेताना ज्यांनी शौर्याने व विनोदबुद्धीने आव्हान दिले आहे. कालांतराने हळूहळू या लोकजीवनातील मुळापासून, अजाणत्या एकदया कृतीपासून वाढत या संघर्षाने वैचारिक प्रवाहाचे रूप घेतले आहे. आज आपण या संघटित रूपाकडे 'चळवळ' म्हणून पाहतो.

'चळवळ' या शब्दास, वर्णनास व विश्लेषणास नेमकी पकडणे अवघड आहे. संगितासारखीच तिलाही एक सखोल आत्मानिष्ठ, व्यक्तीगत बाजू असते की जी अगोदर अनुभवावी लागते मगच ती समजून घेता येते. स्त्रियांची दडपणूक ही आपल्यावर घडणारी, एखादी, बाह्य प्रक्रिया नाही. आपण सर्व स्वतःच्या प्रक्रियेचा भाग आहोत आणि हेच आपल्याला समजले नाही तर आपण आपल्या आयुष्यास व संघर्षात भावनाहीन व यांत्रिकी राहू.

भारतीय स्त्री चळवळीतील टप्पे :-

आज जिला 'भारतीय स्त्री चळवळ' असे नाव आपण देतो. ती एकोणिसाव्या शतकात सुरू झालेल्या समाजसुधारणा चळवळीतूनच उगम पावली. विधवांचा इतका छळ होत असे की सहन करण्यापेक्षा सती जाणे किंवा सरळ-सरळ वेश्या बनणे बरे वाटावे सुरवातीच्या काळात स्त्रियांवर होणाऱ्या आणि विशेषतः विधवावर होणाऱ्या अन्याय विरुद्ध पुरुष कार्यकर्त्यांनी आणि नंतर स्त्री कार्यकर्त्यांनी निष्ठापूर्वक लढा दिला. समाजाने केलेला उपहास, घातलेला बहिष्कार व त्यातून येणारे एकटेपण हे सत्र सहन केले.

दिर्घकाळ मोहिम चालल्यानंतर १८२९ साली सतीवर बंदी घालणारा कायदा मंजूर झाला. मध्यम वर्गातील पुरुष स्वतः जरी सुशिक्षित बनत होते तरी स्त्रिया मात्र 'पडदा' किंवा अन्य परंपरामुळे घरकामाखेरीज दुसरे काहीच काम करू शकत नव्हत्या. अलीकडे असे दिसून असले तरी पलीकडे संस्थांची निर्मिती होत होती. जसे पहिली महिला मंडळे काढली ती आर्य समाज आणि ब्राम्हो समाज यांनी. दुसरी कडे हिंदू स्त्रियांच्या विकासात समाज अडसर घातल असे. तो समाजाने दुर करावयाला हवा त्यांना माणसे म्हणून वागवायला हवे आणि त्यांच्या शिक्षणाचा व प्रगतीचा मार्ग खुला करावयाला हवा अशी पहिली जाण या टप्प्यामुळे आली.

विसाव्या शतकाच्या प्रारंभापर्यंत भाषिक, धार्मिक किंवा समाजकल्याणाच्या उद्देशाने स्त्रियांच्या अनेक संघटना उभ्या राहिल्या व त्या मुख्यत्व : मोठ्या शहरात जसे मद्रास येथे 'सुबलक्ष्मी अम्मल' यांनी एक ब्राम्हण महिलाश्रम स्थापन केला जर म्हैसूर मध्ये 'महिला सेवा समाज' ची स्थापना झाली. पुण्यात भगिनी समाज तर बडोद्यात 'चमनबाई' प्रसतिगृह आणि बालकल्याण मंडळ सारख्या संस्थांची उभारणी झाली.

'अखिल भारतीय स्त्री परिषद' १९४२ साली स्थापन झाली. आणि स्त्री चळवळीतील विविध गटांचा व राजकीय प्रवृत्तीचा आवाज उठवणारी ती सर्वात मोठी व राष्ट्रीय संस्था ठरली.

स्वातंत्र्यप्राप्तीनंतर स्त्रियांच्या प्रत्यक्ष कृतीला व संस्था संघटनांच्या विकासाला प्राधान्य मिळाले. १९७५ पर्यंतच्या काळात म्हणजे स्त्री चळवळीचा दुसरा टप्पा म्हणता येईल. याच काळात भारतीय स्त्री परिषदेचा आवाज पुढे 'नॅशनल फेडरेशन ऑफ इंडियन वुमेन' आणि 'समाजवादी महिला सभा' या संस्थांच्या माध्यमातून पुन्हा उमटू लागला.

स्वातंत्र्योत्तर काळात मध्यमवर्गीय व कामगार 'स्त्रियांनी' बहुसंख्येने भाग घेतला. पाश्चिमात्य स्त्री चळवळ संयुक्त राष्ट्रांनी पुरस्कृत केलेले आंतरराष्ट्रीय महिला वर्ष आणि 'स्टेट्स ऑफ वुमेन' वरील अध्ययन इ. भारतीय स्त्री चळवळीच्या तिसऱ्या लाटेची चाहुल देणाऱ्या या गोष्टी होत्या.

१९८० ते १९८५ मध्ये भारतीय स्त्री चळवळीतील विविध प्रकारच्या विचारप्रणालीचे दर्शन आंतरराष्ट्रीय घेऊ लागले. जसे मुंबईत 'स्त्री मुक्ती संघटना' लाल निशान, हैद्राबाद मध्ये 'प्रोग्रेसिव्ह ऑर्गनायझेशन ऑफ वुमेन' ची जागा आता 'स्त्री शक्ती' संघटनेने घेतली आणि तिच्या प्रभावाने पुण्यास 'पुरोगामी संघटने' ची स्थापना झाली. दिल्लीत 'स्त्री संघर्ष आणि महिला दक्षता' मद्रासमध्ये 'पेन्नुरामाई इय्यकम' बंगलोरमध्ये 'विमोचन' अशा नव्या संघटनाही याच वेळी जन्माला आल्या.

भारतीय स्त्री चळवळीच्या लाटेमुळे स्त्रियांचे जीवन व समाजातले स्थान याबद्दलच्या पूर्वापार दैववादी व निराशावादी कल्पना बदलून विचारांना एकदम निराळे वळन मिळाले.

पुण्यात भरलेली प्रंडेच परिषद, त्रिवेद्रमला 'अखिल भारतीय लोकशाही महिला संघाने' घडवून आणलेली तशीच परिषद आणि 'नॅशनल फेडरेशन ऑफ इंडियन वुमेन' या राष्ट्रीय संघटनेच्या सभा या सर्वातुन डाव्यांच्या स्त्री समस्यांच्या जाणिवेचा पुनर्रचार झाला त्यानुसार स्त्रियांना जो कनिष्ठ दर्जा मिळाला होता. त्यामागे त्यांचे आर्थिक परावलंबित्व व पिळवणूक ही कारणे आहेत.

स्त्री कामगार चळवळ :- १९ व्या शतकाच्या मध्यापर्यंत ज्याप्रमाणे शिक्षणाच्या संधीही स्त्रियांना मर्यादित होत्या. कोणत्याही व्यवसायामध्ये शिरणे त्यांच्या दृष्टीने अशक्य होते. या शतकामध्ये स्त्रियांच्या दडपणूकीची समस्या स्वतंत्रपणे विचारात घेणे आवश्यक होते परंतु त्यापैकी काही क्रांतीकारी स्त्रिया आणि औद्योगिक स्त्रि या झाकुन टाकण्याच्या किंवा त्या नाहीतच असे दाखविणाऱ्या प्रयत्न केले. स्त्रियांवर सतत तडजोड करण्याचा दबाव आणला जात होता. इतकेच नाही तर कोणतीही एखादी विशिष्ट समस्या सोडविण्यासाठी आवश्यक असणारे स्त्रिया जो काही मार्ग निवडतील ती व्यक्तीगत प्रश्न वा गत आहे असे भासत असे या प्रश्नाने स्त्रिवादी चळवळीलाच नाही तर कष्टकरी क्रांतीकारी चळवळींना तसेच सुधारणावादी चळवळीला सुध्दा द्विधा परिस्थितीत टाकले. आजतागायत यापैकी कोणत्याही चळवळीला यासंदर्भात समाधानकारक सैध्दांतिक आणि व्यावहारिक उपाय सापडला नाही.

काम :- घरचे आणि घराबाहेरचे :-

स्त्रियांच्या कामाबद्दल अनेक प्रतिमा रूढ आहेत चुलीवर स्वयंपाक करणारी स्त्री शेतात रोवणी करणारी स्त्री मुलाला पाठिवर बांधलेली स्त्री, शाळेत शिकविणारी स्त्री, घरकामाच्या ओझाने दबलेली स्त्री आणि तरीही अनेकदा विचारले जातेच की स्त्रियांचे काम कोणते ?

स्त्री आंदोलनाने पुर्वी किंवा आजही कामाचा प्रश्न कधी दुय्यम मानला नाही अन् तरीही त्या बाबतीत आंदोलनाने केलेली प्रगती समुद्रातल्या चार थेंबाइतकीच भासते. कामाची परिस्थिती वाईट असेल तर तिचे आरोग्य खालावते तिला घरकाम व इतर कामे इतकी असतात की तिचा स्वतःचा विकास किंवा सामाजिक, राजकीय कार्यात भाग घेणे तिला शक्य होत नव्हते.

श्रोजगाराचा शोध :- स्त्रियांचा रोजगार त्यांच्या कामाच्या क्षेत्रातील बदल आणि शेती, उद्योग व इतर व्यवसाय यातील त्यांची टक्केवारी यासंबंधी वेळोवेळी अर्थशास्त्रज्ञांनी आकडेवारी प्रसिध्द केली आहे. त्यात पुष्कळ विसंगती दिसून येते. स्त्रिया मुख्यतः शेती व्यवसायात आहेत त्यात त्या शेतकरी किंवा शेतमजुर म्हणून काम करतात. शेतमजुर स्त्रियांचे प्रमाण एकुण स्त्री कामगारांच्या ५० टक्के अधिक आहे. १९८१ मध्ये पुरुषांपेक्षा स्त्रियांचे शेतमजुर म्हणून संख्या जास्त होती.

कापड गिरण्यातील स्त्री कामगारांची संख्या १९५६ मध्ये ८२००० होती. १९६५ मध्ये ६३००० आली १९७० मध्ये ५२००० वर, आली होती.

स्त्री खाणकामगारांची संख्या १९६१ व १९८० या दरम्यान २१.३ टक्क्यांनी वाढली स्त्री कामगारांची संख्या मात्र त्यांचे काळात १७ टक्के नी कमी झाली. या काळात कामगार क्षेत्रात स्त्रियांची जागा पुरुष घेत असल्याचे स्पष्टपणे दिसून येते. काही अर्थशास्त्रज्ञांच्या मते या क्षेत्रात स्त्रियांचे प्रमाण कमी होत जाण्याबरोबर इतर नव्या क्षेत्रात वाढही झाली. उदा. कपडे, रबर,

प्लॉस्टीक, पेट्रोल, कोळसा यापासून पदार्थ केलेल्या विजेची उपकरणे वगैरे यात स्त्रियांचे प्रमाण वाढले. परंतु रबर, प्लॉस्टिक व सेलियम या उद्योगात ही मुख्यतः ग्रामीण भागातच जुन्या तंत्रावर आधारलेले व कमी किंमतीच्या उत्पादनांमध्ये काम मिळाले.

स्त्रियांना काय काम मिळायचे ?

औद्योगिक क्षेत्रात पुरुषांना जी कामे नकोशी असतात. तर ती थोडीफार कामे त्यांना मिळायची उदा. कारखान्यात किंवा ऑफिसमध्ये आवश्यक निमकुशल, कमी श्रेणीची कामे किंवा उत्पादन प्रक्रियेतील शेवटीची पॅकींग सारखी कामे त्यांना मिळायची महत्वाची कामे बायकांना न देण्याची परंपराच होती. गुजरातच्या पटोला साड्या पण त्या विणतांना बायकांनी मागला हात लावायास मनाई. आधुनिकीकरण, नवे तंत्रज्ञान यांच्यामुळे बायकांनी हाताने करावयाची कामे अकुशल, चाकोरीची कामे बंद होत आहेत. त्या बदल्यात स्त्रियांना दुसऱ्या कामाचे शिक्षण मिळत नसे नौकरी देखील मिळत नव्हती आणि आज त्यांची जागा यंत्राणी घेतली आहे.

स्वयंरोजगार मिळविणाऱ्या अनेक स्त्रिया, घरोघर विक्री करणाऱ्या धुन्याभाड्याचे घरकाम करणाऱ्या, चिंध्या गोळा करणाऱ्या स्त्रिया समाजाची विविध प्रकारे सेवा करित असायच्या पण त्यांना एखाद्या निश्चित मालकांशी कामगार या नात्याने कुठलेही संबंध नसायचे मालकाकडून किंवा शासनाकडून मिळणारे फायदे ही त्यांना मिळत नव्हते. मान्यता नव्हती संरक्षण नव्हते अशी ही कामगाराची स्त्रियांची अवस्था वाईट होती.

संघटीत आणि असंघटीत या दोन्ही क्षेत्रात कामा करणाऱ्या स्त्रियांसंबंधी हे चित्र याबाबतीत निमुट बसलेल्या नाहीत त्यांनी आपल्या स्वतःच्या बळावर तसेच कामगार संघटनांची मदत घेऊन त्यांच्याविरुद्ध होणाऱ्या पक्षापाताचा प्रतिकार केला होता. हे खालील उदाहरणावरून लक्षात येते.

वही उद्योग कटाक्षाने तख्ख, अविवाहीत मुलींना नोकरी द्याचे मात्र त्यांनी लग्न केले की त्यांना नोकरीवरून काढून टाकायचे तक्रार न करणाऱ्या आणि केव्हाही काढता येतील असे कर्मचारी नेमायचे हा प्रश्न १९६४ साली फार्मास्युटिकल एप्लाइज फेडरेशनने हाती घेतला 'मे अँड बेकर' या औषधी कंपनीतील मेरी नावाच्या कर्मचारी स्त्रीने लग्न केल्याबरोबर तिला नोकरीवरून काढण्याची नोटीस मिळाली युनियन हे प्रकरण लेबर ट्रान्युनसपुडे नेले. मेरीने केस जिंकली.

हवाई सुंदरीला लग्नानंतर नोकरी सोडावी लागेल असे कलम १९५७ साली एअर इंडियाने करारात घातले त्यास वादानंतर पुढे एअर इंडियाने 'विवाहानंतर' ऐवजी वयाची ३५ वर्षे पूर्ण केल्यानंतर असा कलमात बदल केला. १९८० साली नर्गिस मिर्झा या हवाई सुंदरीने सर्वोच्च न्यायालयात अर्ज केला लग्न करण्याचा व मुले घेण्याचा हक्क स्त्रियांना आहे तेव्हा निवृत्तीचे वय वाढवून मिळावे आणि पुरुष वैमानिकांप्रमाणेच बढतीचाही हवाई सुंदरीला हक्क मिळावा अशा मागण्या करण्यात आल्या. १९८९ मध्ये त्यांचे निवृत्ती वय ५८ करण्यास संसदेने संमती दिली. नोकरीत लागल्यानंतर ४ वर्षे लग्न करण्यास बंदी होती तोही उठवण्यात आली.

रोजगाराच्या वाढत्या संधीसाठी :-

सरकारी योजनांमध्ये उदाहरणार्थ रोजगार हमी योजना मध्ये स्त्रियांना किमान २५ टक्के स्थान मिळावे आणि काम मिळणाऱ्या मूलभूत हक्क मिळावा अशा मागण्या स्त्री संघटना व स्त्री कामगार संघटनांनी केलेल्या आहे ते रोजगार हमी योजना महाराष्ट्रात १९६९ साली सुरू झाली महाराष्ट्राच्या धुळे जिल्ह्यात “ शहदा आंदोलन ” म्हणून ओळखली जाणारी चळवळ १९७२ मध्ये आली. श्रमिक संघटनेची स्थापना झाली आणि खेड्याखेड्यातून चळवळीचे नेतृत्व बायकांनी केले.

स्त्रियांना जगण्यासाठी काम मिळायलाच हवे. नवी कामे सुक्ष्म करणे सोपे नसेल तर चालू कामातच स्त्रियांना सामावून घेतले पाहिजे असे नॅशनल फेडरेशन ऑफ इंडियन विमेन या भारतीय काम्युनिस्ट पक्षाच्या महिला आघाडीचे सांगणे आहे.

स्त्रियांना केंद्र सरकार, राज्य सरकार, नगरपालिका व इतर स्थानिक स्वराज्य संस्थेत २५ टक्के राखीव जागा ठेवल्या पाहिजेत अशी मागणी प्रथम या फेडरेशननेच केली. 'ग्रामिण महिला विमोचन आंदोलन' सारख्या इतर संघटनांनाही ही मागणी मान्य होती. कारण दलित प्रमाणेच स्त्रियाविरुद्ध ही गेली शेकडो वर्षे पक्षापात होत आला आहे.

रोजगार निर्मिती :-

औद्योगिक क्षेत्रात फार मोठ्या संख्येने स्त्रियांना रोजगार पुरविणे कठिण होते. त्यामुळे स्त्री संघटनांना हा अनुभव वारंवार येत होता. आंध्रप्रदेशात १९७७ साली 'क्रॉक' या संस्थेने गरीब शेतकरी स्त्रिया व शेतमजूर स्त्रिया यांना संघटित करून त्यांना आर्थिक उपक्रमांसाठी सरकार कडून निधी मिळवण्याचे ठरवले. आर्थिक योजनांच्या जोडीला जागृती व शिक्षण असली पाहिजेत. कर्ज, जनावरे आणि काही सुविधा कोणत्या पुरवायच्या यासाठी गरजू बायका निवडण्याचे काम स्त्रियांच्या नेतृत्वाने हाती घेतले. परंतु स्त्री संघटनांना असे आढळून आले की, काम मिळवू पाहणाऱ्या बायकांत आपसात चढाओढ भांडणे सुरू झाली. उद्दिष्टासाठीचे प्रयत्न उद्दिष्टालाच नष्ट करतात असे दिसून आले.

वेतन :-

१९४८ च्या किमान वेतन कायद्याप्रमाणे प्रत्येक राज्याचे शासन किमान वेतन ठरवते. ते रोजी ७ ते १७ आले आहे. (टार्गट ऑफ इंडिया २२/५/८७) परंतु प्रत्यक्षात कायद्याचे पालन होत नाही.

छत्तीसगढ भागात स्त्री कामगारांनी आपल्या संघटनेच्या नेतृत्वाखाली लढा दिला आणि रोजचे वेतन ४ रूपयावरून १९८३ मध्ये २९ रू. करून घेतले.

१९८० मध्ये निपाणीच्या तंबाखु कामगार संघटनेतील स्त्रियांनी रोजचे वेतन ५ रू. असावे आणि आठ तासांचाच दिवस असावा अशी मागणी युनियन मार्फत केली. विक्री कामगार वेलफेयर कायदा व विक्री कामगार वेलफेयर सेस कायदा हे दोन्ही कायदे तंबाखु कामगारांना पण लागू करण्याचा आदेश सरकारने दिला.

समान काम समान वेतन :-

समान वेतन कायदा १९७५ साली झाला. परंतु स्त्रियांनी पुरुषांइतके वेतन दिले जात नाही असे अनेक प्रकारे १९८८ मध्ये चालू असल्याचे सक्रिय स्वयंरोजगार महिला आयोगाला आढळले. वेतनातील तफावत २ ते ६ मध्ये होती.

कामगार संघटना प्रभावी असलेल्या कारखान्यांमध्ये देखील जेव्हा कामांचे वर्गीकरण व मुल्यमापन केले जायचे तेव्हा स्त्रियांची कामे खालच्या प्रतीचीच ठरवली जाते. उदा. 'एम मॅकेझी लि.' कंपनीस अनेक पुरुष स्टेनोग्राफर होते आणि नऊ स्त्री स्टेनोग्राफर होत्या ज्यात ऑडि डिस्का ही होती. स्त्रियांना पगार होता दरमहा १९८० रू. तर पुरुषांचा १९१० रू. हा पक्षपात आहे या कारणा वरून ऑडेने या प्रथेला आव्हान दिले आठ वर्ष झगडल्यावर ऑडेने दावा जिंकला.

थोडक्यात सारांश :- क्रांतीज्योती सावित्रीबाई ज्योतीबा फुले यांनी १८ व्या शतकात शिक्षणाची क्रांतीज्योत पेटवली. त्यात अनेक स्त्रिया शिक्षित झाल्या त्यानंतर बऱ्याच चळवळींनंतर त्या पुरुषांच्या बरोबरीने प्रत्येक क्षेत्रात कार्यरत आहेत. आपल्या कर्तृत्वाने आणि सामर्थ्याने जिथे गरज पडेल तिथे संघटना उभ्या केल्या. आपल्या कामी योग्य न्याय मिळावा पुरुषांच्या बरोबरीने काम तसेच वेतन मिळविण्यासाठी त्यांनी व्यवसायात जावून न्याय मिळवला. परंतु आजही अशी स्थिती दिसून येते की, काम, वेतन संधी मिळत आहे. परंतु संरक्षण मिळत नव्हते. हे जरी खरे असले तरी महामानव डॉ. आंबेडकर यांनी 'हिंदू कोड बिल' पास करून स्त्रियांना विविध कायदे व अनेक सुविधा प्रदान केल्या स्त्रिया फक्त चुल आणि मुल इतपर्यंत सिमीत न राहता त्यांनी स्वतःची ओळख निर्माण करून शक्तीशाली व्हावी हा उद्देश त्यांनी सफल केला आणि या स्त्री चळवळीमुळे संपूर्ण समाजातील स्त्री प्रगतीशील बनली आहे. आणि एकवेळ अशी येईल की सर्व सत्ता स्त्रियांच्याच हाती येईल असे स्वप्न पाहायला काही हरकत नाही.

संदर्भ ग्रंथ :- १) स्त्री संघर्षाची नवी रूपे —नंदिता गांधी

- २) दलित स्त्री — डॉ. मंजु सुमन
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ONLINE MARKETING: THE NEW ERA OF INNOVATION IN E-COMMERCE

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ABSTRACT –

Online marketing or Internet marketing is an interesting topic especially for researchers in the marketing field. It is a new way of marketing a product/service globally to the targeted market around the world. This paper introduces a new approach concerning Online marketing in electronic commerce; showing how advertisers need this innovation to be successful. This also relieves marketing managers for more value added tasks such as marketing plans for better development of the company.

KEYWORDS - Online marketing, innovation, E-commerce

1. INTRODUCTION

Online marketing is the process of promoting a brand, products or services over the Internet. Its broad scope includes email marketing, electronic customer relationship management and any promotional activities that are done via wireless media. It also combines the technical and creative aspects of the World Wide Web such as advertising, designing, development and sales. Moreover, Online Marketing also deals with creating and placing ads throughout the various stages of customer engagement cycle.

The broad Online marketing spectrum varies according to business requirements. Effective Online marketing programs leverage consumer data and customer relationship management (CRM) systems. Online marketing connects organizations with qualified potential customers and takes business development to a much higher level than traditional marketing/advertising.

2. THE FAMOUS “INTERNET”

In the past ten years, the Internet population varied a lot [2]; an estimation of about 50 percent increase of the World Wide Web (WWW) per month and the numbers of websites double every 53 days [1]. A 60 percent of large companies and 30 percent of midsize companies were estimated to make use of the Internet for marketing purposes by the year 2000 [32]. In 2003, the first generation of internet users was fresh graduates - fast to get the concepts of online commerce and shopping. Major investments in China were also made by international E-commerce companies at that time; escrow systems were made for better trust in buyers and sellers [8]. The hotel industry now face market challenges and business travelers demand more for the Web in terms of information and booking of hotels. The WWW is an electronic technology which is an effective means for marketing hotels and it also develops customer relationship in the long-run [1]. The Internet allows firms to open a Web site in an electronic mall, have their products available to millions of potential customers and only in a short time



period. GE, IBM, Ford, Kraft, and Proctor & Gamble were the first to register “domain names” [4].

3. USE OF INTERNET FOR MARKETING SUCCESS

Because Internet grew in only five years [18] and there are no barriers for time or location, marketing online has become the new era in E-commerce with petty variable cost per customer [23]. Marketers use full color advertising that appeal similar to both -young and old- to attract people all over the world. The Internet is now considered as a much greater resource than traditional means of advertising [4]: E-mail – use to transfer text and multimedia messages, Listservs [27] – latest information sent on specific themes to groups/managers, Newsgroup – electronic conferencing leading to the development of ideas, as well as, worldwide networking opportunities [6], File transfer protocol (FTP) – high speed file transfer as a virtual fax, WWW – menu-driven access to host resources [2], etc. All industries have subject matter experts (SMEs) [13] who are responsible to unify and apply knowledge from different vendors and sources to solve industry problems. To prepare a Web site merging SME knowledge with other reference sources is one of example of Internet model, [24] to retain and attract customers [6]. A well designed Web site can lead to an interesting, low cost means for sales promotion to worldwide customers [27]. Marketers should also refer to the AIDA model-Attention, Interest, Desire and Action- to successfully attract customers by introducing the right advertising on Internet [18].

4. ADVANTAGES OF THE INTERNET

Most people worldwide can use the Web since it is affordable and easy to access [5] [30]. Internet is a fast and flexible means for marketing [18]. Shopping on the Internet is convenient as there is no time restriction, it is comfortable since it is in a user friendly environment and there is also an instant satisfaction of ordering, paying and delivering [31]. A one-to-one basis, as well as, a two way communication with customers through the Internet is possible. Enhancing brand image, creating awareness and providing customer service are more important than just selling the products or entertaining customers [12]. With better technologies, companies can create a stronger brand image [18] and thus increase sales. It is easier to get customers’ feedbacks and use them to improve. On the other side, it is easier for customers to receive a kind of acknowledgement; feeling that they did not waste their time [3]. Nowadays, people live a busy life and shopping online is time consuming for them [4]. The company also saves time since whenever a customer uses his/her credit card to purchase a product, through the Web Trak software from Aurum Software, the company can access customers’ details [6]. Marketing communication includes expenditure on direct response marketing rather than the old standard mass communication; E-marketing is seen as a promotional as well as informational tool [25]. E-communities [19] or moderated group chat [20]-where customers with similar interests can interact-are strategies to build relations through Internet [18]. This new era of commerce is beneficial for marketing logistics [25], a global presence, to establish and maintain a competitive edge, shorten components of supply chains, for cost savings and research advantage [26].

5. TYPES OF ONLINE MARKETING

Affiliate Marketing



Affiliate marketing is a type of performance-based marketing in which a business rewards one or more affiliates for each visitor or customer brought by the affiliate's own marketing efforts.

If you have your own products but aren't great at sales, affiliate marketing is a great way to get other people to do your selling for you without employing a single person. Take a look at sites such as Click Bank, Commission Junction and Epic Advertising to see what other people are selling as affiliate products, and get a sense of if there is a good market for your product.

This works the other way too – so if you're desperate to get selling online but don't have anything to sell you can sign up as an affiliate for other brands and receive a commission for everything you sell [21].

Pay Per Click

Pay per click (PPC), is an internet advertising model used to direct traffic to websites, in which advertisers pay when the ad is clicked.

PPC is an excellent way to get your advert seen by people, and because you only pay for those who actually click your link it means that you can be reasonably sure that you are only paying for people who are interested in what you have. Tools such as Google Adwords allow you to research relevant keywords to make sure that you are choosing terms that people are searching. A good rule of thumb is that longer keyword phrases allow better targeting and therefore cheaper clicks[23].

SEO

Search engine optimization (SEO) is the Deliberate Organization of your website so it shows up in the search engine results.

There are a lot of so –called SEO experts around who will promise to get your business to the top of the search engines. Whilst SEO does make this possible, there is usually a lot more to it and if you want your business to rank for a highly competitive term it's unlikely that you will find yourself in the number one position overnight. Search Engines employ some of the smartest computer scientists in the world and they don't want to be tricked! For this reason it's far better to [take a quality approach to SEO](#).

Create content that is relevant to keywords and phrases that your customers use, again, you can check Google Adwords to see how many people use certain phrases to make sure they'll benefit you. It's also important to get other sites to link to you to show that people appreciate your content and want to share it. Good SEO is an ongoing job but will come into its own in the long run when high quality visitors start to find your site [21].

Video Marketing

Video is one of the fastest growing areas of online marketing. Not only is it popular with people who prefer watching to reading, it allows you enormous flexibility to present your business in a way that just isn't possible through words alone. YouTube is the second most popular search engine after Google, and it's free to host your videos there as well as many other video sites. Facebook now also encourages videos to be uploaded directly to your timeline there so that they play automatically in your followers' news feeds.



The possibilities of using video are really quite extraordinary and a lot can be achieved without investing in expensive equipment, making it easily accessible even for small businesses [19].

Social Media Marketing

One of the huge advantages to Social Media Marketing is that it is free to use even for business accounts, meaning you can put your business in front of its ideal customers who spend their time on social media over and above anything else. Most social media platforms also allow some level of paid advertising so that you can reach even more potential customers, often for a far lower cost than through other forms of online advertising such as PPC.

For many, the main cost of Social Media Marketing is the time it takes, as the whole point of the platform is to be social rather than to sell. In fact, most social media users are averse to advertising, what they want is a one-to-one relationship. Business that do well on social media do well because they are social. Links, photographs, video and blog posts all do well to help build your relationships, they also help you build credibility and expertise so that when people are ready to buy they will remember your business because they have been gently reminded of your name every time they've seen or liked a link on Social Media [9].

Content Marketing

Content is the word used to describe the articles, posts, videos, images, and anything else that makes up the substance of your web page.

Websites rich in content are seen as trustable, the more you have to say on a subject, the more you must know about it, therefore you can show yourself to be an authority or an expert. If you have a website for your business, you should have a blog section there that you update regularly. Look for ways that you can use the content of your website or blog to market your business so that when people read your page you are giving them something they want – knowledge – and subtly pointing out that you can offer them more.

Look for ways to get your content in front of as many people as possible, because the more who see it and visit your site, the more it increases the chances of your content being shared and seen by even more people. Good content will also help with your SEO. If you're not sure where to start with sharing your content, try some of the popular submission sites such as e-zine, Business2Community or look for something similar that serves your particular niche.

Online Advertising

This term includes other types of online advert that you see, such as Banner Ads and Text links. Many of these fall under a PPC category, but instead of being on search engines they're on other websites. One of the best things about online adverts is that if something works, you can quickly scale it up to a bigger audience. If it doesn't work you can tweak it or turn it off.

Typically though, you'll need to be prepared to do persistent testing and constant optimization to get it right and as there is no such thing as a test environment, you could be throwing your own money away on adverts that don't hit the spot with your audience. Unless you are confident with what you are doing it's usually best to try out other, simpler avenues first before you transfer your learning's to the wider world of online ads.

In conclusion, you might find it best to choose one or two channels of internet marketing and master them first before you move on to the next. If you're a complete beginner, Social Media,

Video Marketing and blogs are a great introduction and most forgiving to mistakes. They also provide a great learning curve in the form of user feedback and comments – great for asking questions to your audience and getting a direct response.

A huge benefit to internet marketing is that you can track everything – and you should. If you analyze what you are doing you will know where you are getting your best returns so that you can put more effort into that area and increase the return even more. The first rule of marketing knows your numbers!

No-one gets their marketing strategy right first time, or second or third. Keep going, keep tracking your progress and don't expect perfection [24].

6. SUCCESSFUL WEBSITES

For Web sites to be a success, it should be informative, entertaining, challenging, and unique [5]. The homepage should be short, clear and simple to avoid wasting the customer's time. They should be understandable and easy to search information needed. Moreover, it must continuously be up-to-date for most recent information about the company; customers like to see modification in the website [4]. Products/services available should be represented clearly by key words or images on the Web site [7]. Programs should be set up to find out which kind of customers are interested and what can keep customers coming back. This is the key of marketing strategy to know your customers, as well as, what they want [4]. A company should create a Web site with unique SME knowledge and should not put Web links that are not completed [6]. There are different marketing strategies for the Internet:

1) Targeting – This is different from the traditional segmentation because the customers come to you, they initiate contact, control information flow and control message content. Accessibility is primordial for customers. Market the Web sites through packaging or “click-through” from other companies' Web sites [5]. “Click-through” banner advertising is a sort of digital word-of-mouth which is becoming a stronger means of the Web [25].

2) Product Strategy – Brand recognition is made clear on the Internet but the number of purchase is not there yet. Sometimes the products are not available on the Web site and consumers hesitate before getting this particular product. To increase their confidentiality, recognized vendors should be mentioned on the Net. Authenticity is important for both sellers and products.

3) Pricing Strategy – In the long run, it will be good if firms can concentrate on offering products with the unique characteristics. Online shoppers will differentiate by the benefits and quality of the products/services. Otherwise, a low price strategy should rely on cost advantage and high volume to be able to compete.

4) Distribution Strategy - There is a necessity of a direct-to-customer mechanism. The industry has to be the first providing unique services to always be ahead of competitors.

5) Promotional Strategy – This depends on the marketing research and consumer preferences. A “frequently asked questions” (FAQ) section should be provided in the Web site and high-level marketing officers should also be involved for a stronger marketing message for the company's vision [5].



In fact, the FAQ, through Internet, can save over one million dollars by providing what customers want. It also reduces online catalogue processing costs and cycle time [6] [9]. Other than that, grouping and ranking the content of the Web site is effective so as to group consumer needs and to provide a good structure for navigation of the Web site according to a consumer [7].

7. LINK TO REALITY

Marketers should all know about information technology (IT) to be able to make better market analysis, decision making and to better control and monitor their field [9]. Competition must now be based on speed instead of size of corporations for development because product life cycles are too short to increase fast enough. What is needed are high quality information about the product, service and corporate needs and fast and effective delivery process. Continuous information-based value to customers can lead to comparative advantage [6]. Nowadays, traditional radio companies drive FM/AM and online listenership for a better growth by copying the best practices of new, growing internet companies [17]. Since Internet is innovating in a really fast way, companies need to continuously change and marketers agree that by the time a new product comes into the market, it will already be obsolete [31]. However, the Internet is not really safe since there are no modern online international payments systems resulting into frauds [30].

8. DISCUSSION

In the literature reviews, there is no negative growth of the Internet; in fact all the authors talk about the Internet as the new trend of this generation. However, traditional marketers somehow do not want to admit that the world changed. They are slow in taking advantages of new opportunities presented to them [17]. B2B-enhances supply chain process need to pay much attention to real-world business process, adapt automated systems to business behavior and mingle content and technologies with crucial information systems [11]. A simple company is changing toward this new era of innovation in e-commerce since companies want to reduce waste, order-to-delivery cycle time and unit cost. Because they want to develop flexible response, there is a need for Internet help and hence IM. There is a small amount of E-shoppers but this is because IM is just another channel of retailing and not a substitute of the traditional ones [27]. Most researchers suggested that face-to-face relationships are more efficient in the sense that marketers can see the instant reactions of the customers (first reaction is always the true one). However, E-mail is said to be more advantageous since it is cost effective, do not rely on time (time zone difference) and it can also transfer text and graphics [27]. The first driver to establish Internet is not financial return on investment (ROI) - It is qualitative marketing advantages for relationship of business with customers [6]. This was also shared by Michael Saren (2011) and Webster (1992) where customers focus, market segmentation, targeting and positioning; with the help of IT, will be the flexible bond maintaining all together. However, few companies use this communication tool to build relationship; instead they use it as a marketing tool to share information [21]. For customer relationship to take place and for E-success, company information provision and customer database information are necessary [12]. Marketers uses IM mostly to increase the sales and profit of the company, or to enhance brand image and customer relationship but according to Boutie's (1997)



analysis of 100 Web sites and interviews, their objectives to communicate their product/service were incomprehensible [14]. Advertising objectives should be clear [4] [5] [7] so that customers know with which company they are buying from and whether they can trust that company or not. Another issue is that direct mail is said to be more effective than Internet advertising in E-commerce [15] but US direct mail is said to be reducing [16]. Most probably the Americans are more Internet users friendly; meaning that advertising will affect them better by browsing the Net than by reading their e-mails (which might be considered as spams).

Although the Internet is of great benefits, it also has a lot of drawbacks. For instance, there are cultural and language barriers, as well as, the global reputation of the company [22]. The 4Ps play an important role here. Some products cannot be sold on Internet, promotions should be according to the culture and language of the targeted countries, price should be according to what consumers are willing to pay in bricks-and mortar stores and finally the distribution channel should be reachable from Internet users [29]. It is quite difficult to focus on only certain languages. That is why it is better to target a certain Internet consumers or make the advertising bias and multi-lingual.

9. CONCLUSION

The Internet network is a marketing channel use by advertisers, marketers, and society to find the right combination of marketing mix to best suit customer's needs. It is important for a company of this era to have access to the Internet to be more successful. Internet marketing does not only target consumers, but also Internet advertisements client marketers from companies. This is so because companies prefer to hire specialist in creating a Web site. People always find themselves under stress of working long hours and they do not have enough time for social activities or even shopping. They thus develop this new millennium where IM through E-commerce becomes an everyday thing and routine for them. E-mail is as famous as direct marketing in supporting E-commerce activities. Most clients feel that this new media is a success in relation to traditional marketing advertising. But Internet should be used with other media for a more effective marketing tool. Internet marketing will become even more important in the future [3] [4] [5]. As

more companies will have access to the Internet, they will start doing business over the Internet [3] [5]. China's economy will be in another dimension with E-commerce where customer focus, responsible business practices and innovation are the determinants of success and not customer relationship [8]. With a decrease in communication prices, more customers will shift to the Internet as well. Security will not be an issue anymore because software companies, banks and credit card institutions are working hand in hand to improve Internet security. Companies need to protect themselves in three areas: data integrity, confidentiality of data and authenticity by installing firewalls or routers. Customers will look for a business on the Web since there are unique opportunities for marketing a company's service, selling products and gathering information on the Net [3]. The marketing mix plays an important role in IM in E-commerce; deciding what type of advertising best suit customers through the Web. This is the new era of innovation; where everyone will be interacting on the Web. Live video session will be available



and a prospective customer may be able to talk to a customer representative directly over the Net [3] [5].

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WEB APPLICATION AND ROLE OF END POINT SECURITY SERVICES

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Abstract:- When developing web applications, security is a function of its surface. The more surface that the application exposes the greater the security concern. In web application more responsibility lays on the shoulders of the application developers to design, develop, and maintain their web applications to high security standards to keep attackers at bay. In this paper, describe how will improve the security in web application. Here formulate the end point security i.e. message level security as the core of web service security for implementing on securing web applications and services.

Keywords: Web service, Web application, SOA, Point-to-point security, Message level security

I. INTRODUCTION

Web services make up a connection technology. It is a way to connect services together into a service-oriented architecture. Web services can convert existing applications into web-applications. Web services are XML-based information exchange systems that use the internet for direct application-to-application interaction. These systems can include programs, objects, messages, or documents. A web service is a collection of open protocols and standards used for exchanging data between applications or systems. Software applications written in various programming languages and running on various platforms can use web services to exchange data over computer networks.

There are two ways to view the web service architecture. The first is to examine the

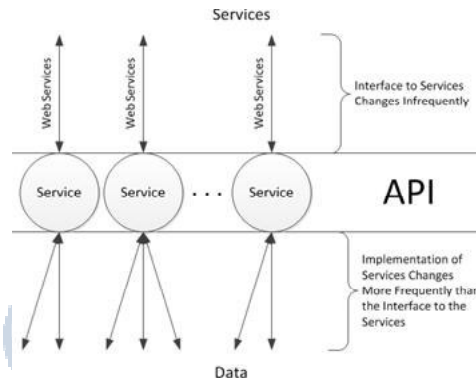
individual roles of each web service actor. The second is to examine the emerging web service protocol stack.

Web application is an application whose user interface is a web browser. There are two way to develop web applications.

The traditional approach is that the web application runs entirely on the server, and dynamically generates HTML to be displayed in the client web browser. The user interacts with the application by submitting form data, which is sent to the web server as an HTTP POST request. The server handles the request by decoding the form parameter, deciding how to handle the request, and then generating another HTML document as a response.

The modern approach is that the web application runs both within the client web browser and also

on the server. The client code can call on the server code which is a means of asynchronous communication with the server code. Figure 1.1 shows web application and services interface



Web application and web service security is critical and one of the most important issues that need to be addressed.

I. RISKS ASSOCIATED WITH WEB APPLICATIONS

Web applications allow visitors access to the most critical resources of a web site, the web server and the database server. Like any software, developers of web applications spend a great deal of time on features and functionality and dedicate very little time to security. It's not that developers don't care about security, nothing could be further from the truth. The reason so little time is spent on security is often due to a lack of understanding of security on the part of the developer or a lack of time dedicated to security on the part of the project manager.

For whatever reason, applications are often riddled with vulnerabilities that are used by attackers to gain access to either the web server or the database server. From there any number of things can happen. They can:

- Deface a web site
- Insert spam links directing visitors to another site
- Insert malicious code that installs itself onto a visitor's computer
- Insert malicious code that steals session IDs (cookies)
- Visitor information and browsing habits
- Account information
- Information stored in the database
- Access restricted content

II. ENDPOINT SECURITY

Endpoint security is an increasingly critical element for corporate networks as more employees and authorized outsiders like customers and clients are granted network access through the Internet and/or a variety of mobile devices.

such corporate policies may be granted limited access or quarantined. This is known as network access control (NAC), which is used to unify many elements of endpoint security technology. When access is provided, it is often according to the user's profile.

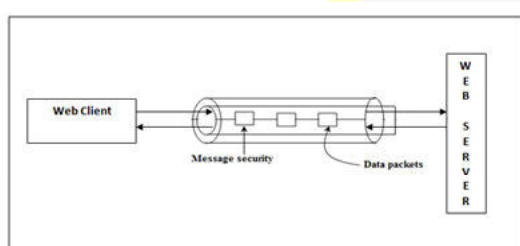
I. PROPOSED END POINT SECURITY

Securing communication between the client and the service is very important. Transfer security is concerned with guaranteeing the integrity and confidentiality of service messages as they flow from application to application across the network. Use encryption to enforce confidentiality and protect messages from eavesdropping. Use integrity checks, such as a signature-based checksum, to protect message from tampering.

In transfer security is responsible for providing authentication. Authentication refers to mutual authentication, where clients are not only uniquely identified to the service, but the service is also uniquely identified to the client.

Transfer security is achieved through the use of message security.

Figure 1.2 shows web client with message security



Message security uses the WS-Security specification to secure messages. The

specification describes enhancements to Simple Object Access Protocol (SOAP) messaging to ensure confidentiality, integrity, and authentication at the SOAP message level. Use of transport security when client is deployed over the Internet, as it provides end-to-end security.

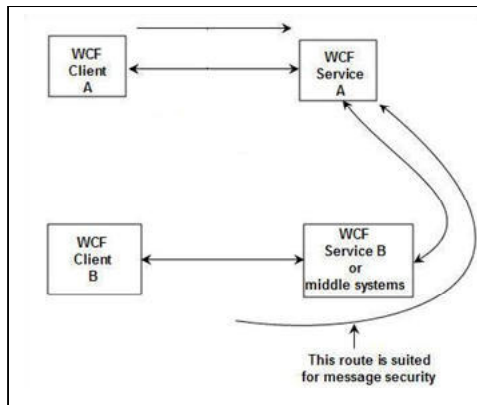
Message security is available on all of the bindings except for netNamedPipeBinding and MSMqIntegrationBinding.

When using Windows authentication, message security uses the service's Windows token to provide message security. When using non-Windows authentication such as username, certificate, or issue token authentication, you have to configure a service certificate as service credentials. Message security uses the service certificate for message protection.

Use the <Security mode> attribute to configure message security on your binding. The following example shows netTcpBinding configured to use message security:

```
<bindings>
<wsHttpBinding>
<binding name="netTcpEndpointBinding">
<security mode="message">
</security>
</binding>
</wsHttpBinding>
</bindings>
```

Figure 1.3 shows the security end point



I. PROGRAMMATIC SECURITY

Programmatic security refers to security checks located within web service code. The following programmatic security options are available :

Principal Permission Demands

Imperative (in-line within a method's code)

```
PrincipalPermission permCheck = new  
PrincipalPermission ( null, @ "DomainName \  
WindowsGroup");  
permCheck.Demand();
```

Declarative (these attributes can precede Web methods or Web classes)

```
// Demand that the caller is a member of a  
specific role (for // Windows// authentication this  
is the same as a Windows group)
```

```
[PrincipalPermission(SecurityAction.Demand,  
Role=@"DomainName\WindowsGroup")]
```

```
// Demand that the caller is a specific user
```

```
[PrincipalPermission(SecurityAction.Demand,  
Name=@"DomainName\UserName")]
```

II. CONCLUSION AND FUTURE SCOPE

This paper mainly discussed issues in web application security providing secured communication and access control for the web services. The paper first introduced the concept of web application and services and then discussed the role of security breaches for the developed Client Host. It later presented the analysis of message-level security for the Client application. The detailed performance analysis suggested that basic message-level security can be provided for the application, even though not all the standards can be adapted to the web service communication. The paper later discussed the end point security mechanism and adapting this mechanism in the provisioning of web application services, to achieve trusted and distributed management of access control for protecting web services. Conducted analysis of deployment options reveals that they all are reasonable for realization and have different implications to security and QoS for the web application. However, future research in this domain, mainly addresses realizing the integrated security infrastructure. Further research to assess all possible threats and attacks especially for the middleware guard. There is a need also to adopt signed security assertions between WS clients and web services.

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Note

Dt. 16/03/2019

As per Published News in Daily Sakal Chandrapur Todays Dated. 07.03.2019. Regarding Plagiarism in a published article, Title “PROBLEMS AND PROSPECTS OF SMALL SCALE INDUSTRIES IN INDIA” Author - Prof. R. A. Fulkar.

As per our Journal Ethics, this PDF file removed our Journal.

Executive Editor

चंद्रपूर भागातील बालकामगारांचे सामाजिक व आर्थिक अध्ययन

प्रा. मिलिंद रामदास जांभुळकर
समाजशास्त्र विभाग प्रमुख
जनता महाविद्यालय, चंद्रपूर

बालपण म्हणजे हसण्या, खेळण्या व बागडण्याचे वय आहे. आनंदाला उधाण येण्याचा कालखंड म्हणूनच 'बालपण देगा देवा' असे म्हटले जाते. परंतु प्रत्येकाच्या जीवनात असा अनुभव येतोच असे नाही. जगात अशी कोटयावधी लहान मुले आहेत की, त्यांच्या प्रारब्धात हसणे, खेळणे, बागडणे नाही. उलट कष्ट, पिळवणूक दिसून येते. म्हणजेच बालपण देखील अभिशाप ठरतो आहे. देशाचे भविष्य होऊ घातलेल्या बालकांवर बालपणीच बालकामगार म्हणून कामे करावे लागतात. ही अतिशय चिंतनीय बाब आहे. आपला भारत देश भविष्यात महासत्ता बनेल अशी अभिलाषा बाळगली जाते. आणि दुसरीकडे बालकामगारांची संख्या बघितल्यास देशातील वास्तव पूढे येते. कुटुंबाची, समाजाची, देशाची जबाबदारी सांभाळण्यास खांदेच जर सक्षम राहिले नाही. बालकांचा संपूर्ण व्यक्तिमत्त्व विकासच झाला नाही तर देशासमोर अनेक समस्या निर्माण झाल्याशिवाय राहणार नाही. म्हणून चंद्रपूर भागात बालकामगारांची काय अवस्था आहे. हे जाणून घेण्याचा प्रयत्न करण्यात आलेला आहे.

भारत देश कृषी प्रधान देश आहे. कृषी मध्ये काम करण्यास अनेक लोकांची आवश्यकता भासते परिणामतः पालक आपल्या लहान मुलांकडून शेतीची कामे करून घेतात आणि हे वास्तव आहे. त्या अर्थाने आई –वडीलच बालकांचे खरे शोषण कर्ते आहेत. यांची दुसरी बाजू म्हणजे जे अत्यंत गरीब आहेत, व्यसनी आहेत, कुटुंबात अनेक व्यक्ती असतील तर त्यांचे पोट भरण्यास सर्वांना कामे करावी लागतात. यात सत्यता आहे. आधुनिक काळात तर बेरोजगारी एवढी वाढलेली आहे की, पोटाची खळगी भरण्यास पैसा उपलब्ध नाही. परिणामतः पोट भरण्यास लहान मुलांना विकाने लागते तर कधी त्यांना भीकेला लावून पोट भरले जाते म्हणजेच ज्या वयात शिक्षणासाठी शाळेत किंवा मैदानात असावयास पाहिजे त्या वयात टिचभर पोट भरण्यासाठी, कुटुंबाची उपजिवीका भागविण्यासाठी त्यांना श्रम केल्याशिवाय दुसरा पर्यायच असत नाही.

बालकामगार संकल्पना :-

साधारणतः कोणत्याही उद्योग, खाण, कारखाने हॉटेल, धाबे इ. मध्ये काम करण्याच्या 14 वर्षांपेक्षा कमी वयाच्या बालकास बालकामगार म्हटले जाते. शासनाने 14 वर्षांपेक्षा कमी वय असणाऱ्या बालकांना कामावर ठेवणे गुन्हा देखील ठरविलेले आहे. मालकाचे धोरण कमी पैशात जास्त काम करून घ्यावयाचे असल्याने त्यांना बालकामगार कामावर ठेवणे जास्त फायदेशीर वाटते. कारण हे बालकामगार संघटीत नाहीत. शिवाय ते कुशलतेने काम करतात. तसेच शोषणाविरुद्ध देखील आवाज उठवित नाहीत. बालकांच्या प्रचंड बुद्धीमत्तेचे मातेरे बालमजुरीने होते. त्यामुळे भविष्यकालीन विकासातील एक अडथळा म्हणून बालकामगारांच्या समस्येचा विचार करावा लागेल.

औद्योगिक क्रांतीच्या पूर्वी बालकामगारांच्या जीविवास धोका नव्हता, आरोग्यास धोका नव्हता. मात्र आज सर्व उद्योगात नाईलाजाने ही छोटे मूले मजुरी करतात. याचा परिणाम मुलांच्या शारिरीक, बौद्धिक आणि शैक्षणिक वाढीवर होऊ लागलेला आहे. बालकामगारांना त्यांच्या मुलभूत हक्कांपासून वंचित देखील राहावे लागत आहे. बालकामगार हयांना 'बालमजूर', 'कष्टकरी मुले' तसेच नोकरदार मुले' अशा अर्थाने ओळखले जातात.

व्याख्या :- 1) आंतरराष्ट्रीय कामगार संघटना – ‘बालकामगार म्हणजे ज्या बालकावर बालपणीच प्रौढत्व लादले जाते व अत्यंत कमी वेतनावर दिवसभर त्यांच्या शारीरिक व मानसिक विकासास बाधक ठरेल अशा परिस्थितीत काम करावे लागते’

थोडक्यात लहान मुलांनी केलेल्या कोणत्याही प्रकारच्या श्रमास मग ते श्रम त्यांच्या शारीरिक मानसिक विकासावर विपरित परिणाम करणारे असले की त्यास बालकामगार म्हणता येईल.

अध्ययनाची व्याप्ती :- चंद्रपूर शहरातील बालकामगार

समस्येची मर्यादा :- 1) प्रस्तुत संशोधन हे माझ्या लघुशोध प्रबंधाचा भाग आहे.

2) प्रस्तुत संशोधन चंद्रपूर भागातील विविध क्षेत्रातील 70 कामगारांपुरते मर्यादित आहे.

तथ्य संकलीत करण्यासाठी नमूना निवड पद्धतीने 70 उत्तरदात्यांचे म्हणजे बालकामगारांकडून माहितीचे संकलन करण्यात आले. जास्तीत जास्त मुलाखत पद्धतीचा अवलंब करण्यात आला. गॉर्डन ॲलपोर्टच्या विधानानुसार ‘तुम्हाला जर लोकांच्या भावना, त्यांचे अनुभव, स्मरण व प्रेरणाविषयी व त्यांच्या मागील कारण पंरपरेविषयी जाणून घ्यावयाचे असेल तर त्यांना तुम्ही त्याबद्दल विचारीत का नाही’ याचा आदर्श ठेवून तथ्य संकलनाचे तंत्र उपयोगात आणलेले आहे. जनगणना अहवालातून नोंदविलेला सांख्यिकीय सामग्रीचे सुद्धा संकलन करण्यात आले. संशोधनासाठी तज्ञ मंडळींशी चर्चा करण्यात आली. अध्ययनाकरीता निवड केलेल्या वार्डात समूह कार्यकर्त्यांना भेटून माहिती घेतली. कुटुंब प्रमुखाच्या मुलाखती घेण्यात आल्या. संशोधनाच्या वेळेत आजूबाजूचे लोक गोळा व्हायचे. शासनाकडून काही फायदा वगैरे मिळतो काय? असे प्रश्न विचारीत असत. जवळपास सर्वांनी सहकार्य केले काही ठिकाणी त्रास झाला. बालकामगारांकडून वेळ घेऊनही त्यांचे सोबत भेट होत नव्हती.

सांख्यिकीय विश्लेषण :-

या संशोधन कार्यात सुरवातीस हाताने सारणी केल्या नंतर वर्गीकरण केले. सारणीकरणात संशोधन समस्या व उद्देश आधारभूत मानून दोन किंवा जास्त चलातील सहानुवर्ती संबंध जाणून घेण्यासाठी योजना आखण्यात आली नंतरच निष्कर्षाची मांडणी केली.

निष्कर्ष :- बालकामगार ही एक ज्वलंत सामाजिक समस्या असून ती आर्थिकतेशी जुळलेली आहे. शिवाय ती राष्ट्रीयच नव्हे तर जागतिक स्वरूपाची समस्या आहे. बालकामगार हे सामाजिक परिस्थितीचे बळी आहे. बालकामगार हे दारिद्र्यजन्य संस्कृतीचे प्रतिक आहे. खऱ्या अर्थाने बालकामगार हे समाजासाठी कलंक असलेली बाब आहे. किंबहुना भविष्यातील मानवी संपत्तीचा अपव्यय होय. लहान वयात बालकामगारांना गुलामासारखे वागविले जाते. अनिष्ट वातावरणात त्यांना कार्य करावे लागते काही बालकामगारांचे आर्थिक व शारीरिक शोषण सुद्धा झाले. त्यांचा भावनिक व मानसिक विकास खुंटीत झाला. बालकामगारांची कोणतीही संघटना नाही. आजही कायदे असून बालकामगार दिसून येतात. याचाच अर्थ कायद्याने बालकामगार समस्या सुटू शकणार नाही. जोपर्यंत समाजात आर्थिक विषमता आहे. आत्यंतिक दारिद्र्य आहे. तोपर्यंत बालकामगार ही समस्या समाजात राहणार आहे.

सूचना व शिफारशी :-

बालकामगार समस्येसाठी अनेक कारणे असते तरी सर्वात महत्वाचे कारण दारिद्र्य आहे. त्यामुळे बालकामगार ही समस्या समाजातून पूर्णतः समुळ नष्ट होणार नाही. मात्र खालील काही मार्गातून बालकामगाराच्या परिस्थितीत बदल होऊ शकतो. त्यासाठी पुढील उपाय किंवा सूचना वा शिफारशी सांगता येतील.

1. माता पित्याने स्वतःच्या मुलांना शिक्षित करावे त्यांचे योग्य सामाजिकरण घडवून आणावे.
2. गरीब अनाथ मुलांना मोफत शिक्षण, राहण्याची सोय व कपड्यांची पूर्ण व्यवस्था व्हावी.
3. बालकामगारांच्या आई-वडीलांना रोजगार उपलब्ध करून द्यावा.
4. व्यसनाधिनतेवर पूर्णतः बंदी आणावी.
5. समाजात जागरुकता निर्माण करावी.
6. प्रचार व प्रसार माध्यमातून प्रबोधन करावे.
7. कायद्याची योग्य व कठोरतेने अंमलबजावणी व्हावी.
8. सधन व्यक्तींनी बालकामगारांना दत्तक घ्यावे

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भारताला महासत्ता बनण्याकरीता ग्राम विकास आवश्यक

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वाणिज्य विभाग

शिवाजी महाविद्यालय, गडचिरोली.

गोषवारा:

कृषी प्रधान व संस्कृतीने परिपूर्ण असलेल्या भारत या देशात देशाची लोकसंख्या शहरी भागात व ग्रामीण भागात विखुरलेली आहे. भारताची लोकसंख्या 129 कोटी आहे. त्यापैकी 67 कोटी जनता ग्रामीण भागात राहत असते. आपल्या देशाची वाटचाल महासत्ता बनण्याकडे चालू आहे. परंतु खेड्यांचा संपूर्ण व सर्वांगीण विकास झाल्याशिवाय महसत्तांचे स्वप्न पूर्ण होणे शक्य नाही. खेड्यांमध्ये राहणारा ग्रामीण वर्ग हा शेती करणारा आहे. तसेच शेतीवर काम करणारा शेतमजूर आहे. खेड्यांचा व ग्रामीण भागांचा विकास करावयाचे झाल्यास कृषी क्षेत्राला विशेष प्राधान्य द्यावा लागेल. परंपरागत पद्धतीने शेती न करता आधुनिक तंत्रज्ञानाचा उपयोग करून शेती करावी लागेल. 100 टक्के शेती सिंचनाखाली आणावी लागेल. शेतकरी व शेतमजूरांना नवीन व आधुनिक पद्धतीने शेती करण्याकरीता प्रशिक्षण द्यावे लागेल.

बिज शब्द:

ग्राम विकास, पंचायत राज, ग्रामोद्योग, कृषी चळवळ

प्रस्तावना:

1957 साली कै.बळवंतराव मेहता यांच्या अध्यक्षतेखाली नेमलेल्या समितीने सामुहिक विकास योजनांच्या कार्यवाहीचा आढावा विकेंद्रीत लोकशाही आणि पंचायत राजच्या माध्यमातून ग्रामीण भागाचा पर्यायाने खेड्यांचा विकास झाला पाहिजे असे सांगितले होते. पंचायत राजचा शुभारंभ 1959 मध्ये झाला. त्यानंतर आंध्रप्रदेश, गुजरात, महाराष्ट्र हे पंचायत राज व्यवस्थेचा अवलंब करणारे देशातील नववे राज्य ठरले. पंचायत राजच्या माध्यमातून ग्रामीण पुनर्रचना घडवून आणता येईल. असा विश्वास भारतीय राज्यकर्त्यांना व राष्ट्रीय नेत्याला वाटले होते. पंचायत राजच्या माध्यमातून गावाच्या विकासाकरीता गाव पातळीवर ग्रामपंचायत, पंचायत समिती तसेच जिल्हा स्तरावर जिल्हा परिषद द्वारा विविध योजना राबवून विकास साधण्याचा प्रयत्न करण्यात आला.

ग्रामीण भागाचा विकास साधण्याकरीता पिण्यासाठी मुबलक पाणी, वीज, शहराला जोडणारे सुसज्ज रस्ते, आरोग्याच्या सोयी, ग्रामीण गृह निर्मिती, शिक्षणाच्या सोयी, तसेच कृषी करिता वित्तीय संस्थेद्वारा आर्थिक मदत तसेच ग्रामीण बेरोजगारांना रोजगार मिळण्याकरिता औद्योगिक कारखान्याची ग्राम स्तरावर निर्मिती करणे. ग्रामीण भागात राहणाऱ्या जनतेला देशाच्या मुख्य प्रवाहात आणणे गरजेचे आहे. ग्रामीण भाग ते शहरी भाग, शहरी भाग ते विदेशातील ग्रामीण भागांचे प्रत्यक्ष ज्ञान व माहिती सोप्या पद्धतीने मिळविता येईल अशा थेट पद्धतीचा अवलंब करावा लागेल.

महात्मा गांधी यांनी खेड्यांना आपला केंद्रबिंदू मानला होता. खेड्यामध्ये बेसुमार वाढविलेले कर, कर्जबाजारीपणा, निरक्षरता, खेड्यातील भ्रामक रुढी, प्रथा व परंपरा, दारिद्र्य, आरोग्याबद्दलची अनास्था व त्यामुळे होणारे शारीरिक रोग, भागभांडवलाचा तुटवडा इत्यादी समस्या आज ग्रामीण भागात भेडसावत आहेत. या समस्या सोडविण्याकरीता मूलभूत सोयी यथाशिघ्र उपलब्ध करणे ही काळाची गरज आहे.

ग्रामोद्योग:

ग्रामीण भागात मोठ्या प्रमाणात नैसर्गिक संसाधने उपलब्ध असून त्याचा पुरेपूर उपयोग होत नाही. शेतात निर्माण होणारा कच्चा माल, कच्चा मालावर आधारित उद्योग, कारखाने, नवीन तंत्रज्ञानाचा उपयोग केल्यास शेतकऱ्यांचे दारिद्र्य, कर्जबाजारीपणा, बेकारी, भांडवलाचे प्रश्न सुटू शकतात. नैसर्गिक संसाधने आणि ग्रामीण मनुष्यबळ यांचा उपयोग केल्यास ग्राम हे विकासाचे व देशाला महासत्ता बनण्याचे केंद्रबिंदू ठरू शकते. हिंदूस्थानातील खेड्यांना जिवंत ठेवण्याकरीता कुटीर उद्योग व ग्रामोद्यागांचा स्विकार केला पाहिजे असे महात्मा गांधी म्हणत असत.

ग्रामीण भागातील कृषी चळवळीच्या विकासाकरीता महिलांचे योगदान:

कृषी व्यवसायातील महिलांचे योगदान लक्षात घेता आंतरराष्ट्रीय श्रम संघटनेची याची नोंद घेतली आहे. देशातील कृषी खाद्यान्न उत्पादनात जवळपास 50 टक्के महिलांचा सहभाग असून कृषी उत्पादन प्रक्रियेत 100 टक्के महिलांचेच योगदान आहे. कृषी व्यवसायाला पूरक व्यवसाय म्हणून दूध व्यवसाय केला जातो. या व्यवसायाचे कृषी धारकांच्या क्षमतेनुसार कमी अधिक असले तरी व्यवसायात महिलांचाच जास्त सहभाग आहे. या व्यवसायातून दरवर्षी अकरा करोड टन दूध उत्पादन होत असून त्यापासून मिळणारे उत्पन्न देशाच्या विकासात हातभार लावीत आहे. याशिवाय जंगलातून मिळणाऱ्या अनेक वस्तूपासूनच्या उत्पादन प्रक्रियेतही महिलांचा सहभाग आहे. बांबू पासून टोपल्या, तट्टे, फडे, तेंदू पत्ता, दोरी यासारखे उत्पादन महिला करतांना दिसून येतात.

ग्रामीण अर्थव्यवस्थेच्या विकासात सहभाग असणाऱ्या जवळपास 90 टक्के कृषी आणि कृषी पूरक व्यवसायात महिला श्रमीकांचा सहभाग असल्यानेच देश आज भाजीपाला आणि फुलांच्या व्यवसायात जगात प्रमुख स्थानावर आहे.

आपल्या देशाचा विकास करावयाचा असेल तर नागरी समुदायाप्रमाणेच ग्रामीण समुदायाचा सुध्दा विकास होणे आवश्यक आहे. विकास म्हणजे आर्थिक, सामाजिक, सांस्कृतिक, शैक्षणिक या सर्वच क्षेत्रांचा विकास झाल्यास भारत देश महासत्ता बनू शकेल.

निष्कर्ष व शिफारशी:

- 1) ग्रामीण समुदायांचा सर्वांगीण विकास करणे.
- 2) ग्रामीण व्यक्तीमध्ये सामुदायिक भावनांचा प्रचार व प्रसार करणे.
- 3) शेतकरी करीत असलेल्या शेतीपैकी 25 टक्के शेतीचा तुकडा पावसाळ्यात येणारा पाऊस साठवून ठेवण्याकरीता लहान तलावाची निर्मिती करणे. त्यामुळे शेतीला लागणारा पाणी कमी पडणार नाही. व उत्पन्न जास्तीत जास्त घेता येईल.
- 4) ग्रामीण व्यक्तीमध्ये सामाजिक जबाबदारीची जाणीव निर्माण करणे तसेच स्थानीय लोकांमध्ये कार्य करणाऱ्या प्रवृत्तीचा विकास करणे.

- 5) स्थानीक संस्थांना प्रोत्साहन देणे, ज्यामुळे त्या संस्था ग्रामीण पुननिर्माणच्या कार्यामध्ये मदत करू शकतील.
- 6) उन्हाळ्यात, पावसाळ्यात व हिवाळ्यात घ्यावयाचा पिकांचे योग्य नियोजन व अंमलबजावणी करावी.
- 7) उत्पादनाच्या पद्धतीमध्ये नवीन तंत्रज्ञानाचा उपयोग करणे.
- 8) वाहतूकीचा आणि संदेषवहनाच्या साधनामध्ये वृद्धी करणे.
- 9) शिक्षणाचा पुरेसा प्रचार करणे.
- 10) मनूश्य बिमार पडला तर तज्ञ डॉक्टरांचा सल्ला घेतो त्याप्रमाणे पिकांना किड किंवा रोग लागल्यास कृशी तज्ञांचा सल्ला घ्यावा व होणारी नुकसान टाळावी.
- 11) गरीबांना रोजगार उपलब्ध करून देणे.
- 12) ग्रामीण लोकांच्या उत्पन्नामध्ये वृद्धी करण्यासाठी उत्पादन साधनांची मदत करणे.
- 13) संपूर्ण ग्रामीण समाजाच्या प्रगती आणि विकासाकरीता स्विकृत कार्यक्रम तयार करणे.
- 14) अनुसूचित जाती आणि अनुसूचित जमातीच्या कुटूंबाच्या उत्थानाकडे विशेष लक्ष देणे. देण्यात येणारी मदत आणि कर्जाच्या रकमेतील 30 टक्के रक्कम अनुसूचित जाती आणि जमातीसाठी खर्च करणे.
- 15) कृशी मार्गदर्शन केंद्र प्रत्येक खेड्यात सुरु करावे व तज्ञ मार्गदर्शकाची नियुक्ती करावी.
- 16) ग्रामीण बेरोजगार व्यक्तीकरीता कुटीर आणि लघू उद्योग धंद्याची स्थापना करणे. ज्यामुळे बेरोजगारांना काम मिळू शकेल.
- 17) सेंद्रीय व षेण खताचा षेती करतांना जास्तीत जास्त वापर करावा.
- 18) दारीद्र्य रेशेखाली असलेल्या ग्रामीण लोकांचा आर्थिक स्तर वाढावा याकरीता विशेष प्रयत्न करणे.
- 19) भारतातील सर्व ग्रामीण भागात ग्राम विकासाकरीता महिला स्वयंसहाय्यता बचत गटाची स्थापना करणे व त्यांच्या लघू उद्योगाला सरकार तर्फे प्रोत्साहन देणे.
- 20) ग्रामीण भागात सहकार चळवळीला प्रोत्साहन देणे व ग्रामीण भागातील लोकांच्या मनामध्ये "एकमेकासहाय्य करू अवघे धरू सुपंथ" ही भावना सर्व ग्राम वासीयांच्या मनात निर्माण होईल यादृष्टीने सरकार तर्फे धोरण राबविणे.
- 21) सर्वांचे सहकार्य सर्वांचा विकास हे विचार ग्राम वासीयांच्या मनामध्ये रुजविणे.

संदर्भ:

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- 2) ग्रामीण समाजशास्त्र व सामुदायीक विकास – प्रा.रा.ना.घाटोळे
- 3) षेतीला कर्जपूरवठा करण्यात प्राथमिक कृशी सहकारी पत पेंढ्यांचा कार्यभार प्रथम आवृतती 2000 – डॉ.सौ.सुषमा देषमूख
- 4) दै.लोकमत, दै.तरुण भारत, दै.लोकसत्ता, दै.देषोन्नती, दै.नवभारत.
- 5) इंटरनेट

THE DEVELOPMENT OF ENTREPRENEURIAL ACTIVITIES IN THE RURAL AREA

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Abstract

Rural development is more than ever before linked to entrepreneurship. Institutions and individuals promoting rural development now see entrepreneurship as a strategic development intervention that could accelerate the rural development process. Furthermore, institutions and individuals seem to agree on the urgent need to promote rural enterprises: development agencies see rural entrepreneurship as an enormous employment potential; politicians see it as the key strategy to prevent rural unrest; farmers see it as an instrument for improving farm earnings; and women see it as an employment possibility near their homes which provides autonomy, independence and a reduced need for social support. To all these groups, however, entrepreneurship stands as a vehicle to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. The entrepreneurial orientation to rural development accepts entrepreneurship as the central force of economic growth and development, without it other factors of development will be wasted or frittered away. However, the acceptance of entrepreneurship as a central development force by itself will not lead to rural development and the advancement of rural enterprises. What is needed in addition is an environment enabling entrepreneurship in rural areas. The existence of such an environment largely depends on policies promoting rural entrepreneurship. The effectiveness of such policies in turn depends on a conceptual framework about entrepreneurship, i.e., what it is and where it comes from.

Introduction :

The traditional approach to rural development was 'top-down' meaning that central development authorities designed programmes which brought in infrastructure, human capital and investment from outside the rural community. While the investment in infrastructure and extensions services was clearly beneficial in attracting basic commercial activities and increasing the quality of life in rural areas, it did not necessarily provide a long term growing economic base. Many rural areas were not beneficiaries of such schemes, since many projects were too expensive to implement in all rural areas. Rural areas throughout Europe are still facing problems such as lack infrastructure (health, transportation, schools) and the negative effects of depopulation.

The aim of this paper is to present partnership and institutions supporting entrepreneurial rural development.

The first part of the paper presents essential public-private institutions and partnership for successful local community development. The second part presents selected examples of successful creation and development of public-private institutions and partnership relationships.

Financial Institutions:

Communities should support the development of a strong venture capital base and risk capital networks specialising in funding new entrepreneurial activities. Seed financing could be an important bottleneck for new enterprise creation. For this reason, special attention must be given to the creation of institutions that provide seed financing and start-ups targeted venture capital and are engaged in equity financing. If it would be difficult for such institutions to be

attractive to a rural community, the community leadership must encourage existing institutions to link new start-ups or potential entrepreneurs with such institutions outside the community. They should also be responsible for screening all financial schemes existing in the country for the development of new enterprises and for the growth of existing ones. Potential entrepreneurs must have access to information such as: which are the state financial agencies, banks that provide guarantees, issue tax free bonds, direct loans to smaller enterprises or to Consortia of enterprises? What type and how many economic development funds are available? Who provides favourable investment financing for the equipment and working capital? Which development corporations finance new and expanding businesses? What state funds are available for small and medium sized enterprise development, etc

Public –private partnership :

The impact of institutions discussed earlier on rural economic development will increase if the individual efforts of those institutions are combined into a co-ordinate action. Therefore, the task of community leadership is to encourage close co-operation among different institutions supporting rural development, both public and private, in order to develop programmes that would address the key barriers to community development: human and financial capital drain, inefficient use of natural and productive resources, inability to meet the local business needs, inability to create effective community infrastructure, inability to encourage new enterprise formation, inability to increase local economic opportunities, etc.

Entrepreneurship concept:

The entrepreneurship concept, what it means and where it comes from, is the foundation for policies promoting entrepreneurship and the key to understanding the role of entrepreneurship in development.

Key Note :-

Entrepreneurial activities, Rural area, Financial Institutions, Local community, Public infrastructure.

Objective :-

- To offer a conceptional frame work summarizing the unique characteristic of Rural development
- In the literature with these reported by entrepreneurship and Rural development.
- To offer suggestion to increasing rural development.
- To suggested How develop rural women.

Hypothesis:-

- Rural Network just like Road Network is develop by the Government.
- Irrigation facility so week it is necessary to improve it.
- Agriculture base project made by entrepreneur.

Methodology :-

For the present paper study on entrepreneurship and rural development is based on rural development literature and survey. The sample consists on question and interview the primary data called through literature and question and sure system. Schedule by adopting the

interview method. The study comes both primary and secondary data for analysis. The secondary data collected from published and unpublished reports.

Sources of entrepreneurship

From the policy viewpoint? The promotion of entrepreneurship, the understanding where entrepreneurship comes from is as equally important as understanding the concept of entrepreneurship. It indicates where the governments, national, regional or local, should target their promotional efforts. Entrepreneurial skills, for example, are innate, active promotion policies have a small role to play. If instead, only certain entrepreneurial characteristics are innate, then active promotion policies can contribute to entrepreneurship development in the community in the region and in the nation, since entrepreneurial skills can be acquired through training.

Empirical research on the sources of entrepreneurship is extensive, particularly within the discipline of psychology and sociology.

The standard perception is the entrepreneurship is a special personal feature, either person is, or is not an entrepreneur. According to this perception entrepreneurial traits, such as the need to achieve, risk taking propensity, self-esteem and internal locus of control, creativity and innovative behavior, the need for independence, occupational primacy, fixation upon goals and dominance, are all inborn. Therefore, policies directed specifically towards promoting the development of entrepreneurship would not help much since those characteristics cannot be acquired by training.

Risk taking propensity here is understood as the perceived probability of receiving rewards (personal and financial) as opposed to the perceived probability of incurring a failure. (bankruptcy, loss of family ties.)

Another perception is that some cultures or some social groups are more conducive to entrepreneurial behavior than others. According to this view, the factors that contribute to the supply of entrepreneurs are an inheritance of entrepreneurial tradition, family position, social status, educational background and the level of education, based on research into the origins of business owners, it is believed that persons who come from small business owner families, are more likely to become entrepreneurs than others. Studies of family position of existing entrepreneurs demonstrate that entrepreneurs are often found among elder children, since according to the explanation, they are pressed to take more authority and responsibility at earlier stages than younger members of the family. The outsider group, ethnic minority, or the outsider individual, the marginal person, who are by a combination of different factors rendered outsiders in relation to the social groups with whom they normally interact, are both viewed as a significant source of entrepreneurship.

Rural entrepreneurship:-

Many examples of successful rural entrepreneurship can already be found in literature. Diversification into non-agricultural uses of available resources such as catering for tourists, blacksmithing, carpentry, spinning, etc. as well as diversification into activities other than those solely related to agricultural usage, for example, the use of resources other than land such as water, woodlands, buildings, available skills and local features, all fit into rural

entrepreneurship. The entrepreneurial combinations of these resources are, for example: tourism, sport and recreation facilities, professional and technical training, retailing and wholesaling, industrial applications (engineering, crafts), servicing (consultancy), value added (products from meat, milk, wood, etc.) and the possibility of off-farm work. Equally entrepreneurial, are new uses of land that enable a reduction in the intensity of agricultural production, for example, organic production.

Dynamic rural entrepreneurs can also be found. They are expanding their activities and markets and they find new markets for their products and services beyond the local boundaries.

To leave general examples of rural entrepreneurship behind, let us look at the real cases. Here only a few will be mentioned, all illustrating entrepreneurial initiatives, individuals and local communities from Great Britain. The names of entrepreneurs I have chosen to present here are not globally known but are no less important because of that. They are very well known to the communities to which they belong and their initiatives are highly appreciated by the community members. This entrepreneurial venture is an example of a straightforward entrepreneurship and not so much an example of on-farm diversification. It is an example of how seeing and seizing the opportunity are vital ingredients of entrepreneurial success.

Let me turn now to illustration related to social entrepreneurship, to examples of when people have changed things, acting in the interest of their communities while playing the same role as an individual entrepreneur. Among the case studies presented here, there is no woman's name. Too often their names are not specifically mentioned, although the evidence shows that there are many activities in rural areas pursued by female entrepreneurs such as: trade, food processing, handicrafts, production of basic consumer articles, catering, running tourist establishments, and bed and breakfast arrangements. However, compared to male entrepreneurs, female entrepreneurs in rural areas still tend to be limited to what have traditionally been viewed as women's activities. Also the scale of their entrepreneurial operation tends to be smaller when compared with male entrepreneurs.

Although agriculture today still provides income to rural communities, rural development is increasingly linked to enterprise development. Since national economies are more and more globalized and competition is intensifying at an unprecedented pace, affecting not only industry but any economic activity including agriculture, it is not surprising that rural entrepreneurship is gaining in its importance as a force of economic change that must take place if many rural communities are to survive. However, entrepreneurship demands an enabling environment in order to flourish.

Policy implications for rural entrepreneurship development are :-

Sound national economic policy with respect to agriculture, including recognition of the vital contribution of entrepreneurship to rural economic development;

Policies and special programmes for the development and channeling of entrepreneurial talent;

Entrepreneurial thinking about rural development, not by farmers but also by everyone and every rural development organization; and



Institutions supporting the development of rural entrepreneurship as well as strategic development alliances.

Entrepreneurship in the development of a rural area

On 5 August 1991, Soichiro Honda died at the age of 84. At the time of his death, Mr. Honda, who retired from Honda Motor Company in 1973, held the title of Supreme Advisor. In reading his obituary at the time I was beginning to think about what I wanted to discuss in this paper, it struck me that Mr. Honda's life had a lot to say about the real 'entrepreneur'.

Honda was the son of a blacksmith and saw his first car as an 8 year old boy when a Model-T Ford rumbled into his home town in central Japan.

Honda's biography quotes him as saying the following in recalling his first encounter with an automobile.

"It was the first car I saw. What a thrill. Oil dropped when it came to a halt. How nice the smell was. I put down my nose to the ground like a dog and sniffed it. I smeared my hands with the oil and deeply inhaled the smell. It was then I dreamed of manufacturing a car myself some day."

Honda started as a successful mechanic, founded a piston ring manufacturing concern while attending school and then started what later became Honda Motor Company. Originally it attached recycled engines to bicycles, a popular mode of transportation in the years following World War II. His first motorcycle called 'Dream' was introduced in 1949. Honda is said to have been more at home on the factory floor than in the boardroom, preferring overalls to business suits. He placed great faith in the young technicians of his many factories and laboratories. He often wore wild colors explaining that unless inventors and artists "have the courage and determination to break with established ideas, they cannot expect to do a good job."

Soichiro Honda was an entrepreneur. Too often we confuse entrepreneurship with business or doing business or doing business. The two simply is not the same, as John J. Kao of the Harvard Business School points out in his recent book titled the entrepreneurial Organization.

He says that entrepreneurship has nothing to do with the setting. Simply stated, entrepreneurship is the process of opportunity recognition and implementation. It often begins with a vision or idea for a product or process coupled with a passion or zeal to make that idea a reality. Yes, entrepreneurship is fundamentally less about technical skills than about people and their passions.

Successful entrepreneurship is hard work carried out in an unpredictable environment. It requires a blend of calculation and luck laced with the ever present possibility of failure. Emerging industries in some ways resemble a casino where a range of bets are placed on different strategies, people and approaches.

Just as Honda placed great faith in his young technicians, successful entrepreneurs understand that the three principles of entrepreneurship are people, people, people. Entrepreneurs find leverage through others to amplify their visions. They manage

effectively in dealing with the ambiguity and uncertainty that surround the creation of an idea and the organizational vehicle developed around it. In short, they are risk takers.

For Example, some thought Albert Einstein was mentally retarded and fit for little, simply because he never combed his hair or wore socks. You cannot tell an entrepreneur by the way he or she dresses. Colonel Sanders, founded of Kentucky Fried Chicken, was judged to be too old to start a business. Entrepreneurship is possible at any age.

The point is that entrepreneurship is usually about very determined people, people who make their own circumstances and breaks and succeed.

If entrepreneurship is fundamentally about people and ideas, what is business? To quote Kao again, he simply stated, a business is an organization that has customers. To stay in business, an entrepreneur has to match that idea or dream with what a customer thinks he or she wants, and again this requires understanding people.

Michael Porter in his book Competitive Strategy states that new or evolving businesses must make a wide range of critical organizational choices, they can create barriers to competitors. Porter says these barriers against competition come less from the need to command massive resources than from:

- The ability to bear risk;
- Being creative technologically; and
- Making forward-looking decisions to attract people to work.

In Wisconsin, the Rural Economy Development Programme is another example of a programme designed to target promising entrepreneurial ventures assisting with loans and grants for feasibility studies, market research and other business services.

Some of the recent awards went to rural businesses offering recycling services and containers; marketing compressed alfalfa products; selling cut flowers; manufacturing organic yoghurt; restoring native plants; distributing wholesale pizza products; maintaining and repairing micro-electronic equipment; producing neon signs and display items for retail and service industries; growing and marketing shitake and oyster mushrooms; and manufacturing a new type of energy-efficient horticultural lighting developed jointly with the University of Wisconsin. Businesses to link with appropriate public and private sources of financing and strategic planning.

The review panel recommended that each of these centres needed a strategic plan and that they should broaden their vision but sharpen their focus. The panel recommended improved scanning of the regional environment to accomplish the broader vision and improve the priority setting mechanisms to assure that resources are targeted to the points most likely to make a difference.

The panel also said that the centres needed a broader base, more links to their constituencies, the universities and other Federal Government entities. They encouraged expanding the governing boards to get closer to the customer, the stakeholders and the formation of new alliances and partnerships with organizations such as community colleges.

Finally, we think that the entire Co-operative Extension System can strengthen its entrepreneurial efforts in rural areas by linking with others. We are forming a new strategic



relationship with the National Association of Counties in the area of Aging Population and Aging Infrastructure. We will be using satellite communication technology, as well as traditional educational delivery methods, to engage local planning groups in coping with these two important areas.

Conclusion :

Economic development in general requires more than just a proper macro economic environment. In addition it demands institutional framework conducive to economic development, practical mechanisms for risk taking and risk sharing in the early and most uncertain stages of entrepreneurial ventures and an organizational system conducive to growing new and existing businesses. It takes cross-institutional networking. The role of public is therefore to continually find ways to of rural areas cannot be an exception in this respect.

The experiences in partnership and institution building presented in this paper lead to the following policy recommendations.

Community leadership, in order to accelerate rural development, must continuously seek new innovative approaches to economic development and must promote proper institutions building and partnership in view of those mechanisms that communities could use to leverage resources in order to help potential entrepreneurs and existing companies to grow, as well as to create more choices for entrepreneurs.

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DEGRADATION OF ECOSYSTEM

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Abstract:

The world is becoming more crowded, more consuming and more connected. Growing population and higher standard of living put increasing pressure on our environment.

Environment degradation caused by intense depopulation is studied in a Mediterranean region (southern Euboea, central Greece) using a multisource and multi-type data set. The study is based upon a combined and integrated research and multi-temporal field survey, remote sensing and GIS. The ILWIS (integrated land and water-shed information system), developed at the ITC En-secede is used.

Key Words : Environment, ecosystem ,degradation

Introduction:

All external condition and factors, living and non-living (chemical and energy) that affect any living organism or other specified system. It could be a physical component which is known as physical environment or a biotic environment that includes the built environment. The natural surrounding like air condition, water, land, atmosphere etc. are also the part of physical environment. People surrounding the item of thing, this type of environment is known as human environment.

Ecosystem:

An ecological community made up of plant, animals and microorganisms together with their environment. A pond or a rainforest are each examples of complex ecosystem.

Ecosystem Degradation:

Environmental degradation is the deterioration of the environment through depletion of resources such as air, water and soil, the destruction of ecosystem and the extinction of wildlife. It is defined as any changes or disturbance to the environment perceived to be deleterious or undesirable.

Negative changes in structure, composition and functioning of an ecosystem is known as ecosystem degradation.

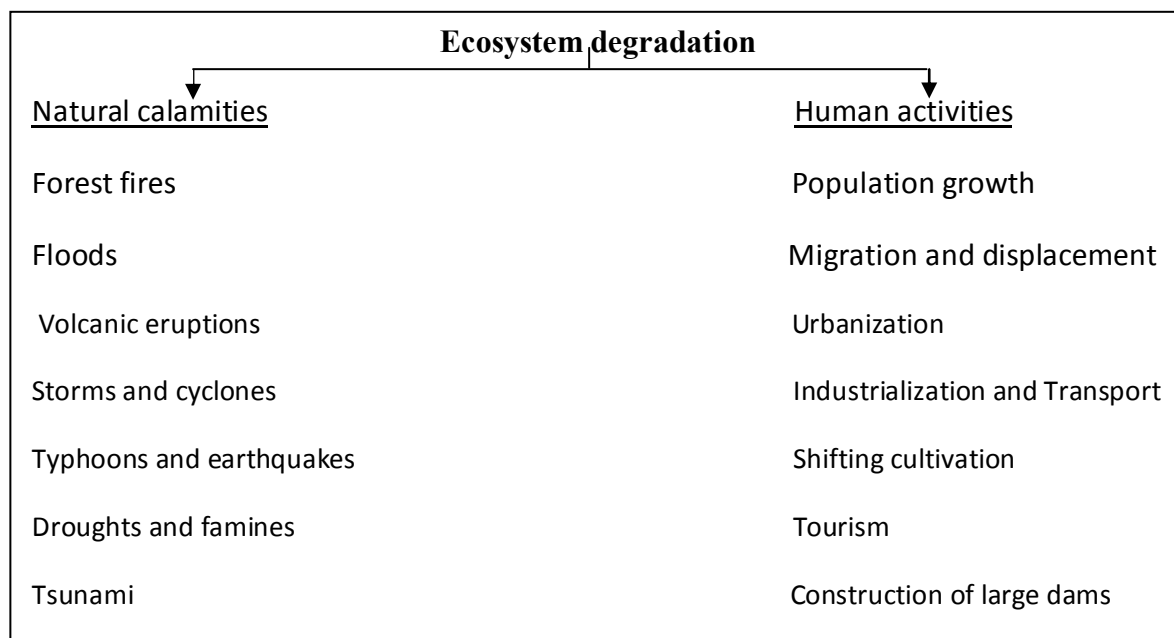
Impact of ecosystem degradation:

Degradation in ecosystem reduces the biodiversity as well as the rate of nutrient cycling of the ecosystem.

Reasons for ecosystem degradation:

Ecosystem degradation may take place because of natural calamities or human activities, or both.

Factors of ecosystem degradation:



Ecosystem degradation due to natural calamities:

The impact of natural calamities is quite intense as they affect large geographical areas in a limited time. Some natural calamities are of common occurrence while other are restricted only to specific areas.

1) forest fire:-

Forest fires destroy large areas of forest. Many commercially important trees are destroyed during forest fires. Biodiversity gets lost. Air pollution caused due to fires. Resident animals are forced to migrate. Forest fires affect the livelihood of people who are directly dependent on the forest resources.

2) Floods:-

Floods are caused due to high torrential rains or melting of snow. Release of excess water from dams can also result in floods. Floods can cause complete destruction of natural ecosystem. Floods cause deaths of a large number of animals and human beings. Many animals migrate because of floods. People become homeless. Animals get drowned in flood water. Floods cause spread of diseases due to mixing of sewage water.

3) Droughts:-

A period of abnormal dry weather arising due to lack of water, is called drought. Soils dry out and plants and animals die under the conditions of drought. The flow of streams and rivers declines. Falls in the levels of water in lakes, wells and reservoirs fall. Long-term droughts affect agriculture and destroy crops and livestock.

4) Famines:

Extreme shortage of food in an area is called famine. People and animals have to migrate from the famine affected area in search of food. Famines affect ecosystems by increased pressure on resources, both in the areas of drought as well as the places to which people and animals migrate. Famines bring about soil erosion and degradation.

5) Earthquakes:

Severe earthquakes can change the topography of the affected areas. They also change water levels in lakes and wells. Plants and animals die due to earthquakes. There is also a loss of human lives.

Ecosystem degradation due to human activities:

Human activities such as mining/conversion of wetlands into human settlements, uncontrolled hunting and habitat conversion etc. cause degradation of ecosystems. The main types of causative factors of ecosystem degradation by human activities are as follows:

1) Population growth:

As the population grows, the demands for things needed for basic survival process increases. To meet these increasing needs man overharvests the ecosystems. With the changes in lifestyles, man exploits more from the ecosystems than just the needs for survival and this puts pressure on the ecosystems. In addition, the increased consumption level increased the quantity of wastes, which leads to pollution and degradation of ecosystems.

2) Migration:

The movement of population from one place to another place because of particular reasons is called migration. Migration creates imbalance of population. The imbalance of population in the newly migrated area affects ecosystems surrounding that area.

3) Urbanization:

The process of formation of large urban areas is called urbanization. Cities grow at the cost of natural ecosystems and therefore it results in environmental degradation. Due to this, the ecosystems are destroyed completely.

4) Industrialization and transport:

Industries require large amount of raw materials such as metals, timber and sand. This demand for timber is met by converting natural forests into plantation. Dumping of earth and rocks, after the process of extracting ores, onto forest areas or wetlands causes disturbances in balance of ecosystem. Construction of highways and railways across forests and wetlands disturbs the natural habitats of animals and also affects migration of large animals.

5) Shifting cultivation:

Shifting is also known as 'zoom' or 'slash-and-burn' system of agriculture. The forest land is cleared by felling trees and later burning the foliage and twigs in the same spread-out manner as they lie. This makes the land cultivable. The land is abandoned after a few years because such lands are only temporarily fertile. The farmers then move onto the adjoining areas and repeat the process. After a considerable lapse of time (some 25 years or so) the abandoned patch grows into a forest land naturally. The farmers come back to 'slash-and-burn' the patch again. In modern times, the interim period between 'slash-and-burn' has decreased considerably. It has degraded the ecosystem severely.



6) Tourism:

Tourism is practiced for different purposes like sight-seeing, recreation and pilgrimage. It supports the livelihood of thousands of people all over the world. It has detrimental effects on local ecosystems. Hunting, poaching and disturbing the animals cause reduction in wild life.

7) Construction of large dams:

Dams create large reservoirs of water. The ecosystem of the upstream side is forcibly converted into an aquatic ecosystem. The downstream river line ecosystem is changed from a flowing water system to an ecosystem of dry bed of sand and stones. Displacement of native people takes place due of construction of large dams and this leads to increased pressure on the ecosystem in the neighbor areas.

Conclusion:

Natural calamities and certain human activities prove detrimental to natural ecosystems. Natural ecosystems play an important role in maintaining environmental balance in the biosphere. Hence the ecosystems must be protected.

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भद्रावती शहरातील ऐतिहासिक मंदिरे

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● प्रस्तावणा :

भारतीय कला आणि वास्तुकलेत मंदिर स्थापत्यास महत्वाचे स्थान आहे. गुप्तकाळापासूनच भारतात रचनात्मक मंदिरे बांधण्यास प्रारंभ झाला. मौर्य काळापासून गुहा मंदिरे निर्माण करण्याची परंपरा सुरु झाली. भारतात हिंदू, बौद्ध, व जैन मंदिरे, गुहा मंदिरे, मूर्तिशिल्पाचा विकास झाला. चंद्रपूर जिल्ह्यावर मौर्य, सातवाहन, वाकाटक, नल, शरभपुरीय, राष्ट्रकूट, सोमवंशी/पांडूवंशी, चालुक्य, परमार, नागवंशीय माना, यादव, गोंड, भोसले (मराठा) इत्यादी राज घराण्यांनी आपले प्रभुत्व गाजविले. या काळातील अनेक शिलालेख, ताम्रपट, नाणी, स्मारके मूर्तिशिल्प आणि मंदिरे चंद्रपूर जिल्ह्यात पहावयास मिळतात. भारतीय संस्कृतीचे महत्वपूर्ण वैशिष्ट्य म्हणजे मंदिर स्थापत्य होय. मंदिरे ही संस्कृतीचे दर्शन घडविणारे असतात. याशिवाय भक्तांच्या वा उपासकांच्या श्रद्धेची, भक्तिभावाची आणि त्या अनुषंगाने तत्वज्ञानाची कल्पना येऊ शकते. अगदी प्रारंभी देवप्रतीमेसाठी जेव्हा वास्तू उभारली गेली, तेव्हा त्याची रचना घरासारखीच होती. हळूहळू गरजेनुसार या वास्तूचनेत बदल होत गेला. नवव्या/दहाव्या शतकात भव्य आकाराची, उंच शिखराची मंदिरे उभारली गेली. नंतरच्या काळात प्रचंड आकाराची, विविध प्रकाराने विनटलेली, बहुमजली शिखरांची, कलाकुसरींनी आणि शिल्पांनी मढवलेली मंदिरे उभारली गेली. देवतांची पूजा आणि भक्ती हा धर्माचा प्रमुख भाग सगुण-साकार मूर्ती आणि मूर्तीसाठी घरे म्हणजेच मंदिर (देवालय) अस्तित्वात आले. या लेखामध्ये भद्रावती शहरातील ऐतिहासिक, रमणीय, मनोवेधक तसेच प्रेक्षणीय अशा प्रमुख मंदिर स्थापत्याचा आढावा घेण्यात आला आहे.

● सारांश :

तहसिलीचे मुख्यालय असलेले भद्रावती हे शहर महाराष्ट्र राज्याच्या चंद्रपूर जिल्ह्यात चंद्रपूरवरून उत्तरेस 25 कि. मी. अंतरावर, नागपूरवरून दक्षिण - पूर्वेस 125 कि. मी. अंतरावर आहे. शेकडो वर्षांपासून भद्रावती, भांदक या नावाने सर्वश्रुत आहे. येथे पांडुवंशीय राजाचा किल्ला, आतील पायऱ्यांची भव्य विहिर, भद्रनाग मंदिर, चंडिकेचे मंदिर, विजासन बौद्ध लेणी, गवराळा येथील वरदविनायकाचे मंदिर, यौवनाशवाचे मंदिर, डोलारा तलावावरील पुल, डोलारा तलावाजवळील प्रचंड हनुमानाची प्रतिमा, जयनारायण मंदिर, येथे सापडलेले शिलालेख या सर्वांचे अवलोकन केले असता भद्रावती शहरास फार मोठी ऐतिहासिक व सांस्कृतिक पार्श्वभूमी लाभली होती असे दिसते. भद्रावती येथील भद्रनाग मंदिर हिंदू धर्मिय समाजात जागृत देवस्थान म्हणून प्रसिद्ध आहे. या मंदिरात प्रत्येकवर्षी मेळावा भरतो. सभामंडपद्वार, सभामंडप, अंतराळद्वार, अंतराळ, गर्भगृहद्वार, गर्भगृह, स्तंभ, उमामहेश प्रतिमा, गणेश प्रतिमा, दुर्गाप्रतिमा, विष्णु, शेषशायी विष्णु, लक्ष्मीनारायण, ब्रम्हा, सुर्य प्रतिमा इत्यादी प्रतिमा आहेत. पांडुवंशीय उदयन राजाने भद्रेश्वराची स्थापना केली होती. याशिवाय पार्श्वनाथाचे भव्य आणि वैभवशाली मंदिर आहे. हे मंदिर अतिशय सुंदर व सुव्यवस्थित आहे. सुंदर चित्रांनी भिंती रंगविलेल्या आहेत. प्रवेशद्वाराची चौकट सोने, चांदी इत्यादी मौल्यवान धातुंच्या वेलबुटींनी सजविली आहे. भद्रावती शहर जैन धर्माचे केंद्र गणले जाते. तसेच यौवनाश्व मंदिर सुद्धा

ऐतिहासिक आहे. याशिवाय महाकाय असे चंडिका मंदिर आहे. मुखमंडप, मंडपद्वार, सभामंडप, अंतराळद्वार किंवा गर्भगृहद्वार, अंतराळ किंवा गर्भगृह, मुखमंडपाचे स्तंभ, मंडपाचे स्तंभ, छत, शिखर, मंदिर लेख, असंख्य प्रतिमा शिल्पे आहेत. तसेच महादेवाचे मंदिर सुद्धा वैशिष्ट्यपूर्ण आहे. तसेच जयनारायण सूर्यमंदिर ऐतिहासिक व प्रेक्षणीय आहे.

- **बीजशब्द :**

भद्रनाग मंदिर, चंडिका मंदिर, पार्श्वनाथ मंदिर, यौवनाश्व मंदिर, महादेव मंदिर, जयनारायण सूर्य मंदिर इत्यादी ऐतिहासिक मंदिरांचा आढावा या लेखामध्ये घेतल्या गेला आहे.

- **भद्रनाग मंदिर :**

भांदक अर्थात भद्रावती गावाच्या दक्षिनेस काही अंतरावर भद्रनाग मंदिर आहे. श्रीपूर – कोसल येथील सोमवंशी/पांडूवंशीय उदयन राजाने भद्रेश्वराची स्थापना केली. त्यावरून या गावाचे नाव भद्रक पडले असावे. आठव्या शतकात रचलेल्या गणेश पुराणात भद्रक नावाचा उल्लेख आला आहे. भद्रेश्वर या नावावरून असे दिसते की, ते मंदिर महादेवाचे होते. कालांतराने हे देऊळ पाडून त्यातील पिंड नंदी वगैरे नष्ट झाले असावेत. माना नागवंशीय राजापैकी एखाद्या नागराजाने किंवा त्याच्या प्रेरणेने लोकांनी पडक्या देवळाचा जिर्णोध्दार करून नागाची स्थापना केली असावी. 9-10 व्या शतकात नागमूर्तीची स्थापना झाली असावी.¹ 1880 मध्ये हया मंदिराची पूनर्बांधणी करण्यात आली. त्यासाठी जुन्या मंदिराचे काही अवशेष वापरल्या गेले तर काही नविन साहित्य वापरण्यात आले. सद्या हे मंदिर चांगल्या स्थितीत आहे. मंदिराच्या प्रवेशद्वाराच्या कडेला दोन सिंह प्रतिमा आहेत. चंद्रपूरच्या हयाग्रिव स्वामिनी नंतर मंदिरास बाहेरील भित व धर्मशाळा बांधली. मंदिराच्या प्रांगणात गणपती, वराह, विष्णू, लक्ष्मीनारायण, शिवपार्वती इत्यादी प्रतिमा आहेत. या मंदिरात नागपूजा केली जाते. महाशिवरात्रीला या मंदिरात एक पांढरा साप राहतो असा लोकांचा विश्वास आहे.² या मंदिरामध्ये खांबाला टेकून एक 1386 चा शिल्लालेख आहे. या नागमंदिराच्या पूर्वेस जयनारायण सूर्याचे एक मंदिर होते. या मंदिराची पडझड झाल्यावर तेथील लेख नागमंदिराच्या व्यवस्थापकांनी 1865 मध्ये उचलून आणला व या नागमंदिरात ठेवला.³

हे मंदिर उत्तराभिमुख असून मंदिराचे गर्भगृह पूर्वाभिमुख आहे. मंदिराच्या पदविण्यासात गर्भगृह, अंतराळ व विस्तृत सभामंडप आहे. शिवाय मंदिराच्या बाजूला धर्मशाळा व पायऱ्यांची विहिर आहे. सभामंडपाचे स्तंभ वेलबुटींनी अलंकृत आहेत. या मंदिराचा सभामंडप आयाताकार असून तो चोवीस चौकोर स्तंभावर उभा आहे. सभामंडपात दुर्गा, ब्रम्हा, शेषशायी विष्णू शिवाय चौरीधारी सेवक व सेविकांच्या प्रतिमा आढळून येतात. मंदिराचे अंतराळ सुद्धा आयाताकार आहे. गर्भगृहद्वार टेंगणे असून खाचेत बसविल्यासारखे आहे. गर्भगृह चौकोर असून त्याचे सौंदर्यीकरण केले आहे.

- **पार्श्वनाथ मंदिर :**

भद्रावती शहरामध्ये पार्श्वनाथचे भव्य आणि वैभवशाली मंदिर आहे. म्हणून हे शहर जैन धर्माचे केंद्र गणले जाते. सद्या ज्या ठिकाणी हे मंदिर उभे आहे. तेथे इ.स. 1990 पूर्वी घनदाट अरण्य होते. गावाच्या पूर्वेकडील जंगलात फिरतांना एके दिवशी एका स्कॉटिश मिशनऱ्याचा पाय ठेचाळला. तो खाली पाहतो तर त्यास खूप मोठी भगवान पार्श्वनाथाची मूर्ती

जमिनीत अर्धी गाडलेली दिसली. तसेच जमिनीवर इतर प्राचीन मंदिराचे अवशेष विखुरलेले आढळले. हयाची माहिती मिळताच पुरातत्व विभागाने ती मूर्ती व तो परिसर आपल्या ताब्यात घेतला.⁴ त्यानंतर कालांतराने अकोलाजवळील शिरीपूर येथील श्री. चतुर्भूजभाई पुंजाभाई यांना एक स्वप्न दिसले. (विक्रम संवत् 1966 माघ शुक्ल 5 सोमवार) स्वप्नात स्वामी पार्श्वनाथांनी भद्रावती येथे प्रतिमा शोधावी, तेथील मंदिराचा उध्दार करावा अशी सूचना केली. त्यानुसार त्या प्रतिमेसाठी एकेवीस एकर जागा सरकारकडून घेण्यात आली आणि जैन समाजातील लोकांकडून पैसा गोळा करून हे मंदिर इ.स. 1912 मध्ये बांधण्यास आले.⁵

हे मंदिर अतिशय सुंदर व सुव्यवस्थित आहे. जमिनीला मार्बल, फरशी लावलेली आहे. सुंदर चित्रांनी भिंती रंगविलेल्या आहेत. प्रवेशद्वाराची चौकट सोने चांदी इत्यादी धातूच्या वेलबुटींनी सजविलेली आहे. मंदिराच्या मुख्य प्रवेशद्वाराच्या दोन बाजूस दोन मोठ्या हत्ती प्रतिमा आहेत आणि शिखर विविध मूर्तींनी आणि मंदिर प्रतिकृतींनी सजविलेले आहे. पद्मासनात असलेली जवळ जवळ सहा फुट उंचीची पार्श्वनाथची प्रतिमा सुवर्ण अलंकारांनी सुशोभित आहे.⁶ या मंदिराच्या सभोवताल सुंदर बगीचा असून संपूर्ण भारतातील जैन धर्मावलंबी या मंदिरास भेट देण्यासाठी येतात. येथे भगवान पार्श्वनाथांच्या सन्मानार्थ जत्रा भरविण्यात येते आणि मोठ्या संख्येने लोक सहभागी होतात.

● चंडिका मंदिर :

भद्रावती शहरातील चंडिका मंदिर केंद्रीय पुरातत्व विभागाद्वारे संरक्षित प्रसिद्ध स्मारक आहे. हे मंदिर पार्श्वनाथ मंदिराकडे जाणाऱ्या रस्त्याच्या दक्षिणेस तसेच नविन बसस्थानकाच्या दक्षिण पश्चिमेस व रेल्वे स्थानकाच्या उत्तरेस आहे. या मंदिरातील सभामंडपाच्या एका स्तंभावर कोरलेल्या शिलालेखावरून दिसून येते की, या मंदिराचे मूळ नाव चंद्रिका देवीचे मंदिर होते. या लेखात डमरा येथे राहणारा पंडित गोविंद भिल्लण यांनी शके 1133 कार्तिक शुद्ध 1 रोज रविवार म्हणजे 9 ऑक्टोबर 1211 रोजी चंडिका देवीस 9 रुक्मे दिले व त्याची नोंद या लेखात केळी आहे.⁷ मोठ्या घडीव दगडांनी बांधलेले प्रस्तुत मंदिर दिसायला महाकाय असून समोचार अलंकृत स्तंभावरील सभामंडप आहे. परंतु हे मंदिर कोणी व केव्हा बांधले. यासंबंधी निश्चित माहिती उपलब्ध नाही. या मंदिराची वेळोवेळी डागडूजी झाली असून सध्या मंदिर सुस्थितीत आहे. मंदिरास लागून उत्तरेकडे कुंड असून त्याच्या उत्तरेकडील काठावर एक आधुनिक लहान मंदिर आहे.

हे मंदिर पश्चिमाभिमुख बांधलेले आहे. कनिकाहंम यांनी उल्लेख केल्याप्रमाणे सभामंडप 8×8 मीटर चौरस आकाराचे स्तंभयुक्त खुले मंडप होते. या महामंडपाचे छत सुमारे 2.50 मीटर उंचीच्या एकूण 16 चौकोनी स्तंभावर उभारले होते. त्यासमोर एक लहान 3.50 × 3.50 मी. आकारातील चौकोनी ओवरी होती हेच मुखमंडप असते.⁸ या मुखमंडपाचे बरेचसे स्तंभ व कोरीव पाषाण रस्ता बनविणाऱ्या अधिकाऱ्यांनी महामार्गावरील रस्त्याच्या पुलास लावण्याकरिता नेले. परंतु गावकऱ्यांनी विरोध केल्यानंतर संपूर्ण मंदिर उध्वस्त करू शकले नाही. असा कनिगहंमध्ये उल्लेख केलेला आहे.⁹ मंदिराच्या गर्भगृहात द्विभंगात उभी पार्वती (चंडिका) आणि आसनस्थ भैरवीची मूर्ती आणि एक विष्णूची मूर्ती आहे. परंतु विष्णु व भैरवी ही नंतर तिथे आणून ठेवली असावी. मंडपात गणेश, महिषासुरमर्दिनी आणि देवदेवतांच्या मोकळ्या मूर्ती आहेत. तसेच सद्या अस्तित्वात नसलेल्या मुखमंडपाच्या खुल्या चौथऱ्यावर हर-गौरी गणेश आणि पुत्रवल्लभा इ. च्या मूर्ती ठेवल्या आहेत.

मंदिराचे गर्भगृह आणि मंडपातील प्रवेशद्वाराच्या दक्षिणेकडील स्तंभावर नागरी लिपित लेख कोरल्याचे आढळते. या लेखात हे मंदिर सवंत वर्ष 1133 (इ.स. 1076) मध्ये बांधल्याच्या उल्लेख मिळतो.¹⁰

● **यौवनाश्व मंदिर :**

भांदकच्या दक्षिणेस तीन कि.मी. अंतरावर गवराळा गावाच्या हद्दीत यौवनाश्व मंदिर एका टेकडीवर आहे. या टेकडीच्या पश्चिमेस आसन तलावाच्या किनाऱ्यावर हे मंदिर आहे. अनेक लहान मोठी मंदिरे होती.¹¹ परंतु आज जिर्णोद्धार झालेले गणपती व यौवनाश्व ही दोन मंदिरे नव्या स्थितीत आहेत. यौवनाश्व मंदिरास, यौवनाशवाचे किंवा जोवनाश्वराचे मंदिर किंवा महाल म्हणून ओळखले जाते आणि त्याचा संबंध महाभारतातील कथेशी जोडला जातो.¹² हे मंदिर पश्चिमाभिमुख असून सभामंडपाचे छत 2.15 मी. उंच असलेले एकूण सोळा स्तंभावर उभारले आहे. स्तंभाचा शिर्षभाग आकर्षक आहे. गर्भगृहचतुरस्र असून त्यात लिंगपिंडनसून शिव-पार्वतीचे अलिंगन मुद्रेतील मूर्ती स्थापित केली आहे. गर्भगृहाच्या मागल्या भिंतीतील मध्यभागात नटराजाची मुर्ती कोरली आहे. या मंदिराच्या उत्तरेकडील गर्भगृहाच्या बाह्यांगावर एक शिलालेख कोरला आहे.¹³ त्या शिलालेखात स्वेतवर्ष 1960 (इ.स.1109) ही तिथी नमूद केली आहे. अ.ज. राजुरकर या शिलालेखातील तिथीचे वाचन शके सवंत 1960 असे करतात.¹⁴ त्यामुळे हे मंदिर इ.स. 1104 मध्ये चालुक्य राजा सहावा विक्रमादित्य याच्या काळात बांधल्या गेले. या मंदिराचा निर्माता यौवनाश्व हा चालुक्याचा अधिकार असावा.¹⁵ या मंदिराचा संबंध जैमिनी अश्वमेध ग्रंथातील कथानकाशी जोडला जातो.

युद्धातील गोहत्येमुळे झालेले पाप कशाने नाश पावेल या संबंधी युद्धीष्टीराने व्यासास विचारले. व्यासाने अश्वमेध यज्ञ करण्याचा सल्ला दिला. भद्रावती नगरीत श्यामकर्ण नावाचा घोडा आहे. त्याचे यौवनाश्व नावाच्या वीराकडून रक्षण होत आहे. तेव्हा तो हस्तगत करण्यास भिम, कर्णपुत्र वृषकेतु व घटोत्कच पुत्र मेघवर्ण हे भद्रावतीस गेले. व त्यांनी यौवनाश्वचा पराभव करून श्यामकर्ण घोडा मिळविला. या कथानकाने प्रभावित होवून सदर कथानकातील भद्रावती चंद्रपूर जिल्ह्यातील भद्रावती हिच होय अशी लोकमानसात श्रद्धा निर्माण झाली आणि त्यातून एका आख्यायिकेने जन्म घेतला. ती अशी भिम विजासन टेकडीवर चढला होता. तेथून त्याने भद्रावतीचे अवलोकन केले. त्यानंतर लढाई करून श्यामकर्ण घोडा हस्तगत केला. त्याने घोड्यास दुधाळा तलावाचे पाणी पाजले व नंतर तो हस्तिनापुरास नेला.¹⁶

● **महादेव मंदिर :**

भद्रावतीच्या दक्षिणेस तिन कि.मी. अंतरावर गवराळा नावाचे एक लहानशे खेडे आहे. येथे हेमाडपंथी देवालय दिसते व पुढे गाभाऱ्यात श्री. गणेशाची सहाफुट उंचीची प्रतिमा आहे.¹⁷ या मुर्तीचे पोट पोकळ असून ते कोणीतरी धनलालसेने फोडले होते अलिकडे भाविकांनी आवश्यक ती दुरुस्ती केली आहे व समोर सभामंडपही बांधला आहे. या वरदविनायकाची स्थापना गुत्समदत्तर्षींनी केली असे कथानक गणेश पुराणात आहे. या वरदविनायकाच्या देवळाजवळ एका टेकडीवर महादेवाचे पश्चिममुखी छोटेसे मंदिर आहे. या मंदिरात महादेवाचे पिंड नसून शिवपार्वतीच्या मूर्ती आहेत. या प्रतिमा प्राचीन आहे. मंदिरासमोर सोळा खांबावर एक स्लॅब टाकलेला आहे. हे मंदिर महादेवाचे असले तरी ते यौवनाशवाचे मंदिर

किंवा महाल म्हणूनच ओळखले जाते. राजा यौवनाश्व येथे प्रार्थना करण्यास येत असे असा चंद्रपूर डिस्ट्रीक्ट गॅझेटियरमध्ये उल्लेख आहे.¹⁸

या मंदिराच्या प्रवेशद्वाराच्या डाव्या बाजूस भिंतीत एक शिलालेख बसविला आहे. या शिलालेखात सवंत 116 चा उल्लेख आहे. त्यामुळे हे देऊळ इ.स. 1104 मध्ये चालुक्य नरेश सहावा विक्रमादित्याच्या काळात बांधले असावे व यौवनाश्व त्याचा अधिकारी असावा.¹⁹ या देवळाच्या सोपानमार्गावर एक शैलाश्रय आहे. ते मोठ्या प्रस्तरात कोरले असून दहा फुट लांब व सहा फुट रुंद आकारले आहे. त्यावर भिंतीत पाच कोनाडे आहेत. कोनाडयामध्ये त्रिविक्रम केवलनसिंह, शिवलिंगासारखे शिल्प, रायनमूर्ती (श्रीविष्णू), भूवराह व एक अस्पष्ट प्रतिमा शिल्पे आहेत. स्थानिक लोक यास सीतेचे भुयार म्हणतात. हे हिंदू शैलाश्रय असून द्वारावर पाणी निघून जाण्यासाठी पन्हेळ, चटई अडकविण्यासाठी ओळंबे आहेत. या शैलाश्रयाचा काळ इ.स. 11 वे 12 शतक असावा.²⁰

- **जयनारायण सूर्य मंदिर :**

भद्रावती येथे जयनारायण नावाचे प्रसिद्ध मंदिर होते. या मंदिराचा विध्वंस झाला व तेथील दगड इतरत्र हलविल्याचे कनिंगहॅम हयानी म्हटले आहे. भद्रनाग मंदिरात एक शिलालेख आहे. जयनारायण सूर्यमंदिराचा जाखनाक (जगन्नाथ) नावाच्या भाविकाने जिर्णोध्दार करून 30 नोव्हें 1386 रोजी शके 1308 मार्गशीर्ष शुद्ध दशमीला जयनारायण सूर्यदेवतेची प्रतिष्ठापना केली. धारेचे राणे पवार²¹ यांच्या प्रेरणेने व अर्थसहायाने हे काम झाले. हे मंदिर भद्रावती शहराच्या मध्यभागी असून टाका तलाव किंवा चंद्र-सूर्य कुंडाच्या दक्षिण बाजूस सूर्यमंदिर असून या मंदिरास कनिंगहॅम याने टाका तलाव मंदिर असे म्हटले आहे. या मंदिराच्या पदविण्यासात गर्भगृह अंतराळ व सभामंडप आणि दोन दरवाजे आहेत. उत्तरेकडील मंडपद्वार पुर्वेकडील द्वारापेक्षा विस्तृत असून उत्तरेकडील द्वारात दोन स्तंभांनी विभाजन होवून या बाजूस तीन प्रवेशद्वार निर्माण झाले. या मधला मोठा असून बाजुचे दोन्ही निरुंद आहेत. या तीनही द्वारांची उंची 2.10 मी. आहे. यामधिल दोन्ही स्तंभशिर्ष अलंकृत तर स्तंभ साधे चौकोर आहेत. मंदिराचे सभामंडप 10 मोकळ्या स्तंभावर व 14 भिंतीतील अर्धस्तंभावर आधारलेले आहे. सर्वच स्तंभ चौकोर आहेत. गर्भगृह व सभामंडपामध्ये अंतराळद्वार आहे. या मंदिराचे अंतराळ आयाताकार असून गर्भगृहात प्रवेश करण्यासाठी गर्भगृहद्वार आहे. गर्भगृह चौरस असून या मंदिराचे स्तंभ चौकोर आहेत. मंदिराचे छत हेमाडपंती मंदिराप्रमाणे मंदिराचे शिखर संपूर्णतः सपाट दिसून येते. गणेश प्रतिमा, उमामाहेश्वर, तीव्र मुखी प्रतिमा इ. शिल्पे दिसून येतात.²²

- **निष्कर्ष :**

अशाप्रकारे चंद्रपूर जिल्ह्यातील भद्रावती शहरात भद्रनाग मंदिर, पार्श्वनाथ मंदिर, चंडिका मंदिर, यौवनाश्व मंदिर, महादेव मंदिर, जयनारायण सूर्य मंदिर इ. प्राचिन मंदिरे अस्तित्वात आहेत. ती अतिशय आकर्षक व सुंदर आहेत. त्यामुळे भद्रावती शहराने सांस्कृतिक वारसा जोपासला आहे असे म्हणता येईल. संशोधकांना संशोधनाची दिशा मिळेल. जर सरकारने अशा प्राचीन ऐतिहासिक व प्रेक्षणीय मंदिरांचा पर्यटनदृष्ट्या विकास केला तर सकारात्मक आर्थिक व सामाजिक परिणाम दिसून येतील. स्थानिकांना रोजगाराच्या संधी उपलब्ध होतील अशा वास्तुंचा राष्ट्राला, समाजाला लाभ झाल्याचे



सिध्द होईल. धार्मिक भावनांची जोपासना होईल. त्यामुळे अशा ऐतिहासिक व प्रेक्षणीयवास्तू उध्वस्त होणार नाही. हयाची शासनाने व समाजाने काळजी घेणे गरजेचे आहे.

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GROWTH OF THE SERVICE SECTOR IN INDIA – WHAT DOES IT AUGUR FOR THE FUTURE

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ABSTRACT

The existence of a strong service sector is one of the pre-conditions of economic progress of any country. The service or tertiary sector covers a wide range of services ranging from the most sophisticated ones to those provided by the unskilled workers in the unorganized sector. India has made substantial progress on this front since the attainment of independence and is credited with having the second fastest growing service sector in the world.

Several factors have contributed to the growth of this sector in India. These include growing affluence, improving status of women, growth of IT sector, development of markets, health care consciousness, opening up of the economy etc. However, the sector has to face a number of hurdles in the form of inadequate infrastructure, absence of customer friendly attitude, bureaucratic inertia, and existence of multiple public bodies and slow implementation of reforms.

What is worse is that the contribution of this sector to employment is much less as compared to its share of India's GDP. Two important socio economic problems are plaguing the economy in the form of poverty and population. However, this sector has a lot of potential and with just the right policy mix can take the economy to global heights in the near future.

KEYWORDS: Services, GDP, Liberalization, IT Sector, Women Empowerment

INTRODUCTION

The existence of a strong and competitive service sector is a pre-condition for economic development of a country. In fact the transition from agriculture to services via manufacturing is a clear indicator of progress of a country. This Paper, attempts to discuss the concept of service sector, examine the trends in the development of India's service sector, discuss the reasons for the growth of the sector in India, mention the hurdles which can impair its growth and dwell on the future prospects.

OBJECTIVES

The study "Growth of the Service Sector in India – What does it augur for the future" has the following objectives:

One, of the three sectors primary, secondary and tertiary or services the latter is the fastest growing one in India and the study aims at analyzing the trends in the growth of this sector;

Two, a number of obstacles are impairing its growth and the paper examines the impediments to growth;

Three, Indian service sector has a lot of potential and in keeping with the requirements of the competitive global environment; the topic under consideration tries to make a few recommendations.

The study is essentially descriptive in nature and therefore secondary sources of data collection have been used.

CONCEPT OF SERVICE SECTOR

Years	Primary	Secondary	Tertiary
1951-60	3.2	7.60	6.40
1961-70	11.80	10.9	10.20
1971-80	9.20	14.00	12.80
1981-90	11.70	14.50	15.30
1991-2000	13.10	15.30	16.60
2001-2011	8.30	15.00	14.80

The Service sector, also called the tertiary sector covers a wide range of activities ranging from services which are provided by different sectors. They include the most sophisticated sectors like tele-communication, satellite mapping and computer software; simple services provided by the unskilled menial workers like the barbers, the plumbers and the carpenters; highly capital intensive activities like civil aviation and shipping; employment oriented activities like tourism, real estate, and housing; infra-structure related activities like railways, roadways and ports to social related activities like health and education.

SERVICE SECTOR IN INDIA

India has the second fastest growing service sector in the world, with a compound annual growth rate of 9% which is just below the Chinese growth of 10.9% in the period between 2001 and 2012. One can say that the share of the secondary sector in the GDP increased moderately in the Post-Independence Period. The primary sector on the other hand has been registering a continuous decline in its share of GDP. The said period however has witnessed a sharp increase in the service sector with the latter accounting for more than half of the GDP.

TABLE 1: SECTORAL COMPOUND GROWTH RATE SECTOR WISE

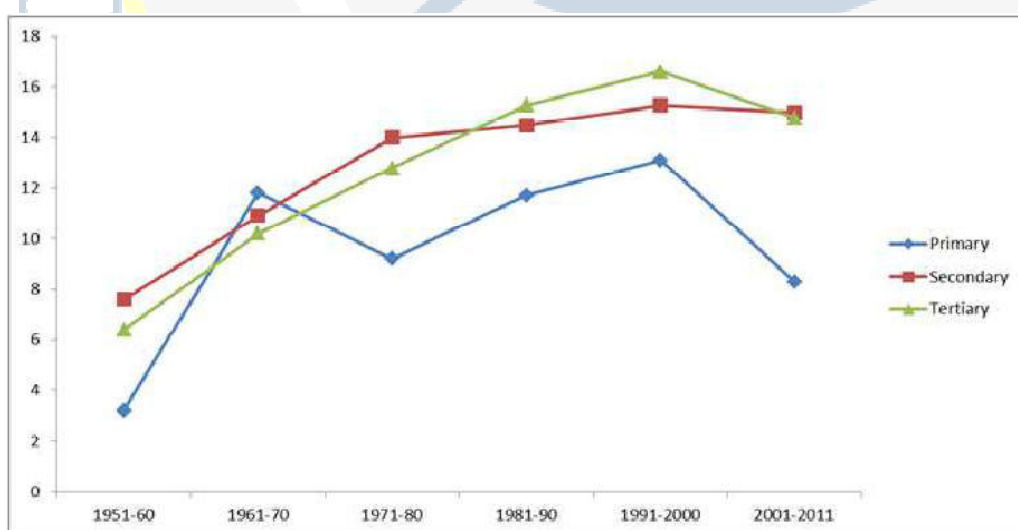


Figure 1

The graph clearly indicates the trends in the three sectors. The share of the primary sector, barring two periods 1961-70 and 1991-2000, has been consistently falling. The secondary sector had a more gradual rise till 1991-2000 and has grown at a constant rate thereafter. The Indian tertiary sectoral compound growth rate has a steep slope reaching its peak in the period 1991-2000.

The service sector accounted for 30% of the total GDP in 1950s which increased to 38% in 1980s, 43% in 1990s and about 56.5% in 2012-13. This can be illustrated by the table given below:

Table 2: Percentage Share of Service Sector in Gross Domestic Product

Components	Years						
	1950-51	1960-61	1970-71	1980-81	1990-91	2000-01	2010-11
1) Trade Hotels and Restaurants	6.35	7.61	8.29	11.60	12.69	14.59	17.80
2) Transport, Storage and Communication	3.84	4.56	4.41	5.47	6.21	7.68	8.30
3) Finance, Insurance, Real Estate and Business Services	12.34	13.56	12.00	10.57	11.62	13.23	16.90
4) Community, Social and Personal Services	10.43	11.96	12.02	11.43	12.32	14.49	14.90

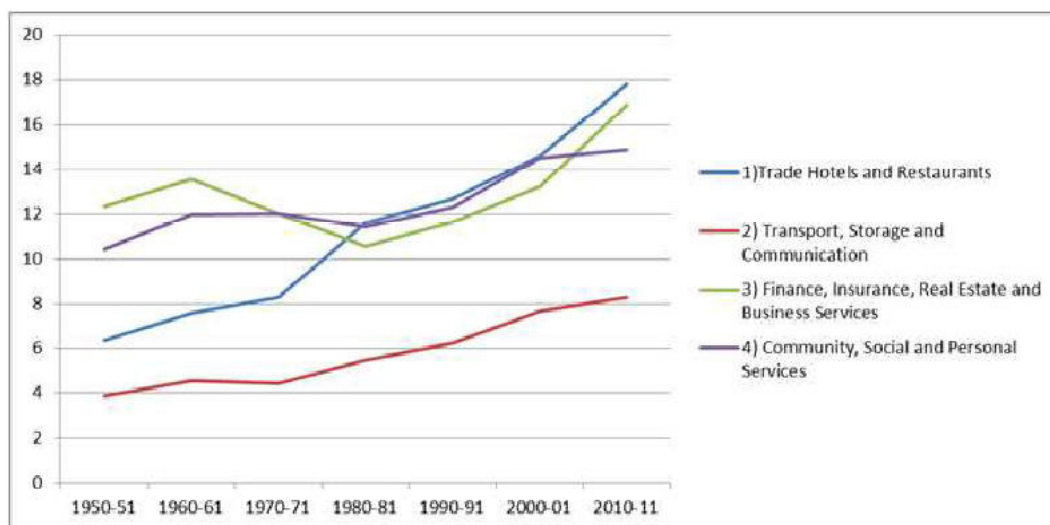


Figure 2

A look at this table and the following graph shows that post liberalization period has witnessed the largest contribution by trade, hotel and restaurants followed by community, social and personal services; and finance, insurance, real estate and business services.

The contribution of trade, hotels and restaurants picked up after 1990-91, -that is after the introduction of reforms. The share of transport, storage and communication has had a steady increase while community, social and personal services reached the peak in 1960-61, followed by a fall in 1980-81 and since then are making a steady contribution to India's GDP. The contribution of finance, insurance, real estate and business services was the highest in 1960-61, and fell drastically in 1980-81 only to rise once again.

Foreign direct investment in the services sector declined sharply by 37.6% to US 6.4 billion as compared to an overall growth in the FDI inflows at 6.1%. On a more general basis one can say that the Indian services sector attracted the highest number of foreign direct investment equity inflows amounting to US Dollars 40, 684, 98 million which amounts to about 18% of the total capital inflows.

India's share in world services exports increased from 0.6% in 1990 to 1.1% in 2000 and further to 3.3% in 2013 and has been increasing faster than its share in world merchandise exports.

Exports of software services account for 46% of India's total service exports. They declined from 5.9% in 2012-13 to 5.4% in 2013-14. Travels which account for a near 12% share witnessed a negative share.

CAUSES OF GROWTH OF SERVICE SECTOR IN INDIA

India's service sector is the 12th largest in the world by nominal GDP and 4th largest when purchasing power is taken into account. The service sector provides employment to 27% of the population. Let us look into the factors that have led to the growth of the service sector in India:

1. Economic Affluence



The Indian society is characterized by an increasing middle class. In addition the liberalization of the Indian economy has had a positive impact on the Indian households. Their income and expenditure has been pushed up fostering the demand for goods and services;

2. Changing Role of Women

Earlier women were a neglected lot, who only had to carry out household chores. But with time there has been a change in the way of thinking. Women are educated and allowed to work. They are employed in several erstwhile male dominated services such as defense services, police services, postal services, software services, health services etc.

An increase in the number of working women has led to the creation of a market for a number of products and services.

3. Changing Culture

The traditionally common joint family system is slowly disintegrating and making way for a nuclear family way of living. This has been accompanied by an increased demand for a number of services like education, health care, entertainment, tourism etc. There has also been a marked change in a person's way of thinking with respect to investment, recreation and time perception leading to increased demand for services.

4. Growth of IT Sector

In India information technology and business outsourcing are amongst the fastest growing sectors having a cumulative growth rate of revenue.

The growth of IT sector can be attributed to several factors such as increased specialization and availability of a large pool of low cost, highly skilled educated and fluent English speaking workers. This supply is matched by increased demand from foreign customers who are interested in India's service exports or those looking to outsource their operation.

5. Development of Markets

Both the urban and the rural areas have witnessed wide spread retailing and whole selling. In fact retailing has even extended to remote rural areas.

6. Health Care Consciousness

The present generations are becoming more and more diet and health conscious. They are resorting to services of gymnasiums and fitness clubs to maintain their physical and mental health.

7. Economic Liberalization

The opening up of the Indian economy in 1991 was followed by a policy of disinvestment. This facilitated the entry of multinational Corporations leading to its accompanying increase in demands. This acted as a spurt for the development of the service sector.

8. Migration from Rural to Urban Areas

With rapid industrialization and other developments in this era of globalization, there takes place large scale migration from the rural to the urban areas. This changes the life-style and enhances the demand for services.

9. Export Potential



The services offered by India to various parts of the world include banking, insurance, transportation, company data services, education, software services, tourism etc. In fact tourism and software services are among the major foreign exchange earners of the country.

10. Service Tax

The coverage of this tax has been extended. The tax net covers hotels and restaurants, transport, storage and commercialization, financial services, real estate, business services and social/personal services.

HURDLES FACED BY THE SERVICE SECTOR

The service sector in India faces a number of hurdles as mentioned below:

Firstly, there is want of adequate infrastructure not only in the rural areas but also in the urban areas. Our mega cities face constraints in the form of power cuts, bumpy roads, traffic congestion and pollution. This has a telling effect on the quality of services provided.

Secondly, while the share of the service sector was 56.9% in 2012, the share in employment was only 28%.

Thirdly, tourism is a lucrative service in view of India's natural beauty and other pleasing factors, but bureaucratic delays and harassment /cheating by touts and agents act as an impending factor.

Fourthly, good mannerism and etiquettes are the hallmarks of service providers but many of our banks, hotels, restaurants and hospitals are seriously lagging on this front. The problem is even more adverse in case of the public sector institutions.

Fifthly, there are too many administrative procedures involved, resulting in various visible and invisible barriers like visa and sector specific restrictions.

Sixthly for the service sector to grow and have an impact on the growth process, it has to be accompanied by simultaneous developments of both the primary and secondary sectors.

Seventhly, Indian service providers face stiff competition particularly Business Process outsourcing and IT providers. They have to improve their quality if they have to compete with the best in the world.

FUTURE PROSPECTS

Indian economy which was growing at an accelerated rate from 1998 to 2010 had a setback of sorts in 2012. The economy however is gradually picking up and moving in the right path. This will lead undoubtedly to increase the Per Capita Income of the high and middle income groups, while simultaneously striving to reduce the number of people below the poverty line.

The entire process would have stimulating effect with an increase in the literacy level. India has to her credit one of the youngest populations in the world. The cumulative effects of all this will be an increase in the demand for services like education, health, hotels, restaurants etc.

According to the Planning Commission India's service sector is expected to grow at the rate of 10% per annum in the period between 2012 and 2017.

India also ranks high in international trade accounting for 3.34% of exports and 3.31% of imports of services. She is in addition among the top 10 rankers of WTO members as regards export and import of services.



CONCLUSIONS

As we have discussed the service sector is the fastest growing sector in India, contributing significantly to the GDP and is projected to rise even further. However, the increase in employment is not in keeping with the share of the sector in the GDP and even among those employed the big question is how many of these work in the organized service sector?

India has a number of problems which are socio economic in nature. Poverty and accelerated population growth are major constraints, thereby depriving several people of access to basic health and education.

A number of obstacles hamper the progress of this sector and its contribution to inclusive growth. Bureaucratic inertia, multiple government bodies having their own sets of rules and regulations, rampant corruption and absence of a uniform concrete policy have an adverse effect on the system.

Slow reform process, restrictions on foreign direct investment, poor infrastructural facilities, absence of uniformity in the quality and standard of education, in spite of having renowned Brain Power and the existence of unemployable educated youth are all limiting factors.

India, however, has vast potential for promotion of service economy. This is attributed to factors such as emergence of a new middle class with increasing aspirations, opening of the economy leading to the availability of a wide range of goods and services, growing retail and improving domestic and international market for Information Technology.

With just the right policy mix, propelled further by the revival of the US economy and the potential for India's IT and Business Process outsourcing sectors in different parts of the world together with increased domestic demand will no doubt take our country to greater heights.

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