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## Gender Inequality in India: A Major Issue

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### Abstract

Gender gaps in human capital are well-documented, but there is little evidence on how the best way to close those gaps. Some questions arise in my mind toward women's freedom. Why women movements are restricted? The limitation is started early in life owing to socio-culture norms to a women's movement. In some of countries like India social violence against women from males further contributes to limitation of movement for women in those places.

According to the discrimination among women defined a gender role, it is believed that a woman should be home with the children i.e. house wife. Some of the state of India, where the socio cultural beliefs limits women as housewives while the man goes doing business or service i.e. bread earning person and to fulfill the daily needs of the family.

**Key words:** Gender, Discrimination

### Introduction

Gender inequality or the gender gap continues to be an immense issue of the concern in India its achieving high rate of economic growth in recent years. Gender inequality in India refers to health, education, economic and political inequalities between men and women in India. Discrimination against women and girls is a pervasive and long-running phenomenon that characterizes Indian society at every level. Sustainable development relies on ending discrimination toward women and providing equal opportunities for education and employment. Gender equality has been conclusively shown to stimulate economic growth, which is crucial for developing countries. Gender inequality in India is a multifaceted issue that concerns men and women alike. Some argue that some gender equality measures, place men at a disadvantage. However, when India's population is examined as a whole, women are at a disadvantage in several important ways.

### Definition

"Gender inequality acknowledges that men and women are not equal and that gender affects an individual's lived experience. These differences arise from distinctions in biology, psychology, and cultural norms. Gender inequality is experienced differently across cultures".

## Review of Literature

- Sumanjeet Singh (2017), focused on “The State of Gender Inequality in India”. She stated that Lack of awareness about education in women. She concluded that the change will come only with awareness, cultural restructuring, mindset shifting and through a gender basis.
- Ratika Sharma (2015) written in the paper entitled “Gender Inequality in India: Causes and Remedies”. She concluded that India need to deactivate the gender Inequality. The needs of the day are trends where girls are able not only to break out of the culturally determined patterns of the employment but also to offer advice about career possibilities that look beyond the traditional list of jobs.

## Objectives

This research paper covers the following objectives:

- To achieve gender equality.
- To empower all women and girls.

## Research Methodology

A research method is a systematic plan for conducting research. Methodology is data collection method. Typically, it encompasses concepts such as experiments, survey **research**, participant observation, and secondary data. It also includes quantitative or qualitative techniques. It is necessary to distinguish between types of the data. There are two types of data; primary and secondary data. The research methodology was followed only “Descriptive”. Secondary data is used in this research paper. It is collected by someone else and which has already been processed. It includes Books, Internet & Web Sites, Journals & Magazines & Newspapers Articles etc.

## Some steps to achieve Gender equality

- **Talk to Women and girls**

Women and girls represent half of the world’s population and therefore also half of its potential. But, today gender inequality persists everywhere and stagnates social progress. A fundamental reason we have not yet achieved gender equality in every realm is that women and girls’ voices are too often excluded from society a major decision-making. Decision-makers of the society would have been able to anticipate that girls would still be held responsible for many home chores, caring for younger siblings and fetching water,

and have known that a major obstacle for girls' education is that girls are at risk of physical and sexual assaults when they have to walk long distances to school.

- **Girls use Latest Technology (Mobile phones)**

The majority of girls in some rural areas in India don't have access to using basic technology such as phones and computers because of infrastructure related challenges and economic reasons. Increasingly I see bans on girls using mobile phones. Vast development depends on the knowledge of advanced technology. I think that women and girls must have the equal rights and opportunities to access mobile phone and other advanced technology for sustainable development of India.

- **Stop Child Marriage**

Inequalities faced by girls can begin right at birth and follow them all their lives. As girls move into adolescence, gender disparities widen. Child marriage affects girls far more than boys. Despite this drop nearly 1.5 million girls in India get married before they turn 18. Child marriage remains a social evil that India has seemingly had a hard time evading. If I want girls to be able to complete education we have to end child marriage. We also have to seriously address sexual harassment of girls. Insecurity is one of the reasons parents give for marrying their daughters. It is also a major barrier to girls' full participation in education.

- **Make Education gender sensitive**

There has been much progress in increasing access to education, but progress has been slow in improving the gender sensitivity of the education system, including ensuring textbooks promote positive stereotypes.

- **Raise aspiration of girls and their parents**

One of the key strategies must be to change how girls, families and society imagine what girls can be and can do. We need to give girls images and role models that expand their dreams. I talked about needing to build girls' and women's confidence that they could be engineers or entrepreneurs. We also need parents to see that there really are opportunities for their daughters that their only security is not just to be good wives and mothers.

- **Get women into empower**

A proven way to overcome many systemic barriers to a woman's success has been increased participation by women in local, regional and national legislation as empowered

change agents. A woman's voice and her ability to become a leader in her community is fundamental to empowering women.

- **Beware the backlash**

One of the realities that we need to remember and address is that, when women "trespass" in spaces that were previously completely male-dominated there is often a penalty. In education and in the workplace that backlash often takes the form of sexual harassment, humiliation, violence.

### **Gender inequality affects Women**

Disadvantages in education translate into lack of access to skills and limited opportunities in the labor market. Women's and girls' empowerment is essential to expand economic growth and promote social development. The full participation of women in labor forces would add percentage points to most national growth rates double digits in many cases.

The limitation to a woman's movement is started early in life owing to socio-cultural norms. In some societies like India social violence against women from males further contributes to limitation of movement for women in those places. This discourages women from going to school or owning business and inadvertently deters women economic empowerment.

Women's movements are restricted by various socio-cultural factors and in many cases legal framework in a country reflects its socio-cultural beliefs. Hence, it is important to work side by side. International bodies can influence countries to change existing legal restrictions at macro level, whereas to make women truly empowered all the stakeholders at grassroots level need to be involved so that they act as an agent of socio-cultural change across the country. Media houses should be actively involved to change hitherto existing mindset. A women's lack of mobility affects her access to opportunity and increases the challenges she has in getting and keeping her job.

### **Causes**

#### **A preference for sons**

Cultural institutions in India, particularly those of patrilineality (inheritance through male descendants) and patrilocality (married couples living with or near the husband's parents), play a central role in perpetuating gender inequality and ideas about gender-appropriate behaviour.

A culturally ingrained parental preference for sons - emanating from their importance as caregivers for parents in old age - is linked to poorer consequences for daughters.

## Dowry

The dowry system, involving a cash or in-kind payment from the bride's family to the groom's at the time of marriage, is another institution that disempowers women. The incidence of dowry payment, which is often a substantial part of a household's income, has been steadily rising over time across all regions and socioeconomic classes.

This often results in dowry-related violence against women by their husbands and in-laws if the dowry is considered insufficient or as a way to demand more payments.

## Affirmative action

There is clearly a need for policy initiatives to empower women as gender disparities in India persist even against the backdrop of economic growth.

Evaluations of this affirmative action policy have found that in villages led by women, the preferences of female residents are better represented, and [women are more confident in reporting crimes](#) that earlier they may have considered too stigmatising to bring to attention.

Female leaders also serve as role models and [raise educational and career aspirations for adolescent girls and their parents](#).

## Getting to parity

For India to maintain its position as a global growth leader, more concerted efforts at local and national levels and by the private sector are needed to bring women to parity with men.

While increasing representation of women in the public spheres is important and can potentially be attained through some form of affirmative action, an attitudinal shift is essential for women to be considered as equal within their homes and in broader society. Educating Indian children from an early age about the importance of gender equality could be a meaningful start in that direction.

## Conclusion

I think that we will destroy gender gap in our society by various ways. According to gender inequality, firstly to create awareness among the parents about their child and to give equal right to son and daughter in all fields. Treat them (your daughter) equally without any discrimination. To take a strictly steps against dowry system by parents for eradicate dowry. It is important to create an open and friendly atmosphere to address gender discrimination issues; therefore it is critical to involve men and women rather than only women. Because gender biases are embedded in culture, it is very difficult to eliminate them without having a holistic view and involving men as a part of the solution. For India to maintain its position as a global growth leader, more concerted efforts at local and national levels and by the private sector are needed to bring women to parity

with men. While increasing representation of women in the public spheres is important and can potentially be attained through some form of affirmative action, an attitudinal shift is essential for women to be considered as equal within their homes and in broader society.

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## **E-Banking Services Offered By Private And Public Sector Banks With Special Reference To Dehradun Region**

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### **ABSTRACT**

E-banking is changes the whole banking industry around world. Banking sector no longer as traditional banking sector its developed into new online banking sector where many people easily access their different account in anyplace at anytime. The study evaluates factor which is affecting e-banking service such as inconvenience, internet connection, privacy and security. Data were collected from 100 respondents in the dehradun region.

Questionnaire show the demographic characteristic of respondent and factor analysis of inconvenience, internet connection, privacy and security. The finding depicts lack of awareness about e-banking service is major concern and safe and security of account considered a very big issue for banks both public and private sectors. This paper show that most of customer is student of post graduate and 73% are of male gender.

### **Introduction**

E-banking is electronic form of financial service provides by bank to its customer. Faster changing technology is greatest step towards e-banking in banking sector. E-banking now –a-days is popular banking service facility through allover world. E-banking is a banking service provides by domestic banks to its all customer. It is an online banking facility provides by banks to make banking system convenience to use. Internet service play important role towards use of e-banking service facility. E-banking have various major channel are –ATM, smart cards, tele banking, internet banking, etc. E-banking is play significant role in contribute to economic development of country. The main advantage of e- banking is low cost, portable banking, quality banking, speed banking, user friendly, round the clock banking etc. E-banking allow you to conduct bank transactions online, instead of findings a bank and interacting with a teller.

In abroad sense, it is the use of electronic means to transfer fund directly from one account to another .E-banking is facility is available 24 hour a day and 7 week a day. E- Banking facility is providing to customer to easy access of account in any place at any time. User of e banking in India is 63.97%. The convenience of e-banking account has become a necessity for many internet users. E-banking is an innovation strategy to perform in competitive world in banking world. The main motive of e- banking is to provide the customers a much faster services within low cost. Now-a- days e-banking involving itself complete in the financial service i.e. mutual fund scheme, demat and forex etc. it is completely involve in new market and get attract more customer and increase its market share. E-banking help to its customer to save time in spent in bank. E-banking provide privacy and security to easy access of account to customer by using security technology

### **Research methodology**

#### **Research approach**

It is a plan and method that consists the steps of deep assumptions to detailed method of data collection, analysis and interpretation. In this study, survey method is use to do a research.

#### **Research design**

It is the set of process and procedures passed down in collecting and analyzing area of the variables specified in the problem [research](#). In this paper descriptive research is use to do the study.

#### **Population**

Population refers to a collection of humans. Demography is a societal science which involves the statistical review of human populations. Data were collected from the dehradun region.

#### **Sampling method**

Convenience sampling is a form of non-probability sampling that entails the sample being drawn from that element of the population that is close to hand. It is most useful for pilot testing. Convenience sampling is used to do this research

#### **Sample unit**

Sample unit introduce remarkable value within a **sample** database. The customer of E-banking service from private and public banks in dehradun.

#### **Sampling sizes**

Sampling size is a 101 customer

#### **Sampling technique**

Convenience method use to complete this research.

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#### Software package

SPSS version 22

#### Tool for data collection

Questionnaire is used for collect the data.

#### OBJECTIVES OF THE STUDY

1. To study the impact of demographic characteristic of customer towards e-banking service.
2. To study the impact of factor effecting the customer preference towards e-banking service.

#### HYPOTHESES

**H1**-There is different in opinion of the customer toward e-banking service in dehradun region.

**H0**-There is no different in opinion of the customer toward e-banking service in dehradun region.

#### LITERATURE REVIEW

- Kumbhar, Vijay M. "Factors affecting the customer satisfaction in e-banking: Some evidences form Indian banks." Management Research & Practice 3, no. 4 (2011). This study assesses major factor affect on customer satisfaction in e-banking service framework. This also access influence of service quality on brand perception, perceived value and satisfaction e-banking. For conducting customers' survey likert scale based questionnaire was developed after review of literature and discussions with bank managers and experts in customer service and marketing.
- Uppal, R. K. "Customer perception of e-banking services of Indian Banks: Some Survey Evidence." The IUP Journal of Bank Management 7, no. 1 (2008): 63-78. This study is based on analysis the quality of e-banking in changing environment. This paper conclusion that most of customer is satisfied with e- banking service but the lack of awareness major issue in the banking service and also suggests some measures to make e-banking services higher effective in the future.
- Dixit, Neha, and K. Saroj. "Acceptance of e-banking among adult customers: An empirical investigation in India." The Journal of Internet Banking and Commerce 15, no. 2 (1970): 1-17. This study analysis factors which affecting the acceptance of e-banking services amide adult age customers and indicates concern with reference to security and privacy issues in the Indian framework. The finding shows that adult customers are willing to adopt online banking if banks provide him necessary guidance and time to time information.

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- Ali, Sadia Samar, and R. K. Bharadwaj. "Factor analysis approach of decision making in Indian E-banking: A value adding consumer's perspective." *International Journal of Business Innovation and Research* 4, no. 4 (2010): 298-320. This study clearly tell us that the segment, which are in demand for attention of managers as well as researchers of E-Banking services. This paper investigates several factors which is affecting adoption of E-Banking.
  - Nyangosi, Richard, and J. S. Arora. "Antecedents and obstacles to e-banking adoption: a comparative study of India and Kenya." *International Journal of Indian Culture and Business Management* 4, no. 2 (2011): 123-137. Determining factors which is affecting customer perception and attitude towards and satisfaction with e-banking that is an essential part of a bank's strategy formulation process in an emerging economy such as India. This study was conducted on respondents taken from the northern part of India.
  - Das, Shimal, and Jhunu Debbarma. "Designing a biometric strategy (fingerprint) measure for enhancing atm security in indian e-banking system." *International Journal of Information and Communication Technology Research* 1, no. 5 (2011). This study spotlight on weakness and the increasing wave of criminal activities occurring at Automated Teller Machines (ATMs) whereas fast cash is the prime target for criminals rather than at banks themselves.
  - Safeena, Rahmath, Hema Date, and Abdullah Kammani. "Internet Banking Adoption in an Emerging Economy: Indian Consumer's Perspective." *Int. Arab J. e-Technol.* 2, no. 1 (2011): 56-64. This study determines the factors that influencing the consumer's adoption of internet banking in India and increase investigates the influence of perceived usefulness, perceived ease of use and perceived risk on use of Internet Banking. Internet banking is the latest and most innovative service facilities as well as is the new trend among the consumers.
  - Safeena, Rahmath, Hema Date, Abdullah Kammani, and Nisar Hundewale. "Technology adoption and Indian consumers: study on mobile banking." *International Journal of Computer Theory and Engineering* 4, no. 6 (2012): 1020. This study drive the consumer's perspective on mobile banking adoption. Mobile banking is the latest and innovative service offered by the most of the banks. IT is considered as the key driver for the changes taking place all over the world.
  - Ankit, Shah. "Factors influencing online banking customer satisfaction and their importance in improving overall retention levels: an Indian banking perspective." *In Information and knowledge management*, vol. 1, no. 1, pp. 45-55. 2011. This study evaluates factors in the

framework of online banking and help the bank management to improve the scale of satisfaction as well as strengthening the network between the banks and their customers that help them to retain and expand their overall customer base.

- Kumbhar, Vijay M. "Customers' Demographic Profile and Satisfaction in E-Banking Services: A Study of Indian Banks." International Journal for Business, Strategy and Management1, no. 1 (2011). This study focuses on demographic characteristic of the customers and its relationship with perception of service quality, value and overall satisfaction in e-banking service facilities.

### DATA ANALYSIS

**Table 1.1 demographic characteristic of respondent**

	CATEGORIES	COUNT	PERCENTAGE
<b>AGE</b>	BELOW 25	31	30.4
	25-35	25	24.5
	35-45	22	21.6
	45-55	23	22.5
	ABOVE 55	0	0
<b>GENDER</b>	MALE	52	52.0
	FEMALE	49	49.0
<b>QUALIFICA TION</b>	HIGH SCHOOL	25	24.5
	GRADUATE	25	24.5
	POST GRADUATE	28	27.5
	OTHER	23	22.5
<b>OCCUPTION</b>	STUDENT	22	21.6
	PRIVATE EMPLOYEE	22	21.6
	GOVERNMENT EMPLOYEE	35	35.3
	BUSINESS	22	21.5

The demographic characteristic inform that 30.4 % respondent in the below age of 25. In the age group of 25-35 there were 24.5% and 35-45 age group there were 21.5 % respondent. At the last, 22.5 respondent ages between 45-55 and 0% above age of 55. As per above table gender structure of respondent notify that 51.0 % of male respondent and rest of 48.0% are of female respondent. In this study the qualification of respondent is important aspect. In the qualification structure of respondent, 24.5% respondent from high school and 24.5% from the graduate level Also there is 27.5 % are post graduate and 22.5 % form other profession.

In the Occupation category of demographic, 21.6 % are student and 21.6 % are business field. Also there is 35.3 % are private and 20.6 % government employee.

### Factor analysis

To understanding different factor affecting the customer toward e-banking, it is required to analysis the distinguish factor. Such Factor is as privacy and security, internet connection and convenience. On the basic the information and observation were developed regarding the customer attitude toward e-banking. Table 1.2 shows that reflect the importance of each factor important at various parameters. Henceforth have been expressed in detail, through the following tables.

**TABLE 1.2 COMMUNALITIES**

COMMUNALITIES		
	Initial	Extraction
Do you think that it is easy to learn how to use E-Banking?	1.000	.628
Do you think it is easy to become skillful using E-Banking?	1.000	.841
Do think that E-banking is easy to use?	1.000	.799
Do you think that E-Banking is within your intellectual capacity?	1.000	.909
Do you think that it seldom needs assistance to use E-Banking?	1.000	.935
Do you think that E-Banking service is not secure from hacking?	1.000	.935
Do you think that there is privacy is in E-Banking service?	1.000	.911
Do you think that there is always connection serve problem?	1.000	.965
Do you think that E-Banking is beneficial to society?	1.000	.812
Do you recommend E-Banking service facility to other?	1.000	.665
Can you prefer to do most of your banking transaction with E-Banking?	1.000	.900
Do you face any software problem?	1.000	.977
Do you think that E-banking face Insufficient IT support from central bank?	1.000	.953
Do you face Slow response of internet connection?	1.000	.977
Do you think that E-Banking service charges are high?	1.000	.831
Do you think that Advance in internet security technology for safer E-Banking?	1.000	.977
Do you think that Faster internet access speed is important for E-banking?	1.000	.977
Extraction Method: Principal Component Analysis.		

**Table 1.3**

TOTAL VARIANCE EXPLAINED						
CO MP ONE NT	INITIAL EIGENVALUES			EXTRACTION SUMS OF SQUARED LOADINGS		
	TOTAL	% OF VARIANCE	CUMULATIV E %	TOTAL	% OF VARIANCE	CUMULATIVE %
1	7.386	43.447	43.447	7.386	43.447	43.447



2	4.762	28.010	71.457	4.762	28.010	71.457
3	1.601	9.418	80.874	1.601	9.418	80.874
4	1.244	7.320	88.194	1.244	7.320	88.194
5	.891	5.243	93.438			
6	.555	3.266	96.704			
7	.256	1.503	98.207			
8	.197	1.159	99.366			
9	.090	.532	99.898			
10	.012	.070	99.967			
11	.006	.033	100.000			
12	6.271E-16	3.689E-15	100.000			
13	3.374E-16	1.984E-15	100.000			
14	2.223E-16	1.308E-15	100.000			
15	-1.054E-16	-6.197E-16	100.000			
16	-4.198E-16	-2.469E-15	100.000			
17	-5.114E-16	-3.008E-15	100.000			

Extraction Method: Principal Component Analysis.

**Table 1.4**

COMPONENT MATRIX			
	Component		
	1	2	3
Do you think that it is easy to learn how to use E-Banking?	.576		
Do you think that it seldom needs assistance to use E-Banking?	.795		
Do you think that E-Banking service is not secure from hacking?	.795		
Do you think that there is privacy is in E-Banking service?	.430		
Do you think that E-Banking is beneficial to society?	.520		
Can you prefer to do most of your banking transaction with E-Banking?	.461		
Do you think it is easy to become skillful using E-Banking?		.747	
Do think that E-banking is easy to use?		.595	
Do you think that E-Banking is within your intellectual capacity?		.773	
Do you think that there is always connection serve problem?			.344
Do you recommend E-Banking service facility to other?			.483
Do you face any software problem?			.227
Do you think that E-Banking service charges are high?			.644
Do you think that Advance in internet security technology for safer E-Banking?			.227
Do you think that Faster internet access speed is important for E-banking?			.227
Do you face Slow response of internet connection?			.227
Do you think that E-banking face Insufficient IT support from central bank?			.140
Extraction Method: Principal Component Analysis.			
a. 4 components extracted.			

**Table 1.5**

FACTOR NAME	VARIABLE	FACTOR LOAD
<b>User friendly</b>	Do you think that it is easy to learn how to use E-Banking? Do you think that it seldom needs assistance to use E-Banking? Do you think that E-Banking service is not secure from hacking? Do you think that there is privacy is in E-Banking service? Do you think that E-Banking is beneficial to society? Can you prefer to do most of your banking transaction with E-Banking?	<b>3.577</b>
<b>Intellectual capacity</b>	Do you think it is easy to become skillful using E-Banking? Do think that E-banking is easy to use? Do you think that E-Banking is within your intellectual capacity?	<b>2.115</b>
<b>Risk association</b>	Do you think that there is always connection serve problem? Do you recommend E-Banking service facility to other? Do you face any software problem? Do you think that E-Banking service charges are high? Do you think that Advance in internet security technology for safer E-Banking? Do you think that Faster internet access speed is important for E-banking? Do you face Slow response of internet connection? Do you think that E-banking face Insufficient IT support from central bank?	<b>2.379</b>

## CONCLUSION

E-banking is most efficient form financial point of view. When we look to customer, the cost reduction by the bank to the customer and the important financial gain of customer is reduce of travelling expense.

Bank point of view, bank update their data management system and recording all information of their customer on the computer that decrease huge paper work of the bank. The saving of functional time and fast delivery of banking service significant advantage of e- banking. Gigantic fraud is take place because security in service is major issue. E-banking is the most significant form of banking system which can do through internet connection.

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## **Greediness and the credit crisis 2007 -09**

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### **Abstract**

It is said that “What goes up must come down” but seems like the people in America didn’t adhere to this saying. They were under the impression that the What goes up will never fall down. But what happened was quite opposite .

The subprime mortgage crisis had social as well as economic consequences. People became more greedy. All they wanted was more money be it banks , financial institutions and the investors. When interest rates in America came down to 1% no investor bothered to invest in T-Bills. So they started investing in CDO(collateralized debt obligation) to earn more money. As these instruments were traded globally it had a global effect. The paper includes introduction to the process of securitization process and background relating to financial crisis and the role of greediness and the role it played in disrupting the economy.

**Keywords: CDO(collateralized debt obligation),securitization process, Financial crisis .**

### **• INTRODUCTION**

#### **Popular Perceptions of Greed**

Greed is an easy target, it is not hard to convince most people that greed is the primary source of many of our economic woes. But is it really? Pearlstein also pointed out what many economists believe. He wrote, “In a capitalist economy like ours, the basic premise is that everyone is motivated by a healthy dose of economic self-interest --the shopper looking for the best bargain on tomatoes and the farmer looking to get the highest price for his produce, the grocery clerk looking to earn the highest wages for restocking shelves and the investor looking to earn the biggest profit from Safeway stock. Without some measure of greed and the tension it brings to most economic transactions, capitalism wouldn't be as good as it is in allocating resources and spurring innovation.”

This is the central idea behind Adam Smith’s oft-quoted line about the butcher, the brewer and the baker in the Wealth of Nations, “It is not from the benevolence of the butcher, the brewer, or the baker, that we expect our dinner, but from their regard to their own interest. We address ourselves, not to their humanity but to their self-love, and never talk to them of our own

necessities but of their advantages.” (Smith WoN, : B.I, Ch.2, Of the Principle which gives Occasion to the Division of Labour in paragraph I.2.2) Smith is arguing that the economic system provides for our wants and needs because, first and foremost, people are trying to help themselves, and they do so by producing and selling meat, beer and bread to others. These market outcomes are not achieved because of charity. We do not appeal to other peoples’ *humanity* when we seek our sustenance, but rather to their self-interest, their *greed*. Nonetheless the modern economist’s acceptance of greed as a positive force in society has not been readily accepted especially given centuries of moral teachings to the contrary.

The world’s religions, almost unanimously, contend that greed is morally repugnant and evil. Although not explicitly proscribed in the ten commandments, greed is implicated in the command not to covet one’s neighbor’s property or spouse. The Bible contends that “the love of money is the root of all evil.”<sup>7</sup> Later in 590AD Pope Gregory declared greed to be one of the seven deadly sins, along with lust, pride, gluttony, sloth, envy and wrath. Among the seven though, greed is considered by many to be one of the worst, if not, *the* worst of them, mostly because greed can be instrumental in inspiring many of the other sins. Indeed in almost every major religious tradition and in the writings of religious leaders, greed is condemned unequivocally. The Koran states, “whoever is saved from the greediness of his soul, these it is that are the successful”<sup>8</sup> The Tao Te Ching states, “when there is no desire, all things are at peace.”<sup>9</sup> In the Bhagavad Gita, the Lord Krishna declares, “There are three gates leading to this hell—lust, anger and greed. Every sane man should give these up, for they lead to the degradation of the soul.” Finally, Sulak Sivaraksa, a leading Buddhist writer, states that “corporatism depends on greed and is an anathema to the goals of Buddhism.”

Credit crisis is a situation where available credit rapidly decreases. Also known as credit crunch. It is a severe credit crunch where the short term lending that allows businesses to function disappears at the same time the lending norms becomes stringent.

### **1.1 Background of the crisis 2007-09 :**

This crisis began in 2007 in US housing market. The crisis spread globally and damaged the economies of many countries including U.S. and it reached another level in September 2008 as America’s prominent financial institutions ,including AIG and Lehman Brothers collapsed.

The interest rates in America had fallen , so investors were not finding it attractive to invest in T-Bills or bank. But the real estate rates were steadily on the rise. As there were low interest rate on loan people in U.S. were borrowing housing loan. Profit-Minded investors found it attractive to

invest in real estate. Investment banks too wanted to earn profit and looked upon this as an opportunity. Banks began to securitize these loans with the help of these investment banks. These investment banks made a complex derivative product by combining those loans i.e. collateralized debt obligation. For making these financial products more attractive investment banks got them evaluated from credit rating agencies. As they were insured by AIG (American International Group) those instruments were known as credit default swaps (CDS) they were provided AAA rating. Investors thought that they are safe and invested more and more money in these financial products.

To provide more of these products bank had to lend more loan and all the prime i.e. the eligible people had already borrowed so the bank started lending to Sub-prime borrowers i.e. the people with low paying back capacity. This was a huge mistake that the banks made. The sub prime borrowers were lend at an Adjustable loan rate i.e. the interest rate charged will be low for the initial period but will get higher . The sub-prime borrower after some time started defaulting the payment and banks were left with houses with no more people left to buy houses and the whole economy collapsed. The people who were in the bubble that the real estate prices will never fall were in dilemma. Soon, the prices of the houses got lower than the loan they borrowed so more and more people started defaulting . The investment banks along with AIG collapsed .AIG suffered a loss of \$99 billion. U.S. government did tried to minimize the repercussions and it bailed out AIG by Investing \$85billion. The investment bank suffered a loss of \$450 billion. Lehman brothers collapsed ,Bear Sterns was acquired by J.P. Morgan Chase, Merrill Lynch was acquired by Bank of America.

#### **1.1.1 Reasons of the crisis :**

There are many reasons that led to crisis foremost of them being greediness ,if there was no greediness among people they wouldn't had let this fire turn into a wild one.

The US Financial Crisis Inquiry Commission reported its findings in January 2011. It concluded that:

the crisis was avoidable and was caused by:

- widespread failures in financial regulation, including the Federal Reserve's failure to stem the tide of toxic mortgages
- dramatic breakdowns in corporate governance including too many financial firms acting recklessly and taking on too much risk;

- an explosive mix of excessive borrowing and risk by households and Wall Street that put the financial system on a collision course with crisis;
- key policy makers ill prepared for the crisis, lacking a full understanding of the financial system they oversaw;
- and systemic breaches in accountability and ethics at all levels.

**How Greediness played a role :**

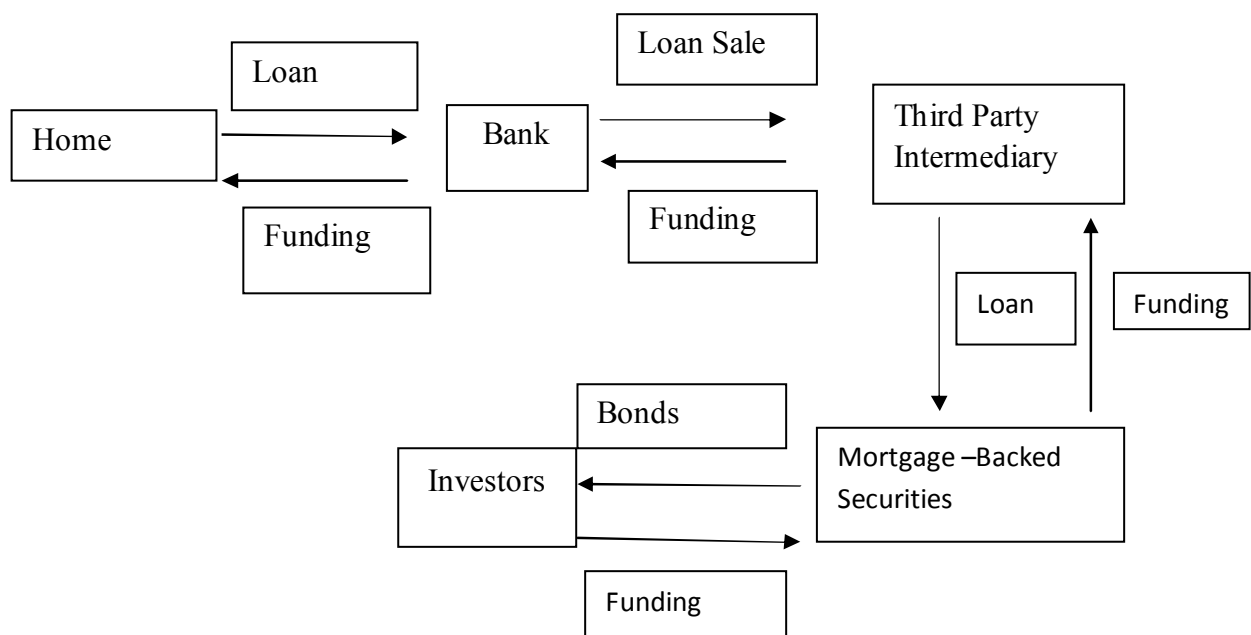
- All the assumptions held in various theories that “ Investors are rational and will rationally invest their money” , but to this contrary in this case the investors did not chose to invest rationally in T- Bills which were risk free but instead invested in risky financial products.
- The greediness of bank and investment banks to earn more money urged them to bypass their rules and regulations and they lend to sub-prime borrowers and with no verification of their financial position and that too with no collateral .
- The whole economy was in this bubble be it insurance company ,banks ,investment banks.
- There was no regulation on CDO (collateralized debt obligation) and CDS (credit default swaps).
- Former RBI Governor ,chief Economist (2003-2007) International monetary Fund ,RaghuRam G. Rajan in his paper in September 2005 “Has Financial Development made the World Riskier?” It focused on incentives structure, the company generated huge incentives based on short term profit. It imposed no penalties for later losses .
- This greediness urged banks to take risks that eventually destroyed their own firms or even the entire financial system.

- **Securitization**

Securitization is the process of transforming non –tradable securities into tradable ones. Securitization is the financial practice of pooling various types of contractual debt such as residential mortgages, commercial mortgages, auto loans or credit card debt obligations (or other non-debt assets which generate receivables) and selling their related cash flows to third party investors as securities, which may be described as bonds pass-through securities, or collateralized debt obligation (CDOs). Investors are repaid from the principal and interest cash flows collected from the underlying debt and redistributed through the capital structure of the new financing. Securities backed by mortgage receivables are called mortgage-backed securities (MBS), while those backed by other types of receivables are assest-backed securitites (ABS). The granularity of

pools of securitized assets can mitigate the credit risk of individual borrowers. Unlike general corporate debt, the credit quality of securitized debt is non-stationary due to changes in volatility that are time- and structure-dependent. If the transaction is properly structured and the pool performs as expected, the credit risk of all tranches of structured debt improves; if improperly structured, the affected tranches may experience dramatic credit deterioration and loss.

## 2.1 Securitization process:



This process originates when a home owner (in this case) borrows from the bank and the bank decides to go for securitization of its assets. As the bank is the one who originates the process is known as 'originator'. The bank picks up a pool of assets of homogeneous nature, considering maturities, interest rates involved frequency of repayments and marketability.

The selected pool of assets are then 'passed through' to another institution which is ready to help the originator to convert it into securities. Such institution is called special purpose vehicle (SPV) or the trust. This process is known as 'Transfer Process'. Once this process is over the assets are removed from the balance sheet of the bank.

The redemption and payments of interest on these securities are collected by the SPV from the securitized assets. These securities require a good credit rating by an established credit rating agencies to make these securities more acceptable and attractive.

In simple words, securitization is the process which converts non-liquid assets or group of assets through financial engineering into securities. It pools various types of contractual debt



such as residential mortgages , commercial securities ,auto loans selling their related cash flows to third party investors as securities which may be bonds , collateralized debt obligation.

• **3. Review literature :**

Not surprisingly, there is a vast literature on financial crisis and one story that emerges clearly is that financial crisis is a reasonably well-defined economic problem, and it is avoidable with the right set of policies. In order to understand a financial crisis, it is important to look at the “boom” period that usually precedes a crisis – two main strands of the literature on crises that attempt to account for this period. The first view states that the “boom-bust” cycle is evidence of excessive investment and risk taking (facilitated by easy monetary policy). The second perspective presupposes that inflated prices in assets increases liquidity – rather than excessive investment – and facilitates investment. .

**Reevaluating the Perceptions of Greed in The Economic Crisis**

We can now use this framework to consider whether greed is a prime cause of the economic crisis. First let’s revisit some of the arguments made by those who see greed as the major source of the crisis and contrast their points of view with defenders of the system. In doing so, we can see that greed is perceived either positively or negatively depending on which great order of society the observer believes is more prevalent.

For example, one of the things contributing to the housing bubble preceding the economic crisis was the expansion of subprime mortgages. These mortgages were subsequently defaulted on in large percentages and led to some of the initial financial insolvencies. To some, the originators of these loans were too greedy and took advantage of their intermediary position between naive borrowers on the one side and the mortgage backed security system on the other side.

The lenders making the subprime loans earned money on the closing fees and thus the greater the number of mortgages originated the more money they would make. Critics contend that many lenders made loans to borrowers they knew would never be able to repay the loans. These borrowers were tricked into thinking that house prices would rise forever and were encouraged to purchase the most expensive home for which they could afford the initial monthly payment. Monthly payments were kept low by offering creative new loans, some of which required no money down while others required payment of only the interest and no principal. The lenders did not worry about the risk of default because once the loan was made it was typically resold to another financial firm that would bundle the security into a mortgage backed security (MBS) to be sold to large investors.

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#### 4. CONCLUSION :

- In addition to the emotions of greed and fear, several factors have been present at the onset of many financial crisis. These factors include an asset/liability mismatch and excessive leverage and risk. Frequently more than one factor is present, and each factor can multiply the damage caused by one of the others.
- Securitization describes the process of pooling financial assets and turning them into tradable securities. The first products to be securitized were home mortgages, and these were followed by commercial mortgages, credit card receivables, auto loans, student loans and many other financial assets.
- As the rate of appreciation in home values dramatically increased during the early years of the 21st century, many people began to believe that not only would home values not decline, but that they would also continue to rise indefinitely.
- The models that investment firms used to structure mortgage-backed securities did not adequately account for the possibility that home prices could slide.
- In 2008, the belief that home prices do not decline turned out to be incorrect; home prices began to slide in 2006 and by 2008, they had declined at rates not seen since the Great Depression.
- That greed does play a role in all of this, there should be no doubt. But demonizing greed will not solve any problems. Rules and regulations can and should be used to help make the financial system, and the economic system more generally, function more smoothly. But in determining the appropriate policies we should be looking more carefully at whether the policy inspires the appropriate type of greed.

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## महात्मा ज्योतिबा फुले सामाजिक परिवर्तनाचे अग्रदूत

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### प्रस्तावना :

आधुनिक भारताच्या जडणघडणीमध्ये मोलाची भर घालून कष्टकरी वर्गाच्या शोषणाची आणि सामाजिक दास्याची कारणमिमांसा करणारे, स्त्रियांसाठी पहिली शाळा काढणारे, महाराष्ट्रातील श्रेष्ठ क्रांतिकारी विचारवंत, साहित्यिक, कवी आणि पुरोगामी समाज सुधारक म्हणजे महात्मा ज्योतीराव फुले होय.

फुल्यांनी इंग्रजी भाषेचे ज्ञान अवगत करून भारताचाच नाही तर पश्चिम देशाबरोबर जगाचा इतिहास वाचून त्याचे मनन चिंतन केले. अमेरिकन राज्यक्रांती व थॉमस पेनच्या 'राईट्स ऑफ मॅन कॉमनसेंस' या ग्रंथांच्या अभ्यासाने मानवी समता आणि स्वातंत्र्य ते चांगल्या प्रकारे आत्मसात करू शकले. त्यांनी ब्राम्हणाची कसब, इशारा, शेतकऱ्यांचा असूड, गुलामगिरी व सार्वजनिक सत्यधर्म अशी अनेक पुस्तके लिहीली. अभंगाच्या धर्तीवर अखंड रचना करून शिवाजी महाराजांवर एक पोवाडा लिहीला तसेच तृतीय रत्न नावाचे सामाजिक नाटक लिहून त्यांनी कामगार, दलित, शोषित, पिडित, अस्पृश्य, स्त्री, अपंग, अनाथ व गरीब आदी समाज घटकाविषयी आस्था प्रकट केली.

सामाजिक समता व सर्वधर्म समभावाविषयी विचारकार्य त्यांच्या अखंडादि काव्यरचनेतून प्रतीत होते. त्यांच्यावर ख्रिस्ती धर्मातील एकेश्वरवाद, मानवतावाद व समर्पित सेवाभाव याचा विशेष प्रभाव पडला. १८४८ ते १८९० हा त्यांचा जीवन काळ म्हणजे त्या स्वप्नांच्या परिपुर्तीसाठी त्यांनी अहोरात्र केलेला लढाच म्हणावा लागेल. फुल्यांची वाटचाल ही सामान्यत्वाकडून असामान्यत्वापर्यंत होती. समाजामध्ये राहणारी कोणतीही व्यक्ती ही नैसर्गिकरित्या दुसऱ्यासारखीच असल्याने तिलाही दुसऱ्या व्यक्तीप्रमाणे स्वातंत्र्य, समता आणि न्याय असणे यावर त्यांचे स्पष्ट मत होते.

### ब्राम्हणी विचारधारेला विरोध :

जाती व वर्ण व्यवस्थेमुळे ब्राम्हणांना प्राप्त झालेले धार्मिक श्रेष्ठत्व शतकानुशतके टिकविली आणि हेच ब्राम्हणांच्या सामाजिक वर्चस्वाचा मुख्य आधार असल्याचे ज्योतीरावांच्या लक्षात आले होते. प्रार्थनेवर त्यांचा विश्वास होता. परंतु मूर्तिपुजेला विरोध करून त्यांनी पुरोहित वर्गाचा ऐतखाऊपणा सुद्धा समाजासमोर उघड केला. समाजाला अज्ञानामध्ये तसेच मानसिक गुलामगिरीमध्ये ठेवणाऱ्या बुवा-बाजी, फल-ज्योतिष, मंत्र-तंत्र, पाप-पुण्य तसेच स्वर्ग-नरक आदीवर त्यांनी सडेतोड टिकाच केली नाही तर माणसाचा आत्मविश्वास व

स्वाभिमान वाढवणारे दुहेरी कार्य केले. ब्राम्हण—भटजी ही जात किंवा धर्म नसून शुद्र शेतक—यांचे शोषण करणारा एक आर्थिक वर्ग असल्याचे स्पष्ट केले.

इंग्रज सत्तेबरोबर भारतामध्ये नवे ज्ञान—विज्ञान व यंत्र युगाच्या प्रकाशामध्ये जुन्या ब्राम्हणी धर्माची, पोथ्या—पुराणाची, धर्म—ग्रंथाची आणि घडविलेल्या सामाजिक मूल्याची परिक्षा करण्यासाठी एकोणिसाव्या शतकाच्या मध्यामध्ये जे विचारवंत पुढे सरसावले त्यामध्ये ज्योतीरावांना अग्रस्थान देणे क्रमप्राप्त ठरते. त्यांच्या समाजकार्याला लोकसाहित्याची जोड होती. ज्योतीरावांचा ब्राम्हण जातीला विरोध नव्हता तर अमानुष अशा ब्राम्हणी विचारधारेला विरोध होता. आयुष्यभर कर्मठांच्या, सनातनांच्या विरोधांना व प्राणघातक हल्यांना भीक न घालता विविध क्षेत्रांमध्ये समाज परिवर्तनाचे कार्य केले. भारतीय समाजामध्ये परंपरेने चालत आलेल्या स्पृश्य—अस्पृश्य असे भेद करणा—या ब्राम्हणवादी विचारधारेला खंडीत करण्याचे कार्ये ज्योतीरावांनी केले.

#### **धर्मासंबंधीचे विचार :**

माणसाला जन्माने धर्म न मिळता तो त्याला स्वतःच्या बुद्धीने स्विकारता आला पाहिजे. सत्याचा शोध हे फुल्यांचे जीवनकार्य होते. फुल्यांच्या धर्म सुधारणेचे स्वरूप हे समाजातील विषमता नष्ट करून संस्कृतीच्या आधारावर समाजाची सर्वांगीण पुनर्रचना करणे हे होते.

डॉ. अरविंद देशपांडेच्या मते भाषा, कला, धर्म, इतिहास यांचा माध्यमातून महात्मा फुले एक पर्यायी परंतू अस्सल भारतीय संस्कृती नव्याने उभी करतात. ‘सत्यनीति हाच मानवाचा खरा धर्म आहे’ हे धर्म रहस्य त्यांनी स्पष्ट केले. ख—या हिंदूस्थानाची ओळख ही शहरामध्ये होत नसून ती खेड्यामध्येच होते हे ब्रिटीश युवराजांना स्पष्टपणे सांगितले. धर्माच्या नावावर देशामध्ये कशी गुलामी पाळण्यात आली त्याचे अतिशय वस्तुनिष्ठ विश्लेषण त्यांनी आपल्या ‘गुलामगिरी’ नामक ग्रंथातून केले. सर्वधर्म समभावाची जोपासणा आणि जातीभेद नष्ट करण्यासाठी समाजोक्त विवाह पद्धतीच्या अवलंब केला. सामाजिक वास्तव लोकांसमोर आणण्यासाठी सत्यशोधक समाजाची स्थापन करून ‘सार्वजनिक सत्यधर्म’ नावाचे पुस्तके लिहीले. ‘सत्यमेव जयते’ हे त्यांचे घोषवाक्य होते. तर एकसंघ समाज निर्माण व्हावा म्हणून प्रचंड प्रबोधन केले. तसेच त्यांनी समाज प्रबोधनाची सुरुवात स्वतःपासून केली हे विशेष. अशा रीतीने त्यांचे धर्मासंबंधीचे विचार हे स्वातंत्र्य, समता, न्याय आणि बंधुता आदी तत्त्वनिष्ठेवर आधारित असा बुद्धीप्रामाण्यवादी दृष्टीकोन स्विकारून धर्माचे समाजशास्त्रीय विश्लेषण करणारे असेच होते. अशा लोकशाही, विज्ञानवादी इहवादी विचारधारेला कार्याची सुद्धा जोड दिली.

### शिक्षणासंबंधी विचार :

परकीय गुलामीपेशा सामाजिक, धार्मिक आणि सांस्कृतिक गुलामी किती भयानक आहे यांची फुल्यांना जाणिव होती. या गुलामीतून सुटका करण्यासाठी शिक्षण हा एकमात्र पर्याय ओळखून त्यांनी स्त्रीया, शुद्र व अतिशुद्र घटकासाठी शाळा काढल्या आणि एक प्रकारे सामाजिक क्रांतीची मुहूर्तमेढ रोवली. शिक्षणाचे महत्त्व स्पष्ट करतांना फुले म्हणतात —

विद्येविना मती गेली, मतीविना नीति गेली, नीति विना गती गेली,

गती विना वित्त गेले, वित्त विना शुद्र खचले, इतके अनर्थ एका अविद्येने केले.

शिक्षणाचा प्रवाह वरून खाली झिरपत आणण्यापेक्षा ते पहिल्यांदा तळागाळातील लोकांना देणे आवश्यक आहे. शिक्षण क्षेत्रामध्ये सुधारणा घडव्यात तसेच अस्पृश्य बहुजन समाजाला सक्तीचे प्राथमिक शिक्षण मिळावे यासाठी सरकारने पाऊले उचलावी म्हणून हंटर कमिशन समोर मागणी केली. महात्मा फुले हे खरे समाज घडविणारे शिक्षक असून 'समाज परिवर्तनासाठी रचनात्मक कार्य आणि रचनात्मक कार्यासाठी समाज परिवर्तन' हे त्यांनी आवश्यक मानले. शिक्षण प्रवाहामध्ये व्यवहारापयोगी अभ्यासक्रम व्हावेत, प्रत्येकाला रोजगार, नोक—या उपलब्ध व्हाव्यात. शिक्षणातून ख—या अर्थाने अज्ञान दूर होऊन अज्ञानातून प्रबोधन तसेच प्रबोधनातून हक्क अधिकाराची जाणिव होईल असे त्यांचे ठाम मत होते. कारण मागास समाजाच्या फसवणूकीचे मुळ हे शिक्षणात आहे. त्यामुळे शिक्षणाचा प्रचार—प्रसार होऊन अनाथ, अपंगाच्या उद्धारासाठी सुद्धा संस्था सुरू झाल्या. अशा प्रकारे उच्च वर्गाच्या शैक्षणिक मक्तेदारीला विरोध करून तळागाळातील स्त्रिया, दलित आणि मागास समाजावर होणा—या अन्यायाविरुद्ध लढे दिले.

### स्त्री दास्य विमोचक :

स्त्रियांचे शोषण करणा—या जुन्या बुरसटलेल्या सामाजिक चालीरिती, बाल—जरठ विवाह, केशवपण, स्त्रीदास्य, बहुपत्नीत्व, बालविवाह, चूल आणि मुल, स्त्री—पुरुष विषमता, सतीप्रथा, स्पृश्य—अस्पृश्य भेदा—भेद, कर्मकांड, जप—जाप्य, ईश्वरी संकेत, पुर्णजन्म व स्वर्ग—नरक इत्यादींवर त्यांनी टिकात्र सोडले. पुरुषांच्या अमानुष अत्याचाराला बळी पडणा—या विधवांना आत्महत्येपासून परावृत्त केले. विधवांचे केशवपण करणा—या नागरिकांना संघटित करून विधवा विवाहाला प्रोत्साहित केले. वाट चूकलेल्या आणि फसवल्या गेलेल्या कुमारिकांच्या बालकांची हत्या होऊन नये म्हणून बालप्रतिबंधक गृहाची स्थापना करून त्यामधून यशवंत नावाच्या मुलाला स्वतः दत्तक घेतले.

महात्मा फुल्यांनी समाजातील वर्णव्यवस्था आणि जाती-धर्मभेद लक्षात घेऊन विषमताधिष्ठित समाजरचनेवर प्रहार केला. ही व्यवस्थाच मुळात अन्याय-अत्याचाराला आणि शोषणावर आधारित आहे हे त्यांना कळत होते. हजारो वर्षांपूर्वीच्या हिंदू समाज व्यवस्थेमध्ये स्त्रियांना कोणतेही स्वातंत्र्य नव्हते. स्त्री-पुरुष विषमतेला जन्म देणा-या आणि परिपोष करणा-या चार्तुवर्ण्य व्यवस्थेपासून स्त्रीयांची सुटका करण्यासाठी १९४८ मध्ये मुलींसाठी आणि १९५१ मध्ये अस्पृश्यांसाठी शाळा काढल्या. पाप-पुण्याच्या थोतांडामध्ये अडकलेल्या स्त्री वर्गाला शिक्षणाच्या माध्यमातून त्यांच्या वास्तविकतेची जाणिव करून दिली. फुले हे स्त्री-पुरुष समानतेचे पुरस्कर्ते व शिक्षणापासून स्त्रीयांना प्रत्येक क्षेत्रामध्ये येणा-या अडचणींचे निवारण करून स्त्री विकासाचे आद्यप्रवर्तक ठरतात.

#### **अस्पृश्यता निवारण :**

हजारो वर्षांपासून अस्पृश्यता, अंधश्रद्धा आणि जातीय धार्मिक गुलामगिरीत अडकलेल्या बहुजन समाजाला बाहेर काढण्यासाठी व जाती-धर्म भेद नष्ट करण्यासाठी प्रथम अस्पृश्यता निवारण आवश्यक आहे म्हणून अस्पृश्यतासाठी आपले घर व विहीर खुली केली. रोटी-बेटी व्यवहार व्हावा म्हणून फुले दाम्पत्यांनी महत्त्वपूर्ण कार्य केले. अस्पृश्याची कैफियत ही ज्योतिरावांची पुस्तिका म्हणजे अस्पृश्यावरील अन्याय अत्याचाराची कहानीच होय. अशा प्रकारे अस्पृश्यता निवारणाचे कार्य करून राजकीय, सामाजिक, धार्मिक, आर्थिक आणि शैक्षणिक समता प्रस्तापित केली. तसेच गुलामगिरी नामक पुस्तकातून सर्वसामान्यावर असणा-या ब्राम्हण वर्चस्वाचा इतिहास स्पष्ट केला.

#### **कष्टकरी शेतक-यांचे कैवारी :**

तत्कालीन भारतीय समाजामध्ये शुद्रांतिशुद्रावर होणा-या सामाजिक अन्याय अत्याचाराची फुल्यांनी जशी दखल घेतली तसेच समाजातील कष्टकरी शेतक-यांच्या शोषणाविरुद्धसुद्धा आवाज उठविला. त्यांच्या श्रमावर जगणारा परोपजीवी ब्राम्हण, पुरोहित, सावकार व नोकरदार आदी वर्गाचे विश्लेषण केले. शेतक-यांच्या दुरावस्थेचे विदारक चित्र रेखाटून मूलगामी मिमांसा करणारा 'शेतक-यांचा असूड' हा ग्रंथच लिहीला नाही तर शेतक-यांची परिस्थिती सुधारण्यासाठी सर्वांगीण उपाययोजनाही सुचविल्या.

शेतक-यांमध्ये शिक्षणाचा प्रसार करून शेती व्यवसायाचे स्वरूप सुधारण्याची आवश्यकता फुल्यांनी प्रतिपादीत केली. शेतीसाठी धरणे, तलाव व शेतक-यांचे उत्तेजनार्थ बक्षीसे देणे हे कार्य सरकारने करावे. सर्व शेतकरी हे शुद्र असून त्यांचे वर्णन फुले, 'दास शेतकरी' असे करतात. त्यांनी ब्रिटीशांच्या शेतीविषयक कर

आकारणीवर, धोरणावर, प्रशासनावर तसेच न्यायपद्धतीवर प्रखर टिका केली. सामाजिक व आर्थिक समता आणि मानवतावादावर आधारित असा शोषण विरहीत शेतकरी समाज निर्माण करणे हे ज्योतीरावांचे स्वप्न होते. गिरणी कामगार, शेतमजूर, शेतकरी आदींच्या समस्या सोडविण्यात त्यांचा सिंहाचा वाटा होता. त्यांनी दलीत शोषितांना विचार करून कायद्याचे व बळीचे राज्य यावे यासाठी उक्ती आणि कृतीने प्रयत्न केले. अशा प्रकारे अन्नधान्य पिकवून समाजाचे भरणपोषण करणा—या कष्टकरी व शेतकरी वर्गाच्या हिताचे कार्य केले. फुल्यांच्या प्रयत्नांमुळे शेतकरी वर्ग कष्टकरी वर्ग जागा होऊन संघटनांचा अभ्यास करू लागला.

भारतातील परंपरागत समाजव्यवस्थेविरुद्ध लढा उभा करणारे पहिले महापुरुष म्हणजे ज्योतिबा फुले होत. फुल्याचा विचार हे समाजाला नीति आणि मानवता या महत्वपूर्ण शाश्वत तत्वांची जाणिव करून देणारे कृतीशील तत्वचिंतक असेच आहे.

हजारो वर्षांपासून बहुजन समाजाच्या गळ्यात असलेल्या धार्मिक गुलामगिरीच्या, अंधश्रद्धेच्या, विषमतेच्या आणि ब्राम्हणांनी चिकटवलेल्या जळवा महात्मा फुल्यांनी तोडून सामाजिक, राजकीय, आर्थिक, धार्मिक व शैक्षणिक समतेचा द्विपस्तंभ महाराष्ट्रालाच नव्हे तर संपूर्ण भारतासाठी तसेच जगासाठी मार्गदर्शक म्हणून उभा केला. ते शोषित—वंचित समाजासाठी आयूष्यभर चंदनासारखे झिजले. त्याचे आयुष्य म्हणजे समाज प्रबोधनाचे आणि लोक जागृतीचे धगधगते अग्निकुंड होते. सर्व प्रकारच्या बंधनातून माणसाची मुक्तता व्हावी यासाठी त्यांनी प्रत्यक्ष कार्ये केले. म्हणून दलित शोषित पिडीत मागास समाजाचा आक्रोश, विलाप जोपर्यंत असेल तोपर्यंत महात्मा फुल्यांच्या सार्वजनिक विचाराची आवश्यकता असेल यामध्ये मूळीच शंका नाही.

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## महाराष्ट्राचे दिवाळी अंक : एक अभ्यास

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अण्णासाहेब गुंडेवार महाविद्यालय,  
छावणी, काटोल रोड, नागपुर

**सारांश :** दिवाळी अंक हे महाराष्ट्राचे सांस्कृतिक व साहित्यिक वैभव आहे. वाचकांना मराठी साहित्याचे विविधता पूर्ण लिखाण दिवाळी अंकांत मिळते. महाराष्ट्रामध्ये दरवर्षी शेकडो दिवाळी अंक निघत असतात. मराठीत विविध नियतकालिके, मासिकाचे दिवाळी अंक प्रकाशित होतात. सांस्कृतिक परंपरा समृद्ध करण्याचे कार्य आणि मराठी साहित्य जास्तीत जास्त लोकांपर्यंत, वाचकांपर्यंत पोहचविण्याचे प्रभावी माध्यम दिवाळी अंक आहे. विषयानुरूप दिवाळी अंकानी अनेक घडामोडीसाठी लोकांना लिहत केले. तर एकाच विषयाचे विविध पैलूचे वाचकांना जाण करून दिली. प्रस्तुत लेखात दिवाळी अंकाचे उद्देश, कार्य, विषय व महत्त्व इत्यादी माहिती विस्तृत अभ्यास केला आहे.

**किवर्ड :** दिवाळी अंक , मासिके, नियतकालिके.

**प्रस्तावना :** साहित्य प्रकारात नियतकालिके अत्यंत महत्त्वपूर्ण असतात. मनोरंजक वा ज्ञानवर्धक मजकूर जी प्रकाशने नियमित पुरवितात, त्यांना नियतकालिक म्हणतात. नियतकालिकांचे वर्गीकरण प्रसिद्धी होण्याच्या कालावधीनुसार साप्ताहिक, पाक्षिक, मासिक, द्वैमासिक, त्रैमासिक, षण्मासिक आणि वार्षिक असे नियतकालिकांचे प्रकार आहेत. दिवाळी विशेषांकाची आणि एखाद्या विवक्षित विषयांवरील खास अंकाची प्रथा प्रथमतः मासिक मनोरंजनने 1909 पासून सुरू केली. दिवाळी अंकाची एक ठराविक चाकोरी निर्माण झाली. काही विशिष्ट क्षेत्रात वाचकांना विचारप्रवण करण्याची योजकताही त्यातून दिसून येते. विशेषतः काही दिवाळी अंकातून महत्त्वपूर्ण परिसंवादांचे पद्धतशीर संयोजन केले आहे. त्यामुळे त्यांची उपयुक्तता कायम स्वरूपाची ठरते. दिवाळी अंकानी मराठीतील बुद्धिजीवी वर्गाची, ज्ञानाची भूक क्षमविण्यासाठी आणि दिवाळीचा आनंद वृद्धिंगत करण्याचा प्रयत्न करून आणि त्यात सफलता देखील मिळलेली आहे. त्या काळातील गुजराती भाषेतील मासिक 'मजाह' या नावांनी छोटे मासिक निघत होते तेच मासिक 'मनोरंजन' मासिकांचे स्फूर्तिस्थान होते. राजकारण, समाजकारण, धर्म इ. बाबतीत रोजच्या जीवनाशी संबंधित असण्याच्या विचारांना योग्य ती दिशा दाखवून देण्याचे हेतू होता. अल्पावधीत मासिक वाचकप्रिय झाले.

मराठीत असंख्य धार्मिक विषयाची नियतकालिके आहेत. त्याचप्रमाणे साहित्याला वाहिलेली नियतकालिके 'वसंत', 'स्त्री', 'किलॉस्कर', 'मनोहर', 'हंस', 'मोहिनी', 'मेनका', 'प्रपंच', 'अंतरनाद',

‘रत्नावली’, विविध ज्ञान विस्तार, सत्यकथा अशी लहान मोठी नवी, जुनी मासिके महाराष्ट्रात प्रसिद्ध होती. या मासिकांनी एके काळी मराठी वाङ्मयाची चळवळ समृद्धपणे सांभाळली होती. या मासिकांनी नवे नवे साहित्य प्रवाह मराठीत आणले. त्यावरती मंथन झाले, परंतु या नियतकालिकांना आर्थिक पाठबळ पुरेसे न मिळाल्यामुळे एके काळी समृद्ध असणारी मराठी साहित्यातील सकस चळवळ हळूहळू मंद होत जाऊन बंद होते की काय असं वाटायला लागले. त्यावेळेला मराठीतील नियतकालिकांचा सुवर्ण काळ होता. त्याच काळात मराठी दिवाळी अंकाची परंपरा वाढली आणि समृद्ध झाली. मराठीत सर्व प्रथम 1909 मध्ये का. र. मित्र यांनी ‘मनोरंजन’ मासिकांचा ‘मनोरंजन’ दिवाळी अंक प्रकाशित केला

#### दिवाळी अंकाची व्याख्या :

- दिवाळी अंक म्हणजे वैचारिक लेख, विविध सामाजिक, आर्थिक व राजकीय विषयावर परिसंवाद कथा, कादंबरी, कविता, विनोदी लेख असे अनेक प्रकारचे लिखाण म्हणता येईल.
- दिवाळी अंक हे मराठी वाङ्मयीन संस्कृतीचे वैशिष्ट्यपूर्ण अंग आहे. दिवाळी सणाच्या सुमारास निघण्याच्या विशेष अथवा वार्षिक नियतकालिकांना दिवाळी अंक असे म्हणतात.
- दिवाळी अंक म्हणजे विविध साहित्य कृतीचे मिश्रण.

#### दिवाळी अंकांचे उद्देश:

1909 साली का. र. मित्र यांनी मनोरंजन पहीला दिवाळी अंक काढला. तेव्हा कल्पना केली नसेल की, आपण सुरू केलेला हा साहित्यिक उपक्रम शंभरी गाढेल, पण त्याच्या या साहित्यिक उपक्रमाने नुस्तीच शंभरी गाढली नाही, तर तो अंक मराठी भूमीतील एक महत्त्वाची सांस्कृतिक घटना झाली आहे. दिवाळी अंक हे मराठी मनाची स्फुरणे, स्पर्दणे, आशा, आकांक्षा, संवेदनशील, सर्जनस्वरूप, विचार – कक्षा, चिंतनक्षेत्रे, ज्ञानविज्ञान, अभिरुची, विशेष इत्यादींचे वार्षिक दर्शन घेण्याचे साधन झाले आहे. दिवाळी अंकांचे उद्देश पुढीलप्रमाणे –

- समाजात वाचन संस्कृतीचा वारसा कायम रहावा.
- लेखकांच्या सृजनशीलतेला वाव मिळावा.
- नवनवीन साहित्य, संकल्पना, कथा, कविता, लेख साकार करणे.
- दिवाळी अंकाच्या निमित्ताने मराठी मनाला साहित्य, संस्कृती वा कलाविषयक अव्वल दर्जाचे खाद्य पुरवावे, त्यांची समृद्ध परंपरा निर्माण व्हावी.

#### दिवाळी अंकाचे कार्य :



दिवाळी अंकाचे मुख्य ध्येय ज्ञान प्रसार करणे त्यात ते सफल झाले, असे म्हणता येईल. कारण चालू घडामोडी, भूकंप, पूर, यासारख्या संकटे व मराठी साहित्य व अभिरुचीचा नेमका अंदाज घेता यावा, व अनेक नवीन विषय दिवाळी अंकात येऊन जी प्रचंड उलथापालथी होते त्यावरून दिवाळी अंकाचे ध्येय स्पष्ट होते. शिवाय अनेक नामवंतांच्या मुलाखती विविध उपाययोजना व त्यांची मते त्यातून काही प्रमाणात का होईना लोक जागृती होते. त्यामुळे आजच्या दिवाळी अंकाचे स्वरूप प्रशंसनीय आहे असे म्हणता येईल. दिवाळी अंकाचे कार्य पुढीलप्रमाणे—

- मराठी साहित्यात मोलाची भर टाकण्याचे कार्य दिवाळी अंकांनी केले.
- दिवाळी अंकांनी सगळे महत्त्वाचे लेखन प्रथम प्रसिध्द केले. लिहत्या हातांना कायम हक्काची प्रयोगशाळा उपलब्ध केली.
- दिवाळी अंकात मनोरंजनाबरोबर परंपरा, संस्कृती यांची माहिती असते त्यात काळानुरूप बदल झाला आहे.
- वाचकांची उत्सुकता जागृत करण्याचे कार्य दिवाळी अंकांनी केले. वाचकांना दर्जेदार सामुग्री उपलब्ध करून दिले. मराठी वाचक दिवाळी अंकाच्या सतत संपर्कात असल्यामुळे वाचकांची वाचनसंस्कृती विकसित करण्याचे कार्य दिवाळी अंकांनी केले
- अनेक नामवंत लेखक, कथा, कादंबरीकार, व कवींना महत्त्वाचे लेखन करण्यास दिवाळी अंकांनी प्रोत्साहित केले, संधी दिली.
- अनेक लेखक दिवाळी अंकांनी घडविले. आहेत. चित्रकारांच्या चित्रांना आणि लेखणीला वाव दिला.
- दिवाळी अंकाला मराठी वाचकांच्या दृष्टीने महत्त्वाचे स्थान आहे.
- सांस्कृतिक परंपरा समृद्ध करण्याचे कार्य दिवाळी अंक करतात.
- मराठी साहित्य जास्तीत जास्त लोकापर्यंत, वाचकापर्यंत पोहचविण्याचे प्रभावी माध्यम म्हणून दिवाळी अंक कार्य करतात.
- वृत्तपत्रांच्या स्पर्धेमुळे वाचन संस्कृती वाढली आहे. दिवाळी अंकामुळे संस्कृती, परंपरा, साहित्य, विविध, विषयावरील लिखाण वाढले आहे.
- वाचकांना मराठी साहित्याचे विविधता पूर्ण दर्शन घडविण्याचे कार्य दिवाळी अंक करतात.



- वाचकांच्या गरज ओळखून लेखक व संपादकांनी वाचकांना हवे ते साहित्य लिखाण करण्याचे कार्य दिवाळी अंकानी केले.
- दिवाळी अंकाच्या माध्यमातून सामाजिक व कौटुंबिक परिस्थिती, समस्या, जिद्दाला, प्रथा, पद्धती, अशा अनेक बाबींवर लिखाण करून जनजागृतीचे कार्य दिवाळी अंकानी केले.
- समाजातील ज्वलंत प्रश्नांना वाचा फोडण्याचे कार्य दिवाळी अंकानी केले.
- जातीभेद, स्त्री-पुरुष, समानता, साक्षरता, महिला सशक्तीकरण, भ्रूणहत्या, अशा अनेक विषयांवर लिखान करून समाजाला जागरूक करण्याचा प्रयत्न दिवाळी अंकानी केला आहे.
- महिला लेखिकांना लेखनाची संधी दिवाळी अंकानी उपलब्ध करून दिली.

दिवाळी अंकांचे विषय :सुरवातीला संपूर्ण विषय मिळून दिवाळी अंक निघत असे. आधुनिक युगात बदलता परिस्थिती नुसार दिवाळी अंकातील आशय, विषय बदलत आहे. सामान्य,आध्यात्मिक, विनोदी,पर्यटन,रहस्यविषयक, स्त्रीविषयक इत्यादी अनेक विषयांवर दिवाळी अंक निघतात.

इतर भाषेतील दिवाळी अंक :महाराष्ट्रात दिवाळी सणा निमित्त दिवाळी अंकाची परंपरा आहे. त्याचप्रमाणे प. बंगालमध्ये दरवर्षी दुर्गापुजेच्या वेळी खास अंक प्रकाशित होते. त्यांना "पूजावार्षिकी" किंवा "पूजासंख्या" असे म्हणतात. उत्कृष्ट कथा, कादंबऱ्या, ललित, कविता असे या अंकाचे स्वरूप असते. आपल्या दिवाळी अंकासारखे या अंकामधील सर्वोत्कृष्ट वाङ्मय "बोईमेला" च्या म्हणजे कोलकोत्याच्या पुस्तक जत्रेच्या वेळी प्रकाशित केल्या जाते. लोक रांग लावून पुस्तके विकत घेतात. 'चित्रलेखा' साप्ताहिकाचे दिवाळी अंक गुजराती भाषेत आहे. 'लोकमत समाचार' वृत्तपत्राचे 'दिपोत्सव' हिंदी भाषेत आहे.

कर्नाटक, केरळ, उगादी, ओणमच्या निमित्ताने असे अंक काढले जात आहे. आणि या अंकानी सुद्धा आपले साहित्यिक रूप राखलं आहे. इंग्रजीत आयाम, कुमार, पासवर्ड, एच. एस. एस. सी. कॉमर्स, एच. एस. एस. सी. सायन्स इ. आहेत.

**वर्तमानपत्राचे दिवाळी अंक :**वर्तमानपत्रांची सुद्धा दिवाळी अंक निघत आहे लोकमत वृत्तपत्राचे तर दोन अंक निघतात दिपोत्सक हा हिन्दी भाषेत आहे. सकाळ, तरुण भारत, लोकसत्ता महाराष्ट्र टाईम्स या वृत्तपत्राचे दिवाळी अंक आहेतत्याचप्रमाणे साप्ताहिकेचे दिवाळी अंक जसे सामना लोकप्रभा, चित्रलेखा, असे दिवाळी अंक आहेत.

ई-दिवाळी अंक : माहिती तंत्रज्ञानाच्या आजच्या युगात दिवाळी अंक नेटवर उपलब्ध आहेत. यात पूर्ण दिवाळी अंक वाचायला मिळत नाही. पण त्याची ओळख करून देता येते. अनुदान (किंमत) भरल्यानंतर तुम्ही डाऊनलोड करून कोणताही दिवाळी अंक वाचू शकता. 'bookganga.com', 'rasik.com', 'maybolimagazin.com' या वेबसाईटवर उपलब्ध आहे. चार दिवाळी अंक 2010 पासून फुल टेक्स्ट मध्ये मोफत उपलब्ध आहेत. 'साहित्य चपराक', 'कलाविष्कार', 'सृजन' हे दिवाळी अंक होत. कलाविष्कार ई-दिवाळी अंक PDFफाईलमध्ये आहे. यामुळे परदेशात राहणाऱ्या मराठी लोकांना चांगली सोय झाली आहे. याशिवाय आज दृकश्राव्य दिवाळी अंकही प्रदर्शित होत आहेत. संगणकाच्या युगात हे दिवाळी अंक मागे नाहीत. ही एक आपणासाठी आनंदाची बाब आहे. ई-दिवाळी अंक ही मराठी साहित्य संस्कृतीला प्राप्त झालेली देणगी आहे. मात्र छापील अंक वाचण्याची गोडी वाचकांना जास्त असते. याला कारण सहज वाचन करता येते. पूर्ण दिवाळी अंक वाचायला मिळणारे अंक व त्याच्या वेबसाईट्स पुढील तक्त्यात दर्शविले आहेत.

#### ई-दिवाळी अंकाच्या वेबसाईट्स

अनु. क्र	दिवाळी अंक	Website	Downloaded
1	अर्धांगी	<a href="http://ebooknetbnet.com/..ardhagi-diwali">ebooknetbnet.com/..ardhagi-diwali</a>	Full Text
2	कलाविष्कार	<a href="http://sahityachintan.com/diwalivisheshank">sahityachintan.com/diwalivisheshank</a> <a href="http://kalaavishkar-ediwali-maazinehtml">kalaavishkar-ediwali-maazinehtml</a>	Full Text
3	सृजन	<a href="http://ebooknetbnet.com/..srujan-diwali">ebooknetbnet.com/..srujan-diwali</a>	Full Text
4	साहित्य चपराक	धुंदगंध <a href="http://www.chaprak.com">www.chaprak.com</a>	Full Text

**निष्कर्ष व शिफारसी :** दिवाळी अंकात दिवाळी सण त्यांची पूर्वपाठिका, महती, परंपरा वेदकालीन संस्कृती या विषयी माहिती असे. मराठीत सुरवातीला बोटार मोजले जातील इतके दिवाळी अंक प्रकाशित होत होते. ज्या वेळेला निकोप स्पर्धा सुरु झाल्यावर अनेक दिवाळी अंक निघाले. काळाच्या ओघाने ही संख्या वाढून 400 पर्यंत पोहचली आहे. दिवाळी अंकाचे विषय सुद्धा मर्यादित राहिले नाही. कोणताही एक विषय मराठी दिवाळी अंकानी वर्ज्य मानला नाही. दिवाळी अंकाची परंपरा प्रगत झाली. एखादा विषय सविस्तर मांडण्यासाठी लेखक दिवाळी अंकाची निवड करतात. अनेक महत्वाच्या ज्वलंत विषयावर दिवाळी अंकानी परिसंवाद घेऊन अनेक समस्यांची उकल करून समाजाला नवी दिशा मिळवून दिली आहे. दिवाळी अंकांतकथा, कविता, मुलाखात, परिचय, विचार, वात्रटिका, चारोळ्या, व्यंगचित्रे, राशीभविष्य आणि वेगवेगळ्या विषयावर मान्यवरांचे लेख हा सर्व खजाना रसिक वाचकांना या निमित्ताने अनुभवाला मिळतो.

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## राष्ट्रसंत तुकडोजी महाराज : व्यक्ती आणि कार्य

डॉ. राजेंद्र ओ. बेलोकार

सहा. प्राध्यापक व राज्यशास्त्र विभागप्रमुख,  
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### प्रस्तावना :

भारत ही थोर संतांची आणि विद्यानांची पवित्र भूमी होय. ज्यांनी आपल्या कार्यामुळे संपूर्ण विश्वाला गवसणी घालून देशाला नैतिकतेचे, संस्कृतीचे तसेच राष्ट्रभक्तीचे धडे देऊन स्वातंत्र्य संग्रामामध्ये समाजासाठी, राष्ट्रोद्धारासाठी विश्व बंधूत्वाची भावना जोपासून मानवजातीचे श्रद्धास्थान ठरणारे महान विचारवंत म्हणजे वंदनीय राष्ट्रसंत तुकडोजी महाराज होय. त्यांनी आपल्या खंजेरी, भजने, किर्तने, प्रार्थना, प्रवचने व लेखनीतून समाजोद्धाराची अजब अशी किमया केली. 'ग्रामगीता' सारख्या तत्वज्ञानयुक्त महान ग्रंथाच्या माध्यमातून त्या काळच्या समाजातील अंधश्रद्धा, बुवाबाजी, ढोंगीपणा व युवकामधला आळसपणा इत्यादींवर विविध कार्यक्रमांद्वारे 'अंत दिप भव' उक्तीचा प्रत्यय आणून संपूर्ण आयुष्य हे लोककल्याणासाठी झिजविले. महाराजांनी आपले भजने ही स्थळ आणि काळ पाहून करत असत, त्यांनी आपल्या खंजेरी साधनाच्या माध्यमातून समाजजागृतीचे महत्वाचे कार्य केले.

स्वातंत्र्यपूर्व आणि स्वातंत्र्योत्तर काळामध्ये देशातील सामाजिकदृष्ट्या महत्वाची आणि ज्वलंत प्रश्न सोडण्याचा मोलाचा वाटा असून संपूर्ण भारतीय समुदायाचे एकूण कल्याण साधने हा त्यांच्या विचार कार्याचा मुळ गाभा होय. त्यांनी व्यक्तीच्या आरोग्यापासून आदर्श कुटूंबव्यवस्था, आदर्श खेडे तसेच समाजामध्ये श्रमाचे महत्व पटवून देऊन त्यांच्यामध्ये संघटनशक्ती वाढविली. महाराजांच्या कार्याबद्दल विचार केला असता ते एक थोर साधक, प्रज्ञावंत, प्रभावशाली, भगवान भक्त आणि अधिकारवाणीने विभूषित महान श्रेष्ठ संत व आदर्श ब्रम्हचारी उपासक होते. अल्पशिक्षित असूनही त्यांनी मराठी-हिंदी भाषेमध्ये पन्नासपेक्षा अधिक पुस्तके, ग्रंथ अगदी खेड्यातील समाजाला समजतील अशा सोप्या भाषेमध्ये लिहून काढली.

अमेरिकेच्या प्रो. मिस फ्रान्सिस काझार्डे म्हणतात, "अशी व्यक्ती जी जीवनात प्रथमच पाहात आहे. भाषा येत नसतानाही आपल्या निर्मळ हास्याने, मनमिळाऊ स्वभावाने, नैसर्गिक ज्ञानाने आणि खंजिरीच्या माधुर्याने जपानलाच नव्हे तर अन्य देशांच्या प्रतिनिधींनाही या महात्म्याचे वेड लावले आहे. माझ्या हृदयाला नवे डोळे दिले आहे." यावरून महाराजांच्या कार्याची महती लक्षात येते.

धर्म आणि राजकारणाचा समन्वय :

तुकडोजींनी धर्माला मानवाच्या सर्वांगीण विकासाचे साधन तर राजकारणाला मानवाच्या विकासाची मानवकृत योजना माणून धर्म व राजकारणामध्ये समन्वय साधण्याचा पुरेपुर पर्यंत केला. धर्म आणि राजकारण हया परस्परपुरक संकल्पना असून समाज सुधारणेमध्ये धर्माची आवश्यकता ही त्यांनी आपल्या अनेक कार्यक्रमांमधून सिद्ध केली. महाराजांचा मुळातच धार्मिक पिंड असल्यामुळे सामाजिक कार्याबरोबरच राजकीय क्षेत्रामध्येसुद्धा त्यांचा प्रभाव पडत होता. त्यांच्या वैचारिक मार्गदर्शनामुळे समाजाकडून योग्य प्रतिसाद मिळून गावागावातील लोकांमध्ये आपलेपणाची भावना व धार्मिक शांततेचे वातावरण निर्माण होण्यास मदत झाली.

**आदर्श आणि व्यवहारवादाचे मिश्रण :**

महाराजांच्या सामाजिक विचारामध्ये आदर्श आणि व्यवहारवाद यांचे मिश्रण असून त्यांनी कर्मावर अधिक भर दिलेला दिसून येतो. १९४२ च्या आंदोलनामध्ये महात्मा गांधींच्या घोषणेला सक्रिय प्रतिसाद देऊन आपल्या भजनाच्या माध्यमातून युवा पिढीमध्ये स्वातंत्र्य लढयाची जाणिव, राष्ट्रप्रेम आणि स्वातंत्र्याचे महत्व पटवून दिले. 'पत्थर सारे बम बनेंगे' ही त्यांची गायीलेली चित्रफित ओळ म्हणजे इंग्रजाला एक प्रकारे दिलेली धमकी असून क्रांतीकारांना मिळालेले प्रोत्साहनच होते. महात्मा गांधींचे ग्रामस्वराज्याचे स्वप्न साकारण्यासाठी तुकडोजी महाराजांनी खेडे सुधार कार्यक्रमाच्या माध्यमातून ते स्वातंत्र्य लढयाचा संरक्षण निधी गोळा करण्यासाठी भारतभर फिरले व युद्दाला सहकार्य करण्यासाठी लोकांना प्रेरित केले.

**तरूणांना मार्गदर्शक :**

स्वातंत्र्य लढयामध्ये यशस्वी सहभागित नेतृत्वासाठी भारतातील तरूण बलशाली कसा होईल याचा विचार राष्ट्रसंत करीत होते. ते म्हणत,

भडकत्या युद्धाचा आण्विक आळशी होऊन बसे  
तरूण असूनही रक्त न उसळे नव जवान तुझ म्हणावे कसे  
भाव ध्वनीला माती उक्ता हो सैन्यामध्ये भरती व्हाया  
देशासाठी धर्मासाठी अर्पण कर आपली काया।

अशा प्रकारे १९४२ च्या चिमुर् आणि आष्टी व १९६२ चे भारत-चीन युद्ध सुरू असता सैनिक कमी पडत असल्याने आपल्या वाणीतून तरूणांना सैन्यात भरती होण्यासाठी प्रोत्साहित केले.

**मतदानाचे महत्व :**

तुकडोजी महाराजांनी १९५३ साली लिहिलेल्या ग्रामगीतेमध्ये लोकशाहीच्या मजबूतीसाठी मतदानाचे महत्व स्पष्ट केले. त्यांच्या मते मतदारांचे मत हे लोकशाहीसाठी दुधारी तलवार असून त्याचा योग्य उपयोग न केल्यास शेवटी ती आपल्यावर उलटते. म्हणून निवडणूक ही लोकशाहीसाठी अत्यंत महत्वाची असून नातेसंबंध, जात, धर्म—पंथ, गरीब—श्रीमंत असा कोणताही भेदभाव न करता निष्पक्षपाती आणि निर्भयपणे मतदान केल्यास निवडणूकीच्या माध्यमातून लोकशाही यशस्वी होऊ शकते आणि यावरच ख—या अर्थाने राष्ट्राचे भवितव्य अवलंबून असते. म्हणून आपल्या गरीबांच्या विकासासाठी आणि योग्य कार्यकर्तांची निवड करण्यासाठी मतदारांनी जागरूक असले पाहिजे.

### **सर्वधर्म समभावाची शिकवण**

भारतामध्ये जातियतेचा आणि धार्मिकतेने गाठलेला कळस पाहता राष्ट्रसंत तुकडोजी महाराजांच्या सर्वधर्म समभाव शिकवणीची आठवण येते.

या भारतात बंधुभाव नित्य वसू दे, दे वरची असा दे

हे सर्व पंथ संप्रदाय एक दिसू दे, मतभेद नसू दे

या गीतामधून त्यांची सर्वधर्मभावाची शिकवण मिळते. भारतामध्ये छोट्या—छोट्या कारणांमुळे धार्मिकवाद असून व्यक्ती मुलभूत गरजापेक्षा धार्मिक फतव्यांना जास्त महत्व देतांना दिसून येतात. त्यांच्या मार्गदर्शनामुळे ख—या अर्थाने धर्माचे स्वरूप लोकांना कळायला लागले. लोकांमध्ये संघटन तयार होऊन जातीभेद अस्पृश्यता विसरू लागले. यासाठी त्यांची सर्वधर्म समभाव अशी मानवतावादी शिकवण मोलाची ठरते.

### **खेड्यांच्या विकासात योगदान :**

खेड्याच्या विकासामध्येच देशहित सामावलेले आहे हे ओळखून महात्मा गांधीजींच्या ग्रामस्वराज्याचे स्वप्न साकार करण्यासाठी त्यांनी 'ग्रामसुधार' सारखे कार्यक्रम हाती घेतले. भूदान आंदोलनामध्ये विनोबा भावे सोबत पदयात्रा करून सक्रिय सहभाग दिला. महात्मा गांधीजींच्या 'खेड्याकडे चला' हा संदेश आपल्या ग्रामगितेच्या माध्यमातून समाजामध्ये पोहचविण्याचे काम केले. विश्रामगृहे, वाचनालय, आखाडे, कला पथके, पोवाडे, नाटके व आयुर्वेदीक दवाखाने गावामध्ये निर्माण व्हावी म्हणून गावाच्या विकासाची गुरुकिल्लीच त्यांनी दिल्ली. भारत हा खेड्याचा देश असून शेती हा उदरनिर्वाहाचा प्रमुख व्यवसाय आहे. त्यांनी गरीबी आणि दारिद्र्य दूर करण्यासाठी ग्रामगितेचे महत्व स्पष्ट केले. समाजातील तळागाळातील लोकांपर्यंत आपले विचार

पोहचवावे यासाठी १९४३ मध्ये 'गुरुदेव' या मासिकेचे प्रकाशन सुरू केले. महिलांच्या सन्मानासाठी महिला मंडळाची स्थापना करून दिली. अनेक निराधरांना आधार दिला.

#### राष्ट्रभक्तीची जागृती :

देशातील सर्वसामान्य जनतेच्या विकासासाठी १९५६ मध्ये 'ग्रामगिता' हा ग्रंथ लिहून व्यक्तीचे आचार—विचार आणि कर्तृत्व हे राष्ट्रहितासाठी महत्वाचे आहे हे स्पष्ट केले. १९५८—५९ च्या काळामध्ये गाडगे बाबांचे अपूर्ण कार्य पूर्ण केले. पत्रकार परिषदेच्या माध्यमातून आपल्या योजना जनमानसामध्ये पोहचविल्या. भारत—चीन, भारत—पाकिस्तान युद्धाच्या काळामध्ये जनसमुहामध्ये राष्ट्रभक्ती जागृती करून सैन्याचे मनोबल वाढविण्यासाठी नेफा, लद्दाखसारखी सिमावर्ती दौरे करून विविध कार्यक्रमाच्या माध्यमातून महत्वपूर्ण कार्य केले.

त्यांनी आपल्या भाषणातून संपूर्ण जगाला स्वातंत्र्य, समता, न्याय आणि बंधुत्वाच्या माध्यमातून सुराज्याची निर्मिती करणा—या भारतीय तत्वज्ञानाचा खरा आशय पटवून दिला. गुरुकुंजमध्ये १९६७ साली अखिल भारतीय आर्यवेद संमेलन आयोजित केले. भारत सेवक समाज, हरिजन, विदर्भ साक्षरता आणि संमेलनातून सुद्धा महत्वपूर्ण कार्य केले. आपल्या काव्यरचना, गायन कौशल्य, राष्ट्रप्रेम आणि शरीर सौष्ठव हया गुणविशेषामुळे आपला वेगळा ठसा उमटविला.

भारतीय लोकशाही आणि राष्ट्रवादाला अडथळा निर्माण करणा—या जाती—धर्म, भाषा, अंधविश्वास, गोहत्या व प्रदेशवाद इत्यादींवर प्रवचने करून योग्य मार्ग दाखविला. नैतिक मूल्यांची राजकारणापासून होत असलेली फारकत, राजकारणामध्ये वाढणारी गुन्हेगारी, संधीसाधू वृत्ती, काळ्या पैशाचा वाढता वापर, वर्ग आणि धार्मिक संघर्षे नष्ट करण्यासाठी तसेच जीवन निरोगी होण्यासाठी ख—या अर्थाने महाराजांचे विचारकार्य महत्वाचे ठरते. त्यांच्या सहिष्णूता आणि नैतिकतेच्या शिकवणीमुळे स्वार्थ, हिंसा, द्वेष, क्रोध, भाईभतिजावाद, भ्रष्टाचार, सामाजिक, आर्थिक, राजकीय व शैक्षणिक इ. प्रकारची विषमता नष्ट होण्यास मदत होत आहे आणि पुढेही होईल. त्यांनी आपल्या देशाचे आधात्मिक विज्ञानानिष्ठ तत्वज्ञान आपल्या समृद्ध संपन्न वाणीतून भारतातच नाही तर विदेशांमध्ये जाऊन गाजविली आणि विश्वधर्माची शिकवण दिली. त्यांचे सर्व कार्य हे भारताला सम्मान मिळून देणारे असेच होते. यांच्या सामुदायिक प्रार्थनेच्या मांडणीमुळे गावागावामध्येच नाही तर संपूर्ण वैश्विक समाजाशी समन्वय घडवून येण्यास मदत झाली.

महाराज आपल्यामध्ये नसले तरीही त्यांनी केलेले महान कार्य, त्या कार्याशी जुळून असलेली माणसे त्यांना सतत जिवंत ठेवणारे असे आहेत. त्यांचे साहित्यरूपी स्मृती म्हणून ग्रामगिता आजही सर्वत्र उपलब्ध असून



सर्वाना समाजकार्यासाठी प्रेरणादायी ठरते. वंदनीय राष्ट्रसंताचे विचार हे प्रत्येक राजकीय नेत्याने ख—या अर्थाने अंमलात आणल्यास प्रत्येक माणूस सुखी आणि समुद्ध राहील यामध्ये मुळीच शंका नाही.

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**NAAC Criterion V- Student Support and Progression: A Study with reference of C. P. & Berar E. S. College Nagpur**

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**Abstract:** In today's era, In higher education there are different views, ideologies, and perception. However, with the increase in number of universities and colleges in India, there is continuous need to check the quality of education provided to the students and also the quality management within the educational institutes to compete and achieve the prominent position. For accessing and accrediting the educational system and increasing the quality of higher education, National Assessment and Accreditation Council (NAAC) is an autonomous body set by government.

NAAC has designed the seven criterion system for the assessment and accreditation procedure. This research paper deals with V criterion of NAAC out of the seven criteria. It is a Study of C. P. & Berar E.S. College Nagpur in which the researcher studied all the four key aspects under the V Criterion – Student Support and Progression. This criterion seeks information on the Student Support, Student Progression, Student Participation and Activities & Alumni Engagement. The reason to choose this criterion is that NAAC provides 10% of weightage to it, for Affiliated Colleges. It throws light on the efforts and strengths of C. P. & Berar E.S. College to promote a Student Progression facility. The researcher have outlined all the policies and practices carried by the Department by categorizing under the four key aspects of V Criterion.

**Keywords:** NAAC, Students support, students progression, criteria, Accreditation, Assessment

**Introduction:** Education is one of the important role in the process of developing growth and better economic condition of any country. With the globalization in the world, there is an urgent need for quality experts and managers in the nation to lead the 21<sup>st</sup> century with the persistent vision and an abled leadership. These opportunities can be driven by the education that is imparted at the primary school but the significance of the higher education cannot be overlooked. Indian higher education system has seen the increase in the economic growth of India in recent years. In today's era, there are different views, ideologies, and perception about higher education. However, with the increase in number of universities and colleges in India, there is continuous need to check the quality of education provided to the students and also the quality management within the educational institutes to compete and achieve the prominent position.

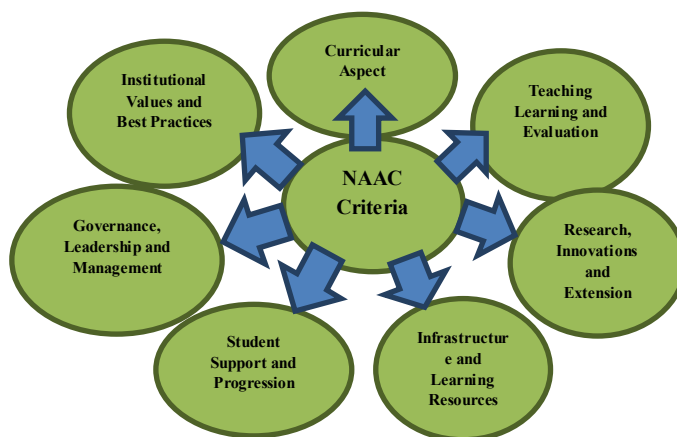
Orientation towards the issues of attaining quality in higher education is imparted to the educational policy maker, committee member for planning the education policies, administrators, teachers, professors and other stake holders of the educational system. For accessing and accrediting the educational system and increasing the quality of higher education, National Assessment and Accreditation Council (NAAC) is an autonomous body set by government of India in 1994. The paper throws light on NAAC's Criterion V- Student Support and Progression using 2018-19 years data with special reference to C. P. & Berar E. S. College Nagpur affiliated R.T.M. Nagpur university, Nagpur, Maharashtra.

**Objective of study :** For the present study the following objectives were framed.

To study in-depth the four key aspects of NAAC criterion V- Student Support and Progression.

**Revised Criteria for Assessment:**

Introduced in 2017, the revised Accreditation Framework consists the following criteria.



**Figure 1: NAAC Seven Criteria**

Source : 1) Manual for self -study report affiliated /constituent college, National Assessment and Accreditation council, Bengaluru, 18-19.

2) Shroff, Neha(Sep, 2016). Quality Issue of Higher Education Using NAAC data. International Journal of Business and Administration Research Review, Vol. 3, Issue.15, July - Sep, 2016, 35.

Above the seven criteria of NAAC which are considered as the backbone of the assessment and accreditation focuses on the main functions and activities of an institution which have a direct control on teaching-learning, research, community development and the holistic development of the students. The assessment of the processes and values of the higher education institutes are identified by the key aspects under each of the seven criteria.

In this paper researcher only study V criteria- Student Support and Progression.

#### **Detail of Criterion V- Student Support and Progression:**

The highlights of this Criterion V are the efforts of an institution to provide necessary assistance to students, to enable them to acquire meaningful experiences for learning at the campus and to facilitate their holistic development and progression. It also looks into student performance and alumni profiles and the progression of students to higher education and gainful employment. The focus of Criterion V is captured in the following Key Indicators.

#### **Student Support:**

Facilitating mechanisms like guidance cell, placement cell, grievance redressal cell and welfare measures to support students. Specially designed inputs are provided to the needy students with learning difficulties. Provision is made for bridge and value added courses in relevant areas. Institution has a well structured, organized guidance and counseling system in place. Students benefited through scholarships, free ships and other means should be identified by HEIs.

#### **Student Progression:**

The Institution's concern for student progression to higher studies and to employment is a pertinent issue. Identify the reasons for poor attainment and plan and implement remedial measures. Sustainable good practices which effectively support the students facilitate optimal progression. The institutional provisions facilitate vertical movement of students from one level of education to the next higher level or towards gainful employment. Student qualifying for state/national/international level exam or competition should be identified by HEIs.

#### **Students Participation and Activities:**

The institution promotes inclusive practices for social justice and better stakeholder relationships. The institution promotes value- based education for inculcating social responsibility and good citizenry amongst its student community. The institution has the required infrastructure and promotes active participation of the students in social, cultural and leisure activities. Encouraging students' participation in activities facilitates developing various skills and competencies and foster holistic development.

#### **Alumni Engagement:**

The Alumni are a strong support to the institution. An active Alumni Association can contribute in academic matters, student support as well as mobilization of resources – both financial and non financial. The institution nurtures the alumni association/chapters to facilitate them to contribute significantly to the development of the institution through financial and non-financial means.

#### **Weightages of Criteria V:**

Weightages to the four key aspects of V Criterion of university, autonomous and affiliated college as following .

**Table No. 1: Weightages of four key aspects of V Criterion**

Sr. No.	Key Indicators	Universities	Autonomous Colleges	Affiliated/Constituent Colleges
1	Student Support	30	30	50
2	Student Progression	40	30	45
3	Student Participation and Activities	20	30	25
4	Alumni Engagement	10	10	10
Total		100	100	100

Source: Manual for self -study report affiliated /constituent college, National Assessment and Accreditation council, Bengaluru, 25.

#### **Research Methodology:**

#### **Primary and Secondary Data:**

Primary data has been collected Head and authoritative members of Department were interviewed to provide data related to C.P. & Berar college for thorough, intensive and in-depth study, in the context of V criterion of NAAC for assessment and accreditation of Higher Education Institutions.

Secondary data is from different secondary sources like various department of C.P. & Berar E.S. College, E-Journals, research articles, and government data.

## Result and Discussion:

### 1) Student Support:

#### 1.1) Scholarships and Financial Support:

- ✓ In the session of 2018-19 total no of 657 students eligible for government of India scholarship (GOI) scheme and state government of Maharashtra allotted Rs. 1549852/- for financial support.

#### 1.2) Capability enhancement and development schemes:

- ✓ Department of English was organized Remedial Coaching for B.A. I Students from October, 2018 to April 2019. A total number of 90 students of B.A. I Year class participated in the coaching program.
- ✓ Department of Physical education was organized Yoga Camp for students from 1 Dec. to 15 Dec. 2018. A total number of 54 students of B.A. and B.Com participated in the yoga camp.
- ✓ Department of Physical education was organized Summer coaching Camp for students from 10 April to 28 April 2018. A total number of 48 students of B.A. and B.Com participated in the camp.
- ✓ Department of commerce was organized Motivational Guest Lecture on 20 January 2018. A total number of 95 students of commerce department participated in the lecture.
- ✓ Department of Women cell was organized Health check-up Activity, Activity conducted once a Week around the year. A total number of 152 girls students of various department of college participated in the activity.
- ✓ Department of Economics was organized Skill development programme for departmental students on 30 January, 2019. 115 students of department participated in the programme.
- ✓ Competitive Exams Guidance center was organized Anchoring Workshop on 29 January, 2019. A total number of 87 students participated in the workshop.
- ✓ Department of Economics and Competitive Exams Guidance center Jointly organized Two Day Competitive Exam. Guidance Programme on 12 to 13 January, 2018. A total number of 108 students of B.A. and B.Com participated in the program.
- ✓ Department of Home Economics was organized Five Day Workshop on Food Preservation and Nutrition supported by Dept. of Community Food and Nutrition Extension (Central Gov.) on 5 to 9 March, 2019. A total number of 30 departmental students participated in the workshop.

#### 1.3) Guidance for competitive examinations and career counseling:

- ✓ In 2018-19 total Number of 488 students benefited by Guidance for Competitive examination, all of those students benefited by Career Counseling activities, 71 students has passed competitive examination and 46 students has got placed.

### 2) Student Progression:

#### 2.1) Campus placement:

- ✓ During the year 70 students has placed various government and Non government departments.

#### 2.2) Student progression to higher education:

- ✓ 25 students of B.A. III and 30 students of B. Com III enrolling into higher education during the year.

#### 2.3) Students qualifying in state/ national/ international level examinations:

- ✓ During the year 17 students has qualify UGC-NET examination, 14 students has qualify SET examination, 15 students has passed State Government exam and 5 student has passed other examination. In this way total 51 students has qualify the exam during the year.

#### 2.4) Sports and cultural activities / competitions:

Table No. 2: Sport and cultural activities

Sr. No.	Name Department	Activity	Participants
1.	Physical Education	Inter-Collegiate Kabbadi Tournament (Mens)	18
2.	Physical Education	Inter-Collegiate Kabbadi Tournament (Women)	18
3.	Physical Education	Inter-Collegiate Handball Tournament (Mens)	28
4.	Home economics	Inter-Collegiate Poster Competition	30
5.	Home economics	Inter-Collegiate Cooking Competition	29
6.	Physical Education	Inter-Class Chess competition	54
7.	Physical Education	Inter-Class Carom competition (Men)	28
8.	Physical Education	Inter-Class Carom competition (Women)	18

9.	Physical Education	Inter-Class Badminton competition (Men)	28
10.	Physical Education	Inter-Class Badminton competition (Women)	17
11.	College	Inter-Class Oratory competition	37
12.	College	Inter-Class Mehdi competition	49
13.	College	Inter-Class Nail Arts competition	33
14.	College	Inter-Class Quiz competition	25
15.	College	Inter-Class Essay competition	35
16.	College	Inter-Class Poetry Reading competition	37

### 3) Student Participation and Activities:

#### 3.1) Awards/medals for outstanding performance:

- ✓ Sanskrit department got Best Acting award in Drama of 'Siktasu Tailam' in "Kavi Kulguru Kalidas vidyapith rajya Sanskrit Natya-Mohatsav".
- ✓ Sanskrit department got Best Acting award in Drama of 'Shshvishanam' in "58 Maharashtra Rajya Sankrit Natyaspardha".
- ✓ Home economics department got First prize in Inter collegiate cooking competition.

#### 3.2) Students Council & representation of students on academic & administrative bodies/ committees:

C. P. & Berar college has a long standing tradition of student participation in all relevant activities. Many activities are student driven activities and many relevant committees like programme committee have students representative. In co curricular, extracurricular, extension, visits, NSS/NCC activities etc. the students remain the part of planning, implementation and execution. The major activity pursued by the students in 2018-19 are as follows.

- 1) International Yoga Day.
- 2) Swachh Bharat Pandharwada organized by NSS.
- 3) Celebration of 'Independence Day' by students development council.
- 4) Blood Donation camp.
- 5) Homage to Dr. B. R. Ambedkar on 'Mahaparinirwan Din'.
- 6) Celebration of 'Youth Day'.
- 7) Celebration of 'Republic Day'.
- 8) Varied activities organized by NSS like: Tree Plantation, Cleanliness of the campus and the adopted village, Voters Awareness programme, Road Safety Traffic Rules Awareness Programme, Organizing annual gathering, Publication of students Research Journal, Publication of college magazine.

#### 4) Alumni Engagement:

C. P. & Berar college has no registered Alumni association but total 251 alumni enrolled, at list three meeting are conducted every year, Alumni embers participate in events like blood donation and annual gathering. This year a water cooler was donated by the alumni to the college.

**Conclusion:** C. P. and Berar College is one of the oldest colleges in Nagpur. It is established in 1960 and affiliated with R.T.M. Nagpur university, Nagpur. The students are the primary stakeholders of the college so the college has been organizing many programs for the versatile development, socialization and skill development activities for the students. These activities help them in shaping their personality. The college has excellently done educational, cultural and sport activities under NAAC criteria V - student support and progression. The students under SC, ST and OBC categories are given scholarship through the government and the college. For the overall development of the students different departments have been organizing many programs and prepare them for the competition the students have face in their lives. The departments have also organized the guidelines for the students to achieve their goals. Our college has a great reputation in sports and cultural activities. Many students participate in Intercollegiate competition and state level competition every year and win medals and awards.

In this way the college has been arranging many programs for the students' development. It is certain that the college deserve good grade in coming year.

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## Customer's perception about the Choice of the Movie

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### Abstract

*The study has to be identified the perception of the viewers towards choice of the movie Which is shown in the cinema hall. It is observed that, cinema viewing in the cinema Hall is increased day by day. It has become a regular source of an entertainment, The analysis is based on various ethical actual factors with respect to viewership of Customers. It was found that story of the movie, live trailer of the movie, Box-office Business of the movie influenced viewers at the time of choice of the movie*

### Introduction

In the 21st century viewers engaged in there day to day Activities whenever they Have time people prefer to watch movies in the cinema hall; Cineplex or multiplex Entertainment is an important industry it is growing fast day by day. Cinema hall Has given ample facilities to their viewers by making lavish atmosphere to the customers Some of the factor's always affected viewers at the time of choice of the movie in the Cinema hall many viewers watch movies for fun, thrill and an entertainment, there are Various forms of an entertainment available in the market place like drama, dance / Puppet show, music, cinema, sports but maximum viewers prefer to watch cinema in the cinema hall.

### Importance and significance of the study

Watching films in the Multiplex and Cineplex is the most popular form of India. It has Maximum acceptability irrespective of age demography Educational qualification Gender Of an individual, it is the way of acquiring knowledge entertainment and many more. The study is mainly focused on the audiences of Pune and P.C.M.C.area.The city of Western Maharashtra and the factors which influenced viewers in the choice of the movie Cinema viewing is like stress buster experiences and satisfaction of mind, and curiosity It has social, cultural, emotional aspect. The researcher has to know whether star cast of the movie, songs of the movie, dialogues of the movie affected viewers at the time of choice of the movie which is shown in the cinema hall.

### Objectives

1. To find out customers personal information and their preference to watch movie in the cinema hall.
2. To study the factors which influenced customers in the choice of movie

### Limitations of the study

1. only Pune and P.C.M.C.area covered for the study
2. Only those factors has to be considered Which influenced viewers in the choice on the movie is

### Research methodology

Type of research: Descriptive

Sample size: 100 Viewer

Biographic scope: Pune and Pimpri Chinchwad area of Western Maharashtra

**Sampling method:** convenience sampling

**Research tool:** A detail questionnaire structured by the researcher of the study.

**Data collection** - The primary data was collected from the cinema

Viewers of Pune and P.C.M.C.area questionnaire method

Secondary data is collected from various magazines websites,

### Analysis

The analysis was carried out on The basis of data collected by the Questionnaires

#### 1. Age of the respondent

FACTORS	FREQUENCY	VALID PERCENT	CUMULATIVE. %
Below21	28	31.4	31.4
21 to 40	39	51.2	82.6
41 to 60	19	15.7	98.3
61 to 80	08	1.2	99.5
Above 80	06	0.05	100
TOTAL	100	100	100

#### 2. Gender of respondent

FACTORS	FREQUENCY	VALID PERCENT	CUMULATIVE %
Valid Male	73	57.6	57.6
Female	27	42.4	100
TOTAL	100	100	

#### 3. Marital status of the responded

FACTORS	FREQUENCY	VALID PERCENT	CUMULATIVE %
Valid			
Married	59	51.7	51.7
Single	41	48.3	100.00
TOTAL	100	100	

#### 4. Educational Qualification

FACTORS	FREQUENCY	VALID PERCENT	CUMULATIVE %
Uneducated	21	19.6	19.6
Up to 12 <sup>th</sup> standard	08	8.3	27.9
Up to graduation	37	43.9	71.8
Post-graduation	23	17.4	80.2
Professional	11	10.8	100.00
TOTAL	100	100.0	



#### 5. Mother tongue of the respondent

FACTORS	FREQUENCY	VALID PERCENT	CUMULATIVE. %
Valid Marathi	88	84.8	84.8
Other	12	15.2	100.0
Total	100	100.0	

#### 6. Watch movie regularly

FACTORS	FREQUENCY	VALID PERCENT	CUMULATIVE. %
Valid yes	21	35.0	35.0
Semi times	51	52.9	88.0
no	28	12.0	100.0
TOTAL	100	100.0	

#### 7. Movie watched more

FACTORS	FREQUENCY	VALID PERCENT	CUMULATIVE. %
Valid all	47	40.7	40.7
Only Marathi	13	12.0	52.7
Only Hindi	17	10.5	63.2
Only English	08	0.7	64.0
English and Hindi	09	4.7	68.6
English and Marathi	06	2.2	70.8
Hindi and Marathi	100	29.2	100.0
TOTAL	100		

#### 8. Type of movie theatre preferred

FACTORS	FREQUENCY	VALID PERCENT	CUMULATIVE. %
Valid only Multiplex	32	27.5	27.5
Only Cineplex	17	11.8	39.2
Both	51	60.8	100.0
TOTAL	100	100	

#### 09. For the viewers of cinema: - Factors which influence you in the choice of the movie

Factor	Straggly disagree	disagree	neutral	agree	Strongly agree
Newspaper advertising	15.9	19.4	21.1	33.1	10.5
Live trailer of the movie	8.3	17.6	19.9	39.5	14.7
Radio advertising	14.2	25	25.2	2.7	8.6
Movie rating	10	18.6	21.3	35	15
Family friends recommendation	8.3	10	20.8	36	24.8
Box office business	14.2	19.9	12.5	26.7	15.7
Study of the movie	6.9	11	18.4	37.3	19.1
Star cast of movie	8.1	15.4	20.1	37.3	19.1

Songs of the movie	7.1	11.8	22.3	39.2	19.6
Dialogs in the movie	5.9	18.4	24	33.1	18.6
Action sequences in the movie	11	15.9	26.7	30.6	15.7
Certificate of the movie (a/w)	10.8	18.1	25.2	30.1	15.7
Message given by the movie	7.8	9.8	20.6	37	24.8
Language of the movie	9.1	12.5	22.3	38.5	17.6
Tax free movie	10.8	13.7	26.2	28.4	20.8

**10. For the manager of cinamahall: factors influencing the viewers in the choice of the movie.**

Factors	Strongly disagree	disagree	neutral	agree	Strongly agree
Newspaper advertising	2.2	15.6	15.6	28.9	37.1
Live trailer of the movie	6.2	8.9	28.9	24.4	31.1
Radio advertising	8.9	15.6	28.9	28.9	17.1
Movie rating	6.2	26.7	22.2	26.7	17.1
Family friends recommendation	2.2	13.3	20.0	26.7	37.1
Box office business	15.6	8.9	13.3	46.7	15.6
Study of the movie	6.7	13.3	22.2	28.9	28.9
Star cast of movie	17.8	13.3	17.8	28.9	22.2
Songs of the movie	13.3	15.6	28.9	15.6	26.7
Dialogs in the movie	15.6	13.3	28.9	20.0	22.2
Action sequences in the movie	15.6	4.4	28.9	17.8	31.1
Certificate of the movie (A/U)	8.9	22.2	26.7	35.6	24.4
Message given by the movie	11.1	15.6	13.3	37.8	24.4
Language of the movie	6.7	13.3	4.4	13.3	37.8
Tax free movie	8.9	11.1	17.8	20.0	48.9

**Findings of the study**

1. It was found that, young viewers are the maximum respondents of the study
2. Maharashtra viewers are the main source of this study
3. Language of the movie and Box office business of the movie, are the dominating factors to Watch movie in the cinema hall.
4. It is revealed that family and friends affected to the audience at the time of Choice of the movie,
5. Viewers specially prefer tax free movies at the time of selection of the movie
6. It was found that many of the viewers. Prefer the factor story of the movie
7. Majority of the cinema hall owners providing all amenities to the cinema viewers.

**Conclusion**

Watching cinema in the cinema hall is the tradition of cinema lovers in India and abroad In the age of information technology, cinema lovers has not reduced their habit to watch Cinema in the multiplex or Cineplex Maharashtra viewers specially watch Marathi and Hindi movies in the



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cinema hall viewing cinema in the cinemehall is the live experiences of An individual, cinema hall business has been increased in these days. Because cinema lovers Are increased day by day. It will remain a popular industry in India.

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## डॉ. भीमराव अम्बेडकर एवं स्त्रियाँ

डॉ. फूलसिंह गुर्जर

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### सारांश :

डॉ. भीमराव अम्बेडकर ने हिन्दू धर्म स्मृतियों और शास्त्रों की इस आधार पर आलोचना की है कि उन्होंने समाज में स्त्रियों की स्वतंत्र भूमि का पर प्रतिबंध लगाया है। वे मनुस्मृति के इस दृष्टिकोण को अन्यायपूर्ण मानते थे जिसमें लिखा है कि बाल्यकाल में स्त्रियों की रक्षा पुत्र करे यौवन में पति तथा वृद्धावस्था में पुत्र करे। उनका मानना था कि स्त्रियों को भी शिक्षा तथा सामाजिक क्षेत्रों में पुरुष के बराबर समान अवसर मिलना चाहिए। पारिवारिक व सामाजिक जीवन में स्त्रियों की स्थिति में सुधार के लिए उन्होंने हिन्दू कोड बिल लाने का प्रयास किया, हालांकि वह इसमें सफल नहीं हो पाये लेकिन हिन्दू कोड बिल में अन्य बातों जैसे महिलाओं को सम्पत्ति में उत्तराधिकार, संतान को गोद लेने आदि के अधिकार जरूर प्रदान किये, साथ ही भारतीय जनमानस में स्त्री स्वतंत्रता, समानता तथा अधिकार पर एक बहस को जरूर जन्म दिया।

### मुख्य शब्द :

ब्राह्मणवाद, मनुस्मृति, हिन्दू कोड बिल, सम्पत्ति, संतान, गोद लेने, पुरुषवाद, गुण व स्वभाव, एकता, शिक्षा, आन्दोलन, समुदायवादी, सम्प्रदायवादी, संवेदना, पवित्रता, अनाचार, दुराचार, तलाक, विवाह

### प्रस्तावना :

डॉ. अम्बेडकर महिलाओं की उन्नति के प्रबल पक्षधर थे उनका मानना था कि किसी भी समाज का मूल्यांकन इस बात से किया जा सकता है कि उसमें महिलाओं की स्थिति कैसी है। दुनिया में आधी आबादी महिलाओं की है जब तक महिलाओं का समूचित संतुलित विकास नहीं होगा तब तक किसी भी देश का चहुंमुखी विकास नहीं हो सकता है। वे एक ऐसे समाज का निर्माण करना चाहते थे कि जिसमें न जातिवाद, वर्गवाद, सम्प्रदायवाद, छुआछूत हो बल्कि प्रत्येक व्यक्ति को अपनी-अपनी योग्यता के अनुरूप सामाजिक दायित्वों का निर्वहन करने की आजादी हो। दलितों के समान ही भारतीय समाज में स्त्रियों की स्थिति दासों जैसी ही थी अतः अम्बेडकर ने स्त्रियों की गिरी हुयी स्थिति के लिए ब्राह्मणवाद को ही उत्तरदायी माना है। वे समाज के हर दलित व शोषित व्यक्ति को समानता व स्वतंत्रता के अधिकार प्रदान कर उसके स्वाभाविक विकास का मार्ग प्रशस्त करना चाहते थे। तत्कालीन समाज सुधारकों के समान अम्बेडकर ने स्त्रियों की स्थिति में पतन के लिए सती प्रथा, विधवा

विवाह निषेध, कन्यावध, बाल विवाह जैसी कुप्रथाओं को एक-एक करके अपने आप में स्वतंत्र रूप से उत्तरदायी नहीं माना अपितु उनका मानना था कि इन सभी समस्याओं की उत्पत्ति का मूल कारण जाति व्यवस्था है। स्त्रियां सामाजिक धार्मिक आर्थिक आदि सभी प्रकार के निषेधों की शिकार रही हैं।<sup>1</sup>

स्त्रियों की स्थिति में गिरावट के कारणों का विश्लेषण करते हुये अम्बेडकर ने स्पष्ट किया कि यद्यपि मनु द्वारा दी गई व्यवस्था में स्त्रियों को हर प्रकार की स्वतंत्रता से वंचित कर दिया गया लेकिन स्त्रियों की अवनति के लिए मनु उत्तरदायी नहीं था। क्योंकि स्त्रियों सम्बन्धी मनु के नियमों में कुछ भी नया या आश्चर्यजनक नहीं है बल्कि ये तो आरम्भ से ही ब्राह्मणवाद के विचार हैं। मनु से पूर्व ये नियम सामाजिक सिद्धान्तों के रूप में कायम थे मनु ने इन्हे राज्य के कानून के रूप में परिवर्तित कर दिया। प्रश्न उठता है कि मनु ने ही स्त्रियों पर नियोग्यतायें क्यों थोपी ? क्योंकि, आर्य समाज में स्त्रियों और शूद्र ये दो ऐसे मुख्य वर्ग थे जो कि बौद्ध धर्म अंगीकार करने को उत्सुक थे। ऐसा होने से ब्राह्मणवाद की नींव कमजोर होना स्वाभाविक था। ऐसी अवस्था में बौद्ध धर्म की ओर उठने वाले स्त्रियों के ज्वार को रोकने के लिए मनु ने स्त्रियों पर विभिन्न कानूनी प्रतिबंध लगाकर उन्हें सभी प्रकार के मानवाधिकारों से वंचित कर दिया।<sup>2</sup>

स्त्रियों की स्थिति में गिरावट के लिए 'बौद्ध धर्म प्रसार का भय' एक पक्षीय व पूर्वाग्रह पूर्ण तर्क दिखाई देता है क्योंकि स्त्रियों सम्बन्धी विद्यमान विभिन्न कुप्रथाओं बाल – विवाह, विधवाविवाह, कन्यावध, सतीप्रथा आदि का जाति व्यवस्था से क्या सम्बन्ध है ? वस्तुतः स्त्रियों की स्थिति में गिरावट के लिए कई परिस्थितियाँ उत्तरदायी रही हैं जैसे – समाज में प्रबल होती पुरुष प्रधानता के परिणाम स्वरूप उसने स्त्री का 'उपभोग' सम्पत्ति के रूप में व भोग विलास के साधन के रूप में करना आरम्भ किया यही कारण है कि स्त्री चाहे वह किसी भी वर्ण व जाति की क्यों न हो उसका स्थान पुरुष के चरणों में ही निर्धारित किया गया। ऐसा नहीं है कि ब्राह्मणवाद के सिद्धान्त के अनुसार ब्राह्मण वर्ग के पुरुष ने ब्राह्मण स्त्रियों को समानता का स्थान दे दिया हो। यही कारण है कि जब अम्बेडकर दलित महिला उत्थान की बात करते हैं तो उन्हें दोहरे दमन से मुक्त करने की आवश्यकता महसूस करते हैं— एक दलित के रूप में शोषण और दूसरा एक स्त्री के रूप में शोषण। स्त्रियों की स्थिति में गिरावट के अन्य कारण तो मात्र पुरुष-प्रधानता के परिणाम स्वरूप ही जन्मे हैं, जैसे पवित्रता का सारा दायित्व स्त्रियों को सौंप कर पुरुषों ने अनाचार, दुराचार और उच्छृंखलता को अपना स्वाभाविक गुण व स्वभाव बना लिया। अतः स्त्रियों की स्थिति में गिरावट के लिए ब्राह्मणवाद नहीं पुरुषवाद उत्तरदायी रहा है। यही कारण है कि जब अम्बेडकर दलितोत्थान के लिए आतुर होते हैं तो वे स्वतन्त्रता, समानता व भ्रातृत्व सवर्णों से अछूतों के लिए प्राप्त करना चाहते हैं लेकिन जब स्त्रियों की उन्नति की बात आती है तो वे उन्हें पुरुषों के समकक्ष समानता स्वतन्त्रता व आदर प्रदान करना चाहते हैं। इसी उद्देश्य से स्वतंत्र भारत की विधायिका में रखे गये हिन्दू

कोड बिल में स्त्रियों को न्याय दिलाने के लिए अम्बेडकर ने जो मांगे प्रस्तुत की, उनमें मुख्य थी – स्त्रियों को सम्पत्ति का अधिकार, तलाक का अधिकार, गोद लेने का अधिकार आदि<sup>3</sup> – विवाह सम्बन्धी आयु व सम्बन्धों का आधार निधारण।

इससे सिद्ध होता है कि स्त्रियों के प्रति किये जाने वाले अन्याय को वे समाप्त करना चाहते थे। इसीलिए अम्बेडकर ने कानूनी रूप से उनके स्वतंत्रता समानता के अधिकार को पुनः स्थापित करने के लिए हिन्दू कोड बिल प्रस्तुत किया लेकिन कट्टर कांग्रेसियों के विरोध के कारण यह विधेयक पारित नहीं हो सका जिसके परिणाम स्वरूप अम्बेडकर ने विधिमन्त्री के पद से त्यागपत्र भी दे दिया।<sup>4</sup> सामाजिक न्याय के लिए अम्बेडकर का नारा था— एकता, शिक्षा और आन्दोलन और उनके अनुसार— स्त्रियों के सहयोग के बिना एकता अर्थहीन है, स्त्रियों की शिक्षा के बिना शिक्षा फलहीन है तथा स्त्रियों की शक्ति के बिना आन्दोलन अधूरा है।<sup>5</sup>

उपरोक्त तथ्यों को ध्यान में रखते हुये अम्बेडकर पर यह आक्षेप करना अनुचित होगा कि उन्होंने केवल अपने वर्ग के लोगों के मानवाधिकारों के लिए संघर्ष किया। वस्तुस्थिति तो यह है कि अम्बेडकर हर शोषित दलित व असमानता के शिकार व्यक्ति के लिए लड़ना चाहते थे फिर वह किसान हो स्त्रियाँ हो या फिर उनका अपना दलित वर्ग। दलित वर्ग में जन्म लेने के कारण उन्होंने उसकी पीड़ा को स्वयं अनुभूत किया था अतः उसके संदर्भ में उसकी प्रतिक्रिया व प्रहार भी उतने ही तीक्ष्ण रहे किन्तु इसका तात्पर्य यह नहीं कि वे समुदायवादी या साम्प्रदायवादी थे। उन्हें मानवमात्र की पीड़ा से सम्वेदना थी।

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