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CORPORATE REPORTING

DR. HINA M. PATEL
PRINCIPAL, MANIBEN M.P.SHAH MAHILA ARTS COLLEGE, KADI

ABSTRACT
Disclosure is the communication of various details regarding the activities of the business which are to be disclosed either statutorily or otherwise, and it is to convey a true and fair view of the operating results and financial position to the users of financial reports. The study points out that the effective corporate reporting can only be achieved by a voluntary change in the corporate reporting philosophy. In order to achieve high standards of corporate reporting practices, internal pressures such as peers and market competition should be more effective than enforcement by regulating agencies. It is also imperative that the regulators should expand their role and take effective measures to propagate the concepts of best practices in ushering an era of good corporate reporting. In this study an attempt has been made to analyze corporate reporting practices of Indian companies. The study indicates that the disclosure in corporate reporting is the highest in the public sector followed by private sector.

Good corporate reporting is generally an indication of competitiveness and superior corporate governance. Good reports show initiative and effort on the part of the preparers. Significant changes in the corporate external reporting environment haveled to proposals for fundamental changes in corporate reporting practices. A variety of new information types are been demanded, in particular forward-looking, non-financial and soft information. Openness and transparency in annual reporting on an unprecedented scale may be inevitable with the adoption of International FinancialReporting Standards (IFRS) and Nigeria's commitment to adopt IFRS; Nigerianc ompanies will have no alternative but to bring themselves up to speed. One way is to ensure that company's reports actually reflect good governance.

INTRODUCTION

Accountancy is a social force, the primary function of which is to facilitate the administration of the economic activity of an enterprise. It has two fold phases:
(i) Measuring and arraying the economic data.
(ii) Communicating the result of this process to the interested parties.

The second phase is performed by means of Finance report, portraying the financial aspects of the activities over a certain period of time. Such information may be statutory or non-statutory. Disclosure can be defined as a process through which a business enterprise communicates with the external parties.

WHAT IS CORPORATE REPORTING

The exact definition of corporate reporting differs depending on who you speak to. However, throughout this web site we use the term 'corporate reporting' to refer to the presentation and disclosure aspects — as distinct from accounting/measurement — of the following areas of reporting:

- Integrated reporting
- Financial reporting
- Corporate governance
- Executive remuneration
- Corporate responsibility
- Narrative reporting

Integrated reporting
Integrated reporting is about connecting information about an organization's current decisions with its future prospects; connecting information about strategy, risk, remuneration and performance; and recognizing that the economy, environment and society are inseparable and therefore information provided to understand an organization'sperformance in each of these areas needs to be viewed as part of a whole. Integrated reporting helps boards of directors to see the issues they face more clearly, and enables them to explain their business rationale to stakeholders with greater clarity and authority.

Financial reporting
At the core of the corporate reporting model is the financial reporting model, consisting of financial statements and accompanying notes that comply with generally accepted accounting principles (GAAP).

Corporate governance
The processes by which companies are directed and controlled. Levels of disclosure differ worldwide but might include information on board composition and development, accountability and audit and relations with shareholders.

Executive remuneration
How executives are rewarded, both in the short and longer-term, for delivering their company's strategic objectives.

Corporate responsibility
Corporate responsibility includes the communication about how companies understand and manage their impact on people, clients, suppliers, society, and the environment in order to deliver increased value to all their stakeholders.

Narrative reporting
Narrative reporting is shorthand for the critical contextual and non-financial information that is reported alongside financial information to provide a broader, more meaningful understanding of a company's business, its market position, strategy, performance and future prospects. It includes quantified metrics for these areas.

INTEGRATED REPORTING – THE FUTURE PHASE OF CORPORATE REPORTING
In August 2010, IFAC (International Federation of Accountants), the Global Reporting Initiative (GRI), and the Prince's Accounting for Sustainability Project were collaborated to establish an International Integrated Reporting Committee (IIRC) to oversee the development of global integrated reporting standards and guidelines. It is a powerful, international cross section of leaders from an impressive list of organizations, including the International Accounting Standards Board (IASB,) Financial Accounting Standards Board (FASB), United Nations Environmental Programme Finance Initiative, UN Global Compact, Carbon Disclosure Standards Board (CDSB), International Organization of Securities Commissions (IOSC), WWF, and the World Business Council for Sustainable Development (WBCSD). The mission of the IIRC is "tocreate a globally accepted Integrated Reporting framework which brings together financial, environmental, social and governance information in a clear, concise, consistent and comparable format. The aim is to help with the development of more comprehensive and comprehensible information about organizations, prospective as well as retrospective, to meet the needs of a more sustainable, global economy".

According to the International Integrated Reporting Council (IIRC), "Integrated Reporting is a new approach to corporate reporting that demonstrates the linkages between an organization's strategy, governance and financial performance and the social, environmental and economic context within which it operates. By reinforcing these connections, Integrated Reporting can help business to take more sustainable decisions and enable investors and other stakeholders to understand how an organization is really performing".

Thus, the concept of integrated reporting refers to the integrated representation of material information about an organisation's strategy, governance, performance and prospects in a way that reflects the commercial, social and environmental context within which it operates. It provides a clear and concise representation of how an organisation demonstrates stewardship and how it sustains value.

PROSPECTIVE FRAMEWORK OF INTEGRATED REPORTING AND ITS PRESENT STATUS

On 12th Sept 2011, International Integrated Reporting Council (IIRC) published its discussion paper "Towards Integrated Reporting –communicating value in the 21st century". The discussion paper identified six key elements determining the content of an integrated report and these are mentioned below:

- Organisational overview and business model;
- Operating context, including risk and opportunities;
- Strategic objectives and strategies to achieve these objectives;
- Governance and remuneration;
- Performance;
- Future outlook.

The above key content elements are based on the five guiding principles identified by the IIRC, which are as follows:

- Strategic focus;
- Connectivity of information;
- Future orientation;
- Responsiveness and stakeholders inclusiveness;

A total of 214 responses to the Discussion Paper from organizations and individuals in over 30 countries were received. The IIRC's Pilot Programme is made up to test the principles, content and practical application of integrated reporting and develop the International Integrated Reporting Framework.The Pilot Programme comprises of over 75 businesses across the globe from the corporate to public sectors; and an Investor Network with 25 institutional investors. The International Integrated Reporting Council (IIRC) has planned to publish the world's first Integrated Reporting Framework by the end of 2013.

CORPORATE REPORTING AND ANALYSIS

In recent times the demand for financial disclosure of listed companies hasdramatically increased and t he failures of large companies listed on the mostimportant stock exchanges have placed extra pressure on listed companies andstandard setters for the increase in the quality of corporate reporting.

Significant changes in the corporate external reporting environment have led toproposals for fundame ntal changes in corporate reporting practices. Recentinfluential reports by major organizations have su ggested that a variety of newinformation types be reported, in particular forward-looking, non-financial and softinformation

TRANSFORMATIONS IN CORPORATE FINANCIAL REPORTING

However, the pace of change has not been uniform. It is possible that thetechnological revolution may mark a further period of intense change in the course of development of corporate reporting practices. The rapid developments in informationand communications technology, in particular, have led to the transformation of theglobal infrastructure. We now have global capital markets, widespread electroniccommerce, and short-term strategic corporate alliances. Business is increasinglyflexible and consumer-driven, rather than producer-driven.Allied to this there has, since the late 1980s, been a steep rise in the market value of companies relative to the book value of their assets (i.e., the valuation ratio) (Higson,1998). This appears to be due, in large part, to the growing importance of service andknowledge-based companies relative to traditional manufacturing companies.

'Soft' assets, in particular human capital and intellectual property, are critical to thesecompanies. In recent years, management practices have embraced the use of abalanced scorecard, which recognizes that corporate value depends on a range of critical success factors, with accounting measures lagging behind non-financial performance indicators (Kaplan and Norton, 1996).In relation to business information, there is no longer any significant technological or cost constraint on the amount of information that can be disseminated. Moreover, sophisticated, user-friendly software agents provide the user with effective decision-support facilities.

The Internet provides an efficient means of electronic information dissemination to external parties, potentially on a real-time basis. Given these far-reaching changes in the general environment, business practices, and business information technology, it is not surprising that the relevance of the traditional corporate reporting model is being called into question. Five key features of the traditional corporate reporting model are coming under attack. The arguments being presented by critics are as follows.First, the fundamental entity and going-concern assumptions upon which the currentreporting model is based are undermined by short-term strategic alliances. corporate success. Non-financial information relating to critical success factors suchas customers, employees, and products is needed.As a consequence of this misfit between the traditional corporate reporting modeland the modern business world, various organizations around the world have begun toexamine the future of corporate external reporting.

IMPROVING BUSINESS PERFORMANCE:

It makes no sense to have two separate processesfor gathering and reporting information: one for external audiences and one for themanagers of the business. As the focus of management information shifts away frommeasures of past/current performance towards indicators of future performance, it iscommon sense that external reporting systems will become more closely linked tothose used for internal reporting. At one level this will include the identification,tracking and integration of financial and non-financial key performance indicators(KPIs). At another, it could extend to measuring how well corporate values are putinto practice (since values drive behaviour, and behaviour drives results).Ultimately though, these changes will be about improving the board's understanding of its business model, improving its ability to manage that business model, and enabling it to develop more robust business models for the future thanks for this exciting opportunity.

This study makes a critical examination of the present accounting standard setting process and current issues and practices of corporate financial reporting (CFR) in an Indian context by referring to 95 annual reports of large sized companies. It is found that Indian accounting standards have many alternative accounting choices which make financial statements of companies less comparable. The Accounting Standard Board (ASB) has issued 12 definite accounting standards, yet none of them has been reviewed. The membership of ASB lacks proper representation particularly from the users side. The standard setting process has deficiencies in the absence of public hearing and the machinery for enforcement of accounting standards is not apparent. While a review of CFR shows a strong tendency for companies to follow strict legal requirements in the disclosure and preparation of financial statements, there is much diversity in voluntary reporting practice particularly with respect to value added accounting, reporting by segments, inflation accounting, human resource accounting, and corporate social performance reporting, and there has been a tendency towards minimum disclosure. The study suggests that, to improve standards the Institute of Chartered Accountants in India should establish a Financial Reporting Council (FRC) to oversee ASB and to prepare a conceptual framework for financial reporting purposes.

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30TH SEPTEMBER,2023

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THIS IS TO CERTIFY THAT

Dr./Mr./Ms./Mrs.

DR. HINA M. PATEL

of

PRINCIPAL, MANIBEN M.P.SHAH MAHILA ARTS COLLEGE, KADI

has Participated in the One Day National Level Seminar On "Effect of NEP on Multidisciplinary Research & Opportunities for Stakeholders" on 30.09.2023 and Presented Paper on

CORPORATE REPORTING

Dr. V. C. Brahmbhatt	Dr. Hina M. Patel	Prof. D.K. Chaudhari
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IMPACT OF FOREIGN CAPITAL INFLOW ON INCOME INEQUALITY ECONOMICS

DR. HINA M. PATEL
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SUBJECT: ECONOMICS

ABSTRACT

Globalization is basically a process which is preferably inter linked with the economies, different cultures and social structure through three significant means which involves trade, transportation as well as communication. It has been identified in the number of research studies that has welcomed the these flows which significantly fills the gap in reference to domestic saving as well as investment which ultimately results in higher growth. However the concept is globally recognized and tends to incurred universally. It has been identified that Western and East Asian marketplaces are preferably the marked as the higher capital inflows for which there are wide range of reasons. The major risk is that most of the societies globally improved due to the basic reason that there are wide ranges of crisis that have affected economies with respect to risk premiums down.

In reference to the concept of internationalization, in terms of economics, internationalization is a process by which firms increase their influence in international markets due to which the internal flow of capital in cross countries takes place, however, there is no proper definition of the approach but can be explained on the bases of various theories.

Such as Adam Smith determines that country can achieve absolute advantage of capital inflow through various developed countries by producing commodity in less input cost and then become trading partner of it, similarly, the country can import commodities in which tends to have absolute disadvantage (Dunning, 46-66).

On the other hand, David Ricardo determines that it is not necessary for a country to establish absolute advantage that means to have higher production efficiency that will result in increased advantage for both the country. In contrast, both the countries can also be mutually beneficial in terms of trade if they represent to have relative advantage in manufacturing (Crespo, 2007).

In contrast, John Dunning was the first economist who presented approach relating ownership, location and advantages of internalization (Aitken, 1999). He presented eclectic paradigm theory of economics which is established by further development in theory of internationalization; however theory of internalization is developed on basis of transaction cost theory according to which internationalization is a process that reveals when transactions are increases with there is increase in transaction costs in the free market in comparison with internal costs. In relation to his approach of cross country analysis, multinational enterprises accepts FDI in the presence of four significant situations; in conditions when seizes ownership advantages more than other firms in a particular market, higher the competitive advantage of the firm more will be foreign manufacturing (Isobe, 2006). Similarly, location advantages provide supports to firms in order to generate competitive advantages. Internalization advantages refer to firm own production capabilities that facilitates enterprise to be engage in foreign manufacturing that provide benefits to internalize in foreign product market rather rendering opportunities to others by making partnership agreements or licensing. The fourth essential condition stimulates foreign investment with the FDI is in relevance with long term objectives of the business venture (Driffield, 2012).
The theory determines that if a firm tends to have ownership advantages which means they have excessive knowledge regarding target market can encourage licensing that involves lesser cost for

internalization. In contrast, if company reveals to have internalization advantages it can invest larger capital in terms of export subsidiary. On the other hand, FDI represents to be the most cost intensive internalization method and locational advantages reflect to be supports for companies in reference with FDI and the condition seems to be favorable for firms that are bought or wholly developed abroad (Franco, 2012).

Ronald Harry Coase is well known for his two popular articles; The Nature of the Firm and The Problem of Social Cost. In 1937 he wrote short but very influential article to determine the nature of the firms, in which he demonstrated reasons due to which economy occupied by a large number of business enterprises(Hausmann, 2000). It means the argument of the essay was based on reasons on why developing economies is surrounded by firms that do not represents a significant growth the developing countries remain lies at the similar position. He explained briefly that there are number of transaction costs involve to use market such as, acquiring cost of goods or services, other than that, searching costs, bargaining costs, keeping trade secrets and enforcement costs which are significantly added to cost when obtaining something (Onyeiwu, 2004). The essay also determines that in modern economy entrepreneurs tend to evolve business in distinctive geographical locations or likely to perform different functions due to increase in transactions in order to enhance the , however, development in technology that moderate the cost related to organizing transactions will support firms to enhance their size (Kokko, 1998).

In reference to the significance of inflow of capital and its impacts on income inequality particular identified as the cross country analysis Multinational enterprises are firms that represents phenomenon of globalization and hence operates more than one country. These organizations have effectively part of everyday lives and enabled prospects available in the market to make purchases of required products or services. Organizations in terms of globalization make foreign direct investments in the country where likely to expand production operations. It means that an operation of Multinational enterprise and foreign direct investment goes side by side. International capital flow is often refers as foreign direct investment. There are two basic forms of FDI that are horizontal FDI and the other is Vertical FDI. In explanation, horizontal FDI refers to the investment made by organization in the similar operating sector in various countries, such as Toyota Motors Corporation is well known as automobile manufacturers around the globe. In contrast, vertical FDI comes out when firms make investments in supplier sector in global market, such as Intel is also engage in chip assembly and thus having plant in Malaysia.

Nowadays, multinational enterprises are highly concern for business diversification ranging from consumer goods to technological tools. Pacific Asian market is showing rapid growth as well as changing dominancy in the global economy. Such as China and India representing dominancy in finance industry due to higher is saving rate and flexible government policies the countries effectively encouraging overseas investment. Similarly, Japan, China and Taiwan demonstrate greater strengths in manufacturing industry and improve performance in respective economies, however, seem weaker in services industry (Greenaway, 2004).

Foreign direct investment represents is the meant by which multinational corporations expands their businesses. MNE's determines behaviors in terms of taking appropriate decisions which effectively prove to be profitable in future. Contemporary economists determine two major advantages lie in establishing subsidiary that is demand factors and costs factors. In reference with demand factors, organization having foreign subsidiary will generate capability to respond directly to changing occurring in efficient manner and will also help organization to maintain market share in foreign competition (Dietrich, 2004). In contrast with costs factors, company relocates production locations to develop advantages by catering lower labor cost as well as involve lower production costs due to availability of resources in bulk such as, operations of oil companies in Mexico and Libya. The most attractive feature for organizations in relevance with FDI is exemption of trade restrictions in comparison n with export agreement that comes out with higher barriers (Borensztein, 1998). Similarly, with changes in behaviors of multinational organizations there is also rapid development in technology that represents changes in comparative advantages of different nations because international demand for products and services facilitates foreign investments. It determines that multinational organizations are engages in fulfilling demands arising from international market (Cushman, 1985). Other than that, the motive of organization to use these investments is to generate strategic assets essential for their long term strategy and hence unavailable at parent country as well as FDI can support organization to attain ownership advantages that will facilitate company in expansion in both, home and international market. It can also be stated as strategic asset seeking investment depicts negative impacts on the position of significant competitors of the organization. organizations in terms of international operations determines that specialization of employees results in increase business efficiency as labor is able to perform tasks by utilizing lesser time as performance the activity repetitively and thus results in higher outputs in global operations (Hosseini, 2005).

Companies in such modern economy tends to grow as there is extensive growth in international trade system due to availability of modern and flexible manufacturing techniques, improved transportation and distribution network, outsourcing approach of production and fast industrialization. However, it is not new concept and hence it confers power to nations to attain control over world economy. Current economists determine the ways in which expansion will be beneficial for all the parties; country, company and people. Modern economists demonstrates that the behavior of multinational organization in terms of business expansion and increase decisions of foreign direct investment will support nation to enhance the competitive advantage in global market and stimulate organizations to extend sales and business profitability. It has also been discovered that the behavior also provides support to stabilize market fluctuation for seasonal products as well as provides support to host country by creating additional job opportunities. Such as according to Leontief paradox, country that demonstrates to have higher capital per worker tends to have reduced capital ration in terms of export in comparison with imports (GLOBERMAN, 1999). In contrast with Paul Samuelson approach who determines that international expansion of organizations effectively reduces differences in wages in the nations that are involve in international trading as demonstrates that trade effectively improves the total income of a nation. Statics reveals that the GDP of real world has grown at the rate of 2.5 percent annually from 1996 to 1999. Similarly, United Nations determined that inward flow of FDI has been increased at the rate of 17.7 percent at the same time span.

In analyzing critical behavior of multinational organizations it has also been determines transfer of managerial abilities and professional specializations from large business ventures to small and medium size export companies (STROBL, 2001). However, the transfer of knowledge depends upon the vertical communication channels as well as with geographical closeness and frequency of exchange of ideas that must be higher that supports the transference of knowledge to organization supplier's network. The analysis also determines that such foreign investments made by Multinational organizations raise benefits to host countries. Multinational organizations depicts two major forces in making decision for entry into foreign market that are legitimacy and competition as well as are also influence by organization own prior entry and exit assessments. Prior investigations made by UNCTAD in 2011, determines that inward flow of foreign investment is continuously decreasing as MNC's seems to highly interested now in making more investment in under development countries.

Anderson and Gatignon effectively determine that there are four steps followed by multinational organization to enter into new prospect market. The process involves, firstly no prior export, next the company starts exporting as an independent, activity followed by development of sales subsidiary and finally organization introduces production plant in the region. Economists determines that the entry of organization into new market depends upon experience, information, growth level and risk based knowledge gathered before entering and thus when enters determines influence due to capital financing activities and performance of investment. Furthermore, Luo a well known economist in 1999 established that flow of skills and managerial knowledge and technological enhancement of organization represents to be factor that enhances returns and international performance of company. MNC's greatly encourages making investment in countries that tends to have flexibility industrial policies, stable political and economic situations and buyers execute higher buying power and results in enhancement of their standards of living and countries facilitating these factors stimulates opportunity for them to become attractive market for foreign investment in the world.

Economists functioning in modern economy depicts that organizations effectively manages supply chain hires individual having expertise in the international region, this means companies explore for masters of market who are familiar and spent most of their life in the same locations can results to be a great consultant. Studies also identifies that supervising global supply chain does not affects certain parts of organization in results but executes results for whole organization (Bovet, 1998).

Corporate Ethics are ethical and legal issues existing in business environment that are necessary to follow. As the ultimately goal of every business is to achieve profitability, as various economists determines that the major social responsibility of any organization is to increase its profits in contrast with laws that are meant to assure open competition without any fraud or dishonesty. It means the main task of business people is to perform their duties according to business ethics.

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AUTHORED/CO-AUTHORED BY PROF/DR/MR/MRS/MS

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"CUSTOMER RELATIONSHIP MANAGEMENT FOR AN INTERNET GROCERY STORE"

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INTRODUCTION

The growth in the number of people and institutions who shop for perishable goods online is paralleled by an increase in the availability of such commodities, which has led to a rise in the total number of online shoppers. Customers may have their grocery shopping sent to their homes by using a smartphone application in conjunction with an e-commerce website to have their groceries brought to them at a little fee. Before making a purchase, consumers think about the advantages and disadvantages of the many different food options available to them. The following choice is made between a conventional grocery store and one that is available exclusively online. To be more specific, a buyer's final decision on whether or not to make a purchase in a shop or online is determined by the following five considerations: There are several factors to take into account, including cost, atmosphere, convenience, service, and product variety.

Brick-and-mortar retailers need to place a primary emphasis on two aspects: competitive pricing and an extensive product offering in order to win clients' business and distinguish themselves from other businesses in the industry. Traditional businesses have an edge in the market for price comparison because of the additional service expenses that are connected with making purchases online. Yet, internet shops now have a choice of items that is comparable to that of real supermarkets, making them a viable alternative. It is believed that they perform very well in comparison to their rivals in the following service-related areas: environment, convenience, and the other three components.

THROUGHOUT THE GLOBE, INTERNET FOOD SHOPPING HAS EVOLVED

The United Kingdom was a pioneer in the development of shopping for groceries online in the 1990s. Over twenty years were required for the development of this company approach. Tesco embarked on an investigation into the viability of employing the Internet in an effort to extend the company's principal business focus and to promote its retail shops. Hence, Tesco came up with the concept of an incremental business plan. They opened a big retail store in order to serve customers who shopped with them online. A short while later, they became the first large company to implement the notion of online grocery shopping, which they did as a pioneer in the industry. Tesco did not originally profit from the pioneers, but as the Internet bubble evolved, the corporation began to gain various benefits from the ease and transparency of online buying. Initially, Tesco did not profit from the pioneers. Strong participants include newly founded enterprises in the United States with an emphasis on grocery store retail. Webvan and Peapod stand out among these new enterprises due to the cutting-edge technology they employ and the sophisticated marketing they employ. The food industry has grown over the past few decades with very little fanfare, and it is now one of the primary sources of revenue for companies of all types.

THE CONCEPT OF ONLINE FOOD SHOPPING IN INDIA

In the year 2011, a group of Indian merchants came up with the concept of selling meals via the internet. In order to stand out in India's saturated and competitive internet industry, a number of these companies are exerting significant efforts to differentiate themselves. The majority of people have been unsuccessful because they were unable to bring in sufficient numbers of consumers or investors. Just a small number of people managed to survive. Despite this, the existing firm has already seen extraordinary success and is expanding at a rapid rate. The primary contributors to this growth are the shifting patterns of consumption and tastes of customers. As the stresses of contemporary life continue to mount, an increasing number of Indian customers are deciding to replace the things they already own rather than purchase brand-new ones. Thus, internet portals could be an option worth considering. It is projected that by the year 2020, the value of India's food and grocery business would have increased to $1 trillion, up from its present value of $383 billion. Bigbasket, Nature's Basket, Grofers, Amazon Kitchen, and Reliance Smart are some of the most prominent grocery delivery services now available.

MODELS FOR INTERNET GROCERY STORES

Because it takes a lot of money to keep food goods fresh, nutrient-dense, and shelf-stable, e-grocery is more expensive than traditional grocery shopping. There are now three variants that are utilised extensively in online supermarkets and food markets:

- Methods for Creating an Inventory
- Second, a hyper locality model
- Lastly, we have a hybrid design

THE BENEFITS OF INTERNET GROCERY SHOPPING

Because services are available twenty-four hours a day, seven days a week, clients have the choice of shopping whenever it is most convenient for them. Clients are allowed to shop at his establishment whenever it is most convenient for them, which enables him to maintain his hectic schedule. Consumers have the option to shop whenever, whenever, and from whatever location they like at their own leisure. The flexibility of the service is demonstrated by the fact that customers may choose to either pick up their orders in-store or have them delivered to their homes. It's possible that the decisions you make are driven just by what sounds appealing to you. Your shipping store will be closed if you are unable to provide clients with a diverse selection of goods and a positive shopping experience. In this manner, you will increase your chances of receiving the highest possible quality and selection. The need to go to a real store, compete with other drivers for a parking place, and get dressed up for the occasion can be eliminated when you purchase online, which may save you time and energy. We are able to provide you with a 100% satisfaction guarantee that it will reach at your doorstep smelling and taste exactly the same as it did when it was freshly picked. When you make your purchases on the internet, you may be eligible for significant savings.

THE DRAWBACKS OF INTERNET GROCERY SHOPPING

There are certain websites that just seem awful. It's possible that using these sites to find what you need will be a source of frustration for you. The person performing the search can become discouraged as a result of this and decide against completing the search online. It's possible that delivery prices will go up during the busy seasons of the year. We prefer to go grocery shopping for ourselves whenever it is convenient for us to do so, and quality is always given priority over quantity in our selections. It might be unsettling for some individuals to have another person make a decision on their behalf. As a result, there is a chance that not all of your stringent standards will be satisfied. The unfortunate reality is that popular goods sometimes sell out before buyers get their orders. You may obtain a replacement, but there is a chance that it will not live up to your standards.

FUTURE EXPANSION OF INDIAN GROCERY SHOPS

Notwithstanding the obstacles they face, food sellers who sell their wares over the internet are determined to see their enterprises thrive. While the merchants' long-term objective is to raise sales and expand their business, their primary focus right now is on building a brand name that stands out from the competition. E-grocery sales in India ranked sixth in the Asia-Pacific area in 2016, with yearly revenues of more than 135 million dollars, placing the country in the top spot. China came out on top in the end, followed by Japan and South Korea in second and third place, respectively. The continued growth of the industry for online grocery shopping in India is cause for concern. In 2016, it was one of the top five nations in Asia and the Pacific with the fastest economic expansion.

AN OVERVIEW OF THE "CRM THEORETICAL FRAMEWORK"

Projects dealing with customer relationship management usually handle concepts that are diametrically opposite to one another, such as effectiveness and efficiency. We assess the effectiveness of the company by analysing the degree to which it successfully retains existing clientele and cultivates new business, as well as the degree to which it successfully protects and grows its market share. Yet in addition to that, it is essential for the organisation to perform effectively. This calls for a comprehensive review of any activities or investments in information technology that the organisation is contemplating. Beyond the apparent and immediate benefits, these two activities can assist you in calculating the return on investment (ROI) of CRM programmes.

Customer relationship management, often known as CRM, is seen as an essential instrument for "delivering revenue development." CRM accomplishes this objective through enhancing customer experiences, keeping and extending existing client bases, and increasing the number of new customers acquired. The purpose of customer relationship management is to achieve a better understanding of customers by determining the specific demands of each client and then satisfying those requirements with products and services that are suitable. An activity that occurs at the corporate level and is known as customer relationship management focuses on developing and sustaining connections with customers.

CRM: NECESSARY FOR ONLINE GROCERY MARKET

Consumers now have an advantage in a variety of arenas because to increased customer awareness brought about by the widespread usage of smartphones and simple access to the internet. Customers are becoming increasingly accustomed to promotional offers such as coupons and discounts, and as a result, they choose e-commerce websites that provide a greater number of these types of deals. There has been a rise in the number of consumers who are concerned about the standard of the products and services provided by online retailers. Repeat customers are more likely to frequent websites that provide good customer support after the sale has been completed. In addition, customers have been increasingly outspoken about their thoughts regarding the quality of the service they receive, the amount of the service they receive, and other variables, and they expect businesses to utilise this input to enhance the shopping experiences of their customers. When CRM is implemented, there is a greater level of interaction on the part of the customer. When a company takes a more active part in managing its relationships with customers, those customers report being satisfied with the quality of the services supplied. This, in turn, increases approval and loyalty among customers who have made purchases.

RESEARCH DESIGN

In this particular piece of research, both a descriptive and exploratory research technique were utilised. Exploratory research will be utilised in order to conduct a literature review on the topic at hand, as well as to gain a deeper understanding of the methods utilised by successful online grocery retailers in order to cultivate positive connections with their clientele. This will allow us to determine the objectives and limitations of this study. For the purpose of analysing the significance of customer relationship management in online grocery shopping, primary data was collected through the use of a questionnaire as part of a descriptive research methodology.

SAMPLE TECHNIQUE & SIZE

Non-probability A Technique That Is Both Straightforward and Quick for Collecting Samples Customers of neighbourhood businesses were the subjects of a random selection. The sample consisted of people from many different walks of life, such as those who worked full-time, those who lived in hostels, and professionals. In order to draw conclusive conclusions on the usefulness of CRM for online grocers, data from at least 206 customers are required.

INSTRUMENTATION

When developing the disguised questionnaire for the aforementioned construct, seven considerations were taken into account as part of the design process. The selection of 205 people of the National Capital Area of Delhi as representatives of the target demographic for the sample was carried out with the use of a sampling method that did not rely on probability. The ages of the participants ranged from 18 to 60, with males making up 53.1% of the responders and females making up 48.7% of the total. The following is a list that breaks down the respondent's occupations: 45.7% of the population was engaged in the private sector, 25.9% of the population was enrolled in educational institutions, 12.3% of the population was self-employed, 9.0% of the population was employed by the government, and 6.2% of the population was retired. The academic journals, publications, white papers, and case studies that were already written on the subject were all examples of secondary sources.

RESULTS DISCUSSION

More respondents to the survey had made food purchases online, 93 percent more than before. Those who don't have a lot of spare time could choose to shop for things online rather than going to the store since it's more convenient for them. In addition, out of the total of 206 persons who participated in the survey, 50 people go grocery shopping once a month, 44 people shop once a week, and 30 people go once every two months. Consumers who do their grocery shopping online are eager in receiving frequent communication from businesses, as shown by 24.3% of the respondents who were polled on the topic. We also discovered that 18.4% of customers are looking forward to obtaining referral incentives, and 24.3% of customers are looking forward to receiving surprise presents. Extra efforts are taken to gratify consumers in a variety of ways, including sending invitations to special screenings and events, making a personal relationship manager available, and providing incentives for word-of-mouth promotion. We conducted an online survey with 206 people and found that 86 of them were now working as professionals in the private sector. The remaining people come from a wide range of different walks of life, including those who work for the government (11), who are stay-at-home parents (14), who are students (65), and who operate their own businesses (35). (30). The poll respondents' monthly earnings ranged anywhere from $20,000 to $30,000 on average, according to the responses given by 92% of those who participated. In addition, the yearly salaries of 34 of the respondents were between $30,001 and $39,999. 43 of them had earnings of between $40,000 and $59,999 in total. Just 37 persons in the sample had yearly salaries that were greater than or equal to $70,000. Customers place a high value on these additions, as indicated by the combined means of the standard deviations, which are 1.44 and 1.57 for both the regular service and the deluxe service, respectively. We can see that the basis of customer happiness depends on both the basic features of the service and the benefits that come at no extra cost, despite the fact that the p-value is less than 0.05. This is because the perks are included in the service. The fact that these two aspects of service have significant positive Pearson correlation coefficients (0.659 and 0.608, respectively) and p-values (less than 0.05) indicates that there is a substantial relationship between the two of them and the level of satisfaction that customers have with their experiences of online grocery shopping.

CONCLUSION

In order to achieve this goal, we investigated the grocery shopping experience from the following angles: There is a big range of groceries available at reasonable costs; there are straightforward return procedures; the website and mobile app are user-friendly; rapid, on-demand delivery of things that are difficult to locate; there are no delivery fees; and of course, shipping is free. The factor analysis led to the identification of two key variables: (1) the core service factors, which included price, quality, convenience (including home delivery), flexibility (including multiple payment options), and product availability; and (2) the core product factors, which included price, quality, and product availability. Improved services include: a broad range; clear online buying and navigation; rapid reaction to inquiries; and a number of return policy options. The overwhelming majority of consumers who shop for groceries online (24.3 percent of respondents) are looking forward to obtaining periodic feedback on the degree to which they are pleased with their order as a whole. We also discovered that 18.4% of customers are looking forward to obtaining referral incentives, and 24.3% of customers are looking forward to receiving surprise presents. Extra efforts are taken to gratify consumers in a variety of ways, including sending invitations to special screenings and events, making a personal relationship manager available, and providing incentives for word-of-mouth promotion.

RECOMMENDATIONS

In order for the grocery store business to thrive and expand in the modern day, it is imperative that the company prioritise the requirements and preferences of its clientele. Big Basket has to place a higher priority on aspects such as product variety, pricing, quality, return alternatives, and payment methods if they want to increase their sales and grow their client base. Nature's Basket has room for growth in terms of both its level of expertise and the level of customer satisfaction it provides. This can be accomplished by focusing on the following four areas: pricing, website/app navigation, availability of items that have been requested, and expanded options for free home delivery. In order to bring in more consumers, you should work to improve the cost, quality, and return policies of your store, as well as the usability of your website or app. These are the areas in which grocery shops have space for improvement in order to better satisfy the requirements and preferences of their customer base. Customer service at Amazon Pantry is poor in a number of categories, including product quality, return procedures, alternative payment options, and the user-friendliness of the website and mobile app. The extent to which Amazon Pantry can prevail over competitors and increase its market value is contingent on the company's financial resources in three distinct areas. It was advised by respondents that in order for Reliance Smart to boost customer happiness, the company needs to concentrate on issues such as broadening its assortment of food goods, decreasing its costs, and providing additional payment choices. Eighteen percent of persons questioned felt that companies should constantly inquire with clients regarding the level of contentment they have with regards to the food they have purchased online. This will result in an increased degree of communication and collaboration between the firm and its customers, as well as a deeper grasp of the company's operations on the part of those clients. This will assist fill in the voids, which are now contributing to less engagement with customers. Customers are more concerned than they have ever been about the level of customer service provided by a firm. So, companies need to pay a greater amount of attention to the relationship management practises they employ. The hiring of a relationship manager and the provision of invitations to events such as movie screenings and activities are two further techniques that online grocery vendors may implement in an effort to persuade customers to make repeat purchases.

LIMITATIONS & FUTURE SCOPE

Because of constraints regarding both resources and amount of time, the number of participants in this study can be no more than 206. Due to this, it is probable that the conclusions of the study may not fully represent the view of the general population; therefore, more research with bigger samples is required. The degree of understanding at which this research was carried out is likely to advance over time when new information regarding Online Grocery Shops and the strategies that are utilised by these businesses to manage their connections with clients is uncovered. Thus, it is absolutely necessary to strengthen our understanding of how to handle relationships with customers in online grocery stores.

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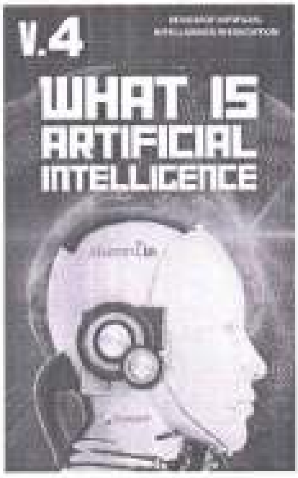

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The Transformative Role of Artificial Intelligence in Modern Agriculture

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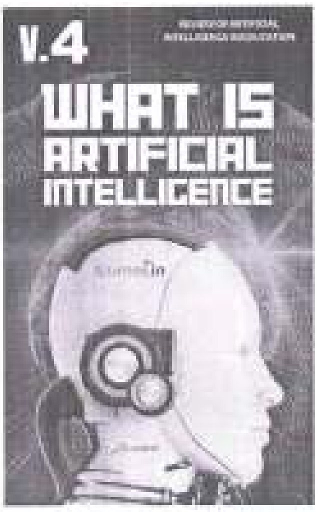

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Abstract

Objective: To examine the impact and potential of Artificial Intelligence (AI) in revolutionizing traditional agricultural practices to meet the increasing global food demand.

Method: A comprehensive review of the integration of AI technologies in agriculture, focusing on advancements in crop cultivation, real-time monitoring, harvesting, processing, and marketing.

Results: AI has emerged as a pivotal technology in the agricultural sector, addressing challenges such as climate change, population growth, employment concerns, and food safety. Advanced AI-driven systems have been developed to identify crucial factors, including weed detection, yield estimation, crop quality assessment, and other parameters. These innovations have elevated modern agricultural practices, ensuring enhanced productivity and efficiency.

Conclusions: AI holds significant promise in reshaping the future of agriculture. Its potential, combined with machine learning capabilities, presents vast opportunities for the sector's growth. However, the full adoption and integration of AI solutions in agriculture remain a challenge, with the sector still being relatively underserved in terms of AI-driven solutions.

Implications: The strategic implementation of AI in agriculture is paramount for the sector's future sustainability. While some advancements are evident, there is a pressing need for more predictive solutions tailored to real-world challenges faced by farmers. Embracing AI will not only ensure increased productivity but also the long-term viability of the agricultural sector.

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A INITIAL STUDY OF : CHINA VS. INDIA MACROECONOMIC PERFORMANCE

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ABSTRACT
In comparable random samples of manufacturing businesses drawn from the two countries, Chinese establishments are found to have higher total factor productivity on the average than their Indian counterparts. Controlling for initial size, age, and line of industry, the average employment growth rate is higher for Indian establishments. Chinese plants grow faster in value added terms, nonetheless. This is mainly because the average net investment rate in fixed assets is higher in Chinese businesses. To a lesser extent, it is also because productivity grows faster on the average in Chinese plants. Partly because of this, the aggregate productivity growth rate that we compute industry by industry is larger for the Chinese sample. A second reason why the aggregate productivity growth rate is higher for the China sample is that allocative efficiency gains are larger in Chinese industry. By this we mean that market shares are reallocated from less productive plants to the more productive more rapidly (or steeply) in the Chinese sample. This is consistent with another finding: catch up effects and life cycle effects in productivity and growth, are stronger in the Chinese sample than in the Indian sample. Lastly, such key elements of the business climate as labor market flexibility and access to finance are major sources of the productivity and growth gaps between Chinese and Indian plants. If nothing else mattered, the average Chinese businesses would be more productive and would grow faster than its Indian counterparts on account of business climate differences between the two countries. This is not so much because business climate indicators are better in China than in India as because the marginal return to improvements in indicators is higher in China.

INTRODUCTION

China's and India's are among the largest economies in the world today. They have also been among the fastest growing over the last two decades and a half. They both entered the 1980s at comparable levels of per capita income following three decades of growth-China at an average rate of 4.4 percent per annum, and India at a rate of 3.75 percent (Srinivasan, 2003). Since then China's economy has taken off to a state of unprecedented growth that averaged 10.1 percent per annum in the 1980s, 10.3 per cent per annum in the 1990s, and has yet to show any sign of slowing down. India's GDP growth has also picked up to an averaged 5.6 per cent a year in the 1980s, 6 percent per annum in the 1990s', and even higher since. Although India's growth rate has been remarkably high by any standard, the sustained growth gap between the two countries has intrigued observers, especially given what seemed to be significant similarities in their initial conditions. According to Srinivasan (2003), India's GDP per capita stood at 853 in 1990 international dollars in 1973 as compared to China' 839. The divergence in growth rates since then has created a widening income gap in China's favor, which stood at 3,117 dollars versus 1746 dollars by 1998 (Srinivansan, 2003). Figure 1 shows the evolution of the gap in Purchasing Power Parity terms computed from data in the World Bank's World Development Indicators.

In this paper we analyze data from comparable samples of manufacturing businesses drawn from the two countries in order to help shade light on two complementary questions: Why is per capita income so much higher today in China than in India? And why is China's GDP growing so much faster? One hypothesis is that China's better performance on both scores reflects differences in the quality of institutions or in the immediate policy environment in which businesses operate. Another is that the contrast is partly a consequence of China's earlier investments in superior physical infrastructure paying off. These are no doubt macro economic issues in the investigation of which the analysis of available national aggregate data has yet to be brought to bear. At the same time a key limitation of aggregate analysis has to be recognized in this particular context. This is that, at this stage, available time series are bound to be too short on key variables for problems of econometric identification to be resolved satisfactorily based solely on the observation of cross-country differences in national or sector aggregates. To this should be added what seems to be widespread skepticism about the comparability of China's national account aggregates with India's.

Part of the remedy to this should be the exploitation of sub national variation in economic performance and its determinants as an additional means of identification. An obvious instance or component of such a strategy of is the analysis of firm level data, which are regularly generated in both countries by a variety of agencies. The data on the analysis of which we report in this paper come from business surveys that the World Bank sponsored in the two countries in 2003. The India survey covered 1860 manufacturing establishments sampled from the country's top 40 industrial cities and its major exporting industries. The China survey covered 2400 enterprises sampled from 18 cities and 5 regions, and a wider set of industries including most of those covered by the India survey. Both surveys include production, employment and investment data on each business on annual basis for the three years leading to the year of survey. This is in addition to data on the local business and policy environment of each establishment as of the survey year, including indicators of the quality of the financial, regulatory, infrastructural, and labor market settings in which it operated at the time of the survey.

What does information of this kind have to do with the (macro economic) questions of growth and development we just raised? Per capita income is probably used far more often as indicator of wellbeing than anything else, but one obvious interpretation of it is also as an index aggregate labor productivity, as is the case in, for example, Hall and Jones (1999). Thus the fact that it is presently twice in China of what it is India means that China's labor productivity is at least higher than India's. In general this should mean that output per worker is greater in the average Chinese firm than it is in its Indian counterpart, either because production is more capital intensive in the Chinese firm, or because total factor productivity is higher, or both. Likewise, China's higher GDP growth rates should be reflected in faster growth of the average Chinese firm or faster allocative productivity gains in China's industries. Like its aggregate analogue, growth at the firm level can only originate in one of two sources, namely, growth in factor inputs, and growth in their productivity. If the average Chinese firm is indeed growing faster than the average Indian firm, then it must be investing at a higher rate in physical or human capital, or its net job creation rate must be higher, or it must have greater total factor productivity growth.

Our analysis is focused on two issues. The first concerns whether or not the performances of Chinese and Indian firms differ significantly in terms of productivity and growth, as should be expected from the macro-economic performance contrast between the two countries. Secondly, assuming that such differences do exist, how far can they be attributed to differences in "business environment"? The first issue can be broken down into a series of subsidiary questions the answers to which describe the linkages between business climate and firm level determinants of aggregate productivity and growth. These include, first, whether or not there is significant productivity gap between Chinese and Indian firms as the per capita income gap between the two countries suggests. Secondly, do Chinese firms grow faster as should be expected from China's better GDP growth performance? Third, assuming they do, what are the proximate sources of their faster growth: is it that they invest at a higher rate, or that they are getting more efficient in factor use more quickly, or some combination of both?

Since the data we analyze here are entirely on manufacturing firms, our answers to these questions are most pertinent to the comparative performance of the manufacturing sectors of the two economies. However, given the weight of manufacturing in each economy, and given that China has done particularly well in this sector compared to India, knowledge of the factors behind the contrast between the performance of Chinese manufacturers and their Indian counterparts should help us better understand of the relative performance of the broader national economies. In the context of manufacturing, the projection of the performance indicators of the average firm to its aggregate analogues would be strictly valid only on two assumptions. One is that the structure of manufacturing production is the same between the two countries. The second is that the equilibrium size distribution of plants within individual industries is the same for both countries. Since we are working with samples of observations from the selected industries rather than census data on all sectors, we have no way of testing either of these assumptions. We have nonetheless sought to make our conclusion robust to the possible failure of the first assumption by confining our comparison of businesses to industries that are common to both countries.

The actual size distribution of businesses could vary between the two countries in any of the industries from which our data are drawn as result of policy induced distortions, or as a consequence of differences in the stages of industry evolution observed at the time of the surveys. This in turn should drive a wedge between the (sample) average firm's performance we observe and the aggregate performance we ultimately care about-that is, between (sample) average firm level productivity and (aggregate) industry productivity, on the one hand, and between the average firm growth rate and the industry growth rate, on the other. In order to eliminate this distortion we compute mean firm level performance indicators conditional on firm size and firm age. By helping us to control for differences in catch up and life cycle effects stemming from differences in the stages of industry evolution between the two countries, this should help us get at true industry effects in performance gaps. In addition we computed market share weighted (sample) mean levels and growth rates of productivity in order to separate the dynamics of firm level productivity from intra-industry reallocation effects on aggregate productivity, which, together with the relative strength of catch up and life cycle effects, provide a picture of the comparative dynamism of industry in the two countries.

To highlight our main results, we find that output per worker is higher for the China sample than for India sample. This is in part because the average Chinese plant is more capital intensive. It is partly because total factor productivity is higher in for the China sample. The average Chinese establishment is also about the same age as its Indian counterpart, but much larger by all three measures of scale, that is , sales revenue, fixed assets and employment. This is consistent with a second set of results, namely, that output and fixed assets growth rates are higher for the Chinese sample than for the Indian sample, while employment growth rates are higher for the Indian sample. Third, of the two sources of the growth advantage of Chinese sample, higher rate of investment is by far the more important. It accounts for more than four times the growth advantage explained by faster TFP growth. China's faster productivity growth at the firm level has meant that the growth rate of aggregate (or industry level) productivity has been higher for Chinese sample. This effect of on the growth rate of aggregate productivity has been reinforced by allocative efficiency being higher in the China sample. Consistent with this catch up and life cycle effects are found to be stronger in the Chinese sample.

To investigate how far differences in business environment could explain the first three sets of results we estimate various firm performance equations. The main business climate influences in the TFP gap between Chinese and Indian firms are differences labor market flexibility, in access to finance, and in levels of skill and technology. Differences in access to finance and in skills and technology are also powerful influences in the growth performance gap between the two groups. This finding is consistent with results of other cross-country firm level studies based on the World Bank's investment climate surveys including Dollar et al. (2005), Eifert et al. (2005).... A novelty of our estimation strategy compared to existing work is that we allow for the possibility that the marginal effects of individual elements of business climate could vary between the two countries even if all business climate indicators had assumed the same values in both countries. . It turns out that while the better performance of Chinese firms in our sample is partly on account of "better business environment", this less because China's business climate indicators are better than India's than because the marginal effect of a better business climate on firm productivity or on firm growth is higher in China.

The rest of the paper is organized as follows. We lay out the empirical framework of our analysis in the next section. We discuss our data in Section 3 along with the econometric issues arising from them. Our findings are reported in detail in Section 4. We conclude in Section 5.

DATA AND ECONOMETRIC ISSUES

SURVEY DATA SOURCES

Although the World Bank Surveys from which our data are drawn were quite similar in sample design and survey instrument, they were planned and executed independently and had significant differences in both respects. The India survey covered 1860 manufacturing establishments, sampled from the top 40 industrial cities in the country. The forty cities were selected from 12 of the largest 15 states by picking the largest 3 or 4 industrial centers from each state. These 12 states were Andhra Pradesh, Delhi, Gujarat, Karnataka, Kerala, Haryana, Maharashtra, Madhya Pradesh, Punjab, Tamil Nadu, Uttar Pradesh, and West Bengal. Between them the 12 states account for well over 90 percent of India's industrial GDP. The 3 or 4 cities covered in each state also accounted for the bulk of manufacturing outputs of their respective states. In each city, samples were drawn from the main exporting or import competing manufacturing industries, namely: food processing, textiles, garments and leather goods, chemicals and pharmaceuticals, household electronics, electrical equipment and parts, auto and parts, metallurgical products and tools. The total sample was allocated between states in proportion to state's share in the national employment total of the eight industries. Each state's allocation was then drawn by systematic sampling from a consolidated list of registered firms employing at least 10 workers and belonging to one of the eight industries. The list was restricted to the selected 3 to 4 industrial cities within each state and sorted by ascending employment size. The systematic sampling rule set an establishment's probability of selection proportional to the establishment's number of employees.

FIRM CHARACTERISTICS: INDUSTRY, SIZE, AND AGE PROFILES

To ensure comparability, our analysis is confined to manufacturing firms drawn from industries that were covered both by the India survey and the China survey. As a result we have excluded textiles producers from the India sample and all service sector establishments and producers of transport equipment from the China sample. The businesses on which we actually analyze data are consequently 1565 firms from China and 1735 firms in India.

The average business age is about 16 years in both samples. However, the median age is significantly lower for the China sample. The average Chinese business is also several times larger than its Indian counterpart by all three measures, namely, number of employees, book value of fixed assets, and annual value added. Both surveys provide information on all these and other financial indicators for a period of 2 or 3 years for most establishments. We have therefore been able to measure the growth performance of most businesses in the dataset in terms of all three measures of size. We have also been able to estimate for most businesses total factor productivity in levels as well as its annual growth for a period of up to two years.

MEASURING GROWTH AND PRODUCTIVITY

As one of our two primary performance indicators, the rate of growth of output is measured here as the log difference in annual value added. Likewise the employment growth rate is the log difference in the annual average number of employees. The rate of growth of capital stock is the log difference between the book value of fixed assets at the end of a fiscal year from that at the beginning of the year. We define the growth rate of productivity as the annual log difference in total factor productivity.

One drawback of our using the Levinsohn-Petrin estimator to address the endogeneity problem is that we have to use value added as our output measure since material inputs is the only non-state input that we can use to control for unobservables. The problem with using value added as our measure of output is that it is a computed variable rather than one that is reported in company records. As it turns out, reported sales and purchase figures imply negative value added in many cases. It seems that the natural thing to do is not to consider these as valid entries. This could lead to bias in our estimates of China-India performance gaps since it would seem that we would have to drop more Indian firms than

Chinese firms from the survey samples. In order to avoid the bias this would lead to in our estimates of the China-India performance gaps we have decided to drop 8 percent of firms on the lowest end of the distribution of value added per employees from each country sample in estimating the production function.

GAUGING BUSINESS CLIMATE

There have been two primary considerations behind our selection of the business climate variables used as regressors in our performance equations. One is the list of factors that the policy literature identifies to be significant determinants of economic performance in the institutional setting of business operations in either country. The second is the availability of comparable indicators at the micro level in both countries. The quality of physical infrastructure, access to finance, labor market flexibility, predictability of government regulation, and levels of technology or workforce skills are all considered to be important influences in economic performance either in China or in India. We also happen to have at least one common proxy in both the China and the India samples of our data.

China is reported to have invested far more than India in physical infrastructure almost since the 1980s. The share of investment in this particular sector is believed to have averaged 15 to 20 percent of GDP since the mid 1990s as compared to India's less than 7 percent of GDP, which China's investment at about 8 times India's in absolute terms (Ahya and Xie, 2004). At the same time, infrastructure is often cited as one of the key bottlenecks to growth in India. Within the category of infrastructure, the blame has particularly been focused on the problem of expensive and unreliability of power supply to industry (World Bank, 2004). We therefore use as our proxy for the quality of infrastructure the proportion of annual sales that businesses report in surveys to have lost due to power outages.

The literature suggests that access to finance might be more of a growth bottleneck in China than in India. Although China's higher investment rate is claimed to have been facilitated by low interest bank loans in the 1980s and the 1990's, the financial system has been plagued recently by extremely high rates of non-performing loans and very low rates of return on bank assets compared to the Indian banking system (Ahya and Xie, 2004). Possibly because the credit restraining measures that Chinese authorities are reported to have taken in response are taking effect, our indicators suggest that Chinese firms have poorer access to finance than their Indian counterparts. One of these indicators is whether or not a business has an active bank overdraft facility. Since firms could substitute trade credit when faced with tight bank credit, we use this along side a second indicator, which is the proportion of inputs purchased on credit.

Deepak Lal's reference to 'second generation reforms' in the opening quote almost certainly includes making India's labor market more flexible than it is today. Although there are outstanding labor market reform issues in China as well, reforms that took place in the mid 1980s and mid 1990s are believed by many to have made the Chinese labor market more flexible than India's in terms of the ease with which firms can adjust staffing levels to product market and technological developments. (Ahya and Xie, 2004). In India one of the key provisions of the existing labor code requires businesses employing more than 100 workers to seek the permission of the state government for closure or the retrenchment of workers, which permission, critics point out, is rarely granted (Sachs et al., 1999). This is believed to have added significantly to duration of insolvency procedures in the country. It is also claimed to force firms to maintain suboptimal scale of operation. Related items of the labor law include the 'service-rules' provisions of the Industrial Employment Act of 1946 and the provisions of the Contract Labor (Abolition and Regulation) Act of 1970. The Industrial Employment Act provides for the definition of job content, employee status and area of work by state law or by collective agreement, after which changes would not be made without getting the consent of all workers. Zagha (1999) points out that this has always made it difficult for businesses 'to shift workers not only between plants and locations, but also between different jobs in the same plant.' As a way out of such restrictions businesses may resort to contract workers, as per the provision of yet another law, namely, the Contract Labor Act. This law gives state governments the right to abolish contract labor in any industry in any part of the state.

In states where recourse to contract labor has been more restricted as a result, keeping employment below the threshold level of 100 employees or contracting out jobs has been the only way of maintaining flexibility in the allocation of manpower.

The immediate consequence of China's labor market reforms of the mid 1980s and mid 1990's has been to increase the proportion of workers on temporary contracts (Ahya and Xie, 2005). As well, variations in the strictness of the enforcement of the labor law in India seem to be highly correlated with the same proportion. We therefore use the proportion of non-permanent employees in the workforce as one of our indicators of labor market flexibility. A complementary indicator on which we have observations on both the China and the India samples is the overstaffing ratio reported by managers at the time of the survey. This is the proportion of current employees that managers could lay off without reducing output. While overstaffing of this kind could be a result of voluntary labor hoarding, the India survey gives indications that restrictive labor laws are part of the list of reasons behind the phenomenon. The values of both indicators in Table 2 are consistent with the Chinese labor market being more flexible. Although the difference between the mean proportions of non-permanent workers is not statistically significant, the median proportion in China is more than twice that of India. Both the mean and median overstaffing ratios are also significantly larger in the Indian sample.

In both countries recent growth has benefited from rapid expansion of exports. Martin and Manole (2004) note that in both countries exports have progressively shifted to more skill intensive and more high tech manufactures, this being more so in China, where the growth rate of exports has also been a great deal faster. As they point out this suggests that there must have been significant increase in the availability or utilization of skills and technology. However, the question of how far difference in this respect explains the performance gap between the two economies has yet to be addressed explicitly. The picture that emerges from a comparison of conventional indicators of availability between the two countries is rather mixed. China clearly has the advantage on adult literacy and school enrollment rates (including those for tertiary education), but India is also believed to have more qualified engineers and other categories (Deutsche Bank Research, 2005). The indicator of firm level skill levels that we use in our performance equations is the proportion of workers that regularly use computers on their jobs.

Our last indicator of business climate relates to the predictability of government regulation of industry to maintain environmental, safety, health, and labor standards. Many of these standards are enforced through inspection visits by government officials. While the standards are probably not much different from what is enforced routinely in developed economies, individual government officers seem to have far more discretion in enforcement in the developing world. In many cases inspection visits are arbitrary or too frequent, and are viewed by business people as a form of veiled demand for bribes, as the price of avoiding future visits. The price is sometimes worth paying to avoid disruption to production plans or save valuable staff time, including that of senior management.

ENDOGENEITY OF BUSINESS CLIMATE INDICATORS TO FIRM PERFORMANCE

Unlike our measures of performance on which we typically have 2 to 3 annual observations for each firm, all seven of our indicators of business environment are observed only for the year of the survey. We have therefore estimated equation (2) on a cross-section by pooling the performance indicators over time and assuming that the business environment indicators are constant over the three year period leading up to the survey. This means that business environment indicators included in the equation would very likely be correlated with the error term if these are measured at the firm level. This is because the error term will probably include unobservables that drive both the performance of a firm and the business environment indicators it reports. It is possible, for example, that inherently more productive firms cope better with frequent power outages through the use of more flexible processes and production schedules. They could consequently lose less in potential output than other firms. Similarly, our indicators of labor market flexibility could be correlated with business growth or productivity if, for example, labor regulation is a more binding constraint on more innovative firms, which may have less scope for manipulating the share of non-permanent employees in their labor force. Likewise with the other indicators: inherently high growth firms could be more attractive to potential lenders; or could rely more on information technology; or better control the behavior of government inspectors; and so on.

To alleviate the bias that these instances of endogeneity would lead to in the estimation of performance equations by OLS we measure all business climate indicators as city averages of firm level observations. This would be equivalent to the use of city dummies as instruments for the indicators, and should remove the bias, if we can assume that the location decision of firms is exogenous to performance. This would be a reasonable assumption if either location decisions are irreversible once made, or that there are no unobservables that influence both the performance of firms and their choice of location. Otherwise the estimation of the performance equation would be biased. Because the vast majority of firms are small and medium sized we think the assumption of irreversible location is a reasonable one.

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AUTHORED/CO-AUTHORED BY PROF/DR/MR/MRS/MS

DR. HINA M. PATEL, PRINCIPAL, MANIBEN M.P.SHAH MAHILA ARTS COLLEGE, KADI

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GLOBAL ECONOMIC EFFECT OF RUSSIA- UKRAINE WAR

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Abstract

This research paper will highlight the economic implications of the war between Russia as well as Ukraine and its global consequences. This research paper will focus on various scholarly articles and journals that will provide various knowledge on the crisis between Russia and Ukraine. The sovereignty of Ukraine has always been questioned since the year-end 1991. After the collapse of the Soviet Union, various former Soviet Union states have been leaning towards the Western block including both NATO as well as the EU. Although NATO has lowered its military expansion after the collapse of the Soviet Union, the current Russian Federation has always been skeptical of its former Easter European countries joining the western block.

Keywords Russia-Ukraine war, Global Economic crisis, economic impact, USA, European Union, Sanctions.

Introduction

The hostility toward Ukraine by the Russian Federation has been pointed against the western world. The separation has always been considered an abnormal act by Russia and had always been considered Ukraine as a very significant area. There has always been a sense of abnormality, conflict as well as instability between Russia and Ukraine since the collapse of the Soviet Union. Russia has always remained concerned about the eastward expansion of NATO, Soviet Union debt disposal, energy debt of Ukraine, the situation of the Russian minorities, and the demarcation of borders. The ultimate result of this conflict is the escape of then President Yanukovych as well as occupying Crimea by the Russian forces which led to western sanctions. Russia has also been supporting various militant organization access to the region. Volodymir Zelenskiy became the president of Ukraine with the support of the western bloc and had shown their support as well as joined NATO which led to the conflict in a more effective manner leading towards the war. Already the world is healing from the drastic impact of the pandemic, this conflict at the end of February 24, 2022, had an extra effect on the global economy. This led to heavy financial sanctions including restrictions on the central bank as well Russia as expelling various Russian banks from global payment systems such as SWIFT.

Literature Review

The Impact on the Global Economy of the Russia-Ukraine War in 2022

Russia was already facing tough sanctions due to its occupation of Crimea on 18th March 2014 (Gould-Davies, 2018). The attack on Ukraine by the Russian Federation in 2022 as well as heavy financial sanctions imposed on the Russians is not only just affecting the economy of Russia by Vladimir Putin by creating catastrophic scenarios but also harms the global economy as a repercussion and shaking the financial markets (Mbah. and Wasum, 2022). The Soviet Union has been a huge industrial powerhouse since World War 2 but after the collapse as well as the separation of its various satellites from this region, the Russian Federation is no longer an industrial powerhouse as before and is dependent on exports of oil, natural gas and military equipment (Chudik et al., 2020). Both Russia, as well as Ukraine, are major players in exporting oil, natural gas, wheat, coal as well as other varieties of commodities in the global markets (Bali, 2018). Chief economist Mark Zandi has argued in his report that both countries have been producing almost 70% of the world's neon which is one of the most significant commodities that have been used in the manufacturing of semiconductors which has created a panic in various nations including automakers due to the scarcity of computer chips (Stukalo and Simakhova, 2018). The author also claims that both the nations are responsible for the export of nearly 13% of titanium which is one of the significant components in manufacturing passenger jets and also produce 30% of palladium which is used to manufacture mobile phones, as well as dental fillings (Dabrowski, 2019). This impact of the Russia-Ukraine war is leading to a crisis in the global supply chain market.

Various studies are based on the past conflicts between Russia and Ukraine that have been published (Cohen and Ewing, 2022). As examined by the authors Korovkin and Makarin in the year 2019, the financial impact of the conflict between both nations in the year 2014 is not as high as it is in the 2022 conflict (Köstem, 2018). The trade practices took place in some cases during the conflict of 2014.

Economic Impact in the USA

The effect of Russia-Ukraine war has been affecting the economy from far away in the nearest cities of America (Drakokhrust et al., 2019). The effect of the war is impacting millions of households in the USA as the financial markets as well as the global economy are all interested. One of the reporters at CNN quoted the words of Joe Brussels who is one of the economists at RSM, who claimed that the majority of American households will be affected by the Russian invasion of Ukraine (Ozili, 2022). As described by Smialek and Swanson (2022) there can be potential consequences based on the conflict between Russia as well as Ukraine that has been the major factor behind inflation due to the rise of oil prices as well as food prices which will create uncertainty in the economy of the USA (Chaliuk, 2022).

Economic Impact in Canada

Canada was the first nation and a NATO ally to acknowledge Ukraine as an independent nation on the 2nd of December 1992 and since that time both Ukraine and Canada have maintained a very close bilateral relationship. Since January 2014, Canada has provided nearly 890 million dollars of various types of assistance to Ukraine (Kammer et al., 2022). Various analyses argue that the impact on the economy due to the war between Russia as well as Ukraine in 2022 could have an immediate impact on Canada including immigration, food, oil prices, and inflation. A report based on one of the reporters from CTV says that the government of Canada has been focusing on the application for immigration for Ukrainian citizens (Yatsenko et al., 2019.). Canada has almost 1.3 million Ukrainians, one of the largest numbers of Ukrainian immigrants outside Russia (Liadze et al., 2022). As per various reports, the war has already affected the Canadian economy due to disturbances in the supply chain management of food items. There are various predictions based on the Canada-Ukraine chambers of commerce that there are various uncertainties due to this crisis that might impact the trading relationship between Ukraine and Canada based on the fear associated with various investors who are worried about the political crisis in Ukraine as they are keeping a close watch on the crisis.

Economic Impact In the UK

Unlike other western nations, the UK is also facing the brunt of Vladimir Putin's invasion of Ukraine. The country has been facing a high rise as well as elevated inflation along with high prices at a very fast rate within thirty years (Gullstrand, 2020). There is a concern that this war could shoot up the pressure of inflation shortly and this also might lead to an increase as well as higher interest rates. Russia is one of the major exporters of gas to various European countries. However, unlike the USA, the UK is not the major gas importer of Russian gas but it will affect the economy due to a steep rise in the oil prices that might create uncertainty. Based on various analysis that identifies that yearly consumption of fuel could rise to 3000 Euros (Khudaykulova et al., 2022). The researchers also claim that a steep rise in the prices of food products might impact both the households as well as the business as both the countries are major producers of various agricultural goods in this region, mainly wheat production.

Economic Impact in Europe

Various European nations are dependent on Russian gas and wheat from Ukraine (Dabrowski and Collin, 2019). The economy of Europe will be affected due to this conflict between Russia and Ukraine such as higher interest rates of inflation, supply chain disruption, and rising oil prices. Saudi Arabia on the other hand has refused to increase its oil production which might affect the economy further by raising the prices of other commodities (Liefert et al., 2019).

Research Methodology

Various research methods have been applied in conducting such a study. The researchers have been very active in utilizing these research methods that could provide sustainable development in this research study (Ahlskog, 2020). In this research methodology, the researchers will highlight the research type, data collection method, and data analysis to understand the topic.

Research type

The research or research design is mainly qualitative in nature that includes analysis of variance journals, online sources, and scholarly articles (Sileyew, 2019). The qualitative design type is always subjective instead of objective. This design type will help the researchers to understand various artists and data provided by various authors and provide a solution.

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Data collection

This research is mainly conducted based on various analyses that are collected from various secondary sources. The various secondary sources of data are based on various journals, online sources, scholarly articles, and magazines (Feng et al., 2021). The researchers have relied on secondary data to understand the impact of the war between Russia and Ukraine. Various news articles provide up-to-date information regarding this conflict (Yu et al., 2021).

Data Analysis

Data analysis is based on various articles, journals, and online sources that also include various graphs and figures. The researchers have used various sources of data to contact such a study and provide appropriate responses to the readers.

Results and Discussion

There are various results and discussions based on various trade as well as economic effects due to various trade embargoes that could impact various nations. The implications of the war have multiple effects, especially economic crises at a global level. This conflict has been hurting various sectors (Boubaker et al., 2022). However, various sanctions will impact various parts of the world, mainly trade and the economy. There are various results based on the impact of this crisis which will impact various allied nations such as Germany, the UK, European countries, and the middle panel as well as various non-allied nations such as India, China, Turkey, and the right panel (Anayi et al., 2022). The allied trade embargoes will affect the GDP of Russia by 14.80% as well as Belarus by 1.23% resulting in the fall of GDP in both the allied as well as non-allied nations. Russia's economic welfare is nearly 29.79 percent which is double as high as the GDP losses due to these trade embargoes. The Russian export has reduced to 22.6 percent as well as Belarus's by 22.1 percent.

Conclusion and Future scope

This conflict can be summarized by the words of the US Secretary of State, Antony Blinken that the war between Russia and Ukraine in 2022 is much larger than the conflict between the two nations. This conflict is bigger than NATO as well as Russia, it has consequences that can be global and needs global attention as well as actions. Although there are various impacts of this war, this study has been limited to only economic impact. The future is still uncertain as the Russians have threatened to go nuclear if any further steps are taken by the Western bloc. It is very significant for the policymakers of various countries to take various measures to avoid any further such conflicts. Various nations rely on various important commodities from Russia and renegotiate as well as find out other means or alternatives.

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National Education Policy (NEP) 2020 : Opportunities, Challenges and Road Ahead

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1. Introduction

According to Muralidharanet *al.* (2020), ***"Social Development and egalitarian democratic processes"*** are significantly affected by the dynamic changes performed in the educational system according to the desire of people which is dependent on cultural expectations. Changes in the educational system are one of the important tools to make reform in the society that is directly related to economic growth and development of a nation. Education is the fundamental thing that is inevitable for achieving the full potential of humans and developing society for national development. The major purpose of reform in the education system of a nation is to provide universal access to quality education according to the peripherals and parameters of the international standard to accumulate the students and educators of the country in the worldwide forum of the segment. The aim and objective of the implementation of the NEP 2020 lies in the holistic enhancement of the macro factors affecting the structural prospects of the educational system. In terms of the students the aim lies in the facilitation of the international standards of education and in terms of the educators the aim lies in the enhancement of the skills and capabilities to make them as per the standards of professionalism to the extensive level.

Figure 1: NEP 2020 and its major highlights in higher education
(Source: NEP, 2020)

2. Review of literature

Structural Reforms are Relevant for the Development of India

The meaningful and sustainable development of the economy of a nation is dependent on the fair and equitable educational practices performed in the nation. It has been highlighted in the National curriculum framework 2005 that the curriculum of the education system should have a holistic approach to learning and development of students which is effective in making the connections between their physical and mental development along with interpersonal and intrapersonal relationships (NCERT, 2020). To mitigate this problem, the ministry of education of the Indian government has framed NEP, 2020.

The higher education system of a nation is playing a considerable role in terms of promoting the welfare of society. It has been stated that the purpose of structural reform in the higher education system in India is to develop individual skills and values. In addition, the purpose of this structural reformation is to incorporate those necessary skills for developing India into an individual in every stage of learning. The major focus has been given in NEP 2020 to developing large and multi universities and colleges, multidisciplinary undergraduate programs, development of a national research foundation for financial assistance to outstanding period review research in Indian universities and colleges, availability of online education and open distance learning for students belonging from the disadvantaged groups (MHRD, 2020).

Active Participation of students in research and development is essential for developing India

As per the opinion of Sheikh (2017), there are a very minimum number of scholars in Indian universities and colleges whose writing is cited by famous writers from Western countries. The research also indicated that the inadequate focus on research and development programs in higher education institutes in India is one of the major problems that result in research output which are not adequate for the development of society. It has been mentioned that a maximum number of research scholars in India are working without fellowships or not receiving their fellowships on time. The higher education institutions of India are not properly connected with the research centres. The lack of coordination is another challenge that should be added to mitigating these problems in the section of research and development in India.

Teachers and Society are two determining factors of educational reforms

According to Datnow (2020), teachers are the pillar of society who have the ability to influence the young mind and their effort is always appreciated due to their commitment to every kind of reform including the education sector. Teachers are acting as the agency that has the power to inculcate new ideas among the young mind that is valuable for upcoming generations and also to input in the development of the nation and society. Educators are always part of reform because the knowledge gathered by an educator is valuable for bringing necessary modifications in the policy developed by the government for the improvement of society and nation.

A major shift from the traditional teachers-cantered learning system to pupil centric learning system is the main area of concentration in the NEP, 2020 (Swapna. and Biradar, 2017). The role of the teacher is not to compromise in the student-centric learning system. It has been found that the role of the teacher becomes a facilitator of students in the teaching-learning process. The new education system is focusing on the active participation of students in the classroom to inculcate creativity, critical thinking skills, and curiosity that are essential for future accomplishment and also to compete in the global market. It can be stated that the education system of India has changed due to the influence of modifications that came into action in developed countries like Australia, the UK, and the USA. DIAEDCU IL model.

Figure 2: DIAEDCU IL Model for the Higher Education System in India

(Source: Swapna and Biradar, 2017)

3. Materials and Methodology

Data Collection

The secondary data collection has been applied. Secondary data refers to the data that has been already published by researchers in journals and articles (Martins et al. 2018). Using secondary data is a very cost-effective method of research methodology and also saves time compared to the primary data collection process.

Data Analysis

Qualitative data analysis has been applied to conduct the study. Among different types of qualitative data analysis, thematic analysis has been selected. Thematic analysis of qualitative data is a process by which a researcher finds similarities between the collected resources and identifies the pattern of information to develop a theme (Lowe et al. 2018). It is a highly appreciable method for qualitative data analysis.

Research Approach

A deductive research approach has been applied to complete the study. The deductive research approach is dealing with the process by which the researcher will identify what other researchers have done already and go through the existing theories and information to prove the hypothesis (Woiceshyn and Daellenbach, 2018).

Figure 3: Deductive research approach (Source: Internet)

4. Results and Discussion

Financial Assistance

Structural reform cannot be accomplished with the outer financial assistance from the Government of a nation. According to Saravanakumar and Padmini Devi (2020), the opportunities for higher education in India are increased by several folds due to increasing the participation of private entities in the education system. Recently the prime minister of India announced of investment of 1 lakh crore rupees for education reform. He has emphasized the need for education reform should be performed within 2022. As the economic and technological background of India is developing, necessary assistance in the higher education system for research and development become mandatory. MHRD of India has been found to take the necessary initiative for providing financial assistance through different schemes that can be available to deserving candidates.

Vocational Education and Training

Higher education institutions in India will be developed in the context of the multi-disciplinary subject in every district according to the new NEP of 2020 (MHRD, 2020). It has been highlighted that the aim is to improve the gross enrolment ratio of students in vocational courses ***"from 26.3% in 2018 to 50% in 2035"***. It implies that the Government of India is changing the traditional rote learning method of the Indian education system toward practical and real-life-oriented problems. Vocational courses are playing an important role to develop essential skills and knowledge that will improve the job opportunities of a student in near future. Pilz and Regel (2021), has been highlighted that for the growing economy of India and the corresponding shortage of the skilled workforce in the educational system have been modified. The government has planned the NEP for achieving these goals by ***"consolidating, substantially expanding, and also improving"*** education institutions in India.

Length of Degree Programs

The length of the degree program for undergraduate education will be either 3 or 4 years. The modification is that a student can use multiple exit options within the tenure and the institution will provide an appropriate certificate for completing ***"1 year,***

a diploma for 2 years and a bachelor's degree for 3 years" (MHRD, 2020). The four-year degree program with the research certificate will be provided to students if a student completes a regular research project in their major topics within the tenure.

Massive Open Online Courses (MOOC)

According to Mohan *et al.* (2020), MOOC is popular as a unified platform for students that can effectively reduce the digital divide and improve the accessibility of education to all. It has been found that open and distance education will be emphasized after the implementation of NEP. Eminent agencies of India like NIOS, IGNOU, IIT, and NIT have been instructed by the government to perform pilot studies for online education and improve the digital infrastructure on a large scale.

Open Schooling

Chauhan and Goel (2017), have highlighted that the initiatives of open education in India were limited only to libraries, educational media files, and eBooks. The government has changed the idea of open schooling by implementing new strategies. ***"National Institute of Open Schooling (NIOS) and State Open Schools" will*** be modified and expanded to meet the increasing demand of learning needs of citizens of India who are not capable of attending physical schools.

Teacher Training Education

According to Jan (2017), teacher preparation programs in India are intended to provide necessary assistance to educators with different types of tools and hands-on experience at the beginning of their teaching career to effectively execute the new teaching strategies. NEP will provide opportunities for teachers in India in terms of shorter post-B. Ed certificate programs in different multi-disciplinary colleges and universities that can be adopted by teachers for specializing in any particular field of teaching. The teacher training aspects are directly related with the prospects of providing the peripherals according to the structural changes that are being done in the educational system in India. The changes that had been done are directly related with the arrays of related enhancements in the system to make it at par with that of the international standard. In the new policy there had been the provision for the students to do multiple channel education persuasion in the same degree. Thus, this is a matter of importance for the enrichment of the related skills for the teachers and educators so that they are capable to train and impart education to the students.

5.Conclusion and Future Scope

It can be concluded after the report that NEP has a strong background for reforming the education system of India to develop their presence in the global economy, research and development, technological advancement and so on. The major highlights of this policy regarding higher education reflect that the Government of India is committed to improve the condition of the education system running for a decade.

6. Recommendations

The recommendations are as follows:

- Research in technical education and management education should be promoted. Research in management education in India is not significant compared to the developed countries.
- Fellowship of research scholars should be given to them on time. A proper monitoring committee should be developed by the government for proper vigilance of fund allocation and its utilization.
- Education in sports science should be promoted by the government.
- The application for the learners has to be given in the importance of providing the basic knowledge of what the new

policy is implying so that the adjustment in the new framework can be ascertained by the learners and to cope up with the changes.

- The other most important recommendation that can be provided in this aspect lies in the taking of a long-term approach in the implementation process s this will help in getting adjusted with the new framework over a period of time and thus the various issues in the process can be identified and mitigated.

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has presented a paper titled National Education Policy (NEP) 2020 Opportunity, Challenges and Road ahead jointly with ___ in AICP's Silver Jubilee National Conference on **National Education Policy (NEP) 2020 : Opportunities, Challenges and Road Ahead** organized by Forum of Principals & the Representatives of Managements of Non-Govt. Colleges in Goa in collaboration with the Directorate of Higher Education, Government of Goa & V. M. Salgaoncar Institute of International Hospitality Education (VMSIIHE) held at Raia, Salcete-Goa on 10th and 11th February 2023.

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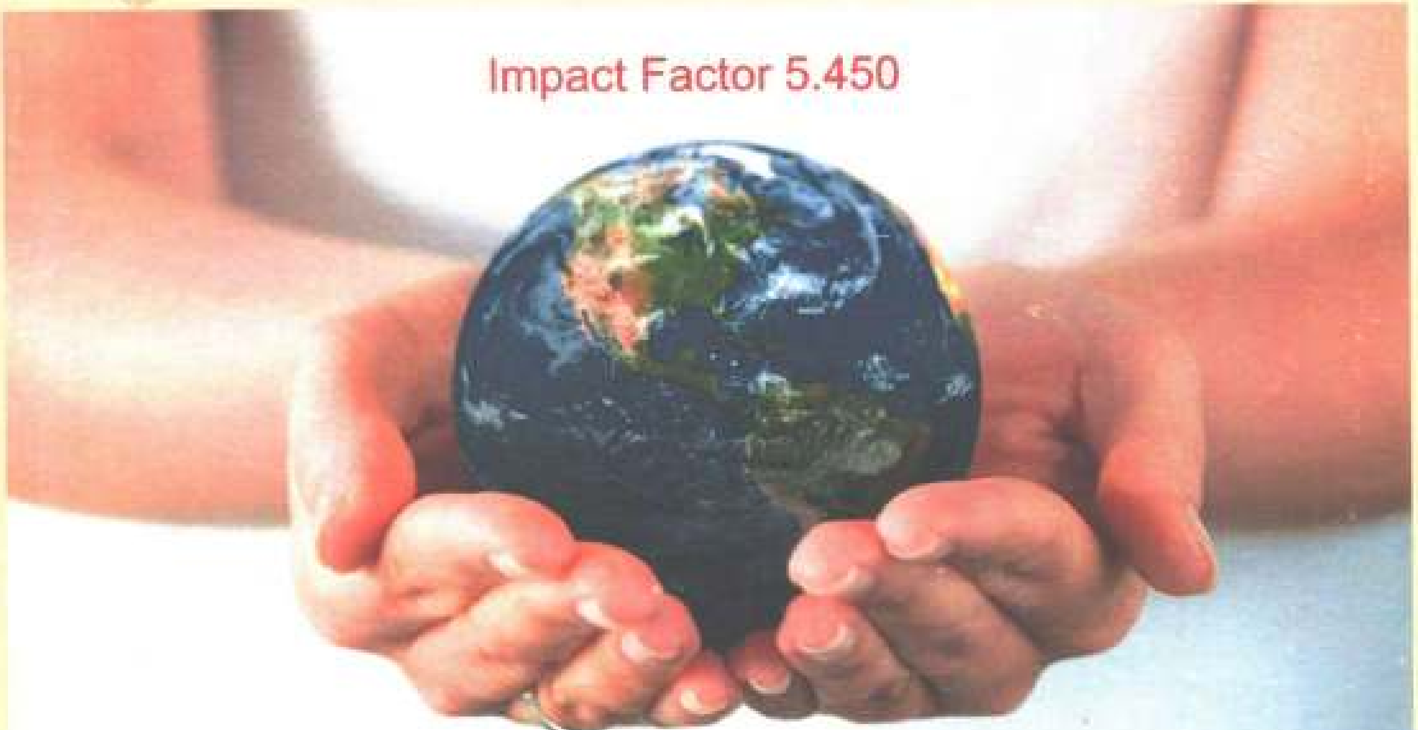

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ભારતમાં ગરીબીનાં વલણો અને તરાહનો એક અભ્યાસ

પ્રજાપતિ ભારતીબેન રમેશભાઈ,
પીએચ.ડી.સ્કોલર, અર્થશાસ્ત્ર વિભાગ,

ડો.ધવલ જે. પંડયા,
આસિસ્ટન્ટ અધ્યાપક, અર્થશાસ્ત્ર વિભાગ,
ઉધના સીટીઝન કોમર્સ કોલેજ,

સારાંશ:

ભારતમાં ગરીબી એક મોટો પડકાર છે. ગરીબી એક પ્રકારની અભાવની સ્થતિ છે. જેમાં પ્રાથમિક જરૂરિયાતની વસ્તુઓ ખરીદવા પૂરતી આવક ન હોય તો એ પરિસ્થતિને ગરીબી ગણાય છે. ખોરાક, પાણી અને રહેઠાણને મૂળભૂત જરૂરીયાત ઉપરાંત આરોગ્ય, શિક્ષણ, નીચું જીવનધોરણ અને સ્વચ્છતાનો ઉમેરો કરવામાં આવ્યો છે. ભારતમાં ગરીબી માપન માટે આવક અને વપરાશ પર ભાર મુકવામાં આવ્યો છે. ભારત જે વિશ્વની સૌથી ઝડપથી વિકસતી અર્થવ્યવસ્થા તરીકે ઓળખાય છે જે સ્વતંત્રતા પછી ઈ.સ. ૧૯૭૩-૭૪ માં સરકારના વિવિધ ઉપાયો અને કાર્યક્રમો દ્વારા ગરીબી નાબુદ કરવા માટે સંઘર્ષ કરી રહયું છે. પ્રસ્તુત સંશોધન માટે ગૌણ આંકડાનો ઉપયોગ કરવામાં આવ્યો છે અને આ સંશોધન પેપરનો મુખ્ય ઉદેશ ભારતમાં ગરીબીનું પ્રમાણ જાણવું, ભારતમાં ગરીબીના સ્વરૂપો (પ્રકારો) અને તેની અસરો જાણવાનો છે.

શબ્દકોશ: ગરીબી, આવક, વપરાશ, શિક્ષણ, આરોગ્ય, રહેઠાણ.

૧.પ્રસ્તાવના :

આજનો યુગ વિજ્ઞાન અને અદ્યતન ટેકનોલોજીનો છે. આજે આવા યુગમાં સમગ્ર વિશ્વ વિકાસ માટે વિચારે છે અને વિકાસ સાધવા માટે વિવિધ પ્રયત્ન પણ કરે છે. આજે ભાવિ પેઢીના વિકાસના મુદ્દાઓમાં ઘણા બધા મુદ્દાઓ છે જેવા કે આર્થિક વિકાસ, માનવ વિકાસ, શિક્ષણ, કૃષિ વિકાસ વગેરે. કોઇપણ દેશ માટે આર્થિક વિકાસ સાધવો એ મહત્વનું ધ્યેય છે. આઝાદી પછી ભારત દેશ પોતાના માનવ સંસાધનો અને કુદરતી સંસાધનો, વિવિધ આયોજનનો ઉપયોગ કરીને વિકાસની દિશામાં પ્રયાસ કરે છે. વૈશ્વિક સ્તરે પર્યાવરણ અને ઉર્જા, કાચામાલની પ્રાપ્તિ, સંદેશાવ્યવહાર, વિજ્ઞાન અને ટેકનોલોજી જેવા વિવિધ ક્ષેત્રોમાં શક્તિશાળી વિકાસ થયો ત્યારે બીજી બાજુ આજે ગરીબી, નિરક્ષરતા, વસ્તી વધારો, સંસાધનોનો મહત્તમ અને ઇષ્ટ ઉપયોગનો અભાવ, આરોગ્ય જેવા ક્ષેત્રો ચિંતાના વિષયો છે અને તેમાં ગરીબી આર્થિક વિકાસમાં અવરોધ ઉભું કરતુ મહત્વનું એક પરિબળ છે.

૨.સૈદ્ધાંતિક માળખું

ગરીબીનો અર્થ:

ગરીબી એ કુદરતી ઘટના નથી પરંતુ માનવસર્જિત સમસ્યા છે. તે અનેક આર્થિક-સામાજિક પાસા ધરાવે છે. ગરીબીએ બહુપરીમણીય ઘટના છે જેમાં વ્યક્તિ પાસે જીવનની મૂળભૂત જરૂરિયાતો કે નાણાકીય સાધનોનો અભાવ હોય છે. ગરીબીમાં નબળું આરોગ્ય, શિક્ષણ, પાણી, ભૈતિક સુરક્ષાનો અભાવ વ્યક્તિના જીવનધોરણ સુધારવાની તકોનો સમાવેશ થાય છે.

આમ "સમાજના અમુક લોકો પોતાના જીવનની પાયાની જરૂરિયાતોથી વંચિત રહીને જીવન ગુજારતી હોય ત્યારે તેને ગરીબ ગણવામાં આવે". ગરીબીનો ખ્યાલ જીવનની અલ્પતમ જરૂરિયાતોનો અભાવ સૂચવે છે.

"વ્યક્તિ લઘુત્તમ જરૂરિયાતો પણ મેળવી ન શકે ત્યારે તેને ગરીબ ગણવામાં આવે છે". દા.ત.રોટી, કપડા અને મકાન.

પ્રો.મિલનના મતે ....."અપૂરતી આવક તથા યોગ્ય ખર્ચોને લીધે જેઓ શારીરિક-માનસિક કાર્યક્ષમતા જાળવવા,જરૂરી સગવડો પ્રાપ્ત ન કરી શકે તેઓ ગરીબ છે."

"પ્રાથમિક જરૂરિયાતોના આધારે વ્યક્તિની આવક કે ખર્ચની લઘુત્તમ સપાટી નક્કી કરવામાં આવે છે તેને ગરીબીરેખા કહેવામાં આવે છે."

ગરીબી શબ્દના બે અર્થઘટનો છે. (૧) પરંપરાગત અર્થઘટન: જેમાં લઘુત્તમ જરૂરી આવક કે ખર્ચ પર ભાર મુકવામાં આવે છે. (૨) આધુનિક અર્થઘટન: જેમાં આવક ઉપરાંત જ્ઞાન, આરોગ્ય અને જીવન ધોરણનો સમાવેશ થાય છે.

૨.૧. ભારતમાં ગરીબીના પ્રકારો :

૨.૧.૧.નિરપેક્ષ ગરીબી:

નિરપેક્ષ ગરીબીને સંપૂર્ણ ગરીબી તરીકે પણ ઓળખવામાં આવે છે. "જીવનની લઘુત્તમ જરૂરિયાતો સંતોષવા માટે જરૂરી ચીજવસ્તુ અને સેવાઓ ખરીદવા માટે નક્કી કરવામાં આવેલ આવક કે ખર્ચની લઘુત્તમ સપાટી એટલે ગરીબી રેખા". ગ્રામ્ય ક્ષેત્રે ૨૪૦૦ કેલરી અને શહેરી ક્ષેત્રે ૨૧૦૦ કેલરી નક્કી કરવામાં આવી છે.

૨.૧.૨.સાપેક્ષ ગરીબી:

સાપેક્ષ ગરીબીનો ખ્યાલ આવકની અસમાનતા સાથે સંકળાયેલો છે,એટલે કે કોઈ એક વ્યક્તિ કે કોઈ એક જૂથની આવકનો હિસ્સો બીજી વ્યક્તિ કે બીજા જૂથ કરતા ઓછો હોય ત્યારે તેને બીજા વ્યક્તિની સરખામણીમાં સાપેક્ષ રીતે ગરીબ ગણવામાં આવે છે.

૨.૧.૩. પ્રાથમિક ગરીબી:

પ્રાથમિક ગરીબી એવું સ્થિતિ છે જેમાં પૈસા સમજદારીપૂર્વક ખર્ચ કરવામાં આવે તો પણ માત્ર ભૌતિક અસ્તિત્વ જાળવવા માટે આવક અપૂરતી હોય છે.

૨.૧.૪. ગૌણ ગરીબી:

આ ગરીબી એવી સ્થિતિ છે જેમાં ભૌતિક અસ્તિત્વ ટકાવી પુરતી છે પરતું તે સમજદારીપૂર્વક ખર્ચ ન કરે. દા.ત. એક કુટુંબ દરરોજ $૨૦ કમાય છે તો તેને ખોરાક, પાણી, દવા માટે ઓછામાં ઓછા $૪ ની જરૂર પડે છે. આ કુટુંબ $૧૮ મોજશોખ પાછળ ખર્ચી નાખે તો બાકીના $૨ મૂળભૂત જરૂરિયાતો માટે પૂરતા નથી.

૨.૧.૫. પરિસ્થિતિગત ગરીબી:

પ્રાથમિક ગરીબી એવું સ્થિતિ છે જેમાં પૈસા સમજદારીપૂર્વક ખર્ચ કરવામાં આવે તો પણ માત્ર ભૌતિક અસ્તિત્વ જાળવવા માટે આવક અપૂરતી હોય છે. દા.ત.એક કુટુંબ દરરોજ $૧ કમાય તો તેને ખોરાક, પાણી, દવા, શિક્ષણ વગેરે માટે ઓછામાં ઓછી $૪ ની જરૂર પડે.

૨.૧.૬. પેઢીગત ગરીબી:

આ પ્રકારની ગરીબી વારસામાં મળેલી હોય છે. પરિણામે બે કે ત્રણ પેઢી ગરીબીમાં જ જન્મે છે અને તેમને આવકનું કોઈ સાધન હોતું નથી.

૨.૧.૭. ગ્રામિણ ગરીબી:

આ પ્રકારની ગરીબી ૫૦,૦૦૦ થી ઓછી વસ્તીવાળા વિસ્તારોમાં જોવા મળે છે. ઓછી વસ્તી ને લીધે આવકના સાધનો અભાવ જોવા મળે છે. ગ્રામિણ વિસ્તારોમાં ખેત મજૂરો, કામચલાઉ કારીગરો, ભીખારીઓ, જમીનવિહોણાં લોકો ગરીબીરેખા નીચે જીવતા હોય છે.

૨.૧.૮. શહેરી ગરીબી:

આ પ્રકારની ગરીબી ૫૦,૦૦૦થી વધુ વસ્તી ધરાવતા વિસ્તારોમાં જોવા મળે છે. ગંદા વસવાટો, પાણી જેવી સુવિધાનો અભાવ હોય છે. શહેરી વિસ્તારમાં કામચલાઉ મજૂરો, બેરોજગાર, દૈનિક શ્રમિકો, ઘરનોકર, રીક્ષાચાલક, ભિક્ષુકો, ઝુપડપટ્ટીમાં રહેતા લોકોનો સમાવેશ થાય છે.

૨.૧.૯. અતિશય ગરીબી:

વિશ્વબેંકના મતે પ્રતિ વ્યક્તિ પ્રતિ દિવસ $૧.૯૦ કરતા પણ ઓછી આવકમાં જીવતા હોય તેને અતિશય ગરીબી કહે છે. ભારતમાં અંત્યંત ગરીબીમાં જીવતા લોકો ઘટી રહ્યા છે. વર્લ્ડ પોવર્ટી ક્લોક મુજબ ૨૦૧૫ માં અત્યંત ગરીબી રેખા નીચે જીવતી વિશ્વની વસ્તી ૩૬% થી ઘટીને ૧૦% થઈ ગઈ છે. એટલે કે ૧.૯ બિલિયન લોકોથી ઘટીને લગભગ ૭૩૬ મિલિયન થઇ ગયા છે. જે ૨૦૨૧માં આશરે ૬% અથવા ૮૬,૭૯૯,૪૯૮ (૮૬.૮ મિલિયન) વસ્તી ગરીબીમાં જીવે છે.

૩.સંશોધન પદ્ધતિ:

કોઈપણ સંશોધન કાર્યમાં અભ્યાસને અનુરૂપ પદ્ધતિ પસંદ કરવી પડે. પ્રસ્તુત અભ્યાસ ગૌણ માહિતીનો ઉપયોગ કરવામાં આવ્યો છે. આ માહિતી ગુજરાત રાજ્યના અર્થશાસ્ત્ર અને આંકડાકીય વિભાગોના અહેવાલો, સરકારી કે અર્ધસરકારી પ્રકાશનો, સમાચાર પત્રો, મેગેઝીન, આર્ટીકલ, વર્લ્ડબેન્કના રિપોર્ટ, પુસ્તકો અને ઓનલાઈન માહિતીનો ઉપયોગ કરવામાં આવ્યો છે.

૩.૧. અભ્યાસના મુખ્ય હેતુઓ:

આ સંશોધન અભ્યાસના મુખ્ય હેતુઓ નીચે પ્રમાણે છે.

૧. ભારતમાં ગરીબીનું પ્રમાણ જાણવું.
૨. ભારતમાં ગરીબીનું સ્વરૂપ (પ્રકારો) જાણવું.
૩. ભારતમાં ગરીબીની અસરો જાણવી.

૪.ભારતમાં ગરીબી :

ભારત દેશ એ ગરીબીની સમસ્યા ધરાવતો દેશ છે. ભારતમાં ગરીબીનું પ્રમાણ અને તેના વલણો સમજવા માટે અલગ-અલગ સંશોધનાત્મક અભ્યાસો થયેલા છે. જે પૈકી દાંડેકર અને રથ, મીન્હાસ અને તેન્ડુલકરનું સ્થાન મોખરે રહેલ છે. આ અભ્યાસો પ્રમાણે ૧૯૬૦ થી ૧૯૮૦ ના સમય દરમિયાન દેશમાં ગરીબીનું પ્રમાણ ૪૦% થી ૬૦% જેટલું હતું. જે ૧૯૯૧ પછી વિવિધ નિષ્ણાતોએ કરેલા સંશોધનો પ્રમાણે ૧૯૯૦ ના દાયકામાં ભારતમાં ગરીબીનું પ્રમાણ ૩૬% ની આસપાસ રહ્યું છે. આયોજન પંચની મુજબ દેશમાં ૧૯૯૬-૯૭ માં ગરીબીરેખા હેઠળ વસ્તી ૨૯.૨% હતી. તેન્ડુલકર સમિતિ ગરીબીરેખા પદ્ધતિ દ્વારા ૨૦૨૦માં ભારત દેશની વસ્તીના ૨૦.૮% લોકો ગરીબીમાં હતા.

કોષ્ટક ૪.૧ ભારતમાં ગરીબીની ટકાવારી પ્રમાણ

વર્ષ	ગરીબીનુ પ્રમાણ (ટકાવારીમાં)
૧૯૭૩-૭૪	૫૪.૯
૧૯૮૭-૮૮	૩૮.૯
૧૯૯૩-૯૪	૩૬.૦
૧૯૯૯-૦૦	૨૬.૦
૨૦૦૪-૦૫	૩૭.૨
૨૦૦૮-૦૯	૨૯.૮
૨૦૧૧-૧૨	૨૧.૯
૨૦૧૯-૨૦	૨૫.૦

સ્રોત: ૧. આર્થિક સર્વેક્ષણ ૨૦૦૧-૨૦૦૨ ભારત સરકાર
૨. https://www.theglobalstatistics.com/poverty-in-india-statistics-2021/

આલેખ:૧. ભારતમાં ગરીબીની ટકાવારી દર્શાવતો આલેખ

કોષ્ટક નંબર ૪.૧ માં દર્શાવ્યા પ્રમાણે ૧૯૭૩-૭૪ માં ૫૪.૯% લોકો ગરીબ હતા. આ પ્રમાણ ૧૯૮૭-૮૮ માં ઘટીને ૩૮.૯% થયું હતું. વર્ષ ૧૯૯૩-૯૪ માં ૩૬.૦% થયું હતું જે ૧૯૯૯-૨૦૦૦ માં ઘટીને ૨૬.૧% થઇ હતી. વર્ષ

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૨૦૦૪-૦૫ માં ગરીબીનું પ્રમાણ ૩૭.૨% થયું હતું અને વર્ષ ૨૦૦૮-૦૯ માં આ પ્રમાણ ૨૯.૮% જોવા મળ્યુ હતું. વર્ષ ૨૦૧૧-૧૨ માં ૨૧.૯% જે વર્ષ ૨૦૧૯-૨૦ માં ૨૫% થયું હતું. જે ૧૯૭૩-૭૪ વર્ષથી લઈને ૨૦૧૯-૨૦ દરમિયાન ઘટાડો થયો છે જે સારી બાબત ગણી શકાય છે પણ બીજા વિકાસશીલ દેશોની સરખામણીમાં આ ઘટાડાનો દર નીચો જોવા મળે છે.

કોષ્ટક:૪.૨. ભારતમાં ગ્રામિણ અને શહેરી ગરીબીનું પ્રમાણ

ક્રમ	વર્ષ	ગરીબીનું પ્રમાણ ટકામાં		
		ગ્રામીણ	શહેરી	કુલ
૧	૧૯૭૩-૭૪	૫૬.૪	૪૯.૦	૫૪.૯
૨	૧૯૮૭-૮૮	૩૯.૧	૩૮.૨	૩૮.૯
૩	૨૦૦૪-૦૫	૪૧.૮	૨૫.૭	૩૭.૨
૪	૨૦૧૧-૧૨	૨૫.૭	૧૩.૭	૨૧.૯
૫	૨૦૧૭-૧૮	૨૯.૬	૯.૨	૨૨.૮

સ્રોત-૧. આર્થિક સર્વેક્ષણ ૨૦૦૧-૨૦૦૨ (ભારત સરકાર)

૨. જુદા જુદા વર્ષના NSSO Report રાજસ્થાન પત્રિકા તા. ૦૪/૧૨/૨૦૧૯

કોષ્ટક ૪.૨ પરથી ખ્યાલ આવે છે કે ભારતમાં વર્ષ ૧૯૭૩-૭૪ માં ગ્રામીણ ગરીબીનું પ્રમાણ ૫૬.૪% જ્યારે શહેરી ગરીબીનું પ્રમાણ ૪૯.૦% હતું અને ભારતમાં કુલ ગરીબીનું પ્રમાણ ૫૪.૯% જેટલું હતું. વર્ષ ૧૯૮૭-૮૮માં ગ્રામીણ વીસ્તારમાં ગરીબી ૩૯.૧% શહેરી વિસ્તારમાં ગરીબી ૩૮.૨% અને કુલ ગરીબી ૩૮.૯% જેટલી હતી. વર્ષ ૨૦૦૪-૦૫માં ગ્રામિણ વિસ્તારમાં ગરીબી ૪૧.૮% અને શહેરી વિસ્તારમાં ૨૫.૭% અને કુલ ગરીબી ૩૭.૨% જેટલી હતી. વર્ષ ૨૦૧૧-૧૨માં ગરીબીનું પ્રમાણ ઘટીને ગ્રામીણ વિસ્તારમાં ૨૫.૭% અને શહેરી વિસ્તારમાં ૧૩.૭% અને કુલ ગરીબીનું પ્રમાણ ૨૧.૯% જોવા મળ્યું હતું. વર્ષ ૨૦૧૭-૧૮માં ગ્રામીણ ગરીબીનું પ્રમાણ ૨૯.૬%, શહેરી ગરીબીનું પ્રમાણ ૯.૨% અને કુલ ગરીબીનું પ્રમાણ ૨૨.૮% જોવા મળેલ છે. વર્ષ ૨૦૧૧-૧૨થી ૨૦૧૭-૧૮ ગ્રામીણ ગરીબીના દરમાં વધારો જોવા મળી રહ્યો છે, જ્યારે શહેરી ગરીબીના દરમાં ઘટાડો જોવા મળ્યો છે. આ સમયગાળા દરમિયાન દેશમાં કુલ ગરીબીના દરમાં લગભગ ૧% નો વધારો મળ્યો છે. શહેરી ગરીબી ઘટવા પાછળનું મુખ્ય કારણ ઔદ્યોગિક ક્ષેત્રનો વિકાસ છે. હવે પછી આપણે ભારતમાં રાજ્યવાર ગરીબીનું પ્રમાણ જોઈએ.

કોષ્ટક:૪.૩. ભારતમાં ૨૦૨૧-૨૨ માં રાજ્યવાર ગરીબી

ક્રમ	રાજ્ય	ગરીબીનુંપ્રમાણ (ટકાવારીમાં)
૧	બિહાર	૫૧.૯૧%
૨	ઝારખંડ	૪૨.૧૬%
૩	ઉત્તરપ્રદેશ	૩૭.૭૯%
૪	મધ્યપ્રદેશ	૩૬.૬૫%
૫	મેઘાલય	૩૨.૬૭%
૬	આસામ	૩૨.૬૭%
૭	છત્તીસગઢ	૨૯.૯૧%
૮	રાજસ્થાન	૨૯.૪૬%
૯	ઓડીસા	૨૯.૩૫%

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૧૦	નાગાલેન્ડ	૨૫.૨૩%
૧૧	અરૂણાચલ પ્રદેશ	૨૪.૨૭%
૧૨	પશ્ચિમબંગાળ	૨૧.૪૩%
૧૩	ગુજરાત	૧૮.૬૦%
૧૪	મણિપુર	૧૭.૮૯%
૧૫	ઉત્તરાખંડ	૧૭.૭૨%
16	ત્રિપુરા	૧૬.૬૫%
૧૭	તેલંગણા	૧૩.૭૪%
૧૮	કર્ણાટક	૧૩.૧૬%
૧૯	આંધ્રપ્રદેશ	૧૨.૩૧%
૨૦	હરિયાણા	૧૨.૨૮%
૨૧	મિઝોરમ	૯.૮૦%
૨૨	હિમાચલ પ્રદેશ	૭.૬૨%
૨૩	પંજાબ	૫.૫૯%
૨૪	તમિલનાડુ	૪.૮૯%
૨૫	સિક્કિમ	૩.૮૨%
૨૬	ગોવા	૩.૭૬%
૨૭	કેરલ	૦.૭%

સ્રોત: https://www.theglobalstatistics.com/poverty-in-india-statistic-2021/

કોષ્ટક ૪.૩ માં જોઈ શકાય છે કે ભારતમાં રાજયવાર ગરીબીના પ્રમાણમાં સૌથી વધુ પ્રમાણ ધરાવતું રાજ્ય બિહાર છે જે ૫૧.૯૧ ટકા અને સૌથી ઓછું ગરીબીનું પ્રમાણ ધરાવતું રાજય કેરળ છે જેનું ટકાવારી પ્રમાણ ૦.૭ ટકા છે.

કોષ્ટક ૪.૪. ભારતમાં કેન્દ્રશાસિત પ્રદેશમાં ગરીબીનું પ્રમાણ

ક્રમ	કેન્દ્રશાસિત પ્રદેશ	ગરીબીનું પ્રમાણ (ટકાવારીમાં)
૧	દાદરા અને નાગર હવેલી	૨૭.૩૬
૨	જમ્મુ અને કાશ્મીર અને લદાખ	૧૨.૮૮
૩	દમણ અને દીવ	૬.૮૨
૪	ચંડીગઢ	૫.૯૭
૫	દીલ્હી	૪.૭૯
૬	અંદમાન અને નિકોબાર	૪.૩૦
૭	લક્ષદીપ	૧.૮૨
૮	પાંડુચેરી	૧.૭૨

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કોષ્ટક ૪.૪ માં જોઈ શકાય છે કે ભારતમાં કેન્દ્રશાસિત પ્રદેશમાં સૌથી વધુ ગરીબીનું ટકાવારી પ્રમણ દાદરા અને નગર હવેલી માં ૧૭.૩૬ ટકા જોવા મળે છે તેમજ સૌથી ઓછુ પ્રમાણ પાંડુચેરી જોવા મળે છે જેનું પ્રમાણ ૧.૭૨ ટકા છે.

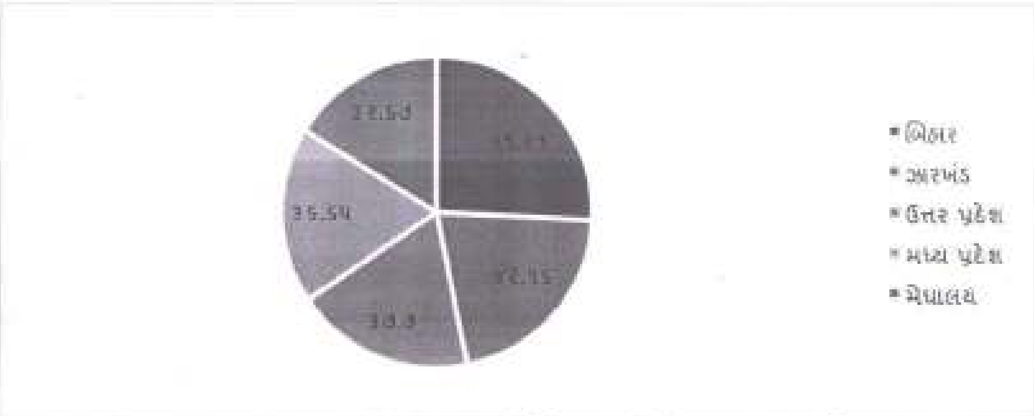
કોષ્ટક ૪.૫. ભારતમાં સૌથી વધુ પાંચ ગરીબ રાજ્યો

રાજ્ય	ગરીબ વસ્તીના ટકાવારી
બિહાર	૫૧.૯૧%
ઝારખંડ	૪૨.૧૬%
ઉત્તર પ્રદેશ	૩૭.૭૯%
મધ્ય પ્રદેશ	૩૬.૫૫
મેઘાલય	૩૨.૬૭%

સ્રોતઃ૧. 'નીતિ આયોગ'ના પ્રથમ બહુપરીમાણીય ગરીબી સૂચકાંક રીપોર્ટ

૨. https://www.theglobalstatistics.com/poverty-in-india-statistics-2021/

આલેખ:૨ ભારતમાં સૌથી વધુ પાંચ ગરીબ રાજ્યો



કોષ્ટક ૪.૫ માં જોઈ શકાય છે કે ભારતમાં સૌથી વધુ ગરીબી ધરાવતું રાજ્ય બિહાર છે. જેનું પ્રમાણ ૫૧.૯૧% છે. પછી ઝારખંડ રાજ્યમાં ગરીબીનું પ્રમાણ ૪૨.૧૬%, ઉત્તર પ્રદેશમાં ૩૭.૭૯%, મધ્ય પ્રદેશમાં ૩૬.૫૫% અને મેઘાલયમાં ૩૨.૬૭% ગરીબીનું પ્રમાણ જોવા મળે છે.

કોષ્ટક:૪.૬. ભારતમાં સૌથી ઓછા પાંચ ગરીબ રાજ્યો

રાજ્ય	ગરીબ વસ્તીના ટકાવારી
કેરળ	૦.૭૧%
ગોવા	૩.૭૬%
સિક્કિમ	૩.૮૨%
તમિલનાડુ	૪.૮૯%
પંજાબ	૫.૫૯%

સ્રોતો : અર્થસંકલન અંક ૬૨૪

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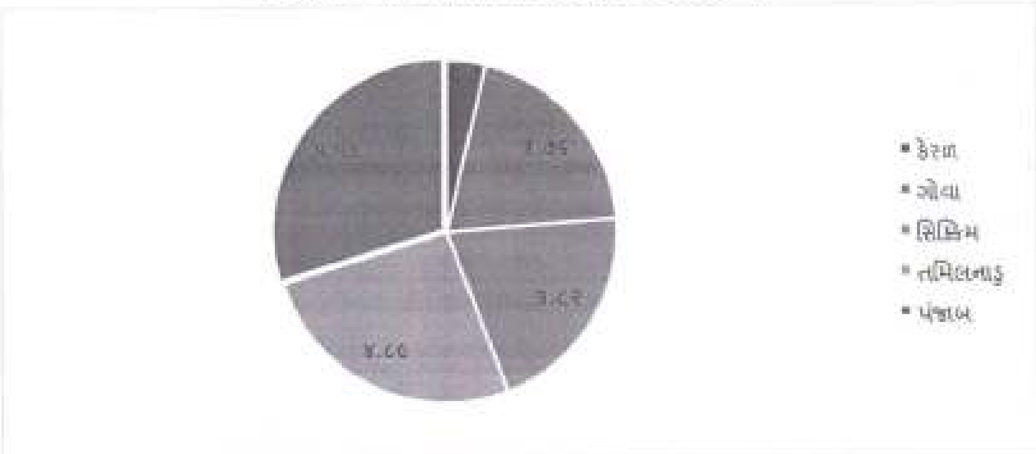
આલેખ:૩ ભારતમાં સૌથી ઓછા પાંચ ગરીબ રાજ્યો.



કોષ્ટક ૪.૬ માં જોઈ શકાય છે કે સૌથી ઓછી ગરીબી ધરાવતા રાજ્યોમાં અનુક્રમે કેરળમાં શૂન્યવત કહી શકાય. જેનું પ્રમાણ ૦.૭૧%, ગોવા ૩.૭૬%, સિક્કિમ ૩.૮૨%, તામિલનાડું ૪.૮૯% અને પંજાબ ૫.૫૯% ગરીબીનું પ્રમાણ જોવા મળે.

- વિશ્વ બેંકના સર્વે મુજબ દર ૫ માંથી ૧ ભારતીય ગરીબ છે. જે ૮૦% ગરીબો ગ્રામિણ વિસ્તારોમાં રહે છે.
- કેન્દ્રીય કેબીનેટ ગરીબી રેખા (બી.પી.એલ.) પરિવારને ૨૭,૦૦૦ વ્યાખ્યાયિત કરે છે. આનાથી વધુ કમાવનાર લોકો બી.પી.એલ.ની યાદીમાંથી બાકાત રહે છે.

માનવ વિકાસ અહેવાલ ૨૦૨૦ મુજબ ૧૦૭ દેશોનું MPI શોધવામાં આવ્યું હતું, જેમાં ભારતમાં બહુપરીમાણીય ગરીબીમાં જીવતા લોકોનું પ્રમાણ ૨૦૧૮માં ૨૭.૯ ટકા હતું. ભારતમાં ૨૦૨૧માં નીતિ આયોગના બહુપરીમાંણીય ગરીબી સૂચકઆંક રીપોર્ટમાં ભારતનો રાષ્ટ્રીય MPI સ્કોર ૦.૧૧૮ હતો

વર્ષ ૨૦૨૨ના વિશ્વબેંકના રિપોર્ટ મુજબ ભારતમાં ગરીબ વ્યક્તિઓની સંખ્યા અડધાથી વધુ થઇ ગઈ છે. ભારતમાં ગરીબી આંકડા નીચે મુજબ છે.

૪.૭ ભારતમાંવર્ષ ૨૦૨૨ના વિશ્વબેંકના રીપોર્ટ મુજબના આંકડા

કુલ વસ્તી	૧,૪૦૬,૧૫૬,૨૮૮
અત્યંત ગરીબીમાં જીવતા લોકો	૮૩,૦૬૮,૫૯૭ (૫.૯૧%)
પુરુષો	૩૭,૭૬૭,૪૭૩ (૪૫.૪૭%)
સ્ત્રીઓ	૪૫,૩૦૧,૧૨૪ (૫૪.૫૩%)

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કોષ્ટક૪.૭ પરથી કહી શકાય કે કુલ વસ્તીના ૧,૪૦૬,૧૫૬,૨૮૮ જે ૮૩,૦૬૮,૫૯૭ એટલે કે વસ્તીના આશરે ૬% અંત્યંત ગરીબીમાં જીવતા લોકો છે. ભારતમાં ૩૭,૭૬૭,૪૭૩ પુરુષો જેની ટકાવારી પ્રમાણ ૪૫.૪૭ છે અને ૪૫,૩૦૧,૧૨૪ સ્ત્રીઓ ગરીબીમાં છે. જેનું ટકાવારી પ્રમાણ ૫૪.૫૩ છે. તેમજ પુરુષો કરતા સ્ત્રીઓનું વધુ પ્રમણ જોવા મળે છે.

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વિશ્વબેંકના મતે પ્રતિ વ્યક્તિ પ્રતિ દિવસ $૧.૯૦ કરતા પણ ઓછી આવકમાં જીવતા હોય તેને અતિશય ગરીબી કહે છે. ભારતમાં અત્યંત ગરીબીમાં જીવતા લોકો ઘટી રહ્યા છે. વર્લ્ડ પોવર્ટી ક્લોક મુજબ ૨૦૧૫ માં અત્યંત ગરીબી રેખા નીચે જીવતી વિશ્વની વસ્તી ૩૬% થી ઘટીને ૧૦%થી થઈ છે. એટલે કે ૧.૯ બિલિયન લોકોથી ઘટીને લગભગ ૭૩૬ મિલિયન થઇ ગયા છે. જે ૨૦૨૧માં આશરે ૬% અથવા ૮૬,૭૯૯,૪૯૮ (૮૬.૮ મિલિયન) વસ્તી ગરીબીમાં જીવે છે.

૫.ભારતમાં ગરીબીની અસરો:

- ગરીબીના લીધે ઓછી આવકને લીધે બાળમૃત્યુદરનું પ્રમાણ વધ્યું છે અને અયોગ્ય સંભાળ તરફ દોરી જાય છે.
- ગરીબીને લીધે બાળ મજુરીનું પ્રમાણ વધે છે. તેમજ શાળાએ મોકલવાનું વલણ ઓછું જોવા મળે છે.
- ગરીબીના કારણે કુપોષણ, માનસિક અને શારીરિક વિકલાંગતા, ખોરાકની ખામીને લીધે થતા રોગો ગરીબીની અસરો ગણી શકાય છે.
- ઓછી આવક તેમજ રોજગારી માટે થઈને સ્થળાંતરના પ્રશ્નો જોવા મળે છે જે ગરીબીની અસર કહી શકાય.
- નિરક્ષરતાના લીધે જાગૃતિનો અભાવ જોવા મળે છે.

૬.ભારતમાં ગરીબીના ઉપાયો

- કૃષિક્ષેત્રના વિકાસને પ્રોત્સાહન માટે વિવિધ યોજનાઓ અમલમાં મુકવી જોઈએ.
- સરકાર દ્વારા વિવિધ રોજગારલક્ષી કાર્યક્રમથી તેમજ યોજનાઓથી રોજગારીમાં વધારો કરે છે.
- વસ્તીવધારાને નિયંત્રિત કરવું.
- માનવશક્તિનું આયોજન તથા માનવ સંશાધનોનો ઉપયોગ કરવો જોઈએ.
- સરકારની વિવિધ યોજનોઓ ગરીબ માણસ સુધી પોહચાડવી જોઈએ
- પછાત વિસ્તારોમાં ઔદ્યોગીકરણને વધુ તકો આપવી જોઈએ જેથી ગરીબીનો દર ઓછો થઇ શકે.

૭.તારણો

૧. ભારતમાં ૧૯૭૩-૭૪માં ગરીબીની ટકાવારી ૫૪.૯ હતી જે વર્ષ ૨૦૧૯-૨૦માં ઘટીને ટકાવારી પ્રમાણ ૨૫ થયું છે. જે સરકારના વિવિધ ગરીબી નિવારણની યોજના અને કાર્યક્રમની અસર ગણી શકાય છે.

૨. ભારતમાં સૌથી ઓછું ગરીબીનું પ્રમાણ ધરાવતું રાજ્ય કેરળ છે જે ૦.૭૧ટકા ધરાવે છે. અને સૌથી વધુ ગરીબીનું પ્રમાણ ધરાવતું રાજ્ય બિહાર છે જેની ટકાવારી ૫૧.૯૧ છે.

૩. ભારતમાં વર્ષ ૨૦૧૭-૧૮ માં શહેરી ગરીબી (૯.૨%) કરતા ગ્રામિણ ગરીબીનું પ્રમાણ (૨૯.૬%) વધુ જોવા મળે છે.જેનું મુખ્ય કારણ ગ્રામિણ વિસ્તારમાં રોજગારીનો અભાવ છે.

૪. ભારતના કેન્દ્રશાસિત પ્રદેશોમાં સૌથી ઓછું ગરીબીનું પ્રમાણ પાંડુચેરીમાં ૧.૭૨ ટકા જોવા મળે છે.

૫. આરોગ્ય, શિક્ષણ, માથાદીઠ આવકમાં વધારો કરવામાં આવે તો ગરીબીની સમસ્યા હળવી કરી શકાય છે.

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૮.ઉપસંહાર

ગરીબી એ કુદરતી નહિ પણ માનવસર્જિત ઘટના છે. જેમાં સમાજનો એક વર્ગ મૂળભૂત જરૂરિયાતો પૂરી કરી શકતો નથી. આમ ગરીબી અભાવની સ્થતિ છે. ગરીબી દૂર કરવા માટે સરકારે અનેક કાર્યક્રમો અમલમાં મુક્યા છે. આમ છતાં ગરીબીના પ્રમાણમાં નોધપાત્ર ઘટાડો થયો નથી. ગરીબીને કારણે કુપોષણ, નિરક્ષરતા, નીચી આવકને લીધે દેશનો આર્થિક વિકાસ અવરોધાય છે. આમ ગરીબી એ એક ગંભીર સમસ્યાઓ પૈકીની એક સમસ્યા છે.

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૨. Chandrakant G Brahmbhatt-2017, poverty, unemployment is a problem.

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(http://www.jagranjosh.com/general-knowledge/what-is-poverty-and-its-types- 1523453034-1)
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GLOBALIZATION AND POVERTY

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ABSTRACT

Poverty is a state or condition in which one lacks the financial resources and essentials for a certain standard of living. Poverty can have diverse social, economic, and political causes and effects. When evaluating poverty in statistics or economics there are two main measures: absolute poverty compares income against the amount needed to meet basic personal needs, such as food, clothing, and shelter;[2] relative poverty measures when a person cannot meet a minimum level of living standards, compared to others in the same time and place. The definition of relative poverty varies from one country to another, or from one society to another.

Statistically, as of 2019, most of the world's population live in poverty: in PPP dollars, 85% of people live on less than \$30 per day, two-thirds live on less than \$10 per day, and 10% live on less than \$1.90 per day. According to the World Bank Group in 2020, more than 40% of the poor live in conflict-affected countries. Even when countries experience economic development, the poorest citizens of middle-income countries frequently do not gain an adequate share of their countries' increased wealth to leave poverty.

INTRODUCTION

Absolute poverty, often synonymous with 'extreme poverty' or 'abject poverty', refers to a set standard which is consistent over time and between countries. This set standard usually refers to "a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services." Having an income below the poverty line, which is defined as an income needed to purchase basic needs, is also referred to as primary poverty.

The "dollar a day" poverty line was first introduced in 1990 as a measure to meet such standards of living. For nations that do not use the US dollar as currency, "dollar a day" does not translate to living a day on the equivalent amount of local currency as determined by the exchange rate. Rather, it is determined by the purchasing power parity rate, which would look at how much local currency is needed to buy the same things that a dollar could buy in the United States. Usually, this would translate to having less local currency than if the exchange rate were used.

From 1993 through 2005, the World Bank defined absolute poverty as \$1.08 a day on such a purchasing power parity basis, after adjusting for inflation to the 1993 US dollar and in 2009, it was updated as \$1.25 a day (equivalent to \$1.00 a day in 1996 US prices) and in 2015, it was updated as living on less than US\$1.90 per day, and moderate poverty as less than \$2 or \$5 a day. Similarly, 'ultra-poverty' is defined by a 2007 report issued by International Food Policy Research Institute as living on less than 54 cents per day. The poverty line threshold of \$1.90 per day, as set by the World Bank, is controversial. Each nation has its own threshold for absolute poverty line; in the United States, for example, the absolute poverty line was US\$15.15 per day in 2010 (US\$22,000 per year for a family of four), while in India it was US\$1.0 per day and in China the absolute poverty line was US\$0.55 per day, each on PPP basis in 2010. These different poverty lines make data comparison between each nation's official reports qualitatively difficult. Some scholars argue that the World Bank method sets the bar too high, others argue it is too low.

Globalization, or **globalisation** (Commonwealth English; see spelling differences), is the process of interaction and integration among people, companies, and governments worldwide. The term globalization first appeared in the early 20th century (supplanting an earlier French term mondialization), developed its current meaning some time in the second half of the 20th century, and came into popular use in the 1990s to describe the unprecedented international connectivity of the post-Cold War world. Its origins can be' traced back to 18th and 19th centuries due to advances in transportation and communications technology. This increase in global interactions has caused a growth in international trade and the exchange of ideas, beliefs, and culture. Globalization is primarily an economic process of interaction and integration that is associated with social and cultural aspects. However, disputes and international diplomacy are also large parts of the history of globalization, and of modern globalization.

Economically, globalization involves goods, services, data, technology, and the economic resources of capital. The expansion of global markets liberalizes the economic activities of the exchange of goods and funds. Removal of cross-border trade barriers has made the formation of global markets more feasible. Advances in transportation, like the steam locomotive, steamship, jet engine, and container ships, and developments in telecommunication infrastructure, like the telegraph, Internet, mobile phones, and smartphones, have been major factors in globalization and have generated further interdependence of economic and cultural activities around the globe.

EARLY MODERN

"Early modern" or "proto-globalization" covers a period of the history of globalization roughly spanning the years between 1600 and 1800. The concept of "proto-globalization" was first introduced by historians A. G. Hopkins and Christopher Bayly. The term describes the phase of increasing trade links and cultural exchange that characterized the period immediately preceding the advent of high "modern globalization" in the late 19th century. This phase of globalization was characterized by the rise of maritime European empires, in the 15th and 17th centuries, first the Portuguese Empire (1415) followed by the Spanish Empire (1492), and later the Dutch and British Empires. In the 17th century, world trade developed further when chartered companies like the British East India Company (founded in 1600) and the Dutch East India Company (founded in 1602, often described as the first multinational corporation in which stock was offered) were established. An alternative view from historians Dennis Flynn and Arturo Giraldez, postulated that: globalization began with the first circumnavigation of the globe under the Magellan-Elcano expedition which preluded the rise of Global Silver Trade.

Early modern globalization is distinguished from modern globalization on the basis of expansionism, the method of managing global trade, and the level of information exchange. The period is marked by such trade arrangements as the East India Company, the shift of hegemony to Western Europe, the rise of larger-scale conflicts between powerful nations such as the Thirty Years' War, and the rise of newfound commodities—most particularly slave trade. The Triangular Trade made it possible for Europe to take advantage of resources within the Western Hemisphere. The transfer of animal stocks, plant crops, and epidemic diseases associated with Alfred W. Crosby's concept of the Columbian Exchange also played a central role in this process. European, Muslims, Indian, Southeast Asian, and Chinese merchants were all involved in early modern trade and communications, particularly in the Indian Ocean region.

RELATIVE POVERTY

Relative poverty views poverty as socially defined and dependent on social context. It is argued that the needs considered fundamental is not an objective measure and could change with the custom of society. For example, a person who cannot afford housing better than a small tent in an open field would be said to live in relative poverty if almost everyone else in that area lives in modern brick homes, but not if everyone else also lives in small tents in open fields (for example, in a nomadic tribe).

Since richer nations would have lower levels of absolute poverty, relative poverty is considered the "most useful measure for ascertaining poverty rates in wealthy developed nations" and is the "most prominent and most-quoted of the EU social inclusion indicators".

Usually, relative poverty is measured as the percentage of the population with income less than some fixed proportion of median income. This is a calculation of the percentage of people whose family household income falls below the Poverty Line. The main poverty line used in the OECD and the European Union is based on "economic distance", a level of income set at 60% of the median household income. The United States federal government typically regulates this line to three times the cost of an adequate meal.

GLOBAL PREVALENCE

According to Chen and Ravallion, about 1.76 billion people in developing world lived above $1.25 per day and 1.9 billion people lived below $1.25 per day in 1981. In 2005, about 4.09 billion people in developing world lived above $1.25 per day and 1.4 billion people lived below $1.25 per day (both 1981 and 2005 data are on inflation adjusted basis). The share of the world's population living in absolute poverty fell from 43% in 1981 to 14% in 2011.The absolute number of people in poverty fell from 1.95 billion in 1981 to 1.01 billion in 2011. The economist Max Roser estimates that the number of people in poverty is therefore roughly the same as 200 years ago. This is the case since the world population was just little more than 1 billion in 1820 and the majority (84% to 94%) of the world population was living in poverty. According to one study, the percentage of the world population in hunger and poverty fell in absolute percentage terms from 50% in 1950 to 30% in 1970. According to another study the number of people worldwide living in absolute poverty fell from 1.18 billion in 1950 to 1.04 billion in 1977. According to another study, the number of people worldwide estimated to be starving fell from almost 920 million in 1971 to below 797 million in 1997. The proportion of the developing world's population living in extreme economic poverty fell from 28% in 1990 to 21% in 2001. Most of this improvement has occurred in East and South Asia.

In 2012 it was estimated that, using a poverty line of $1.25 a day, 1.2 billion people lived in poverty. Given the current economic model, built on GDP, it would take 100 years to bring the world's poorest up to the poverty line of $1.25 a day. UNICEF estimates half the world's children (or 1.1 billion) live in poverty. The World Bank forecasted in 2015 that 702.1 million people were living in extreme poverty, down from 1.75 billion in 1990. Extreme poverty is observed in all parts of the world, including developed economies. Of the 2015 population, about 347.1 million people (35.2%) lived in Sub-Saharan Africa and 231.3 million (13.5%) lived in South Asia. According to the World Bank, between 1990 and 2015, the percentage of the world's population living in extreme poverty fell from 37.1% to 9.6%, falling below 10% for the first time. During the 2013 to 2015 period, the World Bank reported that extreme poverty fell from 11% to 10%, however they also noted that the rate of decline had slowed by nearly half from the 25 year average with parts of sub-saharan Africa returning to early 2000 levels. The World Bank attributed this to increasing violence following the Arab Spring, population increases in Sub-Saharan Africa, and general African inflationary pressures and economic malaise were the primary drivers for this slow down. Many wealthy nations have seen an increase in relative poverty rates ever since the Great Recession, in particular among children from impoverished families who often reside in substandard housing and find educational opportunities out of reach. It has been argued by some academics that the neoliberal policies promoted by global financial institutions such as the IMF and the World Bank are actually exacerbating both inequality and poverty.

EDUCATION

Research has found that there is a high risk of educational underachievement for children who are from low-income housing circumstances. This is often a process that begins in primary school. Instruction in the US educational system, as well as in most other countries, tends to be geared towards those students who come from more advantaged backgrounds. As a result, children in poverty are at a higher risk than advantaged children for retention in their grade, special deleterious placements during the school's hours and not completing their high school education. Advantage breeds advantage. There are many explanations for why students tend to drop out of school. One is the conditions in which they attend school. Schools in poverty-stricken areas have conditions that hinder children from learning in a safe environment. Researchers have developed a name for areas like this: an urban war zone is a poor, crime-laden district in which deteriorated, violent, even warlike conditions and underfunded, largely ineffective schools promote inferior academic performance, including irregular attendance and disruptive or non-compliant classroom behavior. Because of poverty, "Students from low-income families are 2.4 times more likely to drop out than middle-income kids, and over 10 times more likely than high-income peers to drop out."

For children with low resources, the risk factors are similar to others such as juvenile delinquency rates, higher levels of teenage pregnancy, and economic dependency upon their low-income parent or parents. Families and society who submit low levels of investment in the education and development of less fortunate children end up with less favorable results for the children who see a life of parental employment reduction and low wages. Higher rates of early childbearing with all the connected risks to family, health and well-being are major issues to address since education from preschool to high school is identifiably meaningful in a life.

Poverty often drastically affects children's success in school. A child's "home activities, preferences, mannerisms" must align with the world and in the cases that they do not do these, students are at a disadvantage in the school and, most importantly, the classroom. Therefore, it is safe to state that children who live at or below the poverty level will have far less success educationally than children who live above the poverty line. Poor children have a great deal less healthcare and this ultimately results in many absences from school. Additionally, poor children are much more likely to suffer from hunger, fatigue, irritability, headaches, ear infections, flu, and colds. These illnesses could potentially restrict a student's focus and concentration

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GLOBALIZATION AND POVERTY

AUTHORED/CO-AUTHORED BY PROF/DR/MR/MRS/MS

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POVERTY REDUCTION

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SUBJECT: ECONOMICS

ABSTRACT

Various poverty reduction strategies are broadly categorized based on whether they make more of the basic human needs available or whether they increase the disposable income needed to purchase those needs.Some strategies such as building roads can both bring access to various basic needs, such as fertilizer or healthcare from urban areas, as well as increase incomes, by bringing better access to urban markets.

Reducing relative poverty would also involve reducing inequality. Oxfam, among others, has called for an international movement to end extreme wealth concentration arguing that the concentration of resources in the hands of the top 1% depresses economic activity and makes life harder for everyone else—particularly those at the bottom of the economic ladder.And they say that the gains of the world's billionaires in 2017, which amounted to $762 billion, were enough to end extreme global poverty seven times over. Methods to reduce inequality and relative poverty include progressive taxation, which involves increasing tax rates on high-income earners, wealth taxes, which involve taxing a portion of an individual's net worth above a certain threshold, reducing payroll taxes, which are taxes on employees and employers and reducing this provides workers greater take-home pay and allows employers to spend more on wages and salaries, and increasing the labor share, which is the proportion of business income paid as wages and salaries instead of allocated to shareholders as profit.

INCREASING THE SUPPLY OF BASIC NEEDS

Agricultural technologies such as nitrogen fertilizers, pesticides, new seed varieties and new irrigation methods have dramatically reduced food shortages in modern times by boosting yields past previous constraints. Before the Industrial Revolution, poverty had been mostly accepted as inevitable as economies produced little, making wealth scarce. Geoffrey Parker wrote that "In Antwerp and Lyon, two of the largest cities in western Europe, by 1600 three-quarters of the total population were too poor to pay taxes, and therefore likely to need relief in times of crisis." The initial industrial revolution led to high economic growth and eliminated mass absolute poverty in what is now considered the developed world. Mass production of goods in places such as rapidly industrializing China has made what were once considered luxuries, such as vehicles and computers, inexpensive and thus accessible to many who were otherwise too poor to afford them.

Other than technology, advancements in sciences such as medicine help provide basic needs better. For example, Sri Lanka had a maternal mortality rate of 2% in the 1930s, higher than any nation today, but reduced it to 0.5–0.6% in the 1950s and to 0.6% in 2006 while spending less each year on maternal health because it learned what worked and what did not. Knowledge on the cost effectiveness of healthcare interventions can be elusive and educational measures have been made to disseminate what works, such as the Copenhagen Consensus. Cheap water filters and promoting hand washing are some of the most cost effective health interventions and can cut deaths from diarrhea and pneumonia.[213][214] Fortification with micronutrients was ranked the most cost effective aid strategy by the Copenhagen

Consensus. For example, iodised salt costs 2 to 3 cents per person a year while even moderate iodine deficiency in pregnancy shaves off 10 to 15 IQ points.

STATE FUNDING

Certain basic needs are argued to be better provided by the state. Universal healthcare can reduce the overall cost of providing healthcare by having a single payer negotiating with healthcare providers and minimizing administrative costs. It is also argued that subsidizing essential goods such as fuel is less efficient in helping the poor than providing that same money as income grants to the poor.

Government revenue can be diverted away from basic services by corruption. Funds from aid and natural resources are often sent by government individuals for money laundering to overseas banks which insist on bank secrecy, instead of spending on the poor. A Global Witness report asked for more action from Western banks as they have proved capable of stanching the flow of funds linked to terrorism.

Illicit capital flight, such as corporate tax avoidance, from the developing world is estimated at ten times the size of aid it receives and twice the debt service it pays, with one estimate that most of Africa would be developed if the taxes owed were paid. About 60 per cent of illicit capital flight from Africa is from transfer mispricing, where a subsidiary in a developing nation sells to another subsidiary or shell company in a tax haven at an artificially low price to pay less tax. An African Union report estimates that about 30% of sub-Saharan Africa's GDP has been moved to tax havens. Solutions include corporate "country-by-country reporting" where corporations disclose activities in each country and thereby prohibit the use of tax havens where no effective economic activity occurs.

Developing countries' debt service to banks and governments from richer countries can constrain government spending on the poor. For example, Zambia spent 40% of its total budget to repay foreign debt, and only 7% for basic state services in 1997.One of the proposed ways to help poor countries has been debt relief. Zambia began offering services, such as free health care even while overwhelming the health care infrastructure, because of savings that resulted from a 2005 round of debt relief. Since that round of debt relief, private creditors accounted for an increasing share of poor countries' debt service obligations. This complicated efforts to renegotiate easier terms for borrowers during crises such as the COVID-19 pandemic because the multiple private creditors involved say they have a fiduciary obligation to their clients such as the pension funds.

CULTURAL GLOBALIZATION

Cultural globalization refers to the transmission of ideas, meanings, and values around the world in such a way as to extend and intensify social relations. This process is marked by the common consumption of cultures that have been diffused by the Internet, popular culture media, and international travel. This has added to processes of commodity exchange and colonization which have a longer history of carrying cultural meaning around the globe. The circulation of cultures enables individuals to partake in extended social relations that cross national and regional borders. The creation and expansion of such social relations is not merely observed on a material level. Cultural globalization involves the formation of shared norms and knowledge with which people associate their individual and collective cultural identities. It brings increasing interconnectedness among different populations and cultures.

Cross-cultural communication is a field of study that looks at how people from differing cultural backgrounds communicate, in similar and different ways among themselves, and how they endeavour to communicate across cultures. Intercultural communication is a related field of study.

Cultural diffusion is the spread of cultural items—such as ideas, styles, religions, technologies, languages etc. Cultural globalization has increased cross-cultural contacts, but may be accompanied by a decrease in the uniqueness of once-isolated communities. For example, sushi is available in Germany as well as Japan, but Euro-Disney outdraws the city of Paris, potentially reducing demand for "authentic" French pastry. Globalization's contribution to the alienation of individuals from their traditions may be modest compared to the impact of modernity itself, as alleged by existentialists such as Jean-Paul Sartre and Albert Camus. Globalization has expanded recreational opportunities by spreading pop culture, particularly via the Internet and satellite television. The cultural diffusion can create a homogenizing force, where globalisation is seen as synonymous with homogenizing force via connectedness of markets, cultures, politics and the desire for modernizations through imperial countries sphere of influence.

ECONOMIC FREEDOMS

Corruption often leads to many civil services being treated by governments as employment agencies to loyal supporters and so it could mean going through 20 procedures, paying $2,696 in fees, and waiting 82 business days to start a business in Bolivia, while in Canada it takes two days, two registration procedures, and $280 to do the same. Such costly barriers favor big firms at the expense of small enterprises, where most jobs are created. Often, businesses have to bribe government officials even for routine activities, which is, in effect, a tax on business. Noted reductions in poverty in recent decades has occurred in China and India mostly as a result of the abandonment of collective farming in China and the ending of the central planning model known as the License Raj in India.

The World Bank concludes that governments and feudal elites extending to the poor the right to the land that they live and use are 'the key to reducing poverty' citing that land rights greatly increase poor people's wealth, in some cases doubling it. Providing secure tenure to land ownership creates incentives to improve the land and thus improves the welfare of the poor. It is argued that those in power have an incentive to not secure property rights as they are able to then more easily take land or any small business that does well to their supporters.

Greater access to markets brings more income to the poor. Road infrastructure has a direct impact on poverty. Additionally, migration from poorer countries resulted in $328 billion sent from richer to poorer countries in 2010, more than double the $120 billion in official aid flows from OECD members. In 2011, India got $52 billion from its diaspora, more than it took in foreign direct investment.

EDUCATION AND VOCATIONAL TRAINING

Free education through public education or charitable organizations rather than through tuition, from early childhood education through the tertiary level provides children from low-income families who may not otherwise have the financial resources with better job prospects and higher earnings and promotes social mobility.Job training and vocational education programs that target training in technical skills in specific industries or occupations that are in high demand can reduce poverty and wealth concentration.

Strategies to provide education cost effectively include deworming children, which costs about 50 cents per child per year and reduces non-attendance from anemia, illness and malnutrition, while being only a twenty-fifth as expensive as increasing school attendance by constructing schools. Schoolgirl absenteeism could be cut in half by simply providing free sanitary towels. Paying for school meals is argued to be an efficient strategy in increasing school enrollment, reducing absenteeism and increasing student attention.

Desirable actions such as enrolling children in school or receiving vaccinations can be encouraged by a form of aid known as conditional cash transfers. In Mexico, for example, dropout rates of 16- to 19-year-olds in rural area dropped by 20% and children gained half an inch in height. Initial fears that the program would encourage families to stay at home rather than work to collect benefits have proven to be unfounded. Instead, there is less excuse for neglectful behavior as, for example, children stopped begging on the streets instead of going to school because it could result in suspension from the program

ANTIPOVERTY INSTITUTIONS

UNITED NATIONS

In 2015 all UN Member States adopted the 17 Sustainable Development Goals as part of the Post-2015 Development Agenda, which sought to create a future global development framework to succeed the Millennium Development Goals, which were goals set in 2000 and were meant to be achieved by 2015. Most targets are to be achieved by 2030, although some have no end date. Goal 1 is to "end poverty in all its forms everywhere". It aims to eliminate extreme poverty for all people measured by daily wages less than $1.25 and at least half the total number of men, women, and children living in poverty. In addition, social protection systems must be established at the national level and equal access to economic resources must be ensured. Strategies have to be developed at the national, regional and international levels to support the eradication of poverty.

DEVELOPMENT BANKS

A development financial institution, also known as a development bank, is a financial institution that provides risk capital for economic development projects on a non-commercial basis. They are often established and owned by governments to finance projects that would otherwise not be able to get financing from commercial lenders. These include international financial institutions such as the World Bank, which is the largest development bank.

PRIVATE SECTOR

The private sector includes nonprofit nongovernmental organizations as well as for-profit institutions involved in combating poverty. In recent decades, the number of nongovernmental organizations has increased dramatically. The High level forums on aid effectiveness that was coordinated by the OECD found that this leads to fragmentation where too many agencies were financing too many small projects using too many different procedures and that the civil service of the donor countries were overstretched producing reports for each.

The Poverty industrial complex refers to for-profit companies taking over roles previously held by government agencies. The incentive for profit in such companies has been argued to interfere with efficiently providing the needed services.

ENVIRONMENTALISM

Important studies such as the Brundtland Report concluded that poverty causes environmental degradation, while other theories like environmentalism of the poor conclude that the global poor may be the most important force for sustainability. Either way, the poor suffer most from environmental degradation caused by reckless exploitation of natural resources by the rich. This unfair distribution of environmental burdens and benefits has generated the global environmental justice movement.

A report published in 2013 by the World Bank, with support from the Climate & Development Knowledge Network, found that climate change was likely to hinder future attempts to reduce poverty. The report presented the likely impacts of present day, 2 °C and 4 °C warming on agricultural production, water resources, coastal ecosystems and cities across Sub-Saharan Africa, South Asia and South East Asia. The impacts of a temperature rise of 2 °C included: regular food shortages in Sub-Saharan Africa; shifting rain patterns in South Asia leaving some parts under water and others without enough water for power generation, irrigation or drinking; degradation and loss of reefs in South East Asia, resulting in reduced fish stocks; and coastal communities and cities more vulnerable to increasingly violent storms. In 2016, a UN report claimed that by 2030, an additional 122 million more people could be driven to extreme poverty because of climate change.

Global warming can also lead to a deficiency in water availability; with higher temperatures and CO_2 levels, plants consume more water leaving less for people. By consequence, water in rivers and streams will decline in the mid-altitude regions like Central Asia, Europe and North America. And if CO_2 levels continue to rise, or even remain the same, droughts will be happening much faster and will be lasting longer. According to a 2016 study led by Professor of Water Management, Arjen Hoekstra, four billion people are affected by water scarcity at least one month per year.

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ભારતમાં ગરીબ બાળક પર નવી શિક્ષણ નીતિની અસરો એક અભ્યાસ

પ્રજાપતિ ભારતીબેન રમેશભાઈ
પી.એચ.ડી.સ્કોલર, અર્થશાસ્ત્ર વિભાગ, ઉધના સીટીઝન કોમર્સ કોલેજ, સુરત
વીર નર્મદ દક્ષિણ ગુજરાત યુનીવર્સીટી

સાર (Abstract)
છેલ્લા દાયકામાં કમનસીબ વાસ્તવિકતા છે કે ભારતમાં પરિવાર વચ્ચે આવકની અસમાનતાનું પ્રમાણ વધ્યું છે અને આવકની અસર અનેક ક્ષેત્રમાં પડે છે.જેમાંનું એક અગ્યત્યનું ક્ષેત્રશિક્ષણ છે.ઓછી આવક ધરવતા પરિવારના બાળકો સમૃદ્ધ આવક ધરવતા બાળકોની સરખામણીમાં પાછળથી શાળામાં જાય છે.બાળકનું ભવિષ્ય તે કેવા પ્રકારનું શિક્ષણ મેળવે છે તેના પર આધારિત છે.શિક્ષણ ઘરથી શરૂ થાય છે,પરંતુ બાળક શાળામાં જે શિક્ષણ મેળવે તે બાળકની જીવનશૈલીને ઘડવામાં એટલુજ મહત્વનું છે.તેમની કારકિર્દી,માનસિકતા,સમાજ સાથેનું જોડાણ વગેરે શાળામાં પ્રાપ્ત શિક્ષણ પર આધારિત છે.દેશ સુઆયોજિત શિક્ષણ નીતિ દેશની અર્થવ્યવસ્થા અને સામાજિક વિકાસ માટે મદદ કરે છે.પરંપરા અને સામાજિક દ્રષ્ટિકોણના આધારે શિક્ષણ નીતિ અપનાવે છે.આપણા દેશમાં મૂલ્યવાન સંપત્તિ,બૌદ્ધિક યુવાનોમાં જોવા મળેલી વૃદ્ધિ સાથે દેશે નવી શિક્ષણ નીતિ આપનાવી જે એક પ્રગતિશીલ વિચાર છે.અહી ગરીબ બાળકોપર નવી શિક્ષણનીતિ૨૦૨૦ની અસરોનો મૂલ્યાંકન કરવામાં આવ્યું છે. જેમાં શિક્ષણ,યોજનાઓ,અસરો,ગુણો અને સુધારોઓ વગેરેનો સમાવેશ થાય છે.

શબ્દકોશ: ગરીબી,નવી શિક્ષણ નીતિ,યોજનાઓ

પ્રસ્તાવના:

ભારત જેવા દેશોમાં ગરીબી એક જટિલ અને મોટો પડકાર છે.ગરીબી એક પ્રકારની અભાવની સ્થતિ છે.જેમાં પ્રાથમિક જરૂરિયાતની વસ્તુઓ ખરીદવા પુરતી આવક ન ધરાવતો હોય તો એ પરિસ્થતિને ગરીબી ગણાય છે.ખોરાક,પાણી અને રહેઠાણને મૂળભૂત જરૂરિયાત ઉપરાંત આરોગ્ય,શિક્ષણ અને સ્વચ્છતાનો ઉમેરો કરવામાં આવ્યો. જીવનની મૂળભૂત જરૂરિયાતો કે નાણાકીય સાધનોનો અભાવ હોય છે. ગરીબીમાં નબળું આરોગ્ય,શિક્ષણ,પાણી,ભૌતિક સુરક્ષાનો અભાવ વ્યક્તિના જીવનધોરણ સુધારવાની તકોનો સમાવેશ થાય છે.દેશમાં છેલ્લા દાયકામાં કમનસીબ વાસ્તવિકતા છે કે ભારતમાં પરિવાર વચ્ચે આવકની અસમાનતાનું પ્રમાણ વધ્યું છે અને આવકની અસર અનેક ક્ષેત્રમાં પડે છે.જેમાંનું એક અગ્યત્યનું ક્ષેત્ર શિક્ષણ છે.ઓછી આવક ધરવતા પરિવારના બાળકો સમૃદ્ધ આવક ધરવતા બાળકોની સરખામણીમાં પાછળથી શાળામાં જાય છેતેમજ અધવચ્ચેથી શાળા છોડી દે છે..બાળકનું ભવિષ્ય તે કેવા પ્રકારનું શિક્ષણ મેળવે છે તેનાપર આધારિત છેકોઈપણ શિક્ષણ પ્રણાલીનો હેતુ બાળકોને લાભ આપવાનો છે જેથી કોઈપણ ગરીબ બાળક શિક્ષણથી વંચિત કે અન્ય સંજોગોને લીધે શીખવાની કે મેળવાની તક ગુમાવે નહી. NEP ૨૦૨૦ એ શાળાના શિક્ષણમાં ૧૦૦%ગ્રોસ એનરોલમેન્ટનો લક્ષ્યાંક છે.અને વિવિધ યોજનાઓ કે ખર્ચ દ્વારા આ લક્ષ્યાંક પ્રાપ્ત કરવનો હેતુ છે.

ગરીબીનો અર્થ:

વ્યક્તિ લઘુત્તમ જરૂરિયાતો પણ મેળવી ન શકે ત્યારે તેને ગરીબ ગણવામાં આવે છે".

"જ્યારે સમાજમાં અમુક લોકો પોતાની જીવનની પાયાની જરૂરિયાતોથી વંચિત રહીને પોતાનું જીવન ગુજારતી હોય ત્યારે તેને ગરીબ ગણવામાં આવે છે.

જેમાં ખોરાક ,કપડા,રહેઠાણ,આરોગ્ય,શિક્ષણનો સમાવેશ કરવામાં આવે છે.

નવી શિક્ષણ નીતિ ૨૦૨૦

૨૯ જુલાઈમાં કેન્દ્રીય કેબિનેટે નવી શિક્ષણ નીતિ ને મંજુરી આપી હતી. જેનો હેતુ પૂર્વ-શાળાથી માધ્યમિક સ્તર સુધીના શિક્ષણના સવાર્ત્રિકરણનો છે.જે શિક્ષણના પ્રાથમિક-સ્તરથી લઈને ઉચ્ચ શિક્ષણ પર ધ્યાન કેન્દ્રિત કરતુ એક સમાવિષ્ઠ માળખું છે.

કોઈપણ શિક્ષણ પ્રણાલીનો હેતુ બાળકોને લાભ આપવાનો છે જેથી કોઈપણ બાળક શિક્ષણથી વંચિત કે અન્ય સંજોગોને લીધે શીખવાની કે મેળવાની તક ગુમાવે નહી.શિક્ષણ તર્ક સંગત વિચાર અને ક્રિયા માટે સક્ષમ,કરુણા અને સાહનુભુતી.હિમંત અને શક્તિ ધરાવતા સારા મનુષ્યનો વિકાસ કરવાનો છે.

બાળ ગરીબીની અસરો

-ગરીબીમાં જીવતા પરિવારના બાળકોના શારીરિક,માનસિક સ્વાસ્થ્ય તેમજ સુખાકારી પર નકારાત્મક અસર પડે છે.

-ગરીબી બાળકોને ઘરે,શાળામાં અને તેમના પડોશ અને સમુદાયોમાં વિવિધ અસરો કરે છે.

-ગરીબ બાળકોમાં નબળી શૈક્ષણિક પ્રગતિ,અર્ધવચ્ચેથી શાળા છોડી દેવું,ભાવનાત્મક સમસ્યાઓ અને વિકાસમાં વિલંબ જોવા મળે છે.

ગરીબી અને શૈક્ષણિક મુદ્દાઓ

-પ્રારંભિક બાળપણમાં ગરીબી બાળકોના શૈક્ષણિક પરિમાણો પર પ્રતિકૂળ અસર કરે છે.

- ગરીબ પરિવારમાંથી આવતા બળકોમાં તણાવ,કોધિત,એકાગ્રતા અને યાદશક્તિ પર પ્રતિકૂળ અસર કરે છે.

- નેશનલ સેન્ટર ફોર એજ્યુકેશન સ્ટેટીસ્ટીક્સ અહેવાલ મુજબ ૨૦૦૮માં ઓછી આવક ધરાવતા પરિવારોના બાળકોનો ડ્રોપઆઉટ દર વધુ આવક ધરાવતા પરિવારના બાળકોના દર કરતા દોઢ ગણો હતો.

- ગરીબ બાળકો શાળાએ શીખવાની બાબતમાં સંઘર્ષ કરે છે.

- અપૂરતું શિક્ષણ ગરીબ બાળકો માટે પોતાને અને ભાવી પેઢીઓને ગરીબીમાંથી બહાર કાઢવાનું મુશ્કેલ બનાવીને ગરીબીના વિષચક્રમાં ફર્યા કરે છે.

નવી શિક્ષણ નીતિ અને ગરીબ બાળકો માટેના નોંધપાત્ર મુદ્દા

- **પ્રારંભિક બાળપણના શિક્ષાનો સમવેશ :**

અગાઉ બાળકોને શિક્ષણ અધિકાર ધોરણ ૧ થી ૮ (૬-૧૪વર્ષ)સુધી લાગુ થતો હતો.NEPનો હેતુ ૩-૧૮વર્ષના બાળકો સુધી આ અધિકારનો વિસ્તાર કરવાનો છે.જેઓછી આવક ધરાવતા પરિવારના બાળકોને સેવા મળી રહે.

- **ઇક્વિટી અને સમાવેશ પર ફોકસ:**

એક વિભાગ જે સામાજિક-આર્થિક રીતે વંચિત જૂથો(SEDGs)માં એવા ગરીબ બાળકો છે જે મોટા ભાગે બિન નોંધાયેલા હોય છે.જે ડ્રોપ આઉટ કરે છે અને ઓછું શીખે છે.આ શિક્ષણ નીતિ આવા બાળકો તરફની હોય છે.

- **RTE એક્ટ ૨૦૦૯નો સમવેશ:**

- ભારતમાં દરેક ગરીબ બાળક શિક્ષણથી વંચિત ના રહે તે માટે મફત અને ફરજીયાત શિક્ષણ આપવામાં આવે છે.શહેરી વિસ્તારમાં પ્રાથમિક શિક્ષણ સમિતિઓ તથા ખાનગી શાળો અને ગ્રામ્ય વિસ્તારમાં જીલ્લા શિક્ષણ સમિતિઓ તથા ખાનગી સંસ્થાઓ દ્વારા શિક્ષણ અપાય છે.પ્રવેશ મેળવતા ગરીબ તથા ઓછી આવક ધરાવતા પરિવારના બાળકોને વાર્ષિક રૂ.3000 બુટ,પુસ્તકો,વાહનવ્યવહાર સહાય ચૂકવવામાં આવે છે.

RETact-૨૦૦૯ ની કલમ ૧૨.૧ સી પ્રવેશ મેળવનાર બાળકોની વિગત

વર્ષ	પ્રવેશ મેળવેલ વિદ્યાર્થીઓની સંખ્યા
૨૦૧૩-૧૪	૪૩૨
૨૦૧૪-૧૫	૧૨૬૦૫
૨૦૧૫-૧૬	૨૭૯૨૯
૨૦૧૬-૧૭	૪૫૮૬૯
૨૦૧૭-૧૮	૫૫૫૯૫
૨૦૧૮-૧૯	૭૪૪૫૨
૨૦૧૯-૨૦	૮૪૧૬૩
૨૦૨૦-૨૧	૭૫૨૨૭
૨૦૨૧-૨૨	૬૨૨૯૦

સ્રોત:http://Gujarat-education.gov.in/primary/yojna/index-eng.htm

ઉપરોક્ત કોષ્ટક પરથી સ્પષ્ટ થાય છે કે શૈક્ષણિક વર્ષ ૨૦૧૩-૧૪મા ૪૩૨ બાળકોએ પ્રવેશ લીધો હતો.જેમ જેમ આ યોજના વિષે જાણકારી વધતા ગરીબ અને ઓછી આવક ધરાવતા પરિવારના બાળકો RTE માં પ્રવેશમાં વધારો જોવા મળ્યો છે.શૈક્ષણિક વર્ષ ૨૦૧૯-૨૦માં પ્રવેશ મેળવનાર બાળકોની સંખ્યા ૮૪૧૬૩ હતી જે વધીને શૈક્ષણિક વર્ષ ૨૦૨૦-૨૧માં ૭૫૨૨૭ થઇ હતી.જે ચાલુ શૈક્ષણિક વર્ષમાં ૬૨૨૯૦ બાળકોએ પ્રવેશ મેળવ્યો હતો.આમ ગરીબ અને ઓછી આવક ધરાવતા પરિવારના બાળકો સારું અને મૂલ્યલક્ષી શિક્ષણ મેળવી શકે.

- ૨૦૨૧-૨૨માં મફત પાઠ્યપુસ્તકો પુરા પાડવા હેઠળ સરકારી પ્રાથમિક શાળામાં અભ્યાસ કરતા ગરીબ વિદ્યાર્થીઓને બંને સત્રના વિના મૂલ્યે પુસ્તકો પુરા પાડવામાં આવ્યા છે.જેની પાછળ રૂ.૫૮૪૯.00 લાખ ખર્ચ થયેલ છે.

- ગરીબ બાળકો શિક્ષણ મેળવવી શકે તે ઉપરાંત તેમના આરોગ્ય વિષયક સુવિધાઓ પૂરી પાડવામાં આવે છે.તેમજ વિદ્યાદીપ વીમા યોજનાનો અમલ કરવામાં આવ્યો.જેની પાછળ રૂ.૩૨૮.30 લાખનો ખર્ચ થયેલ છે.

- ગરીબ બાળકોને પોષણયુક્ત ખોરાક મળી રહે તે માટે યોજનાઓ જેવી કે મધ્યાહન ભોજન યોજના,પાઠ્યપુસ્તકોનું મફત વિતરણ,વિદ્યાદીપ યોજના,પૂરતા વર્ગખંડો હોવા.આ પ્રકારની યોજનાથી બાળકોના ડ્રોપ આઉટ રેન્ટમાં નોંધપત્ર ઘટાડો કરવાનો છે.જે નીચે મુજબ છે.

વર્ષ	ધોરણ ૧ થી ૫			ધોરણ ૧ થી ૭/૮		
	કુમાર	કન્યા	કુલ	કુમાર	કન્યા	કુલ
૨૦૦૧-૦૧	૨૧.૫	૨૦.૮૧	૨૦.૯૩	૪૦.૫૩	૩૬.૯૦	૩૮.૯૨

૨૦૦૧-૦૨	૨૦.૪૬	૨૦.૫૩	૨૦.૫૦	૩૯.૧૬	૩૫.૨૮	૩૭.૨૨
૨૦૦૨-૦૩	૧૯.૮	૧૯.૧૪	૧૯.૧૨	૩૭.૮૦	૩૩.૧૭	૩૫.૪૬
૨૦૦૩-૦૪	૧૭.૭૯	૧૭.૮૪	૧૭.૮૩	૩૬.૫૯	૩૧.૪૯	૩૩.૭૩
૨૦૦૪-૦૫	૮.૭૨.	૧૧.૭૭	૧૦.૧૬	૧૫.૩૩	૨૦.૮૦૧૪.૨	૧૮.૭૯
૨૦૦૫-૦૬	૪.૫૩	૫.૭૯	૫.૧૩	૬.૮૭	૧૧.૬૪	૧૧.૮૨
૨૦૦૬-૦૭	૨.૮૪	૩.૬૮	૩.૨૪	૯.૧૩	૧૧.૮	૧૦.૨૯
૨૦૦૭-૦૮	૨.૭૭	૩.૨૫	૨.૯૮	૮.૮૧	૯.૧૭	૯.૮૭
૨૦૦૮-૦૯	૨.૨૮	૨.૩૧	૨.૨૯	૮.૫૮	૮.૯૭	૮.૮૭
૨૦૦૯-૧૦	૨.૧૮	૨.૨૩	૨.૨૦	૮.૩૩	૮.૧૨	૮.૬૫
૨૦૧૦-૧૧	૨.૮	૨.૧૧	૨.૯	૭.૮૭	૭.૮૨	૭.૯૫
૨૦૧૧-૧૨	૨.૫	૨.૮	૨.૭	૭.૩૫	૭.૩૭	૭.૫૬
૨૦૧૨-૧૩	૨.૨	૨.૬	૨.૪	૬.૮૭	૭.૨૮	૭.૮
૨૦૧૩-૧૪	૧.૮૭	૨.૬	૨.૦૦	૬.૫૩	૭.૩	૬.૭૧
૨૦૧૪-૧૫	૧.૯૪	૨.૦૦	૧.૮૭	૬.૧૯	૬.૭૯	૬.૬૧
૨૦૧૫-૧૬	૧.૬૭	૧.૮૧	૧.૭૪	૫.૮૮	૬.૫૫	૬.૩૪
૨૦૧૬-૧૭	૧.૪૩	૧.૬૧	૧.૫૪	૫.૫૭	૬.૨૧	૬.૬
૨૦૧૭-૧૮	૧.૩૧	૧.૫૩	૧.૪૨	૪.૫૬	૪.૨૧	૫.૩૩
૨૦૧૮-૧૯	૧.૪૨	૧.૩૭	૧.૪૦	૪.૧૫	૪.૮૬	૪.૪૮
૨૦૧૯-૨૦	૧.૪૪	૧.૩૧	૧.૩૭	૨.૮૭	૩.૯૦	૩.૩૯

સ્રોત:પ્રાથમિક નિયામક કચેરી,બિન આદિજાતિ અહેવાલ

ઉપરોક્ત કોષ્ટકમાં જોઈ શકાય છે કે ૨૦૦૦-૦૧માં ધોરણ ૧ થી ૫માં કુલ ૧૯.૧૨% પ્રમાણ હતું અને ધોરણ ૧ થી ૭/૮ માં કુલ ૩૮.૯૨% પ્રમાણ હતું,જે ૨૦૧૫-૧૬ માં કુલ પ્રમાણ ધોરણ ૧ થી ૫માં૧.૭૪% અને ધોરણ ૧ થી ૭/૮ માં કુલ૬.૩૪% હતું,જે ૨૦૧૯-૨૦ માં ધોરણ ૧ થી ૫ માં કુલ પ્રમાણ ૧.૩૭% અને ધોરણ ૧ થી ૭/૮ માં કુલ ૩.૩૯% હતું.જે નવી શિક્ષણ નીતિમાં આ પ્રમાણ ઘટાડવાનો હેતુ છે અને દરેક ગરીબ બાળક અધં વચ્ચેથી શાળા છોડે નહિ.

તારણો:

સામાજિક-આર્થિક સીડીમાં શિક્ષણ અગત્યનો ભાગ છે.ખાસ કરીને ભારત જેવા દેશોમાં શિક્ષણ અનેક અવરોધોને તોડવાની ચાવી છે.

- નવી શિક્ષણ નીતિ સાચી દિશામાં એક ઉત્તમ પહેલ છે.
- નવી શિક્ષણ નીતિ દરેક ગરીબ કે ઓછી આવક ધરવતા પરિવારના બાળકો વંચિત ના રહી જાય તેના ભાર મુકવામ આવ્યો છે.

-ટ્યુશન ફી અને સલંગ્ન ફી શિક્ષણ નીતિમાં વધુ વિદ્યાર્થી મેળવવામાં અવરોધો છે.શિક્ષણ ના પ્રારંભિક તબક્કામાં ડ્રોપઆઉટની સંખ્યા વધુ સૂચવે છે કે દરેક ને શાળામાં મુકવું સરળ નથી.જે ગરીબી અને નાણાંકીય સ્થિરતાના અભાવની બાબત ગણી શકાય.

- શિષ્યવૃત્તિ જેવા કાર્યક્રમો ગરીબ બાળકોને મદદ કરી છે NEP ૨૦૩૦ જે દરેક બાળકને શાળામાં લાવવાનો હેતુ રહેલો છે.

-નવી શિક્ષણ નીતિમાં શિક્ષણ ખાનગી બજાર ગરીબ બાળકોને દૂર રાખે છે તેમાં કોઈ શંકા નહિ.

- નાણાકીય સહાયનું સંપૂર્ણ માહિતી ન હોવા છતાં તેનો અમલ NEP ના ચિંતાજનક છે.આમ નવી શિક્ષણ નીતિ દ્વારા દરેક બાળકને શૈક્ષણની સાથે સાથ રોજગારલક્ષી બનવામાં આવે છે.જેથી તે પગભર થઇ શકે.

સંદર્ભ:

-ભારતીય અર્થતંત્ર-રાવલ પ્રકાશન

-સામાજિક ન્યાય અને અધિકારીતા વિભાગના બિન આદિજાતિના અહેવાલ

-Directorate of Primary Education Schemes -http://Gujarat-education.gov.in/primary/yojana/index-eng.htm

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ONE DAY NATIONAL LEVEL SEMINAR ON

EFFECT OF NEP ON MULTIDISCIPLINARY RESEARCH & OPPORTUNITIES FOR STAKEHOLDERS

ORGANIZED BY

INTERNAL QUALITY ASSURANCE CELL (IQAC),

MANIBEN M. P. SHAH MAHILA ARTS COLLEGE, KADI

(MANAGED BY, M. P. SHAH EDUCATION SOCIETY, KADI)

30TH SEPTEMBER,2023

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ભારતમાં ગરીબ બાળક પર નવી શિક્ષણ નીતિની અસરો એક અભ્યાસ

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WOMEN'S ISSUES IN INDIA AND ROLE OF MEDIA

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ABSTRACT

Women's are the wealth of India and they have contributed in almost every field and made country feel proud at every occasion. They are in front, leading the country, making mile stones and source of inspiration for many. However, another reality of Indian society is that there is systematic discrimination and neglect of women's in India, which could be in terms of inadequate nutrition, denial or limited access to education, health and property rights, child labour and domestic violence etc. The fear of sexual violence has been a powerful factor in restricting women's behavior and sense of freedom. The struggle against violence is actually the struggle against the unequal distribution of power both physical and economic between the sexes.

Media is the mirror of society and media reports are reflection of happenings in the society. Media has immense power to influence the masses and communication and IT revolution has further increased its importance. Unfortunately, nowadays media is wavering from its actual role and giving biased information which makes development of the society more difficult. Portraying women as equals in the society is a subject that has been given low priority by the Indian media. The Indian media needs to be sensitized to gender issues and now must focus on women issues in a decisive way as their role is detrimental for the women empowerment in India. In the light of these facts, the present paper focuses on women's issues in contemporary Indian society and role of media in addressing the issues.

INTRODUCTION

In the 21 st century India is fast emerging as a global power but for half of its population, the women across the country, struggle to live life with dignity continues. Women are facing problems in every sphere of life whether employment, access to health care or property rights. The attention required is still not being paid to the issues that concern this section of population. Women empowerment in India is still a distant dream. There still exists a wide gap between the goals enunciated in the constitution, legislation, policies, plans, programs and related mechanisms on the one hand and the situational reality of the status of women in India, on the other hand. India is fast developing but women's in India continue to be discriminated. The declining sex ratio in India amply portrays the discrimination shown towards women at the stage of birth. Women may be have stardom in any stream but are getting harassment every day by their surroundings. They are victims of crime directed specifically at them, rape, kidnapping and abduction, dowry-related crimes, molestation, sexual harassment, eve-teasing, etc. Around 40 per cent of married women in India are victims of domestic violence. The increasing violence against women shown in television and films and their vulgar portrayal as objects of sex is also an important contributing factor in the escalating violence against women in India. The crimes against women in India are growing at a rampant speed. Women, irrespective of their class, caste and educational status, are not safe. The lack of any serious effort to rectify the weaknesses in dealing with the crimes against women further compound the situation and result is that the conviction rate remains abysmally low.

WOMEN ISSUES IN INDIA: CURRENT PERSPECTIVE

Women's are the wealth of India and they have contributed in almost every field and made country feel proud at every occasion. They are in front, leading the country, making mile stones and source of inspiration for many.

However this is the one face of coin and on the other side of coin is the hard truth of the Indian society. There is systematic discrimination and neglect from early childhood of women's in India, which could be in terms of inadequate nutrition, denial or limited access to education, health and property rights, child labour and domestic violence. The fear of sexual violence has been a powerful factor in restricting women's behavior and sense of freedom. There is an urgent need to pay attention to the issues that concern this section of population. The focus should be on poverty reduction, gender justice, health, nutrition, sustained awareness of rights and redressal, eradication of social evils etc.

POLITICAL ISSUES

Women's equality in power sharing and active participation in decision making, including decision making in political process at all levels will ensure the achievement of the goal of women empowerment. Government of India through 73 rd and 74 th Constitutional Amendment Acts reserved the one-third of seats in all local elected bodies for women as a sign of political empowerment. Over a million women have actively entered political life in India through the Panchayat Raj institutions. There are many elected women representatives at the village council level. The percentage of women in various levels of political activities in India have risen considerably, however women are still under-represented in governance and decision-making process. Their power is restricted, as it the men who wield all the authority. Their decisions are often over-ruled by the government machinery. It is crucial to train and give real power to these women leaders so that they can catalyst change in their villages regarding women. In recent years there have been explicit moves to increase women's political participation at top level. However, the Women's reservation bill is a sad story as it is repeatedly being scuttled in the parliament. All this shows that the process of gender equality and women's empowerment still has a long way to go.

ECONOMIC ISSUES

Women professionals in India are facing a range of problems. Women have extensive workload with dual responsibility of profession and household and they have to balance household demands with those of their profession. Development policies and programs of the country tend not to view women as integral to the economic development process. This is reflected in the higher investments in women's reproductive rather than their productive roles, mainly in population programs.

Women are engage in economically productive work and earn incomes though their earnings are generally low. Most of the women work in agricultural sector either as workers, in household farms or as wageworkers. It is precisely livelihood in agriculture that has tended to become more volatile and insecure in recent years and women cultivators have therefore been negatively affected. There is urgent need to improve women's economic status because they are fundamental to the process of economic development of the country.

SOCIAL AND CULTURAL ISSUES

The socio-cultural attributes in society have left a deep mark on women empowerment in India. Parents depend on sons for support in old age and looked to them as potential builders of family prestige and prosperity whereas daughters are considered to destine for others. Women's in India need and expect equal access to education, health, nutrition, employment and productive resources. In fact they are fighting for their rights to decide their own path for development.

EDUCATION

The female literacy rate in India is though gradually rising, it's lower than the male. According to the National Survey data (1997), only the states of Kerala and Mizoram have approached universal female literacy rates. The gender gap in education is far greater in northern states of India. Although in states where enrollment rates for girls are higher, many girls drop out of school after a few years of education. Factors such as inhibition on education being imparted by male teachers to girls once they reach puberty, is responsible for drop out. Consequences are that early marriage and child birth pronounced in families of lower socio-economic status.

HEALTH AND NUTRITION

The socio-cultural practice of women eating last in the family has eminent effect on her health especially if it is a household in low economic status. Most direct effects of poor health and nutrition among women in Indian society are high mortality rates among young children and women of child bearing age. A women health and nutrition status influence her newborn's birth weight and chance of survival. Post neo-natal death is generally caused by infectious diseases. The incidence and severity of most of this disease are affected by controllable factors such as immunization, health care and nutrition. Due to gender biased, these factors are not controlled equally for male and female children. Maternal mortality in India estimated at 437 maternal deaths per 100,000 live births, result primarily from infection hemorrhage, obstructed labour, abortion and anemia.

CRIMES AGAINST WOMEN

Crimes against women are of various natures. It include crimes involving sexual exploitation for economic gains like prostitution & trafficking, adultery, abduction, rape, wrongful confinement, and murder etc on the one hand and crimes related to women's property like dishonest misappropriation, criminal breach of trust, domestic violence, dowry extortion and outraging the modesty of women etc on the other. These crimes are not only injurious and immoral for the women but for the society as a whole.

DOMESTIC VIOLENCE

In Indian society, it is widely accepted that within the family the man is the master and women is the inferior and subordinate partner and societal pressure force women to maintain this status quo. Wife beating is the most prevalent form of violence against women in the Indian society and it is viewed as a general problem of domestic discord. According to National Crime Report Bureau, 1.5 lakh crimes against women are registered annually out of which nearly 50,000 are related to domestic violence in their homes.

FEMALE INFANTICIDE AND FETICIDE

This is playing a significant role in lop sided sex ratio in India. Poor families in certain regions of the country sometimes resort to killing baby girls at birth, to avoid an unwanted burden on family resources. Sex selective abortion has also been common in the country. It's dangerous to abort the foetus after 18 weeks of pregnancy and quiet harmful for mother too at such a late stage. Various techniques of sex determination and sex pre-selection have been discovered during the last fifteen years, such as sonography, fetoscopy, needling, chorion biopsy and the most popular amniocentesis have increasingly become household names in India. Amniocentesis technique is used in the small town and also in some cities of states like Gujrat, Maharashtra, Uttar Pradesh, Bihar, Madhya Pradesh, Punjab, Tamilnadu, Rajasthan etc. Mumbai and Delhi are also the major center for sex determination and sex pre-selection tests

DOWRY

Dowry remains the major reason for discrimination and injustice towards women in India. When dowry demands are not met, it precipitates into serious consequence for the young bride. The Dowry Prohibition Act of 1961 marks the first attempt by the Government of India to recognize dowry as a social evil and to curb its practice. The act was modified with the Dowry Prohibition Amendment Act of 1984, which has again been modified with Dowry Prohibition Bill 1986. Dowry is one of those social evils that no educated woman will own up with pride, still many are adhering to it. Practices of dowry tend to subordinate women in the society. Women should be more economically empowered and should be educated properly regarding the various legal provisions such as Section 498A CrPC, protection from domestic violence etc., only then this evil menace could possibly be eradicated from Indian social system.

RAPE

Rape is the fastest growing crime in India compared to murder, robbery and kidnapping. According to the report of National Crime Records Bureau (NCRB), every 60 minutes, two women are raped in this country. The biggest number of such crimes was reported from Madhya Pradesh. One-quarter of the victims were minors, 75 percent of culprits were known to victims and 10 percent were relatives. These figures are underestimations as many incidents go unreported due to fear of stigma and non awareness of rights. There are also the countless cases of eve teasing, indecent gazes, pinching, brushes and comments that infringe upon the rights of women, especially in overcrowded spaces and public transport buses and trains. Major cities in the country have become the hub of misdemeanor because of technological reach. There is a need for a drastic change in attitudes and mindsets towards such incidents. Poor investigations, harsh cross examination of victims, senseless adjournment of cases and faulty assessment of evidence and furnishing of evidence by victims in presence of culprits are areas that need reforms.

ROLE AND IMPORTANCE OF MEDIA

Media is the mirror of society and media reports are reflection of happenings in the society. Media has immense power to influence the masses and communication and IT revolution has further increased its importance. The role of media has become very important in shaping present days society. Media is the part of the life, all around, from the shows one watches on television, music on the radio, the books, magazines and newspapers. It educates people about the current issues and influences the public opinion. The common people rely on media to know about happenings in the society. M edia is often considered as the 4 th pillar of the society and democratic medium of information. Media has the power to pressurize and criticize the drawbacks of democracy.

MEDIA COVERAGE OF WOMEN ISSUES

Media implicitly rank the importance of the public issues according to the amount of press coverage devoted to an issue. Lack of appropriate media coverage of an issue leads to the implication that the topic is not important. Public awareness is significantly lessened if a story is not reported.

Indian media needs to be sensitized to gender issues. It should play proactive role in inculcating gender sensitivity in the country and should ensure that women are not depicted in poor light. It should devote special slots for crimes against women in India and discuss all proactive aspects. The challenge before media is to move beyond clubbing what happens to women with routine crime briefs, on the one hand, and sensational stories, on the other. Media should take a proactive role in creating public awareness on the rights and privileges of women. Constitutional and legal rights should also be advertised and discussed regularly.

This is the time to rethink and revisit the country's mass media policy. There are many issues which should be discussed threadbare to have an unbiased and healthy media policy in the country. But before that materializes, the stalwarts of Indian mass media should exercise prudence and restraint, show the truth, unadulterated, undoctored and unbiased news and views, unbiased analysis and non-sensationalization of events or incidences whether big or small.

CONCLUSION

Though the status of women in India, both historically and socially, has been one of the respect and reverence, but the hard truth is that even today, they are struggling for their own identity, shouting for diffusion of their voices and fighting for their own esteem. And in the era of globalization and with revolution in means of communication and information technology, the media role has become more crucial for women empowerment in India. The Indian media now must focus on women issues in a decisive way as their role is detrimental for the women empowerment in India. It is essential that media should devote a good percentage of their programmes to create awareness among women and the society at large, give information about women's rights and machineries to approach for their all round development.

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THOUGHTS OF DR. B. R. AMBEDKAR ON ECONOMICS

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SUBJECT: ECONOMICS

ABSTRACT

The present analysis is concerned with Dr. B.R.Ambedkar's philosophy regarding economics. It may surprise many to know that Dr. Ambedkar, celebrated as the "Father of Indian Constitution," found economics closest to his heart. The incredible contributions made by him as an economist is only due to his society oriented economic philosophy and relevant policies. Ambedkar's philosophy is couched in social, religious and moral considerations. In this paper author expose the valueable thoughts of Dr. ambedkar regarding agriculture, currency, public finance and taxation. Dr. Ambedkar's model of economic development is based on peaceful eradication of poverty, inequalities and exploitation. The focal point of philosophy is the oppressed and the depressed. The philosophy aims at giving life to those who are disowned, at elevating those who are suppressed, and ennobling those who are downtrodden and granting liberty, equality and justice to all irrespective of their castes.

KEY WORDS: ECONOMIST, AGRICULTURE, CURRENCY, TAXATION

INTRODUCTION

Due to his role in economics, Narendra Jadhav, a notable Indian economist,has said that Ambedkar was "the highest educated Indian economist of all times."

Prof. A. K. Sen has said, "Ambedkar is my Father in Economics. He is true celebrated champion of the underprivileged. He deserves more than what he has achieved today. However he was highly controversial figure in his home country, though it was not the reality. His contribution in the field of economics is marvelous and will be remembered forever..!"

Ambedkar was born in the town and military cantonment of Mhow in Madhya Pradesh.He was the 14th and last child of Ramji Maloji Sakpal, a ranked army officer at the post of Subedar and Bhimabai Murbadkar Sankpal. Ambedkar's ancestors had long been in the employment of the army of the *British East India Company*, and his father served in the *British Indian Army* at the Mhow cantonment.He used his position in the army to lobby for his children to study at the government school, as they faced resistance owing to their caste. Although able to attend school, Ambedkar and other untouchable children were segregated and given little attention or assistance by the teachers.

Dr. Ambedkar was basically an economist by training. His career was characterised by two distinct phases : the first one was up to 1921 as a professional economist contributing scholarly books and the second one as a political leader thereafter until his demise in 1956, during which he made path breaking contributions as a champion of human rights for the untouchables.

DR.AMBEDKAR AS ECONOMIST

Ambedkar was a keen student of economics. He got his M.A. degree for his thesis on 'Ancient Indian Commerce' and M.Sc.(London) for his thesis on 'The Evolution of Provincial Finance in British India' and D.Sc. for his thesis on 'The Problem of the Rupee : its Origin and Solution' (1923) reveals the factors responsible for Rupee fall. He proved the importance of price stability than exchange stability. He analysed the silver and gold rate exchange and its effect on Indian economy.

Dr. Ambedkar was the first Indian to pursue an Economics doctorate degree broad. According to him the industrialization and agricultural industry growth could enhance the economy of the nation. He stressed on money investment in the agricultural industry as the primary industry of India. According to Sharad Pawar, Ambedkar's vision benefited the government in accomplishing the food security goal. He supported economic and social development of the society for nation's progress. He also emphasised on education, public hygiene, community health, residential facilities as the basic amenities. He found out the reasons for the failure of British Indian economy's public treasury. He found the loss made by British rule on Indian development.

Dr. Ambedkar is credit worthy to establish ***Finance Commission of India***. He did not support the income tax policy for the lower income group community. He contributed in Land Revenue Tax and excise duty policies to stabilise the Indian economy. He played an important role in the land reform and the state economic development. According to him, the caste system divided labours and it was one of the hurdles for the economic progress. He emphasised on free economy with stable rupee which India has adopted recently. He advocated the birth control rate to develop the Indian economy. This policy has been adopted by Indian government as national policy for family planning. He emphasised on equal rights to women for economic development. He laid the foundation of industrial relations after Indian independence.

Dr. Ambedkar's love for the printed word naturally led him to extensive writing on a variety of subjects with depth and vision. He wrote three scholarly books on economics:

- Administration and Finance of the East India Company.
- The Evolution of Provincial Finance in British India
- The Problem of the Rupee: Its Origin and Its Solution

The first two represent his contribution to the field of public finance: the first one evaluating finances of the East India Company (from 1792-1858) and the second books analyses the evolution of the Centre- State financial relations in British India during 1833 to 1921. The third book,which his Magnum Opus in economics, represents a seminal contribution to the field of monetary economics. In this book Dr. Ambedkar examined the evolution of the Indian currency as a medium of exchange covering the period, 1800 to 1893 and discussed the problem of the choice of an appropriate currency system for India in the early 1920s. On his return to India, Dr. Ambedkar did not write any book on economics per se, though several of his other contributions during that period carry a distinctive imprint of the economist in him.

The ***Reserve Bank of India*** was based on the ideas that Ambedkar presented to the ***Hilton Young Commission***. His evidence before the Hilton-Young Commission was an important contribution to the discussion of currency problems in India. He gave expression to his thoughts on such issues as small-holdings, collective farming, land revenue and abolition of landlordism. It covered nearly four important decades — 1917 to 1956, and touched on all major political and economic events.

He realised that the solution to the problem of the untouchable landless labours depended upon the solution to Indian agricultural problems or, more broadly, economic problems. He focused on the injustice in basing the assessment of land revenue on income and advocated that land revenue be brought under the income-tax.

His work "The Problem of the Rupee" was considered an instructive treatise. He wrote that closing of the Mints would prevent inflation and disturbances in the internal price level. He advocated that the standard of value should be gold and the elasticity of currency should come from this source. That great scholarship and hard work had gone into this book is evidenced by the rave reviews Ambedkar received from the British Press.

Dr. Babasaheb Ambedkar had made in-depth study of Indian Agriculture. His thoughts on agriculture are found in his article "Small Holdings in Indian and their remidies"(1917)and also in "Status and minorities"(1947)and his other writings. The reform's suggested by him are included in the manifesto of the "Swatantra Majdur Paksha"and the Scheduled caste Federation. He recoginzed that small subdivided and fragmented holdings of land is the acute problem of Indian agriculture associated with many evil affects. According to Dr. Ambedkar, centralisation of economic power agriculture land is the root cause of all other forms of exploitation. Hence he suggested collective ownership of land as a fundamental right. Thus Dr. Ambedkar thoughts on agriculture are relevant even in present circumstances. As the existing laws and reforms land ceiling Act, minimum wages Act, Distribution of surplus land etc are not effective it is essential to reconsider them in the context of Dr.Ambedkar's prospective.

Dr. Ambedkar expressed views on taxation in the Manifesto of the "Statantra Majdur Party"(1396). He was opposed to Land Revenue its system and other taxes as their burden fell heavily on the poorer section of the society. He enunciated the principles of taxation as following.
(a) Tax should be imposed according to the payer's capacity and not on income.
(b) The Tax should be progressive being less on the poor and more on the rich.
(c) Tax exemption should be given up to certain limit.
(d) The land revenue tax should be more flexible.
(e) There should be equality between different sections in tax imposition.
(f) The tax should not lead to lowering of standard of living of the people. Dr. Ambedkar suggested that land Revenue Tax should be progressive. It is unjustifiable to levy Land Revenue Tax on Agriculture income.

Dr. Ambedkar was of the opinion that fast development of India is impossible without widespread industrialization according to him creates large-scale employment produces essential consumption goods for mass consumption, along with capital goods, Saves foreign exchange, utilises raw materials on proper and optimum scale offers security to labour enhances Swadeshi Movements, which ultimately leads to all round development of a country, But the private sector industries are unable to perform this task satisfactory for want of large - scale investment secondly They may create monopoly and centralization. There fore government should come forward and start large scale industries of social and national benefits. The small rural and cottage industries should be kept in the private sector. The insurance and transport companies should be nationalised. Rights to strike should be given to labours. All these provisions have been included in the directive Principles of state policy in the constitution processing industries should also be developed Dr. Ambedkar Stressed Rural Industrialization. The industrial policy of the Indian government is in keeping with Dr. Ambedkar expectation.

Dr. Ambedkar believed that the strategy for India's Economic development should be based on Eradication of property, elimination of inequities and ending exploitation of massess. He accepted Marxian view in this respect. Yet did not favour the Marxian paradigm of development. Dr. Ambedkar views on communism are presented in his essay "Buddhism and communism" Unlike Marx he did not accept economic relationship as the be-all and end-all of human life. He emphasized expbitation has many dimensions In fact in the Indian Context social or religious exploitation is no less Oppressive than economic exploitation. Dr. Ambedkar rejected Violent and totalitarian directiveship methods of communism. He believed in a classless but not a stateless Society. He perceived an active but well defined role for state in Economic affairs. His concept of democratic state socialism is based on
(a) State ownership of agriculture and key industries
(b) Maintenance of productive resources by the state and
(c) a just distribution of Common produce among different people without caste or creed.

CONCLUSION

Dr. Ambedkar's philosophy is couched in social, religious and moral considerations. The focal point of philosophy is the oppressed and the depressed. The philosophy aims at giving life to those who are disowned, at elevating those who are suppressed, and ennobling those who are downtrodden and granting liberty, equality and justice to all irrespective of their castes. The value of his conclusions is substantial precisely because his analysis was based on sound empirical and historical foundations.

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A STUDY OF: ASSOCIATION OF COMMUNITY IMPROVEMENT FINANCE INSTITUTIONS ECONOMICS

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ABSTRACT
Microfinance is an emerging discipline in the financial world today. It is gaining importance by leaps and bounds not only in India but also internationally. Microfinance is revolutionary in the sense that it aims at servicing the poorest of the poor, who were hitherto considered unfit for any form of financing except charity. Microfinance is about providing financial services to the poor who are traditionally not served by the conventional financial institutions. Three features distinguish microfinance from other formal financial products. These are: (i) the smallness of loans advanced and or savings collected, (ii) the absence of asset-based collateral, and (iii) simplicity of operations (Microfinance Policy, Regulatory and Supervisory Framework for Nigeria, 2005). The term microfinance encourages exploration of the entire range of financial needs and requirements of poor people.

Microfinance institutions currently operate in over 100 countries, serving more than 92 million clients1. The idea of Microfinance arose in Asia as a reaction to the abject rural poverty prevalent in countries such as India and Bangladesh. Over the past decade, the microfinance sector has been growing in India at a fairly steady pace. Though no MFIs2 in India has yet reached anywhere near the scale of the well-known Bangladeshi MFIs, the sector in India is characterised by a wide diversity of methodologies and legal forms. MFIs have been growing over the years. The microfinance market in India is predominantly rural. However, in the recent years, it has been observed that Indian MFIs are also expanding their operations in the urban areas at a fast pace.

According to Sa-Dhan3 Bharat Microfinance Report, Microfinance Focus March 2011, nearly one-third of the MFIs has significant urban orientation (with more than 50% urban clients). Nearly 20% of the MFIs in the sample have more than 75% of their total clients who lives in urban areas. As on 31 March 2010, about 27% of the total clients of the....
[1]MIX Market .org
[2] Microfinance Institutions
[3] Sa-Dhan, The Association of Community Development Finance Institutions (biggest Apex body of Microfinance Institutions in India) sample MFIs reside in urban areas. With increasing migration from rural to urban areas, many MFIs are now also increasing their focus on urban areas, the report says.

Further According to Sa-Dhan, Bharat Microfinance Report, MFIs hold nearly 90% of the total loan portfolio outstanding by MFIs and the 10 largest MFIs have the highest portfolio growth rate among all MFIs from last year to current year. For profit MFIs have also reported the highest growth rate among all legal forms of MFIs. 246 MFIs operates in 517 districts in India spread across 27 states. The total MFI client outreach as of march 2011 was 3.17 crore while the total microcredit outstanding was Rs. 2500 crore which have been scrutinized to bank. During 2010-11, the microfinance through MFI channel has grown 18.75 percent in term of client outreach an 13.15 percent in terms of credit portfolio. MFIs collectively disbursed RS. 33730 crore as loan to clients during 2010-11 and the average loan per client stood at Rs. 9766 crore respectively.

The RBI had brought in a condition of Qualifying Asset by which the MFIs should create loans assets that would meet certain conditions like maximum loans amount of Rs. 50000 atleast 75 percent of loan to be given for income generation purpose etc. for availing loan under priority sector credit scheme s from the banks. The data provides evidence to reasonably conclude that Indian MFIs in general possess Qualifying Assets. The cost structure of MFIs showed that the operating costs of MFIs in general are higher than what the Malegam Committee4 had estimated in 2010. MFIs in all likelihood, would find it difficult to contain the margin Cap (Yield over Borrowing Cost) of 12 percent set by RBI. The MFIs in general are self sustainable in meeting their expenses of their income, leaving, of course, just a marginal surplus to meet their growth needs.

The current literature on micro finance is dominated by the positive linkages between micro finance and achievement of Millennium Development Goals5 (MDGs). Micro Credit Summit Campaign's 2005 report argues that the campaigns offers much needed...

[4] Malegam Committee, RBI in 2010 set up a Sub-Committee of its Central Board of Directors , under the Chairmanship of Shri Y H Malegam.

[5] Millennium Development Goals The Millennium Development Goals (MDGs) are eight international development goals that were officially established following the Millennium Summit of the United Nations in 2000.

hope for achieving the Millennium Development Goals especially relating to poverty reduction. IFAD along with Food and Agriculture Organization (FAO) and the World Food Programme (WFP) declared that it will be possible to achieve the eight MDGs by the established deadline of 2015 " if the developing and industrialized countries take action immediately" by implementing plans and projects, in which micro credit could play a major role (Alok Misra, 2006)

KEY PLAYERS IN THE MICRO FINANCE SYSTEM

i) National Bank for Agricultural and Rural Development (NABARD):

NABARD is an apex institution, accredited with all matters concerning policy, planning and operations in the fields of credit for agriculture and other economic activities in rural areas in India. NABARD was established in 1982 as a Development Bank, in terms of the Preamble of the Act, "for providing and regulating credit and other facilities for the promotion and development of agriculture, small scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in rural areas."

ii) Reserve Bank of India

The earliest reference to micro credit in a formal statement of monetary and credit policy of RBI was in former RBI President Dr. Bimal Jalan's Monetary and Credit Policy Statement of April 1999. The policy attached importance to the work of NABARD and public sector banks in the area of micro credit.

iii) Self Help Groups

The origin of SHGs is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus SHG was started and formed in 1975. The establishment of SHGs can be traced to the existence of one or more problem areas around which the consciousness of rural poor is built and the process of group formation initiated.

iv) Micro Finance Institutions (MFIs)

A range of institutions in public sector as well as private sector offers the micro finance services in India. Based on asset sizes, MFIs can be divided into three categories. They secure micro finance clients with varying quality and using different operating models. Regulatory framework should be considered only after the sustainability of MFIs Model as a banking enterprise for the poor is clearly established.

v) Non Government Organizations (NGOs)

The Non Government Organizations involved in promoting SHGs and linking them with the Formal Financial Agencies (FFAs) perform the various functions for economic development.

Exhibit 1 Legal Form of Microfinance Institutions in India

TYPES OF MFIS ESTIMATED NUMBER LEGAL ACTS UNDER WHICH REGISTERED

1 Not for Profit MFIs Societies Registration Act, 1860 or similar Provincial

a) NGO - MFIs 400 to 500 I Acts Indian Trust Act, 1882

b) Non-profit Companies 10 Section 25 of the Companies Act, 1956

2 Mutual Benefit MFIs

a) Mutually Aided Cooperative Societies 200 to 250 Mutually Aided Cooperative Societies Act (MACS) and similarly set up institutions enacted by State Government
3 For Profit MFIs 6 Indian Companies Act, 1956
a) Non-Banking Financial Companies (NBFCs) Reserve Bank of India Act,1934
Source: NABARD, http://www.nabard.org/microfinance/mf_institution.asp

MFIS: CRITICAL ISSUES

MFIs can play a vital role in bridging the gap between demand & supply of financial services if the critical challenges confronting them are rightly addressed.

Sustainability: The first challenge relates to sustainability. It has been reported in literature that the MFI model is comparatively costlier in terms of delivery of financial services. An analysis (Jindal & Sharma, 2000) of 36 leading MFIs shows that 89% MFIs sample were subsidy dependent and only 9 were able to cover more than 80% of their costs. This is partly explained by the fact that while the cost of supervision of credit is high, the loan volumes and loan size is low. It has also been commented that MFIs pass on the higher cost of credit to their clients who are 'interest insensitive' for small loans but may not be so as loan sizes increase. It is, therefore, necessary for MFIs to develop strategies for increasing the range and volume of their financial services (K Kalpana, 2005).

Lack of Capital - The second area of concern for MFIs, which are on the growth path, is that they face a paucity of owned funds. This is a critical constraint in their being able to scale up. Many of the MFIs are (Ajai Nair, 2007) socially oriented institutions and do not have adequate access to financial capital. As a result they have high debt equity ratios. Presently, there is no reliable mechanism in the country for meeting the equity requirements of MFIs. In another study it has been found that MFIs have to raise additional resources from grants or other funds each year to sustain their operations as few are able to survive on the income generated from their lending and related operations (J. Jordan Pollinger, John Outhwaite, and Hector Cordero-Guzmán2007). The Micro Finance Development Fund (MFDF), set up with NABARD, has been augmented and re-designated as the Micro Finance Development Equity Fund (MFDEF). This fund is expected to play a vital role in meeting the equity needs of MFIs.

Borrowings - In comparison with earlier years, MFIs are now finding it relatively easier to raise loan funds from banks. This change came after the year 2000, when RBI allowed banks to lend to MFIs and treat such lending as part of their priority sector-funding obligations. Micro finance is accessing financial services in an informally formal route, in a flexible, responsive and sensitive manner which otherwise would not have been possible for the formal system for proving such services because of factors like high transaction cost emanating from the low scale of operation, high turnover of clients, frequency of transaction etc. (Vijay Mahajan and G. Nagasri, 1999). Micro finance and Self Help Group (SHG) must be evolved to see that SHGs do not charge high rates of interest from their clients and improve access to those who cannot sign by making their use through thumb impression.

Capacity of MFIs - It is now recognised that widening and deepening the outreach of the poor through MFIs has both social and commercial dimensions. Since the sustainability of MFIs and their clients complement each other, it follows that building up the capacities of the MFIs and their primary stakeholders are pre-conditions for the successful delivery of flexible, client responsive and innovative microfinance services to the poor. (Gobind M., 2008)

Bank Partnership Model: This model is an innovative way of financing MFIs. The bank is the lender and the MFI acts as an agent for handling items of work relating to credit monitoring, supervision and recovery. In other words, the MFI acts as an agent and takes care of all relationships with the client, from first contact to final repayment. The model has the potential to significantly increase the amount of funding that MFIs can leverage on a relatively small equity base.

Banking Correspondents: has the potential to significantly increase the amount of ding that MFIs can leverage the proposal of "banking correspondents" could take this model a step further extending it to savings. It would allow MFIs to collect savings deposits from the poor on behalf of the bank. It would use the ability of the MFI to get close to poor clients while relying on the financial strength of the bank to safeguard the deposits.

Service Company Model: In this context, the Service Company Model developed by ACCION6and used in some of the Latin American Countries is interesting. The model may hold significant interest for state owned banks and private banks with large branch networks. Under this model, the bank forms its own MFI, perhaps as an NBFC, and then works hand in hand with that MFI to extend loans and other services. MFIs are better equipped to target poor individuals or groups who need resources to finance small scale investments. These credits can be sufficient to promote autonomous and profitable economic projects, expand the opportunity set faced by poor individuals and thereby alleviate poverty. Hence, MFIs once set Network, the international organization that brings together the world's leading microfinance institutions to collaboratively create, grow and lead the microfinance industry up and independent should be able to generate "win-win" outcomes, whereby both efficiency and equity are enhanced. Very often, however, and depending on some exogenous factors, like infrastructure or access to markets, microcredit must be subsidized to ensure the survival of the MFIs.

Others have found the evidence to be not so favorable to this argument. Many MFIs seem to have trouble reaching self-sustainability at the financial level, even after the setup period. In this case, microcredit becomes more akin to subsidized credit which has a long record in developing countries, but has often failed to achieve lasting positive results (Morduch, 2000).

NEED OF THE STUDY

The microfinance sector in India is well on its way to professionalize and institutionalize performance measurement with initiatives such as Sa Dhan, M-CRIL7 and Eda rural systems8. However, it was also observed that although millions of poor households are reached, these numbers are relatively small given the size of the population living in poverty.

In scaling up microfinance, the existing literature identifies a number of factors that need to be addressed. In this context, increasing institutional outreach and sinking micro financing into the sector, are considered pivotal strategies. Other areas of interest include regulatory regimes, product and process innovations, relationship management and monitoring, and market intelligence data (Sohailuddin Alavi, 2007). According to ILO (2005), cited by Dahri (2007) it is concluded, that the reality for most of the world's poor is that they have to work often for long hours, in poor working conditions and without basic rights and presentation at work that is not productive enough to enable them to themselves and their families out of poverty, it is "decent and productive" employment that matters, not employment alone.

In developing countries, so many strategies have been put into practice and research has been done but it is felt that it is not enough and thus research should remain continue in 7 M-CRIL is a global leader in the financial rating of microfinance institutions and in sectoral advisory services.

EDA rural systems: EDA is a consultancy organization offering research and management services for development, with specialist experience in microfinance light of latest reports and also to highlight the challenges and opportunities of microfinance. It can bring new strategies into practice. As India is also a developing country, further suggestions would help to overcome the challenges faced by microfinance institutions and avail the opportunities that exist for this kind of financing. To keep these things in mind, an attempt has been made to identify the various internal, external challenges and opportunities as special objective of this thesis. It is argued that in the developing countries formal and informal financial sectors have failed to serve the poor at required level. In the formal sector, large loans and bureaucratic and long procedures for getting loans keep away the poor from the financial institutions. Informal sector, on the other hand, is also failed to serve the poor masses. Informal lender's charges are very high and keep the adult laborer as collateral. Exploitation of real valuation of collaterals' high interest rate and monopoly of lenders keep away the majority of the clients from the informal financial sector of providing finance to poor people, from income generating activities to reduce poverty. These results can be verified from Bhaduri (1983); Rao (1980) Bardhan (1980) Ghosh (1986); Ghate et. al., (1992); Herani (2002a&b); Herani (2007); Herani, Rajar and Dhakan (2007); Herani (2008); Sudan (2007); PGE (2009). Due to limitation of financial sector in both formal and informal services, particularly credit has evolved the micro-credit planning and programs.

Microfinance Institutions (MFIs) face the challenge of sustain-ability and outreach. These challenges are surveyed e.g. by Robinson (2001), or Armendariz de Aghion and Morduch (2005). Empirical analysis of the operational trade-offs faced by MFIs trying to meet this challenge in practice, is just beginning. An interesting performance analysis of an international set of MFIs was started independently by Cull, Demirguc-Kunt and Morduch (2007). The recent survey of Hernes and Lensink (2007) points to the need for further evidence on the specific mechanisms which explain different performances of various delivery models of microfinance.

However, the literature indicates that further research is needed to identify various factors determining challenges and thereby to come up with workable strategies to counter these delivery challenges faced by micro finance institutions in Gujarat in general and Ahmedabad and Gandhinagar city in particular. This research aims to modestly contribute to these gaps in the currently available literature by looking at sustainability and outreach of various MFIs.

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AUTHORED/CO-AUTHORED BY PROF/DR/MR/MRS/MS

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IMPACT ON GLOBALIZATION AND INTERNATIONAL TRADE IN INDIA

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ABSTRACT/SUMMARY

This paper will discuss the benefits and drawbacks from the point of view that globalization made in the developing countries in the three important fields such as economic and trade processes, education and health systems and culture effects. It is consists of four paragraphs. In paragraph one, the benefits and detriment of globalization in the economic and trade processes field will be discussed. Then, in paragraph two, the impact of globalization on education and health systems in both sides will be shown. In the paragraph three, the positives and negatives of globalization on culture will be illustrated. Finally, paragraph four, will deal with conclusion and offer an opinion.

The current stage of globalization involves geographically dispersed research and development (R&D) investments that are not confined to advanced economies. These cross-border R&D investments are driven by multinational enterprises' (MNEs') strategies for exploring and/or exploiting foreign locations. In this paper, we analyse location choice and the moderating effect of project-level investment strategy (i.e. exploration or exploitation) and type of host economy (i.e. advanced or emerging) on the importance of the innovation framework and local innovation capabilities. Our analysis of 588 R&D-relatead foreign direct investment (FDI) projects in the pharmaceutical and biotech industries during the 2006–2016 period reveals that whereas a host country's innovation framework and capability overall do affect the location decision, their ultimate effects are conditional on the combination of project-level investment strategy and type of economy. Our findings have policy implications for FDI policies aiming at enhancing linkages between MNEs and local actors and national science, technology, innovation and educational policies and programmes

INTRODUCTION: -

Globalization refers to the integration of the national economy and society with that of the global economy. When a country throws open its gates, it welcomes unlimited communication, international trade, capital, technology, and also cultural cosmopolitanism practices from other countries.Globalization has brought significant changes to the way labour laws are implemented and enforced worldwide. The emergence of new technologies, increased mobility of labour, and the opening of markets have presented both opportunities and challenges for workers and governments alike. In this article, we will explore the impact of globalization on labour law and the various ways in which it has influenced the rights and protections of workers around the world.

Globalization is the process that increases international economic interdependence by increasing the scale of cross-border trade for commodities, services, capital, commodities, and technologies. In other words, globalization is the method of interaction and a union among people, governments, and different governments globally.One of the primary challenges that globalization has presented to labour law is the so-called "race to the bottom" in wages and working conditions. As companies have sought to reduce costs and increase profits, many have moved their production to countries with lower labour standards and fewer regulations. This has created an uneven playing field for workers in different parts of the world, with many being exploited and forced to work in unsafe and unfair conditions.One of the primary challenges that globalization has presented to labour law is the so-called "race to the bottom" in wages and working conditions. As companies have sought to reduce costs and increase profits, many have moved their production to countries with lower labour standards and fewer regulations. At the same time, globalization has also created opportunities for workers to organize and demand better working conditions. As companies have become more global in scope, workers have become more aware of the power that they have to demand better wages, benefits, and working conditions. For example, workers in developing countries may join unions or participate in strikes to demand better pay or safer working conditions. Similarly, workers in developed countries may demand that companies adopt more responsible sourcing practices or pay their workers a living wage.To take advantage of these opportunities, labour laws have had to become more flexible and to accommodate the needs of a globalized workforce. Many countries have passed laws that protect the rights of migrant workers, who may face unique challenges like language barriers, cultural differences, or discrimination. Other countries have passed laws that protect the rights of workers to engage in collective bargaining or to form unions, even if they work for multinational companies.

GLOBALIZATION IN INDIA :-

The developed countries have been trying to pursue the developing countries for the liberation of trade and to allow flexibility in business policies to provide opportunities to MNCs in the Indian market. International Monetary Fund (IMF) and World Bank helped them in this endeavour.Indian government liberalized trade and investment after pressure from World Trade Organization and import duties were cut down phase-wise to allow MNCs to operate in India on basis of equality. The growth of foreign investments in fields of the corporate, retail, and scientific sectors is enormous in the country and has a tremendous impact on social, monetary, cultural, and political areas. The growth of global trade, doctrines, and culture can be seen in India.Indian society changed drastically with urbanization and globalization and economic policies came to influence the framework of the country's economy. Cross-country culture and cosmopolitanism are important impacts of globalization on the society of India.

IMPACT OF GLOBALISATION ON ENVIRONMENT AND NATURAL RESOURCES: -

Globalization has had far-reaching effects on our lifestyle. It has led to faster access to technology, improved communication and innovation. Apart from playing an important role in bringing people of different cultures together, it has ushered a new era in the economic prosperity and has opened up vast channels of development.

Activists have pointed out that globalization has led to an increase in the consumption of products, which has impacted the ecological cycle. Increased consumption leads to an increase in the production of goods, which in turn puts stress on the environment. Globalization has also led to an increase in the transportation of raw materials and food from one place to another. Earlier, people used to consume locally-grown food, but with globalization, people consume products that have been developed in foreign countries.

WHAT DOES GLOBALIZATION'S FUTURE HOLD ?

International flows are expected to resume as the COVID- 19 outbreak unfolds, according to current projections. While many global trade indices have reached a low point in 2020, CEOs are uncovering hints about the future of globalization and its possible consequences on their businesses by concentrating on a few important drivers.
These are some of them:

Growth In Global Patterns - With large economic cycles, international flows often fluctuate surprisingly. Once the pandemic is under control, true growth can be resumed.

- Supply Chain Policies - Changes in supply chain policies can reorganize trade, although they are currently more focused on job losses than shortages.
- Conflict of Power and Weakness - The driver had already halted international trade prior to the pandemic. COVID-19, on the other hand, has introduced a few extra layers of complexity. There

has been a substantial increase in governmental power, necessitating a competition for ideas. This could result in regional divides, but no such divisions have been established.

- Technological Advancements - COVID-19 is significantly influenced by technological change, such as the introduction of e-commerce, videoconferencing, and the usage of artificial intelligence. Many leaders were focused on how technology may help minimize global warming prior to the epidemic. Organizations are now evaluating how technological changes will affect their position in relation to competitors, customers, suppliers, and other stakeholders.
- Popular Public Opinion - The epidemic that is reversing high support for trade and migration may have a negative impact on public perceptions of globalization. For the most part, international travel hastens the spread of contagious diseases, and economic stress may exacerbate trade security concerns.

The epidemic is a globalization problem that is "bending but indestructible," but it will continue to bring economic opportunities and problems.

It must be recognised as one of the future drivers of globalization so that businesses can navigate and reap the rewards of this crisis.

The potential for developing global strategy is now huge, albeit complex, in a world of interconnected economies. Now is the perfect time for global enterprises to demonstrate their value to the world by utilizing the world's best forces to end the epidemic and accelerate recovery.

A BRIEF ON GLOBALIZATION

From ancient times, humans have looked for places to settle, produce and exchange goods which have continuously improved with technology and transportation. In the 19th century, global interaction between countries started developing in Europe.

The first wave of globalization was the building of steamships, railroads and telegraphs. Another aspect of globalisation was the increased economic cooperation between the countries. However, after World War I, The Great Depression and World II, the new monetary policy of the nations was protectionism.

In the 1940s, the United States started the efforts of reviving international trade and investment. This happened with the help of negotiation of ground rules by nations, which led to the second wave of globalization which is still ongoing.

Globalization is known by other names too. Some of the globalization synonyms are proliferation, development, and growth. The effects of globalization have been immense on the world economy.

globalization as a process has made countries significantly succeed after its initiation and implementation. There was the overall growth of the countries in aspects like foreign investment in all the sectors of the economy. It was a contribution that helped in the development of the economy of a nation.

The policy of globalization was introduced in India in 1991 along with liberation and privatisation. Its impact on the Indian economy has been massive. Globalization and the Indian economy have become interrelated as they are directly related. It has helped in the creation of jobs, attract foreign investment and generate income in the economy. Along with the economic impact of globalisation, it has impacted the culture of the country too.

India is one of the greatest examples of globalisation, where even 25 years ago, one couldn't dream of buying such a thing as Levi's jeans or a colour television in the country itself. All our parents have told us stories about how they would ask for these goods when someone they knew, or someone that someone else knew, was going abroad. With globalization, all we need to do is step out of our houses and enter the market, and everything we could ever want is right there, and all we need is the money to buy it.

ADVANTAGES OF GLOBALIZATION:-

Globalization is a process that has several advantages. It is a process that contributes significantly to the development and growth of a nation. Here are some of the benefits of globalization:

- Employment: The establishment of special economic zones has increased the number of jobs available. There are export processing units established all over the world, which have helped employ thousands of people. The multinational companies of the west have been providing employment opportunities to the people by outsourcing employees.
- Compensation: There has been an increase in the level and amount of payment compared to the domestic companies. The main reason for this is that domestic or home companies lack skill and knowledge compared to multinational companies. An increase in compensation is leading to changes in the management structure of the companies too.
- Standard of Living: With the emergence of globalization, there has been a change in people's standard of living. The difference in the purchasing behaviour of people has increased the standards of living of people. Therefore, the evolution and development of business have raised the standards of living of people.
- Increased Investment: Globalisation has led to an increase in cross-border investments. This has led to companies investing and opening branches in different countries across the globe. The increase in investment across the borders has enhanced the welfare of both countries.
- Development of Infrastructure: Technological advancement has helped improve the infrastructure of countries. With the help of technology, the countries are achieving overall development.
- Foreign Exchange Reserves: With the help of globalisation, there is a constant flow of capital in the international financial flows. This capital flow helps countries build foreign exchange reserves.

TYPES OF GLOBALIZATION: -

Globalisation is mainly divided into three different kinds. The three types of globalisations that influence one and another in their work. They work in interdependence with each other.

THE THREE TYPES OF GLOBALIZATION ARE:

- Economic globalization: In this type of globalization, countries aim to integrate international financial markets and coordinate monetary exchange. Multinational corporations that operate in more than two countries play an essential role in a nation's economic globalization. Economic globalizationis the North American Free Trade Agreement or NAFTA, an economic agreement between the United States, Canada and Mexico.
- Political globalization: This is globalizationthat refers to a nation's policies that aim at bringing it closer to other nations politically and economically. Political globalizationhelps build a bond between countries with each other. Some examples of political globalisation are North Atlantic Trade Organisation (NATO) and United Nations (UN).
- Cultural globalization: In this type of globalization, the focus is on the technological and societal factors which bring people together. Cultural globalizationincludes ease of communication, social media and access to faster and better transportation.

IMPACT OF GLOBALIZATION

There has been a tremendous impact of globalizationon everyone - people, communities and institutions. Everyone locally and globally has felt the touch of globalisation not only in their lives but in society too. There are myriad ways in which one may feel the impact of globalizationon one's life.

Individuals get impacted by globalizationregularly, in the clothes they wear, the music they listen to, the gadgets they use, the cars they drive, and so much more. Several international influences affect the ordinary lives of people in such little ways that it is hard to render anymore. It moves what they like to purchase, eat and it also affects the standard of living overall. Additionally, it affects their decisions like where to travel and how to travel, whether you're talking about intercity, interstate or even international travel. Globalisation has made everything in all of our lives so much easier than it was even a few years ago.

Another group where there's an impact of globalizationare communities. There's a significant impact of globalizationon the communities locally, regionally and internationally. It includes the effects of globalisation on organisations, businesses and economies. The variety of products available today is countless and even unbelievable to an extent. This creates a vast marketplace for both sellers and consumers, and this is how globalizationplays a vital role in expanding the economy.

Globalizationaffects people who are a part of the community in every aspect, like where they work, who they work for and moving around the world. It changes the way local cultures develop all around the world.

What we must remember is that globalizationis not only concrete, meaning that it does not only affect the circulation of goods and services floating in the economy and being made available to consumers. There is such a thing as globalisation of the intellect, where progressive values often deemed 'Western' values are also exchanged. This, in fact, works both ways, where we see traditional and backward values be replaced with more progressive ones as the world progresses further. On the other hand, several Western cultures are also becoming more and more affiliated with those of the East, such as in matters of sustainability and sustainable practises of olden Eastern times.

IMPORTANCE OF GLOBALIZATION:
Globalizationhas been one of the long-standing trends which are constantly in the process of changing and evolving. Like everything else, there are positives as well as negatives of globalisation. Both these factors can't stop the progress of globalizationwhich is taking the world by storm.

It's changing the way nations, businesses and people interact with each other. globalizationbrings people across the countries together to trade, share their cultures and depend on each other for sustenance.

The reason why globalizationand discussions around it have taken centre stage in recent years, especially since 1991 in India, is because the world is becoming a lot more dependent on global cooperation as a whole. There are several impending crises that are taking place across the world, ranging from political to environmental to diplomatic, and fighting this requires a kind of global cooperation that only comes from global interconnectedness, i.e. globalization.

We must not only look at globalizationas a result of our wants and needs spreading globally, especially because of the fear of missing out, but also in the light that worldly togetherness is becoming the norm. It is regular to see Indians spread across the world, looking for better opportunities and better lives, and this is the pull factor of globalization. It is important because it keeps hopes alive by showing us what can be rather than having us stick only to what is.

CONCLUSION: -
The policy of globalizationis bringing the world closer to each other. Globalizationhas impacted every aspect of a person's life, right from the phones they use to the clothes they buy. While there are many advantages of globalisation, there are a few drawbacks too. One of the drawbacks is that the process of globalisation has impacted the environment negatively and didn't stabilise the global economy.

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has Participated in the One Day National Level Seminar On "Effect of NEP on Multidisciplinary Research & Opportunities for Stakeholders" on 30.09.2023 and Presented Paper on

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30TH SEPTEMBER,2023

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ASSO. PROFESSOR (DEPARTMENT OF PSYCHOLOGY) MANIBEN M.P.SHAH MAHILA ARTS COLLEGE –KADI

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COGNITIVE BEHAVIOURAL THERAPY

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COGNITIVE BEHAVIOURAL THERAPY

DR.RATAN P. SOLANKI
ASSO. PROFESSOR (DEPARTMENT OF PSYCHOLOGY)
MANIBEN M.P.SHAH MAHILA ARTS COLLEGE -KADI

ABSTRACT

Cognitive behavioral therapy (CBT) is a form of psychological treatment that has been demonstrated to be effective for a range of problems including depression, anxiety disorders, alcohol and drug use problems, marital problems, eating disorders, and severe mental illness. Numerous research studies suggest that CBT leads to significant improvement in functioning and quality of life. In many studies, CBT has been demonstrated to be as effective as, or more effective than, other forms of psychological therapy or psychiatric medications.

CBT is based on several core principles, including:

1. Psychological problems are based, in part, on faulty or unhelpful ways of thinking.
2. Psychological problems are based, in part, on learned patterns of unhelpful behavior.
3. People suffering from psychological problems can learn better ways of coping with them, thereby relieving their symptoms and becoming more effective in their lives.

CBT treatment usually involves efforts to change thinking patterns. These strategies might include:

- Learning to recognize one's distortions in thinking that are creating problems, and then to reevaluate them in light of reality.
- Gaining a better understanding of the behavior and motivation of others.
- Using problem-solving skills to cope with difficult situations.
- Learning to develop a greater sense of confidence in one's own abilities.

CBT treatment also usually involves efforts to change behavioral patterns. These strategies might include:

- Facing one's fears instead of avoiding them.
- Using role playing to prepare for potentially problematic interactions with others.

Learning to calm one's mind and relax one's body. Not all CBT will use all of these strategies. Rather, the psychologist and patient/client work together, in a collaborative fashion, to develop an understanding of the problem and to develop a treatment strategy.

CBT places an emphasis on helping individuals learn to be their own therapists. Through exercises in the session as well as "homework" exercises outside of sessions, patients/clients are helped to develop coping skills, whereby they can learn to change their own thinking, problematic emotions, and behavior.

CBT therapists emphasize what is going on in the person's current life, rather than what has led up to their difficulties. A certain amount of information about one's history is needed, but the focus is primarily on moving forward in time to develop more effective ways of coping with life.

Not all CBT will use all of these strategies. Rather, the psychologist and patient/client work together, in a collaborative fashion, to develop an understanding of the problem and to develop a treatment strategy. CBT places an emphasis on helping individuals learn to be their own therapists. Through exercises in the session as well as "homework" exercises outside of sessions, patients/clients are helped to develop coping skills, whereby they can learn to change their own thinking, problematic emotions, and behavior.

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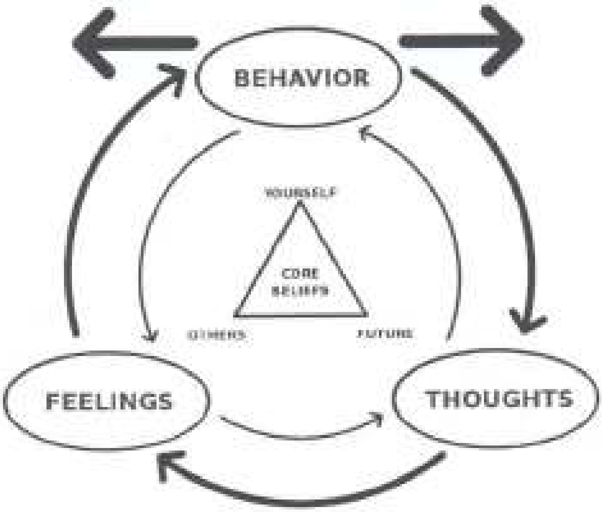

EXAMPLES OF COGNITIVE BEHAVIORAL THERAPY

Examples of cognition include paying attention to something in the environment, learning something new, making decisions, processing language, sensing and perceiving environmental stimuli, solving problems, and using memory.

People with depression usually have lost interest in activities that used to give them pleasure. A cognitive therapist may schedule activities their patient used to enjoy, such as taking long walks or meditating, and encourage them to try engaging in them again. The patient may find these activities rewarding and feel better while doing them as part of their treatment.

GRADED EXPOSURE ASSIGNMENTS

Another cognitive therapy technique is the use of graded exposure assignments in people with anxiety disorders. Exposure is a type of CBT technique that helps people get systematically (step-by-step) exposed to what triggers fear or anxiety in them.

For example, a person may get stage fright and feel like running away from that situation when faced with it. Their therapist will try to expose them to stage-like situations with increasing difficulty and provide training to control their response.

MINDFULNESS AND SKILLS TRAINING

Cognitive therapy may benefit someone who has lost hope in trying new challenges. For example, let's say someone feels like they are going to fail anything they try because they failed in the past. This incorrect assumption may hold them back from making progress in life, which only frustrates and depresses them more.

A cognitive therapist can help this person identify what's wrong with their thinking and help them shift their thinking pattern. Using mindfulness and skills training techniques, they can help their patient live in the present instead of brooding over past experiences:

- Mindfulness focuses on disengaging the person from their constant negative thoughts and paying attention to the present

Skills training technique helps the person develop skills like problem-solving. To do this, the therapist may give customized assignments to the person and encourage them to finish them.**cognitive behaviour therapy (CBT)**, also called **cognitive behavioral therapy**, a common form of psychotherapy used to help people become aware of and to change their inaccurate or negative patterns of thinking. Unlike many traditional psychotherapies, cognitive behaviour therapy (CBT) is not directed at uncovering the origins of a person's particular problem. Instead, CBT focuses on how people's thinking patterns affect their emotions and behaviours. By changing these patterns, people can become better able to manage their emotions and alter their behaviours, and they can learn to deal more realistically and effectively with the problems and stresses in their lives. For many people, CBT is more effective than other types of psychotherapy because it requires fewer sessions to achieve positive results.

CBT can be used alone or with other therapies and psychiatric medications to treat a wide range of mental health conditions. These include post-traumatic stress disorder, phobias (irrational fears), attention deficit/hyperactivity disorder (ADHD), anxiety disorders, excessive anger, obsessive-compulsive disorder, substance abuse, and eating disorders. In addition, CBT methods have helped those without mental health issues to learn to manage periods of high stress, such as those resulting from the death of a family member.

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સિદ્ધપુરનું ગૌરવશાળી શૈવ ધાર્મિકસ્થાપત્ય: રૂદ્રમહાલય

શ્રી જિતેન્દ્ર ડી. વિહોલ

એમ.એ., જીસેટ,પીએચ.ડી. સ્કોલર (ઈતિહાસ)ગુજરાત યુનિવર્સિટી,અમદાવાદ

સારાંશ :

ગુજરાતમાં સોલંકીવંશનું શાસન આશરે ૩૫૦ વર્ષ રહ્યું. આ સમયગાળા દરમિયાન ગુજરાતનો સારો એવો વિકાસ થયેલો જોવા મળે છે. આ સમયગાળા દરમિયાન કલા-સ્થાપત્યનું પણ ઘણું ધ્યાન આપવામાં આવ્યું છે. આવુજ એક સ્થાપત્ય એટલે ઉત્તર ગુજરાતમાં પવિત્ર નદી સરસ્વતી કિનારે આવેલો સિદ્ધપુરનોરૂદ્રમહાલય. આ શિવપ્રાસાદરૂદ્રમહાલયઆકર્ષણથી ગુજરાતના એક કલાધામ તરીકે તેની ખ્યાતિ સમગ્ર ભારતમાં એ સમયે વધુ ઉજ્જવળ બની હતી.

સોલંકીવંશના સમ્રાટ મૂળરાજ દ્વારા જે રૂદ્રમહાલયનો પાયો નંખાયો હતો તેને સોલંકીવંશના પ્રતાપી રાજા સિદ્ધરાજજયસિંહ દ્વારા આ અદ્દભૂતશિવાલયને પૂર્ણ સ્વરૂપ આપવામાં આવ્યું. આ શિવાલય જેવા ભારત દેશમાં અન્ય સ્થળે પણ ઘણા શિવાલય હતા. પરંતુ સિદ્ધપુરનોરૂદ્રમહાલય તેના સ્થાપત્યકલાની બાબતમાં અદ્દભૂત છે. તેથી તેને સિદ્ધપુરનું ગૌરવ પણ કહેવામાં આવે છે. આજે આ દેવાલય સિદ્ધપુરમાં ભગ્ન અવસ્થામાં નજરે પડે છે.

પ્રસ્તાવના :

ઉત્તર ગુજરાતની ઐતિહાસિક નગરી તરીકે પ્રખ્યાત થયેલ પાટણની સ્થાપના ચાવડાવંશના વનરાજ ચાવડા દ્વારા થઇ અને સલ્તનતયુગ દરમિયાન અહમદશાહનાશાસનકાળ દરમિયાન ઈ.સ. ૧૪૧૧માં અમદાવાદની સ્થાપના થઇ ત્યાં સુધી પાટણ ગુજરાતની રાજધાની રહ્યું. પાટણનોસર્વાંગીમુખીવિકાસ સોલંકીકાળ દરમિયાન (ઈ.સ. ૯૪૨ થી ૧૩૦૪) થયેલો જોવા મળે છે. તેથી સોલંકી કાળને ગુજરાતનો 'સુવર્ણકાળ' તરીકે પણ ઓળખવામાં આવે છે. સોલંકીકાળમાં શિલ્પ સ્થાપત્યનું પણ ખાસ ધ્યાન રાખવામાં આવ્યું છે. સોલંકીકાળ દરમિયાન અનેક નાગરિક સ્થાપત્ય અને ધાર્મિક સ્થાપત્યોનું નિર્માણ થયેલું જોવા મળે છે. સોલંકી રાજાઓનો કુળધર્મ શૈવ ધર્મ હોવાને કારણે આ સમય દરમિયાન અનેક શિવ મંદિરોનું નિર્માણ થયેલું જોવા મળે છે. આવું જ પ્રખ્યાત અને કલા-સ્થાપત્યની બાબતમાં અજોડ એવું સિદ્ધપુરનોરૂદ્રમહાલય છે.

સિદ્ધપુર અમદાવાદથી ૧૧૫ કિ.મી., મહેસાણાથી ૩૭ કિ.મી. અને પાટણથી ૨૭ કિ.મી. અંતરે મહેસાણા પાલનપુર રેલ્વે લાઈન પર આવેલું પાટણનું તાલુકા મથક છે. સિદ્ધપુર એક ધાર્મિક યાત્રાધામ તરીકે પણ પ્રખ્યાત છે. સિદ્ધપુર માટે એક કહેવત પણ છે. "સસ્તું ભાડું અને સિદ્ધપુરની યાત્રા."અહીંરૂદ્રમહાલયની સાથે બિંદુ સરોવર, અલ્પા સરોવર, પવિત્ર નદી સરસ્વતીનું પણ ઘણું મહત્વ છે.

સોલંકીકાલીન સ્થાપત્ય:

ભારત દેશ પ્રાચીન કાલથી ધર્મ સાથે જોડાયેલો દેશ છે. અને ભારતીય સમાજ અનેક દેવ-દેવીઓનો ઉપાસક દેશ છે. ભારતને સર્વધર્મ સમભાવમાંમાનનારો દેશ કહેવામાં આવે છે. અને આજ પર્યંત પણ આપણા દેશમાં ધાર્મિકતાનીબાબતમાં વિવિધતા જોવા મળે છે. અને તેના કારણે જ ભારતમાં અનેક મંદિરોનું નિર્માણ થયેલું જોવા મળે છે. ભારતમાં મંદિર સ્થાપત્યમાંભારતીય વાસ્તુવિદ્યાના ગ્રંથમાં શિખર શૈલીના આધારે નાગર દ્રવિડએમવેસર અને ત્રણ ભાગમાં વહેચવામાં આવી છે.[1] અને તેના આધારે ઉત્તરભારત, દક્ષિણભારતમાં અલગ અલગ પ્રકારની સ્થાપત્ય શૈલીના મંદિરો આજે પણ નજરે પડે છે.

ગુજરાતના ઇતિહાસમાં જોઈએ તો મૌર્યકાળથી અનેક પ્રકારના સ્થાપત્યોનું નિર્માણ થયેલું જોવા મળે છે. અને તેમાંના ઘણા સ્થાપત્યો આજ પણ આપણને ગુજરાતની ધરતી પર જોવા મળે છે. પરંતુ ગુજરાતમાં સોલંકીકાળ દરમિયાન હિન્દુ ધર્મના સૌથી વધારે સ્થાપત્યોનું નિર્માણ થયેલું જોવા મળે છે. આના ઉપરથી જ જાણવા મળે છે કે સોલંકીકાળ તે સમયગાળા દરમ્યાન કેટલો ભવ્ય હશે.સોલંકીકાળ દરમિયાન સ્થાપત્યની બાબતમાં વાવ, તળાવ, કુવા, કિલ્લા, મંદિરોનું ભવ્ય બાંધકામ થયેલું છે.

ગુજરાતમાં સોલંકીકાળ દરમિયાન બે મોટા ફેરફાર જોવા મળે છે. (૧) સોલંકીકાળ પહેલા ગુજરાતમાં બૌધ્ધ ધર્મનું જે મહત્વ હતું તે ઘટતું ગયું અને જૈન ધર્મનું પ્રચલન જોવા મળે છે. (૨) સોલંકીશાસકોમુખ્યવે શિવ ભક્ત હોવા છતાં તેમણે બધાજ ધર્મને મહત્વ આપ્યુ[1] અને તેના કારણેજ શિવ , શક્તિ અને સૂર્યના મંદિર ઉપરાંત જૈન ધર્મના ઘણા બધા મંદિરોનું નિર્માણ અને વિકાસ થયેલો પણ જોવા મળે છે.પરંતુસોલંકીકાળ દરમિયાન શૈવ ધર્મના ઘણા બધા મંદિરો જોવા મળે છે.

ભારતમાં આવેલા અન્ય રૂદ્રમહાલય;

રૂદ્રમહાલય એટલે ભગવાન શિવનું નિવાસ સ્થાન. ભગવાન શિવને રૂદ્ર તરીકે પણ ઓળખવામાં આવે છે.એટલે તેને રૂદ્રમહાલય એવું પણ નામ આપવામાં આવ્યું છે. અનેક ધાર્મિકગ્રંથોજણાવ્યા મુજબ મુળરાજસોલંકીદ્વારા સિધ્ધપુરમાં જે રૂદ્રમહાલયબાંધવામાં આવ્યો તેવા શિવના દેવાલય ભારતમાં અન્ય સ્થળે પણ જોવા મળે છે. 'લિંગપુરાણ'માંજણાવવામાં આવ્યું છે કે ભગવાન શિવનું દેવાલય કાશીમાં પણ હતું અને 'અગ્નિપુરાણ'માંજણાવ્યું છે કે આવો મહાલય ઉત્તરભારતમાંપણ સ્થિત હતો. આમ સિધ્ધપુરનારૂદ્રમહાલય જેવા પૌરાણિકકાળમાં ભારતમાં અનેક શિવ દેવાલયો હતા.[1] આ બધાજ દેવાલયોની સરખામણીમાંસિધ્ધપુરનોરૂદ્રમહાલયઅતિભવ્ય હશે તેવું તેના સ્થાપત્યકલા અને બાંધકામ પરથી જોઈ શકાય છે.

સિદ્ધપુરનારૂદ્રમહાલયનાખાતમૂહૅત વિધિ:

સોલંકીવંશના સ્થાપક મૂળરાજ દ્વારા પોતાના મામાની હત્યા કરાઈ હતી. તે બાબતથી તેણે પોતાના પ્રાયશ્ચિત રૂપે તેણે સિદ્ધપુરમાં પવિત્ર નદી સરસ્વતીના કાંઠે શિવનું દેવાલય બાંધી બ્રાહ્મણોને દાન આપવાનું વિચાર્યું. આ સમયે તે તેના જીવનના અંતિમ સમયગાળા દરમિયાન ફરતો હતો. ત્યારે તે 'શ્રીસ્થલ'માં મારવાડ માંથી આવેલા હદડજોશીના મકાન પાસે આવ્યો અને તેને બધીજ વાત જણાવી તેથી હુદડેમૂળરાજને કહ્યું કે રૂદ્રમહાલયનામુહૂર્ત માટે આજ સમય યોગ્ય છે અને તું આ જમીન પર ખીલો લગાવી રૂદ્રમહાલયબાંધવાનું શરૂ

કર. હવે આ ખીલો શેષનાગના માથા ઉપર લાગ્યો છે અને હવે આ દેવાલય 'શ્રીસ્થલ'માંઅચળ રહેશે. પરંતુ મૂળરાજને આ વાત પર શંકા જણાતા તે ખીલોઉખાડયો અને તેમાંથી ખીલોલોહીવાળોનીકળેલો જોઈ મૂળરાજે ખીલો પાછોલગાવ્યો. પણ રુદ્દડજોશીના કહેવા મુજબ હવે ખીલોશેષનાગના માથા પર નહિ પણ પૂછડા ઉપર લાગ્યો છે. તેથી આ દેવાલય સ્થાયી રહેશે નહિ.[૪] તેથી તેનું બાંધકામ ન કરવા જણાવ્યું. પણ મૂળરાજ તેના કર્મને હવે રોકી શક્યો નહિ અને રુદ્રમાળ ચણાવવાનું શરૂ કરાવ્યું અને તે માટે તેણે રુદ્દડજોશીનાકહેવાથી તેણે ઉત્તર દિશામાંથી બ્રાહ્મણોને બોલાવી સરસ્વતી નદીના કાંઠે રુદ્રયજ્ઞ શરૂ કરાવ્યો અને બ્રાહ્મણોને દાન આપ્યું. આ બ્રાહ્મણો ઉત્તર દિશામાંથી અલગ-અલગ પ્રદેશમાંથી આવ્યા હતા. તે ઉત્તરદિશામાંથી આવ્યા હોવાથી તેમને 'ઉદીચ્ય' તરીકે ઓળખાયા.[૫] આવી રીતે મૂળરાજસોલંકી દ્વારા રૂદ્રમહાલયની શરૂઆત કરી. પણ આ મહાલયનું કામ એટલું વિશાળ અને ભવ્ય હતું જે તેના સમયમાં પૂર્ણ ન થયું અને મૂળરાજસોલંકીનું મૃત્યુ થયું.

ઉપર જણાવેલ કથા માત્ર દંતકથા જેવું લાગે છે. પણ હિન્દુ ધર્મમાં બાંધકામમાંજ્યોતિષશાસ્ત્રને ખાસ મહત્વ આપવામાં આવ્યું છે. આ જ્યોતિષશાસ્ત્રમાં એક પ્રકારની વિધિ કરવામાં આવે છે. અને તેમાં સર્પ વેધ મુખ્ય જણાય છે. તેના દ્વારા ખાતમૂર્હત કરવામાં આવે છે.[૬] પણ એટલું ચોક્કસ કહી શકાય કે સિદ્ધપુરમાં આવેલા રૂદ્રમહાલયની શરૂઆત સોલંકીવંશના સ્થાપક મૂળરાજસોલંકી દ્વારા કરવામાં આવી હશે.

સિદ્ધરાજજયસિંહ દ્વારા રૂદ્રમહાલયનીપૂર્ણતા:

મૂળરાજસોલંકી દ્વારા રૂદ્રમહાલયનું કામ શરૂ કરવામાં આવ્યું હતું. પણ આ દેવાલય કેટલું વિશાળ અને ભવ્ય હશે તેનો ખ્યાલ ઘણા ઐતિહાસિક ગ્રંથો અને શિલાલેખોમાંથી જોવા મળે છે. મૂળરાજથી આ દેવાલયનું કામપૂર્ણ ન થયું અને તેનું મૃત્યુ થયું. આ સોલંકીવંશના સ્થાપક દ્વારા જે કાર્ય પૂર્ણ ન થયું તે તેના વારસદાર અને ગુર્જરનરેશ સોલંકીવંશનાસહુથી પ્રતાપી અને ગુજરાતના ઇતિહાસમાં જેનું નામ સૌથી લોકપ્રિય છે એવા રાજવી કર્ણદેવ અને મયણલ્લદેવીના પુત્ર એવા સિદ્ધરાજજયસિંહ દ્વારા રૂદ્રમહાલયનેપૂર્ણસ્વરૂપ આપવામાં આવ્યું.સિદ્ધરાજજયસિંહનાશાસનકાળથી જે સ્થળ 'શ્રીસ્થલ' તરીકે ઓળખાતું હતું તેને સિદ્ધપુર એવું નામ પણ આપ્યું.[૭]

કર્નલ ટોડેઈ.સ. ૧૮૨૩માં સિદ્ધપુરની મુલાકાત લીધી હતી. તે વખતે તેમને ૨ શિલાલેખ મળ્યા હતા. તેમાંનો એક શિલાલેખ મૂળરાજસોલંકી અને બીજો સિદ્ધરાજજયસિંહનો છે. આ ઉપરાંત 'પ્રબંધ ચિંતામણી' માં મેરૂતુંગે લખ્યું છે. સિદ્ધરાજ જ્યારે સિદ્ધપુરમાંરૂદ્રમહાલયનું કાર્ય પૂર્ણ કર્યું ત્યારે સિદ્ધરાજેનૃપતિ, અશ્વપતિ, ગજપતિ વગેરેનીમૂર્તિઓ બેસાડી હતી અને તેની સામે પોતે બે હાથ જોડીને ઊભો હતો. તેવીમૂર્તિ પણ ઊભી કરાવી હતી. તેના પરથી જાણવા મળે છે કે સિદ્ધરાજજયસિંહેરૂદ્રમહાલયનો પુનરુદ્ધાર કરાવ્યો હશે.[૮]

સિદ્ધરાજજયસિંહ માટે તેના પરાક્રમ અને તેની મહાનતાને લગતો એક શ્લોક પણ જોવા મળે છે. તેમાંથી પણ જાણવા મળે છે કે સિદ્ધરાજજયસિંહ દ્વારા કેવા કેવામહાનકાર્ય કરી સોલંકીવંશના ધ્વજ પતાકા સમગ્ર ગુજરાતમાં ફરકાવ્યા છે તેના માટે એક શ્લોક છે.

महालयो, महायात्रा, महास्थानं, महासर :

यत्कृतं सिध्धराजेन क्रियतं तन्न केनचित ॥

અહીજણાવવામાં આવ્યું છે કે સોલંકીવંશના પરાક્રમી રાજા સિદ્ધરાજજયસિંહે જે મહાલય, મહાયાત્રા,મહાસ્થાન અને મહાસરોવરનું નિર્માણ કરેલું છે તેવું કામ ન કોઈએ કર્યું અને ન કોઈ કરી પણ શકશે. અહી'મહાલય' એટલે સિદ્ધપુરનારૂદ્રમહાલયની વાત કરી છે અને તેના પરથી જાણવા મળે છે કે સિદ્ધરાજજયસિંહ દ્વારા રૂદ્રમહાલયનું કાર્ય પૂર્ણ કર્યું છે.[10]

આ ઉપરથી એટલું ચોક્કસ કહી શકાય કે સોલંકીવંશનામૂળરાજના શાસન દરમિયાન જે ભગવાન શિવનું દેવાલય શરૂ કરવામાં આવ્યું હતું તેને સોલંકીવંશના ગૌરવશાળી શાસક સિદ્ધરાજજયસિંહ દ્વારા દેવાલયનો પુનરુદ્ધાર કરી સમગ્ર ભારતમાં સિદ્ધપુરનું અને સોલંકીવંશનું નામ વર્ષો સુધી ટકાવી રાખ્યું જે રૂદ્રમહાલયનાઅવશેષોઆજે પણ સિદ્ધપુરમાં જોવા મળે છે.

રૂદ્રમહાલયનું શિલ્પ સ્થાપત્ય :

શિલ્પ અને સ્થાપત્યની બાબતમાં ગુજરાત પ્રાચીનકાળથી આગવું સ્થાન ધરાવે છે અને તેમાં ઘણા બધા ઐતિહાસિક સ્થળોનું સંશોધન થતાં તેમાંથી શિલ્પ-સ્થાપત્યનીઅનેક શૈલીઓનો અભ્યાસ કરવામાં આવ્યો છે. ગુજરાતમાં અનેક સ્થળોએથીપ્રાચીનમૂર્તિઓ,વિહારો,બૌદ્ધ મઠો, મંદિરો,તોરણો પણ જોવા મળે છે. પરંતુ તેમાં સમયાંતરે પરિવર્તન આવેલું જોવા મળે છે. ગુજરાતમાં સોલંકીકાળ દરમિયાન ઘણા બધા શિલ્પ સ્થાપત્યો જોવા મળે છે. અને તેના આધારે સોલંકીયુગની ભવ્યતા નજરે પડે છે. સોલંકીયુગ દરમિયાન જે મંદિરોની રચના થઇ તેમાં સ્થળ પસંદગી,દિકસાધન,સ્થાપત્યકીય સ્વરૂપ, તલદર્શન,દ્વારશાખા, ઊર્ધ્વદર્શન વગેરે બાબતોનું ધ્યાન આપવામાં આવ્યું છે.[11] પરંતુ રૂદ્રમહાલય હાલ જે સિદ્ધપુરમાં નજરે પડે છે તેના પરથી આ દેવાલયનું શિલ્પ, સ્થાપત્ય સોલંકીકાળ દરમિયાન કેવું અને કેટલું વિશાળ હતું તે કહેવું ઘણું અઘરું છે. છતા પણ જે સંશોધન થયેલા છે તેના પરથી કહી શકાય કે આ દેવાલય સોલંકીકાળમાંઅતિભવ્ય હશે.

સં. ૧૯૪૨-૪૬ માં કઝીન્સે લખ્યું છે કે સોલંકીકાળ દરમિયાન આ દેવાલય ૩૦૦ ફૂટ લાંબા અને ૨૩૦ ફૂટ પહોળા ચોકમાં અને ત્રણ માળનું બંધાયેલું હતું. તેની સામે એક ભવ્ય ૫૦ ચોરસ ફૂટનોસભામંડપ હતો અને મંડપની ચારે દિશાએ ચાર દ્વાર હતા. તેમાં ૧૧ રુદ્રના ૧૧ નાના મંદિરો પણ હતા અને પૂર્વ બાજુએ મુખ્ય દરવાજો હતો. આમ આ મંદિર પૂર્વાભિમુખ હતું. અને તેમાં અનેક શિલ્પો હતા. તેમાં ૧૬૦૦ થાંભલા ઉપર અનેક મૂર્તિઓકોતરેલી હતી. તેવું જાણવા મળે છે. આમ સોલંકી કાળ દરમિયાન તેની ભવ્યતા વિશેની નોંધ કરી છે. પણ હાલ જે રૂદ્રમહાલય જોવા મળે છે તે ભગ્ન અવસ્થામાં છે. અને તેમાં એક પૂર્વાભિમુખ મંદિર નજરે પડે છે તેની પાસે ગૂઢમંડપ અને પશ્ચિમ તરફના ચાર સ્થંભ અને ઉત્તરબાજુચોકીના ચાર સ્તંભ જળવાયેલા જોવા મળે છે. આ ઉપરથી એ જાણવા મળે છે.[12] આ દેવાલય એ સમય દરમિયાન માત્ર બે માળનું જ છે. અને તેના પથ્થરો પણ વિશાળ નજરે પડે છે. તો તે ઉપરથી કહી શકાય કે તે સમય દરમિયાન ટેકનોલોજીનો પણ વિકાસ નહોતો ત્યારે આટલા મોટા પથ્થરો તે અગિયાર માળ સુધી કઈ રીતે પહોંચાડતા હશે. પહેલાનાસમયગાળા દરમિયાન રાજા જ્યારે ધાર્મિક કાર્ય કે વિજય પ્રાપ્ત કરતાં ત્યારે કીર્તિસ્તંભનું નિર્માણ કરાવતા. આવોજકીર્તિસ્તંભ પૂર્વ તરફની શૃંગારચોકીની ઉત્તર તરફનું તોરણ જોવા મળે છે અને અહી રહેલા સ્થંભો ઉપર થયેલું ભવ્ય કોતરણી પણ જોવા મળે છે.[13]

આવી રીતે સોલંકીકાળ દરમ્યાન બંધાયેલ રુદ્રમહાલય તેના ભવ્ય શિલ્પ અને સ્થાપત્યને કારણે સમગ્ર ગુજરાતમાં જાણીતું છે અને અનેક પ્રવાસીઓ તેની મુલાકાતે પણ આવે છે.

રુદ્રમહાલયનો નાશ :

સોલંકીકાળ દરમ્યાન બંધાયેલ ભવ્ય દેવાલયને આપણે અત્યારે ભગ્ન અવસ્થામાં જોઈએ છીએ. તેના માટે ઘણા બધા કારણો જવાબદાર હોઈ શકે છે. સોલંકી-વાઘેલાનાશાસનકાળ બાદ ગુજરાતમાં અનેક વિધર્મીનાઆક્રમણો થયા અને ઘણી કુદરતી આફતો દ્વારા પણ આવા ગુજરાતના અનેક દેવાલયોનેનુકશાન થયેલું જોવા મળે છે.

પરંતુ વાઘેલાવંશના છેલ્લા રાજા કર્ણદેવના સમય દરમિયાન સુલતાન અલ્લાઉદ્દીનખલજીના આક્રમણ દરમ્યાન અને ત્યારબાદ અહમદશાહ,મહમદબેગડા અને ઔરંગઝેબના શાસનકાળ દરમ્યાન હિન્દુ ધર્મનો નાશ કરવા માટે આવા દેવાલયોનેનુકશાનપહોંચાડવામાં આવ્યું.[૧૪] અને અનેક દેવાલયોનેતોડીને મુસ્લિમ સ્થાપત્યમાં પરિવર્તન કરવા માટેના પણ પ્રયત્ન કરવામાં આવ્યા છે. આ ઉપરાંત કર્નલટોડેનીનોંધમાંથી જાણવા મળે છે કે તેના કેટલાંક ભાગ ઈ.સ.૧૮૧૯ના ધરતીકંપમાંધરાશાયી થયેલા છે.[૧૫] આવી રીતે સોલંકીકાળ દરમ્યાન જે ઈમારત ભવ્ય અને વિશાળ હતી તે અત્યારે આપણને ભગ્નઅવસ્થામાં નજરે પડે છે.

સમાપન :

આમ સિદ્ધપુરમાં આવેલો રુદ્રમહાલય તેના કલા-સ્થાપત્ય, શિલ્પ અને ધાર્મિક સ્થાન તરીકે પ્રવાસીઓ એક ધાર્મિક અને ઐતિહાસિક સ્થળ બની રહ્યું છે. અહીભગ્નઅવસ્થામાં ઊભો રુદ્રમહાલયસોલંકીરાજાઓનીકીર્તિગાથા ગાય છે. આવા સોલંકીકાળ દરમિયાન રાણીની વાવ,મોઢેરાનું સૂર્યમંદિર જેવા અનેક સ્થાપત્યોસોલંકીકાળ દરમિયાન રચાયેલ શિલ્પ-સ્થાપત્ય અને તેની ભવ્યતાની ઝાંખી કરાવે છે. પરંતુ સોલંકી-વાઘેલા વંશના પતન પછી મુસ્લિમ સમયગાળા દરમ્યાન આવા અનેક સ્થાપત્યોનેનુકશાનપહોંચાડવામાં આવ્યું છે.

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ONE DAY NATIONAL LEVEL SEMINAR ON

EFFECT OF NEP ON MULTIDISCIPLINARY RESEARCH & OPPORTUNITIES FOR STAKEHOLDERS

ORGANIZED BY

INTERNAL QUALITY ASSURANCE CELL (IQAC),

MANIBEN M. P. SHAH MAHILA ARTS COLLEGE, KADI

(MANAGED BY, M. P. SHAH EDUCATION SOCIETY, KADI)

30TH SEPTEMBER,2023

SEMINAR CERTIFICATE

THIS IS TO CERTIFY THAT

Dr./Mr./Ms./Mrs.

શ્રી જિતેન્દ્ર ડી. વિહોલ

of

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has Participated in the One Day National Level Seminar On "Effect of NEP on Multidisciplinary Research & Opportunities for Stakeholders" on 30.09.2023 and Presented Paper on

સિદ્ધપુરનું ગૌરવશાળી શૈવ ધાર્મિકસ્થાપત્યઃ રુદ્રમહાલય

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Dr. Hina M. Patel
Principal

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CYBER CRIME AND LAW IN INDIA

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ABSTRACT

The terms 'cyber' and 'online' are commonly used in today's world. As technology has advanced, so has the prevalence of cyber crimes, which are criminal activities that involve computers and telecommunications. These crimes can affect any country and are aimed at disrupting computer systems. The global impact of cyber crimes is significant, with millions of internet users at risk. Law enforcement agencies face challenges in identifying the perpetrators, who can operate from anywhere. Cyber crimes are often motivated by greed or the exploitation of vulnerabilities. As technology becomes more ingrained in society, electronic offenses are also increasing. It is important for lawmakers to keep up with these changes and create laws that address cybercrime effectively. Constant surveillance and control are necessary to combat these criminal activities.

KEY WORDS: CYPER, ONLINE, LAW, CRIME, IT, TECHNOLOGY, WI-FI

1. INTRODUCTION1

The term 'cyber' and its counterpart 'online' are undoubtedly the most frequently utilized phrases in the current era. Amidst the information age, the swift advancements in computers, telecommunications, and other technologies have given rise to a new breed of trans-national offenses known as "cyber crimes". These crimes know no boundaries and have the potential to impact every nation across the globe. They can be defined as "any criminal activity aided by computer and telecommunication technology" with the intent to disrupt the functioning of computers or computer systems. The global scale of loss resulting from cyber crimes is staggering, with an estimated 500 million internet users susceptible to their malicious effects. Undeniably, cyber crimes pose a grave threat in the future and present an arduous challenge for law enforcement agencies. Unlike traditional crimes, cyber crimes are typically motivated by greed, pride, or the exploitation of the victims' vulnerabilities. Identifying the perpetrators is a complex task, as they can operate from any corner of the world. The internet, a seemingly innocuous tool, can become a weapon of deceit. For these reasons, cyber crimes are categorized as "white-collar crimes".

In order to grasp the true significance of cyber crime as a novel and impactful phenomenon, one must acknowledge its integral role in the broader political, social, and economic transformations currently unfolding across nations. This cutting-edge technology not only presents lucrative prospects for the growth of a global information market, but also introduces the unsettling prospect of new criminal enterprises seeking to exploit its capabilities. The very same technological advancements that empower multinational corporations to operate more efficiently and circumvent national regulations also pave the way for the emergence of globally coordinated networks of criminal activity.

Furthermore, the unrestricted dissemination of uncensored knowledge across digital networks and online platforms holds an allure not only for dissidents championing their fundamental liberties but also for insurgents and extremist factions. In tandem with the expansion of information technology, criminal activities have undergone a transformation, giving rise to distinct classifications of wrongdoers. These encompass hackers, purveyors of information, and hired guns, extending to terrorists, radicals, and societal outliers.

2. GOVERNING LAWS

In India, there was a lack of legislation governing Cyber Laws pertaining to privacy, jurisdiction, intellectual property rights, and various other legal matters. Given the increasing misuse of technology, there was a pressing need for stringent statutory laws to regulate criminal activities in the cyber realm and safeguard the essence of technology. As a result, the Parliament of India introduced the "INFORMATION TECHNOLOGY ACT, 2000," commonly referred to as the "IT Act-2000." This Act aimed to safeguard the domains of e-commerce, e-governance, and e-banking, while also establishing penalties and punishments for cyber crimes.

Subsequently, the IT Act-2000 underwent amendments in the form of the IT (Amendment) Act, 2008. According to the IT ACT-2000, the term 'Computer' encompasses any device or system capable of high-speed data processing through electronic, magnetic, optical, or other means. This includes devices that perform logical, arithmetic, and memory functions by manipulating electronic, magnetic, or optical impulses. It also encompasses all components connected or associated with the computer in a computer system or network, such as input, output, processing, storage, computer software, or communication facilities. The definitions of 'computer' and 'computer system' have been broadly interpreted to encompass any electronic device with data processing capabilities, capable of performing computer functions like logical, arithmetic, and memory operations, with the ability to input, store, and output data. Consequently, even advanced programmable gadgets like washing machines or network switches and routers can fall within the scope of this definition.

3. SCOPE AND APPLICABILITY

In 2008, the IT Act-2000 was amended to expand its reach and relevance. The addition of the term 'communication devices' broadened its scope to include cell phones, personal digital assistants, and other similar devices used for transmitting text, video, and other content. This amendment anticipated the future introduction of devices like the iPad, which would operate on Wi-fi and cellular models. The original definition of 'digital signature' in the IT Act-2000 proved insufficient for the evolving needs of the time. As a result, the term 'Electronic signature' was introduced and defined in the IT (Amendment) Act -2008 as a legally valid method of signing documents. This new definition encompasses digital signatures and also encompasses biometrics and other emerging forms of electronic signatures, expanding the recognition beyond just the digital signature process.

Section 66 of the new amendment replaces Section 43, with a notable change being the substitution of the term "hacking" with "data theft." This section has also been expanded through the addition of Sections 66A to 66F. The offenses encompassed in this section include sending offensive messages via communication services, deceiving recipients about the source of such messages, dishonestly acquiring stolen computers or communication devices, stealing electronic signatures or identities (such as using someone else's password or electronic signature), engaging in fraudulent impersonation through computer resources or communication devices, publicly disclosing a person's location without their consent, committing cyber terrorism, unauthorized access to computer resources, engaging in acts that can cause harm to individuals or result in damage or destruction of property, and attempting to contaminate computers with viruses like Trojans. Offenses falling under Section 66 are considered serious and are both arrestable and non-bailable. In contrast, Section 43 of the previous Act dealt with civil matters, offering remedies in the form of compensation and damages only. However, under Section 66 of the Amendment Act, if such acts are committed with criminal intent (mens rea), they will be subject to criminal liability, potentially resulting in imprisonment, fines, or both.

However, in a landmark ruling known as Shreya Singhal v. Union of India, the Supreme Court, presided over by J. Chelameswar and R.F. Nariman, JJ, delivered a momentous verdict. They struck down Section 66A of the Information Technology Act, 2000, in its entirety, deeming it a violation of Article 19(1)(a) and not protected by Article 19(2) of the Constitution. By subjecting the validity of this section to the scrutiny of the clear and present danger test, or its tendency to incite public disorder, the Court concluded that Section 66A failed to meet the required standards. It lacked the essential element of promoting public disorder, which is imperative for any offense it intends to establish.

The Court's ruling stated that Section 66A lacks a direct connection to inciting criminal activity. The Court emphasized that information shared online does not necessarily have to incite anyone; it may simply involve discussing or advocating a particular perspective. Additionally, the Court clarified that causing annoyance, inconvenience, danger, or being grossly offensive or menacing are not offenses under the Penal Code. Given that Section 66A restricts the dissemination of information on the internet based on its offensive or inconvenient nature, without relating to any of the permissible subjects outlined in Article 19(2), it violates the right to freedom of speech under Article 19(1)(a). As it cannot be justified under Article 19(2), Section 66A is deemed unconstitutional.

The Court, in its wisdom, found Section 69A of the IT Act and the Information Technology (Procedure & Safeguards for Blocking for Access of Information by Public) Rules 2009 to be constitutionally valid. Additionally, it determined that Section 79 is also valid, provided that Section 79(3)(b) of the IT Act is interpreted to mean that an intermediary must promptly remove or restrict access to unlawful content upon receiving actual knowledge from a court order or notification from the appropriate government or agency, specifically in relation to acts that infringe upon Article 19(2) of the Constitution. Similarly, it deemed the Information Technology "Intermediary Guidelines" Rules, 2011 to be valid, with the caveat that Rule 3 sub-rule (4) should be understood in the same way as outlined in the judgment.

4. ADJUDICATION

Sections 46 and beyond address the topic of adjudication powers and procedures. According to the Act, the Central Government has the authority to appoint a high-ranking official, such as a director, from the Government of India or a state Government, to act as an adjudicator. Typically, the I.T. Secretary of a state serves as the designated Adjudicator for civil offenses related to data theft and resulting losses within that state. Initially, very few applications were received during the first decade of the IT Act's existence, mainly from major cities. However, there has been a noticeable increase in the number of complaints filed under the IT Act. The first case to undergo adjudication occurred in Chennai, Tamil Nadu, involving ICICI Bank. In this case, the bank was instructed to provide compensation to the applicant for the wrongful debit in their Internet Banking account, as well as cover any associated costs and damages. The Act also outlines an appellate procedure and the composition of the Cyber Appellate Tribunal at the national level. Adjudicating officers possess the authority of a civil court, while the Cyber Appellate Tribunal is vested with the powers prescribed by the Code of Civil Procedure.

5. THE MAJOR LAWS - AMENDED AFTER ENACTMENT OF IT ACT

5.1 THE INDIAN PENAL CODE, 1860

The Indian Penal Code underwent a significant amendment that included the term 'electronic', thereby equating electronic records and documents with physical ones. This revision extended the applicability of sections related to false entries and false documents, such as 192, 204, 463, 464, 464, 468 to 470, 471, 474, 476, to encompass electronic records and documents. Consequently, electronic records and documents are now treated equivalently to physical ones in cases involving forgery or falsification. Following this amendment, investigating agencies now file cases or charge-sheets citing the relevant sections from the Indian Penal Code, such as 463, 464, 468, and 469, in conjunction with the IT Act or IT (Amendment) Act, specifically sections 43 and 66, when prosecuting similar offenses. This ensures that the evidence and eventual punishment can be covered and proven under either of these legislations, or both.

5.2 THE INDIAN EVIDENCE ACT 1872

In the days preceding the implementation of the IT Act, all courtroom evidence existed solely in physical form. However, with the advent of this legislation, electronic records and documents were granted recognition. The definition section of the Indian Evidence Act underwent an amendment, replacing the phrase "all documents" with "including electronic records." Additionally, terms such as 'digital signature,' 'electronic form,' 'secure electronic record,' and 'information' was incorporated into the Act to establish their significance in terms of evidence. One particularly noteworthy amendment was the acknowledgment of the admissibility of electronic records as evidence, as outlined in Section 65B of the Act.

5.3 THE BANKERS' BOOKS EVIDENCE (BBE) ACT 1891

Prior to the implementation of the IT Act, banks were required to present the original ledger or physical records as evidence in court. However, with the enactment of the IT Act, the definition of "banker's books" was expanded to include various types of books used in a bank's regular business operations, whether in written or electronic form. This includes printouts of data stored in floppy disks, discs, tapes, or other electromagnetic data storage devices. In such cases, a certified printout of the entry, along with a certificate from the principal accountant or branch manager, and a description of the computer system and security measures taken to ensure authorized access and prevent unauthorized changes or data loss, must be provided. This amendment to the Bankers Books Evidence Act allows for the acceptance of printouts and electronic documents as valid evidence, given the accompanying certificates as mentioned above.

6. ISSUES NOT COVERED UNDER IT ACT

The IT Act and its subsequent Amendment Act, while undoubtedly a significant and pivotal advancement in the nation's technological progress, have proven to be inadequate in addressing the myriad complexities of cybercrime. Numerous unresolved issues persist in this realm, leaving a significant void in the legal framework.

The issue of Territorial Jurisdiction is a significant concern that remains inadequately addressed within the IT Act and IT (Amendment) Act. The Acts touch upon jurisdiction in various sections, such as 46, 48, 57, and 61, specifically in relation to the adjudication process, appellate procedures, and the powers of police officers to enter and search public places for cyber crimes. However, when it comes to cases where cyber crimes involve hacking someone's email from a remote location, determining which police station has jurisdiction becomes challenging. Investigators often refuse to accept such complaints, citing jurisdictional limitations. Given that cyber crimes transcend geographical boundaries and are not confined to specific territories, it is crucial to provide comprehensive training to all relevant stakeholders in this field.

The preservation of evidence poses a significant challenge. It is evident that when prosecuting cases under the IT Act, there is a frequent risk of vital evidence being easily destroyed, as it may be stored in various systems such as the computers of intermediaries or even the opposing party's computer system. Nevertheless, the majority of cyber crimes in our nation continue to be prosecuted under the relevant sections of the Indian Penal Code (IPC) in conjunction with the corresponding sections of the IT Act or the IT (Amendment) Act. This provides a reassuring notion to investigative agencies that even if the IT Act portion of a case is compromised, the accused cannot evade liability under the IPC.

7. CONCLUSION

In contemporary society, there is an ever-growing reliance on technology, leading to an inevitable rise in electronic offenses. It is imperative that the nation's legislative apparatus aligns its efforts with those of the perpetrators, in order to minimize criminal activity. Therefore, it is the enduring responsibility of our leaders and lawmakers to ensure that the laws governing technology encompass all facets and concerns of cybercrime. This must be done in a sustained and progressive manner, allowing for constant surveillance and control over related criminal activities.

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ગુજરાતી ભાષા-સાહિત્ય

પ્રા.હરસુખભાઇ એચ. પરમાર
એસોસિયેટ પ્રોફેસર,મણિબેન એમ.પી.શાહ મહિલા આર્ટ્સ કોલેજ, કડી

ઉમાશંકર જોશીના મતે.....

'બીજાજેને વિભાજનો કરવાં હોય તે કરે, સાહિત્યકારો સંયોજન રચવામાં જ રચ્યાપચ્યા રહે છે.'

જે ગુજરાતને આપણે 'ગુજરાત મોરી મોરી રે' કહીને મમત્વનો અભિષેક કરીને બિરદાવીએ છીએ તે ગુજરાતમાં આપણે તો બહારથી આવીને વસેલી પ્રજા છીએ. આજે ગુજરાતને નામે ઓળખાતો પ્રદેશ, ઈ.સ. ૭૪૦સુધીકાન્યકુબ્જના ગુર્જર રાજાઓના સામ્રાજ્યના એક ખણ્ડ રૂપે હતો. પછીથી ધારાના પરમાર રાજાઓની હકૂમત તળે એ પ્રદેશ આવ્યો. પણ આબુના પ્રદેશનો થોડો ભાગ જ ત્યારે તો ગુર્જર દેશ તરીકે ઓળખાતો હતો. ગુજ્રાત કે ગુર્જરત્રા એ સંજ્ઞાઓ ત્યાં સુધી, આજના જોધપુર અને જયપુર રાજ્યના પ્રદેશ પરત્વે, વપરાતી હતી અને આજના જયપુર રાજ્યનું નરાણા એની રાજધાનીનું શહેર હતું. પછીથી પરમારોનું સામ્રાજ્ય વેરણછેરણ થઈ જતાં, સારસ્વત મંડળના ભીમદેવ ચાલુક્યે આજના ગુજરાતના કેટલાક ભાગોને એક હકૂમત નીચે આણીને ગુર્જરભૂમિ અથવા ગુર્જર દેશ નામના રાજકીય એકમને અસ્તિત્વમાં આણ્યું. ઈ.સ.1120માં સિદ્ધરાજ જયસિંહે અણહિલ્લવાડ પાટણને આજના ગુજરાત રાજપુતાના અને મારવાડના બનેલા સમૃદ્ધ રાજ્યનું પાટનગર બનાવ્યું. મૂલરાજે ગુર્જરેશ્વર નામની સંજ્ઞા પોતાના નામ સાથે જોડી હતી. પોતે ગુર્જર પ્રતિહારોનો વંશજ હતો, અને એના પિતા ગુર્જરત્રાના સામંત હતા – આ બે પૈકી ગમે તે કારણે એણે આ સંજ્ઞા યોજી હોય એવું અનુમાન કરવામાં આવે છે. સિદ્ધરાજના સમયમાં પ્રજા તરીકેના આગવાપણાનું ભાન વધુ સ્પષ્ટ થયું ને એને ઉપકારક સાહિત્યરચના પણ ઠીક પ્રમાણમાં થઈ. મુસ્લિમ સલ્તનતનો ભાગ બન્યા પછી રાજપૂતાના અને માળવા સાથેનો ગુજરાતનો સમ્પર્ક તૂટી ગયો, આથી એક પ્રજા તરીકેની સાહિત્યિક અને સાંસ્કૃતિક વિશિષ્ટતાઓનું સુરેખ રૂપ બંધાતું ગયું; ગુજરાત રાજપૂતાના અને માળવાની જે સહિયારી મારૂગુર્જર ભાષા હતી તેનાથી નોખી રીતે ગુજરાતી ભાષાનું રૂપ પણ ઘડાતું ગયું.

સાહિત્યિક ભાષા તરીકેનો, પ્રાથમિક ગુજરાતીનો, પ્રયોગ વધતાં અપભ્રંશના શબ્દોને સ્થાને એ અર્થના સંસ્કૃત શબ્દોને સ્થાન આપવાનું વલણ સ્પષ્ટ થતું જાય છે. દેશ્ય શબ્દોનો પ્રયોગ ચાલુ રહે છે. ઈ.સ. 1350ની આસપાસ 'છઈ'નો સહાયકારક ક્રિયાપદ તરીકેનો ઉપયોગ પ્રચલિત થાય છે ને ત્યાર પછી તો સહાયકારક ક્રિયાપદ પાસેથી સારું એવું કામ કઢાવવાનું આપણને આવડી ગયું છે. અપભ્રંશની અસરને કારણે રવાનુકારી અને પદરચનામાં પ્રાસયોજનાને અનુકૂળ એવા શબ્દો પણ ગુજરાતીમાં યોજાતા રહ્યા. ઈ.સ. 1500 સુધીમાં તો પાટણ રાજકીય અને સાહિત્યિક પ્રવૃત્તિનું કેન્દ્ર મટી ગયું. આમ ઈ.સ. 1650 સુધીમાં ગુજરાતીનું, આપણને સુપરિચિત એવું, રૂપ બંધાઈ ચૂક્યું.

ગુજરાતી સાહિત્ય

ગુજરાતી સાહિત્ય એટલે ગુજરાતમાં વસતા અને ગુજરાતી મૂળના લોકો દ્વારા ગુજરાતી ભાષામાં રચવામાં આવેલું સાહિત્ય. ગુજરાતી ભાષાનો ઈતિહાસ આશરે ઈ.સ. ૧૦૦૦ની સાલ સુધી આંકી શકાય છે. ગુજરાતી ભાષા સમગ્ર ભારતમાં વિવિધ બોલીમાં બોલાતી અપભ્રંશ ભાષામાંથી વિકાસ પામી. તેની ખાસિયત એ છે કે સાહિત્યને તેના રચયિતા સિવાય કોઈપણ શાસકનો આશ્રય નહોતો તેમ છતાં તેનો વિકાસ થયો. ગુજરાતમાં વાણિજ્ય અને વ્યાપારના વિકાસને કારણે, હિંદુ અને જૈન ધર્મનું પ્રભુત્વ હોવાને કારણે અને મહારાજ સિદ્ધરાજજયસિંહ, ચાલુક્ય વંશઅને વાઘેલા રાજપૂતો જેવા શાસકો દ્વારા સલામત સમાજની રચના થવાને કારણે ૧૧મી સદીમાં સાહિત્યનું સર્જન મોટા પ્રમાણમાં થયું. કાળક્રમે તે સાહિત્ય મુખ્ય ધારામાં આવ્યું અને સમગ્ર ગુજરાતની પ્રજામાં સ્વીકૃતિ પામ્યું તથા લોકપ્રિય બન્યું.કાળક્રમે ગુજરાતી સાહિત્યમાં સર્જનો અને સાહિત્યપ્રકારોને લગતા સામાન્ય નિયમો ઘડાતા ગયા અને સર્જન થતું ગયું. આજની તારીખમાં સ્થાપિત સાહિત્યનો ગુજરાત વિદ્યા સભા, ગુજરાતી સાહિત્ય સભા, ગુજરાત સાહિત્ય અકાદમી, ગુજરાતી સાહિત્ય પરિષદ જેવી સાહિત્યિક સંસ્થાઓ દ્વારા પ્રચાર પ્રસાર થાય છે.

ગુજરાતી સાહિત્યનો ઈતિહાસ:

કોઈપણ સાહિત્યના પ્રસાર અને પ્રચાર માટે શાસકોની નીતિ, લોકોની રહેણીકરણીની શૈલી અને સમાજનો વિશ્વવ્યાપી પ્રભાવ મહત્વનો છે. બોલાતી ભાષા અને તેના પરથી રચાતાસાહિત્યમાં કાળક્રમે પરિવર્તન આવતું હોય છે. ગુજરાત અને સમગ્ર ઉત્તર ભારતમાં આશરે હજાર વર્ષ પહેલાં અપભ્રંશ ભાષાની વિવિધ બોલીઓ પ્રચલિત હતી.તે મૂળ પ્રાકૃત ભાષાનું સામાન્ય લોકો દ્વારા બોલવામાં વપરાતું રૂપ હતું. લોકબોલી અને સ્થાપિત સાહિત્યની ભાષામાં થતા ફેરફારમાં સમયગાળાનું અંતર હોય છે. તેને ધ્યાનમાં લેતાં આશરે ઈ.સ. ૭૦૦ની આસપાસ લોકબોલી અપભ્રંશથી પ્રાથમિક ગુજરાતી તરફ આવી હતી. જ્યારે સાહિત્યને ત્યાં સુધી પહોંચતા આશરે બસો વર્ષ જેટલો સમય લાગ્યો.

ગુજરાતી સાહિત્ય

- પ્રાચીન સાહિત્ય (ઇ.સ. ૧૪૫૦ સુધી)
- પ્રાગ-નરસિંહ યુગ (ઇ.સ. ૧૦૦૦ થી ઇ.સ. ૧૪૫૦)
- રાસ યુગ
- મધ્યકાલીન સાહિત્ય (ઇ.સ. ૧૪૫૦ – ઇ.સ. ૧૮૫૦)
- નરસિંહ યુગ (ઇ.સ. ૧૪૫૦ થી ઇ.સ. ૧૮૫૦)
- ભક્તિ યુગ
- સગુણ ભક્તિ યુગ
- નિર્ગુણ ભક્તિ યુગ
- અર્વાચીન સાહિત્ય (ઇ.સ. ૧૮૫૦થી હાલ સુધી)
- સુધારક યુગ અથવા નર્મદ યુગ (ઇ.સ. ૧૮૫૦-૧૮૮૫)
- પંડિત યુગ અથવા ગોવર્ધન યુગ (ઇ.સ. ૧૮૮૫-૧૯૧૫)
- ગાંધી યુગ (ઇ.સ. ૧૯૧૫-૧૯૪૫)
- અનુ-ગાંધી યુગ (ઇ.સ. ૧૯૪૦-૧૯૫૫)
- આધુનિક યુગ (ઇ.સ. ૧૯૫૫-૧૯૮૫)

-અનુ-આધુનિક યુગ (ઇ.સ. ૧૯૮૫ – હાલ સુધી)

ગુજરાતી સાહિત્યને મુખ્યત્વે બે વિસ્તૃત શ્રેણીઓમાં વહેંચવામાં આવે છે જે ગદ્ય અને પદ્ય છે. જેમાં પદ્યનો ઈતિહાસ આશરે ૬ઠ્ઠી સદી સુધીનો માનવામાં આવે છે. પદ્ય ધાર્મિક માન્યતાઓ અને ચૂકાદાઓ માટેનું મધ્યકાલીન ભારતમાં માધ્યમ હતું. તેના આધારે ગુજરાતી સાહિત્યનો ઈતિહાસ મુખ્યત્વે ત્રણ વિભાગમાં વહેંચાયેલ છે; પ્રાચીન (ઈ.સ. ૧૪૫૦ સુધી), મધ્યકાલીન (ઈ.સ. ૧૪૫૦ થી ૧૮૫૦) અને અર્વાચીન (ઈ.સ. ૧૮૫૦ પછીનો). જોકે ગુજરાતી સાહિત્યનો જે ગુજરાતી સંસ્કૃતિ પરનો મહત્તમ પ્રભાવ છે તે મુઝફ્ફર વંશના સમયમાં થયો એમ માનવામાં આવે છે. પ્રાચીન અને મધ્યકાલીન સાહિત્યને પ્રાગ નરસિંહ અને અનુ નરસિંહ એમ સમયકાળમાં વહેંચવામાં આવ્યું છે. કેટલાક નિષ્ણાતો આ સમયગાળાને રસયુગ, સગુણ ભક્તિ યુગ અને નિર્ગુણ ભક્તિ યુગમાં પણ વહેંચે છે. આધુનિક સાહિત્યને સુધારક યુગ અથવા નર્મદ યુગ, પંડિત યુગ અથવા ગોવર્ધન યુગ, ગાંધી યુગ, અનુ ગાંધી યુગ, આધુનિક યુગ અને અનુ આધુનિક યુગમાં વહેંચવામાં આવે છે. આ યુગો સમયકાળ અનુસાર વહેંચવામાં આવ્યા છે પરંતુ યુગની શરૂઆત અને અંત જે તે વર્ષથી જ થાય છે એવું ન ધારી શકાય. દરેક યુગના આગમન અને અંત આગામી અને પુરોગામી યુગ સાથે કેટલોક સમયકાળ સુધી સહઅસ્તિત્વ ધરાવે છે.

પ્રાચીન સાહિત્ય

આ યુગમાં કેટલાક ગદ્યરચનાનું પણ સર્જન કરાયેલ છે. આ સર્જનોમાં મુખ્ય વિષયો વ્યાકરણ, ભાષ્ય અને ધર્મ હતા. તેમાં તરુણપ્રભસૂરિનું બાલવબોધ (ઈ.સ. ૧૩૫૫) એ સૌથી પ્રાચીન ઉદાહરણ માનવામાં આવે છે જેમાં ધર્મોપદેશને કેન્દ્રિય વિષય રખાયો છે. માણિક્યસુંદરનું ધાર્મિક શૃંગારને વિષય રાખીને કરાયેલ ગદ્યસર્જન પૃથ્વીચંદ્ર ચરિત પ્રાચીન ગુજરાતીનું શ્રેષ્ઠ ઉદાહરણ છે અને તેની શૈલી બાણભટ્ટના કાદંબરીને મળતી આવે છે. તે સિવાય સોમસુંદર (૧૩૭૪)અને મુગ્ધાવબોધ ઔક્તિક(૧૩૯૪)નોંધપાત્ર સર્જનો છે.અમદાવાદ અને ખંભાતમાં ફલિત થયેલા વાણિજ્ય અને વ્યાપારને કારણે મનોરંજનની પ્રવૃત્તિની શરૂઆત આ કેન્દ્રોમાં થઈ અને જૈન સાધુઓ, વાર્તાકારો, ભવાઈ અને કઠપૂતળીના ખેલોને કારણે સાહિત્યને નવું બળ મળ્યું.

મધ્યકાલીન સાહિત્ય

ગુજરાતી સાહિત્યના આ સમયખંડમાં પદ્યમાં સાહિત્ય સર્જન પ્રભુત્વ ધરાવે છે. પદ્યને વિવિધ સાહિત્યપ્રકારોમાં સર્જવામાં આવ્યું છે. જૈન સાધુઓએ રાસ અથવા રાસાઓની રચના કરી જે એક વર્ણનાત્મક કાવ્યસ્વરુપ હતું. આ રાસાઓને આખ્યાન સાહિત્યપ્રકારના પુરોગામી માનવામાં આવે છે. તે રીતે આખ્યાન પણ પૂર્ણ રીતે આ જ કાળમાં ખીલ્યું. નૃત્ય પ્રકારે પ્રયોગ માટે પ્રચલિત કાવ્યપ્રકાર ગરબો અથવા ગરબી પણ આ જ યુગની ઉપજ છે. વસંત ઋતુનું ઉલ્લાસભર્યું વર્ણન કરતા અને શૃંગાર તેમજ પ્રેમરસથી ભરેલા ફાગુનો પણ વિકાસ થયો. ફાગુ પ્રકારનું જ દરેક ઋતુ અને માસનું વર્ણન કરતું કાવ્યસર્જન બારમાસી તરીકે પૂર્ણ વિકાસ પામ્યું. પદના જ પ્રકારો તરીકે પ્રભાતિયાં, ધોળ, કાફી અને ચાબખાનું સર્જન થયું. આમ, મધ્યકાલીન સાહિત્ય સુગેય પદ્યમાં પ્રાધાન્યરૂપે સર્જન પામ્યું અને તે મોટાભાગે અપભ્રંશ પાસેથી મળેલ વારસા તરીકે વિકાસ પામ્યું.

નરસિંહ યુગ (ઈ.સ. ૧૪૫૦ થી ૧૮૫૦)

૧૫મી સદી દરમિયાન ગુજરાતી સાહિત્ય સ્થાપિત ધાર્મિક માન્યતાઓ સામે લોકપ્રિય થયેલ ભક્તિ સંપ્રદાયના પ્રભુત્વ હેઠળ આવ્યું. નરસિંહ મહેતા (૧૪૧૫-૧૪૮૧) આ સમયકાળના સર્વોચ્ચ કવિ ગણાયા. તેમની કવિતાઓમાં

અદ્વૈતવાદની ફિલસૂફી, રહસ્યવાદની ઝલક મળે છે. તેમનું ગોવિંદ ગમન, સુરત સંગ્રામ, સુદામાચરિત્ર અને શૃંગારમાળા ભક્તિરસથી પ્રચુર કાવ્યશૈલીની પ્રતીતિ કરાવે છે. નરસિંહ મહેતાની કાવ્યશૈલીને કારણે તેમના સમકાલીન અને પ્રાચીન ગુજરાતી સાહિત્યના સર્જકો પશ્ચાદભૂમિમાં જતા રહ્યા.

ભક્તિ યુગ

આ ગાળામાં જૈન અને હિંદુ કવિઓએ પ્રચુર માત્રામાં ગુજરાતી સાહિત્યનું સર્જન કર્યું. ગદ્ય અને પદ્ય બંને ધર્મ અને ભક્તિને પ્રોત્સાહન આપવા માટે સર્જવામાં આવ્યા. હિંદુ ધાર્મિક સાહિત્યના ભાગ એવા ગીતા, મહાભારત,વેદો અને ભાગવત લોકપ્રિય બન્યા. પ્રાર્થનાઓ અને જૈન ઈતિહાસને લગતા સર્જનો પણ કરવામાં આવ્યા. રામાયણ, ભગવદગીતા,યોગવશિષ્ઠઅનેપંચતંત્રનુંગુજરાતીમાંઅનુવાદ કરવામાં આવ્યો. આ ગાળામાં મોટાપ્રમાણમાં પૌરાણિક પુનરુત્થાન થયું જેને કારણે ગુજરાતી સાહિત્યમાં ભક્તિરસના પદ્યનો ખૂબ જ ગતિથી વિકાસ થયો. આ ગાળાને બે વિભાગમાં વહેંચવામાં આવ્યો છે, સગુણ ભક્તિ ધારા અને નિર્ગુણ ભક્તિ ધારા.

સગુણ ભક્તિ ધારા

આ ધારામાં ઇશ્વરને ભૌતિક સ્વરુપમાં પૂજવામાં આવે છે અને તેને રામ અને કૃષ્ણ જેવા સ્વરુપ નિરુપવામાં આવે છે. આ ધારામાં નરસિંહ મહેતા, મીરાંબાઈ અને દયારામને મુખ્ય યોગદાનકર્તા કવિઓ ગણવામાંઆવે છે. ભાલણ (ઈ.સ. ૧૪૩૪-૧૫૧૪) એ બાણભટ્ટના કાદંબરીનું ગુજરાતીમાં શ્રેષ્ઠ રૂપાંતર કર્યું છે. ભાલણે આ સિવાય દસમસ્કંદ, નળાખ્યાન, રામબાલ ચરિત્ર અને ચંડી આખ્યાન સહિત ચૌદ અથવા પંદર જેવા નોંધપાત્ર અને અજોડ સર્જનો કર્યા છે.ભાલણને તેની આખ્યાનશૈલી માટે ઓળખવામાં આવે છે અને ગુજરાતીમાં આ સાહિત્યપ્રકારની ઓળખ કરાવનાર પણ માનવામાં આવે છે.પ્રેમાનંદ ભટ્ટને પણ આ શાખાના કવિ ગણવામાં આવે છે જેણે પ્રચુર માત્રામાં અનેકવિધ કૃતિઓનું સર્જન કર્યું છે. તેમના નામે અનેક કિંવદન્તીઓ છે અને તેમને આશરે ૪૭ કૃતિઓના સર્જક માનવામાં આવે છે પરંતુ તેમાંથી ૨૭ કૃતિઓ જ તેમના દ્વારા રચવામાં આવી હતી તેમ નિષ્ણાતો મત ધરાવે છે. તેઓએ મુખ્યત્વે નરસિંહ મહેતા, ભાગવત અને મહાભારતના વિષયો પર સર્જન કર્યા છે. તેમના સર્જનોઓખાહરણ,નળાખ્યાન,અભિમન્યુઆખ્યાન, દસમ સ્કંદ અને સુદામા ચરિત્ર અમૂલ્ય છે.

શામળ ભટ્ટને કલાની દૃષ્ટિએ અજોડ ગણવામાં આવ્યા છે અને તેમને આખ્યાન પ્રકારના સાહિત્યમાં શ્રેષ્ઠ સર્જક માનવામાં આવે છે. તેમણે માત્ર ધાર્મિક વિષયોના સ્થાને ધર્મ, નીતિ અને વ્યવહારને વણી લેતી રસિક વાર્તાઓ પર સર્જન કર્યા જેવાં કે પદ્માવતી, બત્રીસ પુતળી, નંદ બત્રીસી, સિંહાસન બત્રીસી અને મદન મોહન જેવા શ્રેષ્ઠ સર્જનો કર્યા છે. વધુમાં, તેમના સર્જનોમાં ગુજરાતી સાહિત્યમાં સૌપ્રથમ વખત સ્રીપાત્રો સમકાલીન સમાજની દૃષ્ટિએ સશક્ત બતાવાયા છે. દયારામ (૧૭૬૭-૧૮૫૨) એ ગરબી તરીકે ઓળખાતા ધાર્મિક, નૈતિક અને રસવાળા કાવ્યોની રચના કરી છે. તેમના મુખ્ય સર્જનોમાં ભક્તિ પોષણ, રસિકવલ્લભ અને અજામેળ આખ્યાન છે. દયારામના મૃત્યુ સાથે ગુજરાતી સાહિત્યકાળના મધ્યકાલીન યુગનો અંત ગણવામાં આવે છે. ૧૯મી સદીની મધ્યમાં ગિરિધરએ રામાયણનું ગુજરાતીમાં સર્જન કર્યું. પરમાનંદ, બ્રહ્માનંદ, વલ્લભ, હરિદાસ, રણછોડ અને દિવાળી બાઈ એ સમયગાળાના સંતકવિઓ ગણાય છે અને તેમની કવિતાઓ ગુજરાતી સાહિત્યમાં પ્રભુત્વ ધરાવે છે.

નિર્ગુણ ભક્તિ ધારા

આ ધારા અનુસાર ઈશ્વરને ભૌતિક સ્વરૂપ નથી.

આ ધારાના મુખ્ય સર્જકોમાં નરસિંહ મહેતા અને અખો ગણાય છે. અખા ભગતને જ્ઞાની કવિ તરીકે ઓળખવામાં આવે છે. તેના સર્જનોમાં સમકાલીન સમાજસ્થિતિ, તત્વજ્ઞાન, વ્યવહાર, હાસ્યરસ વગેરે લક્ષણો મુખ્યત્વે જોવા મળે છે. અખેગીતા, ચિત્તવિચાર સંવાદઅનેઅનુભવબિંદુએ વેદાંતના ભારપૂર્વક ચિત્રણ કરતા સર્જનો ગણવામાં આવે છે. મંદનાએ પ્રબોધ બત્રીસી,રામાયણઅને રૂપમંગળ કથા નામક સર્જનો આ ધારા હેઠળ કર્યા છે. આ ધારાના અન્ય યોગદાનકર્તાઓ કબીર પંથી કવિઓ, ધીરા ભગત, ભોજા ભગત, બાપુસાહેબ ગાયકવાડઅનેપ્રીતમછે.આ જ ગાળામાં સ્વામિનારાયણ સંપ્રદાયના સંતોએ પણ નોંધપાત્ર યોગદાનો કર્યા છે. જેમાં સહજાનંદ સ્વામી, બ્રહ્માનંદ, પ્રેમાનંદ સ્વામી અને નિષ્કુળાનંદ સ્વામી મુખ્ય છે. તેમના સર્જનો નીતિશુદ્ધિ, ભક્તિ અને વૈરાગ્યના લક્ષણો ધરાવે છે. આ સિવાય પારસી કવિઓનો ગુજરાતીમાં પ્રવેશ આ જ ગાળામાં થયો છે. તેમાં નોંધપાત્ર સર્જનોમાં પારસી ધર્મગ્રંથોનું પહેલવી અને ઝંદ ભાષામાંથી ગુજરાતીમાં અનુવાદ છે. સૌપ્રથમ પારસી કવિ એરવદ રૂસ્તમ પેશોત ગણાય છે જેમણેઝરથોસ્તનામેહ,સિયાવક્ષનામેહ,વિરાફનામેહ અને અસ્પંદીઆરનામેહ નામનાં જીવનચરિત્રોનું સર્જન કર્યું છે.

અર્વાચીન સાહિત્ય 1850 થી હાલ સુધી

દલપતરામ (૧૮૨૦-૧૮૯૮) અને નર્મદ (૧૮૩૩-૧૮૮૬) આધુનિક ગુજરાતી સાહિત્યનો ચીલો ચાતરનાર સર્જકો છે. દલપતરામનું વીણાચરિત્ર તેમની આનંદી અને વિનોદી ભાષાના પ્રયોગ પરની પકડને દર્શાવે છે. તેઓ આધુનિક ગુજરાતી સાહિત્યના પ્રથમ સાહિત્યકાર ગણવામાં આવે છે. તેમના સર્જનમાં ગદ્ય અને પદ્ય બંનેનો સમાવેશ થાય છે. ગદ્યમાં તેમણે નાટક, નિબંધ અને પ્રકીર્ણ વિષયો પર સર્જન કર્યા છે.

નવલરામ પંડ્યા સૌપ્રથમ ગુજરાતી વિવેચક તરીકે પણ ઓળખવામાં આવે છે. તેમને ગુજરાતીમાં સુઘડ અને શાસ્ત્રીય વિવેચનપ્રવૃત્તિની સ્થાપનાનું શ્રેય આપવામાં આવે છે.આ કાળના અન્ય નોંધપાત્ર સર્જનોમાં ભોળાનાથ સારાભાઈનું ઈશ્વર પ્રાર્થનામાળા (૧૮૭૨), નવલરામ પંડ્યાનુંભટ્ટનુંભોપાળું (૧૮૬૭) અને વીરમતી (૧૮૬૯) અને નંદશંકર મહેતાનું કરણ ઘેલો જે ગુજરાતી સાહિત્યની પહેલી મૌલિક નવલકથા છે જેનું મરાઠી ભાષામાં પણ અનુવાદ થયેલો છેકવિતાના સાહિત્યક્ષેત્રમાં મુખ્ય સર્જન ગીત, ગઝલ અને હાઈકુનું સર્જન મુખ્ય છે. તેમાં મુખ્યત્વે હકારાત્મક અભિગમ સાથેના સર્જનો પ્રમુખ છે. રાજેશ વ્યાસ મિસ્કિન, અંકિત ત્રિવેદી, અનિલ ચાવડા અને અન્ય પણ કવિઓ આ ગાળાના સર્જકો છે. દલિત સાહિત્યની કવિતાઓમાં સમાજમાં અન્યાય પ્રત્યેનો રોષ, વેદના અને વિદ્રોહ જેવા વિષયો મુખ્ય છે. દલિત સર્જકોમાં હરીશ મંગલમ, દલપત ચૌહાણ અને મંગળ રાઠોડ મુખ્ય ગણી શકાય. નાટકોમાં ઈતિહાસ અને ચરિત્ર પ્રમુખ વિષયો છે. પરંતુ, મુંબઈ ખાતે કેન્દ્રિત ગુજરાતી નાટકોની રંગભૂમિ બહોળા પ્રમાણમાં હળવાં અને હાસ્ય પ્રેરતાં નાટકો ભજવતી હોવાને કારણે સામાન્ય લોકોમાં તે વધુ લોકપ્રિય છે.નવલકથાઓમાં વાસ્તવિકતા સાથે સામાજિક, સાંસ્કૃતિક, ઐતિહાસિક અને સમકાલીન ઘટનાક્રમ મુખ્ય વિષયો છે. વધુમાં, સર્જકો વાચકોને ધ્યાનમાં રાખીને વધુ સર્જન કરે છે. જોસેફ મેકવાન આ યુગના પ્રમુખ નવલકથાકાર હોવા સાથે દલિતોનું પણ આ સાહિત્યપ્રકારમાં પ્રતિનિધિત્વ કરે છે. દલિત સાહિત્યની નવલકથાઓ સામાજિક અન્યાય અને શોષણની વાત કરે છે. નવલકથા લેખનમાં વિનેશ અંતાણી, ધ્રુવ ભટ્ટ, યોગેશ જોષી જેવા લેખકો મુખ્ય છે. નવલિકાઓ સમકાલીન સામાજિક પ્રશ્નો, દલિત સમાજ અને સ્ત્રી-પુરુષ સંબંધો નારીવાદી સંદર્ભમાં મુખ્ય છે. આ સિવાય ચરિત્ર, નિબંધ, અનુવાદ અને વિવેચનનો પણ લગભગ આ જ દિશામાં વિકાસ થયો છે. નિબંધલેખનમાં અનિલ

જોશી અને મણિલાલ હ. પટેલ સર્વોપરી સર્જક બનીને સામે આવ્યા. આ યુગના મુખ્ય સર્જક ગોવર્ધનરામ ત્રિપાઠી ગણાય છે. તેમના સર્જનોમાં તત્વજ્ઞાન અને બુદ્ધપ્રધાનતારહેલ છે. ગોવર્ધનરામ ત્રિપાઠી એ ગુજરાતી સાહિત્યના મંત્રમુગ્ધ કરી દેનાર નવલકથાકાર છે અને તેમની નવલકથા સરસ્વતીચંદ્ર સમગ્ર ગુજરાતી સાહિત્યના શ્રેષ્ઠ સર્જનોમાંની એક છે. સરસ્વતીચંદ્ર ચાર ભાગમાં વહેંચાયેલ મહાકથા છે જેમાં પ્રેમકથા, કુટુંબ અને પરિવાર મૂલ્યો, સમકાલીન રાજકીય પરિસ્થિતિ, તત્વજ્ઞાન અને લોકકલ્યાણ જેવા વૈવિધ્યતા સભર મૂલ્યો વણેલા છે

સમય સાથે ગુજરાતી પ્રજા સમગ્ર વિશ્વમાં વસી છે અને તેણે વિદેશમાં ગુજરાતી સાહિત્યસર્જનમાં વિશેષ યોગદાન આપ્યું છે. આ સર્જકોએ ગુજરાતી સાહિત્યના સમકાલીન પ્રવાહ સાથેના સર્જનો ઉપરાંત જે તે સ્થળના સમકાલીન પ્રવાહો આધારિત સાહિત્ય રચીને અનોખું વૈવિધ્ય ઉભું કર્યું છે. અમેરિકા સ્થિત ગુજરાતી સાહિત્યકારો પ્રમુખ રીતે ત્યાંના પ્રવાહો અને લક્ષણોને અનુસરીને સર્જન કરે છે. પાકિસ્તાન સ્થિત ગુજરાતી સર્જકો સમકાલીન મુસ્લિમ સમાજ પર સર્જન કરે છે. બ્રિટનમાં ગુજરાતી સાહિત્ય પરિષદની સ્થાપના ૧૯૭૭માં કરવામાં આવી જે ત્યાં ગુજરાતી સાહિત્ય સાથે ગુજરાતી ભાષાના પ્રચાર-પ્રસારનું કાર્ય કરે છે.

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ONE DAY NATIONAL LEVEL SEMINAR ON

EFFECT OF NEP ON MULTIDISCIPLINARY RESEARCH & OPPORTUNITIES FOR STAKEHOLDERS

ORGANIZED BY

INTERNAL QUALITY ASSURANCE CELL (IQAC),

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(MANAGED BY, M. P. SHAH EDUCATION SOCIETY, KADI)

30TH SEPTEMBER,2023

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રાવજી પટેલનું કાવ્યવિશ્વ

ડૉ. વર્ષા સી બ્રહ્મભટ્ટ
એસોસીએટ પ્રોફેસર, મણીબેન એમ. પી. શાહ મહિલા આર્ટસ કોલેજ - કડી

વેદનાની સંવેદના અનુભવનાર, અતીતના ઓથાર હેઠળ જીવનાર કવિ રાવજી પટલે માત્ર ૨૯ વર્ષનો જીવન અનુભવ લીધો.આટલા ઓછા આયુકાળમાં અને ખુબજ ઓછાસર્જનકાળમાં જીવન કરતાં મૃત્યુને વધુ નજીકથી અનુભવી સાહિત્યના વિવિધ સ્વરૂપોને ખેડયા, જેમાં તેમનું કાવ્યવિશ્વ એ તેમનું સ્વ-વિશ્વ બની રહ્યું. અભાવ,અછત અને ગ્રામીણ પરિવેશ રાજીવના સાહિત્યસર્જનના પ્રેરકબળો બની રહ્યા.તેમાંય વળી ક્ષય-રોગને કારણે રાજીવને કુણીવયમાં ઘણું સહન કરવાનું આવ્યું. સંક્રામણ અને અભાવે રાજીવના સાહિત્યસર્જનને સમૃદ્ધ બનાવ્યું.

રાજીવના સાહિત્યસર્જનમાં 'અશ્રુઘર'(૧૯૬૬), 'ઝંઝા'(૧૯૬૭) તેમની હયાતીમાં પ્રગટ થયેલી નવલકથા 'વૃત્તિ અને વાર્તા' (૧૯૭૭) અને 'અંગત' (૧૯૭૦) તેમના મરણોત્તર પ્રકાશન.

શબ્દનો મહિમા કરનાર તથા શબ્દની પ્રકૃતિને પરખનાર કવિ રાવજી પટેલે પોતાના 'અંગત' કાવ્યસંગ્રહમાં રંગદર્શિતા અને આધુનિક વલણોનો અને સહજવ્યાપાર પ્રયોજ્યો છે. રાવજીની કવિતાનો આદિસ્રોત છે. એમનો અતીત આથી જ શ્રી ધીરુભાઈ પરીખે 'અંગત'ને કવિનાઅંગતજીવનમાં આલેખ ગણાવ્યો છે. એમનાવર્તમાનની વિચ્છિન્નતા વચ્ચે એમને એમના ભૂતકાળનું ભર્યાપણું જ ટકાવી રહ્યું હતું.રાવજી પટેલે શ્વસ્યા હતા વર્તમાનમાં પણ જીવ્યા હતા. ભૂતકાળમાં અને તેથી જ તેમણે આખો અતિતકોશ કવિતાના થાળામાં ઠાલવ્યો છે. પરિણામે ગ્રામપ્રકૃતિ અને કૃષિપ્રકૃતિમાં અનેક સંદર્ભે એમની રચનાઓમાંસહજ વણાઈ ગયા છે. 'અંગત' કાવ્યસંગ્રહમાં રાવજી પટેલે પોતાના મનમાં જે વેદના હતી,વતન અંગેનો જે ઝુરાપો હતો તેને કવિતામાં જીવંત કર્યો. 'અંગત' એટલે કવિના અતિતરાગનો આલાપ.

'અંગત' કાવ્યસંગ્રહમાં રાવજી પટેલે ખેડેલા સાહિત્યસર્જનના સફરમાં માતબર વૈવિધ્ય છે. જેમ કે પ્રકૃતિકાવ્યો, પ્રાસંગિક કાવ્યો, દીર્ઘકાવ્યો,વસ્તુલક્ષી કાવ્યો, પ્રણય કાવ્યો, હાઇકુ, સોનેટ, ગઝલ, ગીતો, લઘુકાવ્યો અને અતિતરાગના કાવ્યો જોવા મળે છે.

રાવજીના કવનના મુખ્યત્વે બે વિષયો રહ્યા છે. એક છે ગ્રામપ્રકૃતિના કાવ્યો અને બીજાં છે નગરજીવનના કાવ્યો.

ગ્રામીણજીવનના કાવ્યો કવિનાઅતીતમાંથી આકાર પામે છે. વલ્લવપુરામાં રહીને તો એ ગામને ભરપૂર જીવ્યા. પણ શહેરમાં રહીને એ ગામને વધારે સમજ્યા. રાવજી પટેલ કૃષીપુત્ર હોવાથી તેમના કાવ્યોમાં ખેતર, હોચકી,

બળદ, હળ, સીમ, વાડ, ઢૂંઢું, શેઢો, મોલ, પવન- આ બધુ સહજ રીતે આવ્યું છે. કવિને ગામ- વતન, ખેતર-સીમ અને માટી આવી આવીને ઉશ્કેરે છે. કૃષિસંસ્કૃતિનું એમને ભારે આકર્ષણ હતું. તેમના ઘણા કાવ્યો ગામ-સિમનાં વાતાવરણમાં ઊઘડે છે, અને ખીલે છે. ગ્રામસૃષ્ટિનો ભર્યો-ભાદર્યો અસબાબ તેમના કાવ્યોમાં છલકાય છે.

'ભાઈ' રચનામાં બપોરી વેળાનું હરિતવરણું ખેતર આલેખાયું છે.

બપોરી વેળાનું હરિતવરણુંખેતર ચડ્યું,
વિચારે એવું કે લસલસ થતો મોલ સઘળો...[1]

અહી કવિ ભાઈના સ્મરણની સાથે સાથે પ્રકૃતિનું એક રમણીય, મનોહરી દ્રશ્ય ખડું કરે છે.

'એક બપોરે' કાવ્યમાં સારસી જતાં અનુભવેલી પ્રેમની વિરહવ્યથા સારસીના પ્રતિક અને પ્રકૃતિના અંગેના નિરૂપણ દ્વારા આલેખી છે.

'મારા ખેતરને શેઢેથી,
ક્યા ઊડી ગઈ સારસી...'[2]

'સિમનું મન' કાવ્યમાં કવિ વતનમાં આવતાની સાથે જ સીમના કલકતા મનને પામી જતાં એની લીલાશમાં સરકતા હવાને ચૂમી કલકલાટને ચાખે છે. નગરને પંથ સંચરતા થતી અનુભૂતિને વર્ણવતા કવિ કહે છે -

'ને હું હવે નગરને પથ સંચરું ત્યાં,
આખીય સીમ મુજને વળગી રહી છે!' -[3]

અહી વળગી પડેલી આખી સીમ કવિને વ્યથિત કરી મૂકે છે.

'ખેતર વચ્ચે' કાવ્યમાં કવિની મીઠી મૂંઝવણ વ્યકત થઈ છે.

'પંખી બનીને
આ લીલીછમ લ્હેરતું આકાશ
પાંખોમાં બાહરી ઊડું?
સૂકા પડેલા તૃણમા રસ થઈ સરું?
રે શું કરું?...'[4]

પ્રશ્ન પૂછ્યા બાદ કવિને જાણે કે કશુંય સૂઝતું નથી.

'બસ-સ્ટૅન્ડ પર રાત્રે' ઉભેલા કવિ ગ્રામસૃષ્ટિથી ઘેરાઈને જલના શિકરનો અનુભવ કરે છે.

હૈયામાં વિહગ ટહુક્યા, પ્લાડ પુલક્યા.
ગયું પેસી મારા હૃદયતલમાં ઘાસ સઘળું.[5]

'મન્મથ' કાવ્યમાં કવિને માટીનો પરખીને કોઈક મનથી ખેડતું લાગે છે.

આ તો કોણ મને-
માટીનો પરખીને મનથી ખેડે?...[6]

'જિજીવિષા' કાવ્યમાં ગ્રામીણ પરિવેશ અનેગ્રામસૃષ્ટિ કવિને ત્વચાની જેમ વળગેલી હોય તેમ જાણે છે.

મારી ડબડબ ચૂતી છાપરીએ જૈ બેસું,
ડોલું ફણગાતા ખેતરની વચ્ચે...[7]

નગરજીવનનું અતડાપણું અને ગ્રામજીવનનું આકર્ષણ આ કવિનો જીવનસંઘર્ષ એમની કવિતાની કૂંપળ નગરમાં ફૂટી હોવા છતાં તેમ નગરજીવનનો સ્પર્શ બહુ થોડો અને તેમ મહદઅંશે વ્યંગ અને વેદના જોવા મળે છે. નગરજીવનની ઉજળી નહિ પણ કાળી બાજુનું નિરૂપણ કર્યું છે. એમનો જીવ સતત ગ્રામાભિમુખ રહ્યો છે. ગ્રામજીવન ઝૂંટવાઈ ગયાની વેદના એમના કાવ્યોમા નિરૂપાઈ છે.

-ક ખ ડ ચ ફ ઠ યોજનાની સિમેન્ટ પરેડ પાથરી દો.
બહુ ચાલ્યો પપેટ શો ।[૮]
-મિલની વ્હીસલે મને ઝબકાવ્યો
ઝબકાવ્યો એવો જ
જૂની કોક ચોમાસાની રાતની
સુગંધ મારી ચોતરફ ફરી વળી.[૯]
નારી ઊંડી ખીણો ખદબદ થતી, સાપ લબડે.
(અહીં છું કે બીજે?) શરીર ઘસતો સ્ટેન્ડસળિયે..[૧૦]

નગરજીવનની ઉપસ્થિતિ અને ઋણતાના ઉપસી આવેલા નવા પરિમાણો તેમની કવિતામાં મુગ્ધતાને સ્થાને પરિપક્વતાને આણે છે.

રાવજીની કવિતામાં આવતી કલ્પન અને પ્રતિકની સૃષ્ટિ ઘણી માતબર છે. અને તેમાંય ગ્રામ અને કૃષિજીવનના કલ્પન-પ્રતીકો વિશેષ મળે છે.

-'ગયું પેસી મારા હૃદયતલમાં ઘાસ સઘળું'[૧૧]
-'બે આંખોમાંથી
દગ્ધ કૃષિકવિ પર
વરસી પડે છે ગોકળગાયો।'[૧૨]
-'ગયું પેસી મારા હૃદયતલમાં ઘાસ સઘળું'[૧૩]

તેમના આવા કલ્પનો અને પ્રતિકોમાં તાજગીનો અનુભવ થાય છે. તેમની રચનાઓ પ્રકૃતિ નિરૂપણ, પ્રેમનિરૂપણ અને રતિઝંખનાને નિરૂપે છે. આધુનિક જીવનની કૃતકતાઓ અને જગતની વિડંબણાને પ્રગટ કરતી રચનાઓ આપીને રાવજી આપના આધુનિક કાવ્યવિશ્વને ખેડે છે.

સંદર્ભસૂચિ :-

(૧) શિષ્ટ-પ્રશિષ્ટ સાહિત્યશ્રેણી 'અંગત' કાવ્યસંગ્રહ – રાવજી પટેલ, આદર્શ પ્રકાશન આવૃત્તિ: ઓગસ્ટ ૨૦૦૮, (ભાઈ) પૃ-૩૪

પાદટીપ:-

(૧) એજન (એક બપોરે) – પૃ-૨૯
(૨) એજન (સીમનું મન) – પૃ-૩૫
(3) એજન (ખેતર વચ્ચે) – પૃ-૩૮
(૪) એજન (બસ-સ્ટેન્ડ પર રાત્રે) – પૃ-૪૦

(૫) એજન (મન્મથ) - પૃ-૪૧

(૬) એજન (જિજીવિષા) - પૃ-૩૧

(૭) એજન (એન. સી. સી. પરેડ)- પૃ-૧૧૦

(૮) એજન (ચણોઠી-રક્ત અને ગોકળગાય) - પૃ-૧૨૭

(૯) એજન (બસ-સ્ટેન્ડ પર રાત્રે) - પૃ-૪૦

(૧૦) એજન (ચણોઠી-રક્ત અને ગોકળગાય) - પૃ-૧૩૧

(૧૧)એજન (બસ-સ્ટેન્ડ પર રાત્રે) - પૃ-૪૦

ONE DAY NATIONAL LEVEL SEMINAR ON
EFFECT OF NEP ON MULTIDISCIPLINARY RESEARCH & OPPORTUNITIES FOR STAKEHOLDERS

ORGANIZED BY

INTERNAL QUALITY ASSURANCE CELL (IQAC),

MANIBEN M. P. SHAH MAHILA ARTS COLLEGE, KADI

(MANAGED BY, M. P. SHAH EDUCATION SOCIETY, KADI)

30TH SEPTEMBER,2023

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IQAC Co-ordinator	Principal	Convener of Seminar

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