

POVERTY INEQUALITY AND SOCIAL EXCLUSION IN MAHARASHTRA

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ABSTRACT

Poverty is the component of economic disparity that worries society the most. This is due to the fact that it is a societal problem in and of itself, as well as the consequences it may have on people's prospects in life, quality of life, total economic performance, and social cohesiveness. Another symptom of considerable inequality is the stark difference in access between rural and urban residents to basic amenities like nourishment, health care, and education. It has been demonstrated that this is reflected in significant differences in the outcomes of human development between social groupings that are excluded and those that are not excluded. Evidence suggests that despite having larger healthcare requirements, members of marginalised groups face more access-related challenges than members of other groups because of their social identities.

Keywords: Poverty, Inequality, Social Exclusion

INTRODUCTION

Because they are two very distinct concepts, inequality and poverty are more frequently mentioned separately when discussing economic disparities. Sometimes referred to as the "poverty line." Economic expansion is intended to lower inequality and poverty levels after a level of growth that is sustainable.

It's interesting to note that economic growth has little impact on intergroup disparity in societies, but lowers poverty and inequality levels. We examine which disadvantaged groups are more likely to be poor in this article, why certain underprivileged groups are more behind than others and live below the poverty line, and what measures should be implemented to assist these groups in climbing out of poverty.

Connection between social exclusion and poverty

Because it is concerned with, but not limited to, deprivation of material resources and abuses of social or welfare rights, social exclusion may be considered as connected to poverty. This is because social exclusion can be seen as related to poverty. Poverty, as discussed in the previous section, is also concerned with the lack of sufficient resources and the violation of human rights, including in particular basic needs that fall under the domain of social rights. Social exclusion differs from concepts like poverty or inequality since it is a collective issue



as opposed to an individual one. This contrast, though, might not be as obvious as it initially appears. Deshpande draws a difference here.

"Social exclusion" refers to a variety of things. For instance, a group of academics from the Bristol Institute for Public Affairs with the Townsend Centre for the International Study of Poverty discovered twelve separate definitions, each with a little variation in meaning.

The definition of social exclusion given above is arguably the most comprehensive. It effectively illustrates the link between poverty and social exclusion. On the one hand, the definition refers to denial, which can refer to either imposed exclusion from using or accessing resources or self-exclusion. On the other hand, the description makes reference to a lack of resources or goods, which could imply a lack of resources for production or income and, as a result, poverty.

Poverty, Capability Deprivation, and Social Exclusion

Even though the origins of the phrase are unique, the idea of social exclusion has conceptual linkages to well-established concepts in the body of research on poverty and deprivation. This is despite the fact that the phrase's origins would lead one to believe otherwise. This is a crucial starting point. In fact, we argue that the new literature on social exclusion may be better understood if it is placed in the larger context of the outdated idea of poverty as a lack of competence. We will be better able to comprehend the particular stresses and fundamental difficulties that the notion of social exclusion serves to illuminate thanks to this connection to a very broad viewpoint.

OBJECTIVES OF THE STUDY

- 1. To study on Poverty, Capability Deprivation, and Social Exclusion
- 2. To study on Inter-group Income Inequality

RESEARCH METHODOLOGY

In addition, primary and secondary sources were utilised in order to gather the necessary information for this inquiry. After that, the disparities in income that exist between different groups of people as well as the relative importance of the factors that determine or are affected by consumer spending are investigated. (Dynamic, Multifaceted Processes Driven by Uneven Power Linkages). In order to put this idea into practise, we resorted to the strategy that is detailed in the next paragraph. Regarding the SPEC dimensions, a comprehensive analysis of the available research was carried out. By supplying a list of several quantitative characteristics for each of the aforementioned categories, we were able to build on the SEKN architecture.

Sample Size

Kolhapur district residents of the socio-religious group were estimated.

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Secondary Data

The secondary data is accumulated from various resources like Books, Research Journals, Internet, Magazine, and Literary Columns in Newspapers.

DATA ANALYSIS

Inter-group Income Inequality

Table 1 displays the population percentages of each socioreligious group in Maharashtra in 2018. Approximately 9% of the total population is made up of the scheduled tribe (ST). A scheduled caste (SC) makes up around 15% of the population, with 10% being HSC and 5% being BSC (it may be recalled that practically of Buddhists in the state are SC) (it may be mentioned that almost all Buddhists in the state are SC). 32% of the total is made up by the HOBC. A third of all accounts belong to the HHC. Buddhists are the second-largest religious community after Muslims at about 10%. (all Buddhist being SC). Our study only includes HHC, HSC, BSC, and HOBC in order to avoid caste prejudice. We consider the ST to be a separate ethnic group. For interreligious dialogue, we consider all forms of Buddhism, Islam, and Hinduism.

The major social, economic, and demographic aspects of NSS households are shown in Table 2. In Maharashtra, HHC accounts for the largest proportion of families (34%), followed by HOBC houses (31.3%), SC households (15.2%) (containing 10.5% HSC and 4.7% BSC), ST households (9.2%), and Muslim households (8.4%). Members of other groups, such as Jain, Sikh, Christian, and Buddhist homes, make up around 2.3% of all households. Other populations in the state mostly retain their average home size of members, with the exception of Muslim families, who have an average household size that is somewhat bigger at 4.9 individuals. About 80% of households in the state of Maharashtra do own some land, despite the fact that 70% of rural families there are either landless or have just limited access to it. The BSC has the highest percentage of families that own property (86%), followed by the HOBC (84%), and socio-religious groupings as a whole. Muslims and HSC families are least likely to own land (68% vs. 78%). But compared to HHC and HOBC, Muslims and SCs have the highest percentage of households with marginal or no land ownership. The highest educated households (secondary or higher) are more prevalent in HHC (47.5%) and HOBC (37%) than in ST (14%) and SC (HSC 28% and BSC 36.8%), where they are least prevalent.

- There are Buddhist and Hindu SCs there.
- It encompasses the entire Jain, Sikh, and Christian populations as well as a tiny fraction of the non-SC/ST Buddhist community.

Table1.Population of Maharashtra in 2018 by Socioreligious Groups



Socio-religiousGroups	Rural	Urban	Total
ST	13.4	3.7	9.0
HinduSC	9.5	11.3	10.3
HinduOBC	36.7	25.7	31.7
HinduHC	30.2	34.4	32.1
HinduTotal	76.4	71.4	74.1
Muslim	4.9	15.7	9.8
BuddhistSC ^{\$}	4.4	5.6	4.9
BuddhistTotal	4.8	5.6	5.2
SC (Hindu +Buddhist)#	13.9	16.9	15.2
Others [^]	1.0	3.6	2.2
All	100.0	100.0	100.0

Source: NSSO 68th round on Consumption Expenditure (2017–2018).

Table 2. Hindu Scheduled Caste Mean MPCE Difference and Hindu High Caste (HHC) Decomposition

	Coeff.	Std. Err.	z	P > z	
Differential					
Average MPCE of HHC	3,016	60	50.8	0.00	
Average MPCE of HSC	2,074	66	31.5	0.00	
Difference between HHC and HSC	943	89	10.4	0.00	
Decomposition of difference using HHC coefficient vector					
Explained	548	76	7	0.00	
Unexplained	394	92	4	0.00	
Decomposition of difference using HSC coefficient vector					
Explained	711	141	5.2	0.00	
Unexplained	231	145	1.6	0.11	

Source: Estimated from NSSO survey data on Consumption Expenditure (2017–2018).

Table 3. The Decomposition of the Mean MPCE Difference between Hindu High Caste and Buddhist Scheduled Caste

	Coef.	Std.Err.	z	P >z
Differential				
AverageMPCEofHHC	3,017	60	50.68	0.00
AverageMPCEofBSC	2,019	91	22.17	0.00
DifferencebetweenHHCandBSC	998	109	9.17	0.00
Decomposition of difference using HHC coefficientvector				
Explained	665	118	6	0.00
Unexplained	333	131	3	0.02
DecompositionofdifferenceusingBSCcoefficientvector				
Explained	958	248	3.87	0.00
Unexplained	40	250	0.16	0.85

The results of a comparison of the MPCE differences between HHC households Table 2 display the number of SSC and HSC households. Table 3 displays the findings of a



comparison of the MPCE disparities between HHC and BSC households. Table 1 displays the results of an examination of the MPCE discrepancies between HHC and HSC households. Each table can be divided into one of two different decompositions, namely: Calculation is the first step in the process of decomposing the data. how significant of a difference it would have made if the SC assets under consideration had been assigned an HHC coefficient. In the second part of our investigation, we look at how much of a difference it would have made if the returns on HHC assets had been the same as those on SC assets. Specifically, we focus on how much of an impact it would have had.

The HHC coefficient (asset returns) vector was used to compare the assets of the two households, and Table 2 shows that there was a \$943 difference in MPCE between the HHC and HSC households overall. The HHC households' greater asset returns were the reason of this discrepancy. This disparity was brought about by the fact that households in the HHC received higher returns on their assets. It's probable that the endowments for assets held by these two groups of families are 548% and 58% different from one another, respectively. When comparing the HSC assets and the HHC assets using the HSC coefficients vector, the difference in asset endowments between the two groups of households could account for an amount equal to \$711, or 75% of the total differences of \$943. In order to reach this verdict, we compared the HSC's assets to those of the HHC. Analyzing the disparity in asset endowments at the SC rate of returns rather than the HHC rate of returns helped reduce the unexplained effect. One further approach to express this idea is to claim that the influence was diminished due to the increased rate of returns experienced by the SC.

Table 3 displays the 1998 MPCE gap between HHC and BSC households after comparing their assets using the HHC coefficient (asset returns) vector. The goal of this research was to compare and contrast the BSC families to the HHC households. One possible explanation for the disparity is the difference in the asset endowments of the two groups of families, which might account for \$665, or 67% of the total difference. In contrast, \$958 of the total variance of \$998 was determined to be attributable to differences in the asset endowments of the BSC and the HHC when compared using the BSC coefficients vector. Different family wealth endowments were shown to be responsible for 96% of the overall variation, leading to this result. It was determined that \$958, the difference between the two sets of households' asset endowments might account for. which led to the discovery of this fact. The effect that could not be explained was diminished when the disparity in asset endowments was analyzed using the rate of return obtained from the BSC as opposed to the rate of return obtained from the HHC. As a result, the discrimination that the HSC and BSC encountered (42% and 33%, respectively), may be used to explain a sizable amount of the variations in the MPCE between HHC and HSC and between HHC and BSC. This may be inferred from the fact that the HSC and BSC both faced discrimination to a greater extent than the HHC. It is possible to come to the conclusion that this is the situation at hand due to the fact that the HSC and BSC were subjected to more severe forms of discrimination than the HHC.

Table 4. Findings from logistic regression on the elements affecting Maharashtra's enrolment in government programs



Variables	Model I	Model II	Model III	Model IV	Model V
Background Characteristics	OR	OR	OR	OR	OR
Educated	1.17	1.18	1.18	1.19	
Disadvantaged_socilagroup	0.95	0.95	0.93	0.94	
Minority_religion	1.38**	1.33**	1.38***	1.37**	
Rural_residence	2.23**	2.13*	2.11*	2.04***	
Backward_region	0.42***	0.42***	0.42***	0.43***	
Economic_activity	1.24*	1.32**	1.58**	1.34**	
Chronic_HH	1.07	1.09	1.01	1.06	
Bad_health	1.04*	1.61**	1.48**	1.49**	
Female_HH	1.29**	1.33**	1.32*	1.29*	
Elderly_HH	0.97	0.95	0.99	0.97	
Domains					
Sociocultutal					
No_social Network		0.80*			
No_asso_social Group		0.97			
Discriminated		0.83			
No_trust_institutions		0.36***			
Family Type		0.47***			
Political					
No_access_elected representative		10.1			
Political not active		0.35***			
Non_access_healthcare		1.09			
Participation_meetings		0.74**			
Non_expression-opinion		0.74*			
Economic					
Poorest		0.92			
Financial_exclusion		1.02			
Non access_socialwelfare		0.75***			
Sociocultural index			0.75***		
Political Index			0.84***		
Economic Index			0.96		
SPEC Index				0.76***	0.76***

Note. *p<0.05; **p<0.01; ***p<0.001

This study provides evidence that social exclusion, in the form that we measured it in our study, has a substantial correlation with a lower enrollment rate of BPL households in government programs in the Indian state of Maharashtra. The findings indicate that households led by women are more likely to enroll in government programs, which is consistent with the findings of Nandi, Ashok, and Laxminarayan. [Citation needed] [Citation needed] [Citation needed] It's possible that the process of enrolling in government programs requires more effort from women-led families, which would explain the higher enrollment rates among those households. In accordance with the restrictions that applied to the older version of the Government Scheme, It was required that the head of the household be physically present at the enrolling station. During the time that the enlistment camps were being held, males were more likely to be at work during the day than females were this may have increased the possibility that female-headed families would be enrolled in the program in comparison to male-headed households. In addition to this, the male heads of many homes

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had gone away, making it impossible for those households to participate in any government assistance programs. The implementation of a plan with two components demonstrates that the administration has, at least tacitly, recognized the problem. One of the plans involves carrying out RSBY as well as other social assistance programs by utilizing the revised BPL list that is derived from the socioeconomic census that took place in 2013.

CONCLUSION

Inequality and poverty among various socioreligious groups in Maharashtra are examined in this article. AdditionallyIt does this by analyzing the relative relevance of the variables that contribute to inequality and poverty, as well as by dissecting the inequalities in income that exist between SCs and HHCs. Because there are not enough income data available, the examination of income in relation to consumption spending, monthly per capita income, and poverty rates at the state level and for various social groups reveals significant characteristics. The following is a summary of the most important discoveries from the most current year, 2017–2018. The results show that in 2017/2018, the state's MPCE was 2,128; however, when compared to rural areas, whereas SC and ST have a lower average MPCE. There is a definite graded income disparity. Muslims and Buddhists had the two highest average MPCEs among the various religious groups, with Hindus having the lowest. Those who make up a comparatively small portion of the population had the highest MPCE.

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A STUDY UNEMPLOYMENT IN INDIA: CONCEPT, TYPES, TRENDS, GOVERNMENT INITIATIVES FOR EMPLOYMENT GENERATION

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ABSTRACT

Unemployment is a very serious issue not only in India but in the entire world. There are hundreds and thousands of people who do not have a job. Besides, unemployment problems are very severe in India due to the growing population and job demand. In a country like India, there are many reasons why a large segment of the population is unemployed. Some of these factors are population growth, slow economic growth, seasonal occupation, slow growth of the economic sector, and decline in cottage industry. India's unemployment rate rose to 10.3% in 2020, according to a periodic labour force survey conducted by the National Statistical Office (NSO). The high unemployment rate comes against the backdrop of the COVID-19 pandemic, which has suspended commercial activities for a long time, leading to people losing their jobs across the country. Data from the Periodic Labour Force Survey shows that the female unemployment rate in urban areas in India was 13.1% in the October-December quarter of 2020, higher than the national average of 10.3%, while the female labour force participation rate was 20.6%. compared to the national level. at a rate of 47.3%. The problem of unemployment in India has reached a critical stage. But now, the government and local authorities have taken the problem seriously and are working on it to reduce unemployment. Also, to completely solve the problem of unemployment, we have to tackle the main problem of unemployment which is the huge population of India. In this paper an attempt is made to analyse the concept of unemployment in India, various types unemployment in India, the trends of unemployment in India and various initiatives taken by Government of India for creation more employment opportunities.

Keywords: Unemployment, Concept of Unemployment, Types of Unemployment, Trends of Unemployment, Government Initiatives and Schemes for Employment Generation.

A) Introduction:

Unemployment is a very serious issue not only in India but in the entire world. There are hundreds and thousands of people who do not have a job. Besides, unemployment problems are very severe in India due to the growing population and job demand. Moreover, if we neglect this problem it will become the cause of the nation's doom. Unemployment refers to a situation where skilled and talented people wanted to do a job. But a suitable job cannot be found for several reasons. We now know what unemployment is but



unemployment does not just mean that a person does not have a job. Similarly, unemployment also includes people who work in areas outside their area of expertise.

The different types of unemployment include disguised unemployment, seasonal unemployment, open unemployment, technological unemployment, and structural unemployment. Besides, some other unemployment is cyclical unemployment, educated unemployment, underemployment, frictional unemployment, chronic unemployment and episodic unemployment. Above all, seasonal unemployment, unemployment and disguised unemployment are the most common unemployment found in India.

In a country like India, there are many reasons why a large segment of the population is unemployed. Some of these factors are population growth, slow economic growth, seasonal occupation, slow growth of the economic sector, and decline in cottage industry. Moreover, these are the main cause of unemployment in India. Also, the situation has become so serious that highly educated people are ready to do sweeping work. Besides, the government is not taking his job seriously. If things continue along the current scenario, unemployment will become a major problem. Apart from this, the following things happen in an economy which are increase in poverty, increase in crime rate, labour exploitation, political instability, mental health and loss of skills. As a result, all of this will eventually lead to the demise of the nation.

B) Objectives of Study:

- 1) To study the concept of unemployment in India.
- 2) To study the various types unemployment in India.
- 3) To understand the trends of unemployment in India.
- To analyse various initiatives taken by Government of India for creation more employment opportunities.

C) Hypothesis of Study:

Unemployment is serious issues facing by youth of India which affecting individual lives as well as nation progress its needs to more efforts for reduced it and create more opportunities of employment.



D) Research Methodology:

In this paper, "researcher has adopted descriptive study methods and secondary data. The data and information which is used in the paper is drawn from reliable and creditable resources such as related books by various authors, related research papers, various journals and articles on the unemployment in India regarding its concept, types, trends, and various employment generation schemes implemented by Government of India which are available on online and offline" mode.

E) Concept of Unemployment:

Unemployment is the phenomenon when individuals despite a willingness to work are not able to find work and employment. This can be attributed to a host of other reasons such as poor education and training, Labour demand-supply mismatch, etc. It can turn the demographic dividend of a nation into a demographic burden. Unemployment is a condition in which a person is actively looking for a job and is unable to find work. Unemployment indicates the health of the economy. The unemployment rate is the most common measure of unemployment. The unemployment rate is the number of unemployed persons divided by the employed population or persons employed within the labour force.

Unemployment Rate = (Unemployed / Total Labour Force) X 100

The National Sample Survey Organization (NSSO) determines employment and unemployment in the following activity states of an individual. NSSO, an organization under MoSPI - Ministry of Statistics and Program Implementation measures unemployment in India through three approaches:

- **Daily Status Approach:** A person's unemployment status is measured under this approach for each day in a reference week. A person who does not work for pay even for one hour a day is described as being unemployed for that day.
- Weekly Status Approach: This approach highlights the record of people who did not have gainful employment or were unemployed for even an hour on any day of the week preceding the survey date.
- Usual Status Approach: Gives estimates for those people who have been unemployed or have not had gainful employment for a significant period during a 365-day period.



F) Types of Unemployment:

Unemployment can be classified into different types based on the nature of work, structure of the economy, nature of seasons, technological advancement in the economy, etc. Different types of unemployment are discussed below.

Frictional Unemployment:

It occurs when there is the least amount of unemployment prevailing in the economy due to workers leaving their previous jobs and looking for new ones. One of the main reasons for the occurrence of frictional unemployment is the lack of information about the availability of jobs and the unwillingness to move on the part of the workers (that is, the workers are not willing to travel to a remote location or a new state of employment). A frictional unemployed person remains unemployed for a very short time.

Cyclical Unemployment:

It occurs during the cyclical trends of booms and busts in the business cycle. This type of unemployment mainly occurs due to deficiency or decrease in effective demand from consumers which in turn leads to lower production and lower demand for labour. This type of unemployment occurs for a long period of time and workers remain unemployed during the entire deceleration phase. An example of this is the unemployment crisis caused by the 2008 financial crisis

Voluntary unemployment:

It occurs when workers are not looking for work or moving from one job to another. Voluntary unemployment is present all the time in the economy. As there will always be some workers who have left their previous jobs in search of new ones

Involuntary unemployment:

It is when workers are actively looking for work and are willing to work but are unable to obtain employment. Involuntary unemployment occurs in the economy during a depression and decreases in the total demand for goods and services.

Structural Unemployment:

Refers to a situation that arises as a result of a change in the structure of the economy. For example, when an economy transforms itself from a labour-intensive to a capital-intensive economy, structural unemployment occurs due to skills mismatch. As a result, the workers who do not know how to operate the new and advanced technologies will be removed. This



type of unemployment occurs because existing workers do not have the skills required by their employers.

Seasonal Unemployment:

This happens during specific seasons of the year. It is more prevalent in sectors and occupations such as agriculture, tourist resorts, etc., where production activities take place only in some seasons. Therefore, they offer employment opportunities only for a certain period of a year. Persons engaged in seasonal activities may remain unemployed during the off-season

Open Unemployment:

It is a state where there is no work for people to do. Also known as naked unemployment. People here are able to work and they are also willing to work but there is no work for them. They are found more frequently in major cities and less frequently in villages. Most of these individuals come from the villages in search of jobs or they may hail from the cities themselves. This work can be seen and calculated in terms of the number of such persons. Hence the term open unemployment.

Underemployment:

It is a scenario where the employees contribute to producing less than they are capable of. It can be estimated in terms of time, which shows a shortage of labour or type of work, which is an invisible underemployment. Part-time workers fall into this category.

Disguised Unemployment:

It occurs when a person is someone who appears to be working but actually isn't. His/her contribution to the total output is either zero or negligible. When more individuals engage in a job than the number actually required, it leads to a situation of disguised unemployment. It appears mostly in rural areas such as agricultural activities

Technological Unemployment:

It is unemployment that occurs as a result of job losses due to changes in technological developments. According to World Bank data, the percentage of jobs threatened by automation in India is 69% year on year.

G) Trends of Unemployment in India:

After independence:

After independence, the employment issue had different resonances during the different plan periods. In the early years of development planning, unemployment was not expected to



emerge as a major problem. It was assumed that a reasonable rate of growth and labourintensive sectors would prevent any increase in unemployment and this expectation continued from one five-year plan to another during the fifties and sixties. However, the economy grew at a slower pace (about 3.5% versus a planned rate of 5% annually) and the labour force grew more quickly than the increase in hiring doubled unemployment figures over the period 1956-1972, from about 5 to 10 million and increased the unemployment rate. from 2.6 to 3.8 percent

From the 1980s to 2015:

According to official statistics of the Indian government between the 1980s and mid-2010s, based in part on NSSO data, the unemployment rate in India was around 2.8%. In absolute numbers, according to various Indian governments between 1983 and 2005, the number of unemployed people in India increased steadily from about 7.8 million in 1983 to 12.3 million in 2004-2005. Using the present-day situation definition, India's unemployment rate has increased from "7.3 percent in 1999-2000 to 8.3 percent in 2004-5," according to a World Bank report.

2018-2019:

According to the Pew Research Centre, the vast majority of Indians consider the lack of job opportunities a "very big problem." About 18.6 million Indians were unemployed and another 393.7 million working in poor quality jobs were at risk of displacement. According to the International Labour Organization (ILO) – a United Nations agency, unemployment is on the rise in India and the unemployment rate in the country was 3.5 percent in 2018 and 2019

Current Situation

India's unemployment rate rose to 10.3% in 2020, according to a periodic labour force survey conducted by the National Statistical Office (NSO). The high unemployment rate comes against the backdrop of the COVID-19 pandemic, which has suspended commercial activities for a long time, leading to people losing their jobs across the country. Data from the Periodic Labour Force Survey shows that the female unemployment rate in urban areas in India was 13.1% in the October-December quarter of 2020, higher than the national average of 10.3%, while the female labour force participation rate was 20.6%. compared to the national level. at a rate of 47.3%. Moreover, while 67 percent of all working-age men work, only 9 percent of



all working-age women work. Overall, women face a much higher unemployment rate of 17 percent compared to 6 percent for men.

H) Recent Initiatives of Government for Employment Generation:

Providing job opportunities along with improving employment opportunities in the country including rural areas and small towns is the government's priority. Multipronged strategies are being taken by the government to address issues related to employment opportunities through centrally sponsored schemes. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Deendayal Antyoday Yojana -National Rural Living Mission (DAY-NRLM), Deendayal Upadhyay- Gramin Kaushalya Yojana (DDU-GKY), Pradhan Mantri Gram Sadak Yojana (PMGS Mission, National Vocational Service (NCS) etc.

Moreover, the Government of India has taken various steps to generate employment opportunities in the country. The Government of India has announced the Aatmanirbhar Bharat Package to provide incentive for business and mitigate the negative impact of Covid 19. Under this package, the government is providing financial incentives of more than Rs. Twenty-seven lakh crores. This package consists of various long-term plans/programs/policies to make the country self-reliant and create job opportunities.

Government launched 125-day Garib Kalyan Rojar Abhiyan (GKRA) on 20 June 2020 to enhance employment and livelihood opportunities for returned migrant workers and similarly affected people including youth in rural areas, in 116 selected districts across 6 states of Bihar, Jharkand, Madhya Pradesh, Odisha and Rajasthan. and Uttar Pradesh. Abhiyaan achieved job generation of Rs. 50.78 crore per day with a total spend of Rs. 39,293 crores.

Aatmanirbhar Bharat RojgarYojana (ABRY) has been launched from 1 October 2020 as part of the Atmanirbhar Bharat 3.0 package to incentivize employers to create new job opportunities along with social security benefits and restore job losses during the COVID-19 pandemic. This scheme, which is being implemented through the Employee Provident Fund Organization (EPFO), seeks to reduce the financial burden on employers and encourages them to hire more workers. The deadline for recipient registration has been extended from 30.06.2021 to 31.03.2022. Rs 3,435 crore benefits have been extended to 46.89 lakh beneficiaries through 1.26 lakh institutions till 29.01.2022.

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PM SVANidhi's AtmaNirbhar Nidhi (PM SVANidhi) scheme was launched on 1st June 2020 to provide working capital loans to street vendors, urban vending, to resume their business, which has been adversely affected due to COVID-19. Under this scheme, credit worth Rs. 3054 crore to 30.2 lakh street vendors as on 30.11.2021

Pradhan Mantri Mudra Yojana (PMMY) is implemented by the government to facilitate self-employment. Under PMMY, collateral-free loans amount to Rs. 10 lakh, extended to micro/small business enterprises and individuals to enable them to set up or expand their business activities. Till 21.01.2022, loans worth Rs. 32.12 crore have been sanctioned under the scheme. Production-linked incentive schemes implemented by the government have the potential to create 60 new jobs.

PM Gati Shakti is a transformational approach to economic growth and sustainable development. This approach is driven by seven drivers, namely roads, railways, airports, ports, mass transit, waterways, and logistics infrastructure. This approach is powered by Clean Energy and Subka Prayas which leads to huge job and entrepreneurship opportunities for all.

Government of India encourages several projects involving large investments and public expenditures on schemes such as Prime Minister's Employment Generation Program (PMEGP) of Ministry of Small, Medium and Micro Enterprises, Deen Dayal Antodaya Yojana - National Urban Living Mission (DAY-NULM) Ministry of Housing and urban affairs and others to create jobs.

Besides these initiatives, many of the government's flagship programs such as Make in India, Digital India, Smart City Mission and Atal Mission for urban renewal and transformation, housing for all, infrastructure development and industrial corridors are also geared towards job creation.

I) Conclusion:

Unemployment is a serious problem among young people. There are thousands of people who do not have any work to do and cannot find work for themselves. Unemployment refers to the situation in which a person desires to work but cannot find work in the labour market. One of the major causes contributing to unemployment is the large population in India and the limited resources available. The government has taken the



problem very seriously and has taken measures to slowly reduce unemployment. Some of these schemes include IRDP (Integrated Rural Development Programme), DPAP (Drought Prone Areas Programme), Jawahar Rozgar Yojana, Employment Guarantee Scheme, Labour Exchange, Employment Guarantee Scheme, Organized Sector Development, Small and Home Industries, Employment in Forged States, and Jawahar Gram Samridhi Yojana and a few others. Besides, these schemes also make the government some flexible rules, so that job opportunities can be created in the private sector as well. In conclusion, we can say that the problem of unemployment in India has reached a critical stage. But now, the government and local authorities have taken the problem seriously and are working on it to reduce unemployment. Also, to completely solve the problem of unemployment, we have to tackle the main problem of unemployment which is the huge population of India.

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AN ANALYSIS OF URBANISATION TRENDS IN MAHARASHTRA: ISSUES AND PERSPECTIVES

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ABSTRACT

Urbanization is the physical growth of urban areas as a result of rural migration and is closely related to modernization, industrialization and the social process of rationalization. Urbanization occurs when individual, commercial, and government efforts reduce time and expense in commuting and improve opportunities for jobs, education, housing, and transportation. Maharashtra has experienced rapid urban growth. Maharashtra has the highest level of urbanization in India at 45.23 percent compared to 29.5 percent as the all-India average in 2011. During the first decade of the 20th century, the decadal growth rate was 0.35 percent in India and Maharashtra was 0.99 percent as per Census 1901 Many rural residents come to town for reasons of wealth and social mobility. Urbanization is a problem that has taken huge proportions in some technologically advanced and industrialized countries of the world. It means the concentration of population in industrial and economically advanced centres and other major cities. This leads to a lot of crowding and many social and economic problems. This study is descriptive research. Data is collected through secondary sources such as government records, books, articles, and online journals. Records of urban residents as obtained from census reports have been tabulated to describe their trend. This paper seeks to review the rapidly growing urbanization trends in Maharashtra and attempt to analyse the issues and challenges of urbanization in Maharashtra.

Keywords: Urban, Urbanisation, Trend of Urbanization, Maharashtra, Growth of population, Transformation, Issues and Perspectives.

A) Introduction:

The term "urban" refers to towns or cities. Urbanization refers to the population increase in urban areas, the growth of secondary and tertiary activities. According to Hauser and Duncan, "Urbanization as a change in the pattern of population distribution. It involves an increase in the size of the urban population and a growth in the number and size of urban places with the increase in the population of these places." According to G. T. Trewartha, "The movement of population from village to city and the process



of turning villages into a city is called urbanization." The settlement has a suitable street pattern, continuous compatible buildings, utility services such as electricity, water supply, sewage system, police station, school, health centre, post office etc., and can be classified as an urban settlement. Urbanization is the process by which villages turn into a town and the city develops into cities. It is a cyclical process through which a nation usually goes through as it develops from an agricultural to an industrial society. It is rapidly growing as an industrial nucleus, a commercial complex, an educational centre, and a focal point for the state's economic, cultural, social and administrative activities.

B) Objectives of Study:

- 1) To understand concept of urbanisation.
- 2) To analysis the trend of urbanization in Maharashtra state.
- 3) To find out growth of urban population in Maharashtra state.
- 4) To study issues and challenges raised with urbanisation process.

C) Hypothesis of Study:

In Maharashtra state urbanisation process rapidly taken place with issues and challenges.

D) Research Methodology:

In this paper, "researcher has adopted descriptive study methods and secondary data. The data and information which is used in the paper is drawn from reliable and creditable resources such as related books by various authors, related research papers, various journals and articles on the Urbanisation Trends in Maharashtra state and its challenges, issues and perspectives etc. which are available on online and offline" mode.

E) The Concept of Urbanization:

Urbanization involves a psycho-cultural and social process in which people acquire material and immaterial culture, including behavioural patterns, forms of organization and ideas that have arisen in or characterize the city. Urbanization occurs without industrialization and a strong economic base. Urbanization is mainly a product of the demographic explosion and rural-urban migration caused by poverty.



Rapid urbanization leads to massive growth of slums followed by misery, poverty, unemployment, exploitation, inequality and a deterioration in the quality of urban life. We can well understand about urbanization from the following some definitions.

- "Urbanization" results from the movement of population to towns and cities, away from the land, when cities grow in population, perhaps partly through natural increase but principally through migration from rural areas by people in search of economic opportunities associated with urban life. Giddens: 2018).
- "Urbanization is the process by which an increasingly larger portion of the world's population lives in urban areas" (Shepherd: 2010).
- "Urbanization is the concentration of population in cities. Urbanization redistributes the population within a society and transforms many patterns of social life" (Macionis: 2012)

F) Urbanization in Maharashtra:

Since the adoption of the new economic policies in the country, Maharashtra has experienced rapid urban growth. Maharashtra has the highest level of urbanization in India at 42 percent compared to 25.7 percent as India's average. In the context of the issue of land and special economic zones, writing about the experience of urbanization in Maharashtra is important because this urbanization was not in the normal organic way as in the advanced capitalist countries of the West. The urbanization of Maharashtra was an artificial urbanization. People have been driven from their lands due to the destruction of agriculture. Thus, Maharashtra has the highest level of urbanization in India and has one of the highest per capita incomes in the country. Census data has been used to study the nature and pattern of urbanization in India with special reference to Maharashtra.

The population of Maharashtra increased at a faster rate than the Indian population in total. During 1941-51 and 1961-71, the urban population of Maharashtra increased relatively faster. From 1951 to 1971, the average number of cities in the state increased at a decadal rate of about 9 percent. In other demographic aspects, Maharashtra is shown to represent a more advanced stage of development. Data illustrating these points has been tabulated. When the scale, degree and pace of urbanization are considered, Maharashtra is seen as the most urbanized state in India.



As a function of economic development within a country, migration from rural areas to large cities was taking place. This has caused large cities to grow at a faster rate than small cities. Future growth projections indicate that the urbanization of Maharashtra will increase further by the 1981 census. Therefore, there is a need for proper policy on urbanization and growth of cities.

Maharashtra has the largest economy in the country. Its GDP at current prices was Rs 3,71,877 crore in the year 2004-05. The state accounted for nearly 13 percent of the national income. It has the fifth highest per capita income in the country at Rs. 36423. However, GDP at constant prices recorded a compound annual growth rate (CARG) of 3.77 per cent during the period 1994-2005, which is lower than India's total freight cost of 6.24 per cent. Maharashtra is very urban with 42 per cent of the population living in cities and it is highly literate as 77 per cent of the population above seven years is literate. With a total population of 9.7 crore making Maharashtra, it has a large proportion of civilized and educated population. Seven cities in Maharashtra have a population of over one million. Even the slums of Maharashtra have a literacy rate of 81 per cent. The state is largely driven by growth in the service sector. Mumbai, the state capital is the financial and commercial capital of the country. Most of the big business houses in India are headquartered in Mumbai. Mumbai has the Reserve Bank of India, the Securities and Exchange Board of India, the National Stock Exchange and other major financial institutions and regulators. Maharashtra is also a major industrial centre. It is among the top countries in terms of new investments. The major industries in Maharashtra are textiles, automobiles and chemicals.

G) Urbanisation Trends in Maharashtra:

Maharashtra is the third most urbanized state in the country. It has 45.23 percent of its total urban population, ranking after Tamil Nadu (48.45 percent) and Kerala (47.72 percent) and above the national percentage (31.16 percent). But Maharashtra has the highest number of people living in urban areas (5.08 crores). The state's total population is 11,23,72,972 as per the 2011 census of India, with a population of 6,15,45,441 in rural areas and 5,08,27,531 in urban areas. During the decade from 2001 to 2011, the growth rate of the urban population was 23.67 percent and the rate of the rural population was 10.34 percent. Their respective national figures were 31.8 per cent and 12.2 per cent. 100 per cent of the population of Mumbai and Mumbai (suburbs) are



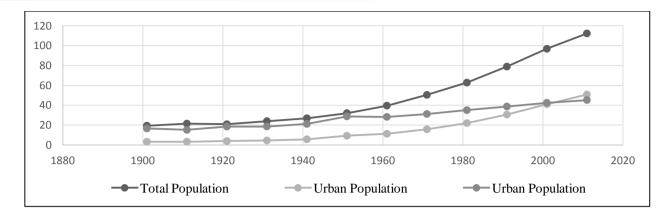
in urban areas while less than 15 per cent of the population of two other districts, Gadchiroli and Sindudurg, live in urban areas. With a population of 18.41 million, the metropolitan agglomeration of Greater Mumbai (UA) is the largest urban agglomeration (UA) in the country by population. Maharashtra has six metropolitan agglomerations/cities (UA), Greater Mumbai, Pune, Nagpur, Nashik, Vasai Virar and Aurangabad, with a population of 1 million and above in the state. People from different parts of India have migrated over the years to Maharashtra in general and Mumbai in particular in search of livelihood.

Year	Total Population	Urban Population	Urban Population
	in Millions	in Millions	in %
1901	19.39	3.22	16.59
1911	21.47	3.25	15.13
1921	20.85	3.86	18.50
1931	23.96	4.46	18.60
1941	26.83	5.67	21.11
1951	32.00	9.20	28.75
1961	39.55	11.16	28.22
1971	50.41	15.71	31.17
1981	62.78	21.99	35.03
1991	78.94	30.54	38.69
2001	96.88	41.10	42.43
2011	112.37	50.83	45.23

Source: Census of India, 1901 to 2011

Chart No. 1: Trend of Urbanization in Maharashtra from 1901-2011





Source: Census of India, 1901 to 2011

Year	Total Population	Urban Population	Rural Population
rear	in %	in %	in %
1991-2001	22.73	34.57	15.25
2001-2011	15.99	23.67	10.34

Source: Census of India, 1991 to 2011

H) The Proportion of Rural and Urban Population in Maharashtra:

The proportion of rural and urban residents of the total population was 61.31 percent and 38.69 percent respectively in 1991, the special figures in 2001 were 57.57 percent and 42.43 percent and in 2011 they were 54.77 percent and 45.23 percent (Table 3).

Table No.3 The proportion of Total Population by Residence in Maharashtra(1991-2011)

Year	Rural Population	Urban Population
i cai	in %	in %
1991	61.31	38.69
2001	57.57	42.43
2011	54.77	45.23

Source: Census of India, 1991 to 2011



At the district level during the period 2001-2011, Nandurbar district recorded the highest growth rate of 23.62 per cent in rural areas. Warda (-3.99 percent), Raigad (-0.63 percent), Ratnagiri (-10.34 percent) and Sindudurg (-5.68 percent) showed a negative growth rate. Raigarh showed the highest growth rate in urban areas of 81.89 per cent, next to this is Gadchiroli (75.34 per cent) followed by Gondia (57.36 per cent) and Aurangabad (48.70 per cent). Only the Mumbai city area showed a negative growth rate of -5.75 per cent. Except for this region, all regions showed more than 8 percent growth rate for the urban area.

I) Large Cities in Maharashtra:

The highest population growth among more than one million cities was recorded for Pimpri Chinchwad Municipal Corporation (94.60 per cent) in Maharashtra (2001 census), which is part of the Pune Metropolitan District. Pune, which is also included in the same metropolitan area, is experiencing a very high rate of urbanization. This is mainly due to the rapid growth of the IT sector. Although the IT industry in India has more than three decades of history, its take-off in major software industries is a recent phenomenon. The list of most populous cities in Maharashtra is given below (Table 4).

	Total Population	Total Population Total Population	
Cities	2001	2011	Growth Rate (%)
Mumbai	1,19,76,439	12,478,447	4.19
Pune	25,38,473	3,115,431	22.73
Nagpur	20,52,066	2,405,421	17.22
Thane	12,62,551	1,818,872	44.06
Nashik	10,77,236	1,486,973	38.04
Kalyan and Dombivali	11,93,512	1,246,381	4.43
Aurangabad	8,73,311	1,171,330	34.13
Navi Mumbai	7,04,002	1,119,477	59.02



Source: Census of India, 2001 & 2011

Until 1981, there were 26 districts in Maharashtra. This number increased to 30 in 1991 and then to 35 in 2011. The levels of urbanization in these 35 regions in 1991, 2001 and 2011 are shown in (Chart No. 2.)

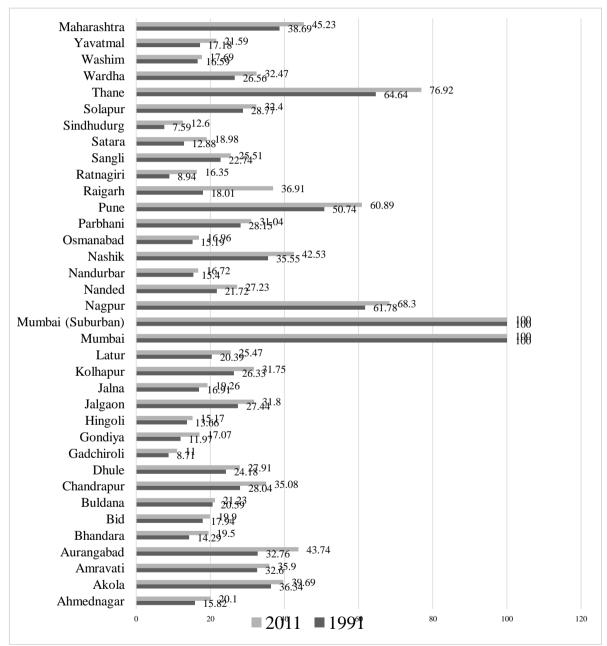


Chart No. 2: Level of Urbanization (%) by district, Maharashtra (1991-2011)

Source: Director of Census Operations, Maharashtr1991, 2001& 2011



Of the 35 districts, five counties showed a higher level of urbanization than the state average. These included the districts of Mumbai, Mumbai (suburbs), Thane, Nagpur and Pune (Table 8). The relatively high degree of urbanization in these areas may be associated with the high concentration of information technology industries, transportation facilities and available utility services (educational, health, service and manufacturing activities) in the cities. The remaining 30 regions showed a degree of urbanization below the state average. Mumbai and the Mumbai suburbs were entirely urban areas in all three decades. Gadchiroli was the least urban area in 1981 with only 2.43 percent of the population living in urban areas. In 1991, Sindhudurg became the least urbanized area in the state with 7.59 per cent of its population living in urban areas. In 2011, Gadchiroli, again with 11.00 percent of its population living in urban areas, was the least urban in the state.

J) The Issues and Challenges of Urbanization in Maharashtra State:

Due to unplanned urbanization, Maharashtra faces a lot of problems like unemployment, electricity problem, pollution, social problems, improper sanitation facilities etc. Rapid rise in urban population in India leads to many problems such as increase in slums and declining standard of living in urban areas, which has also caused environmental damage. The following problems should be highlighted.

- Overpopulation: Overpopulation is a condition in which many people live in a very small space. Overcrowding is a logical consequence of urban overpopulation. Cities with large populations are, of course, expected to be confined to a small area of overcrowding. This is well displayed by almost all major cities in India.
- 2) Urban Expansion: The urban spread or real expansion of cities, both in terms of population and in geographical area, of rapidly growing cities is the root cause of urban problems. In most cities, the economic base is unable to deal with the problems arising from its excessive size. Mass migration from rural areas as well as from small towns to major cities occurred almost uniformly; Which increases the size of cities.
- **3) Housing Problems:** Providing housing for the growing urban population will be the biggest challenge for the government. The increasing cost of homes



compared to the income of the urban middle class has made it impossible for the majority of the lower income groups as they reside in crowded housing, many without proper ventilation, lighting, water supply, sewage system, etc. The United Nations Centre for Human Settlements (UNCHS) introduced the concept of "housing poverty" which includes "individuals and families who lack safe, secure and sanitary shelter, with basic infrastructure such as piped water and adequate provision of sanitation, sanitation and removal of household waste".

- 4) Illegal Settlements: Slums cannot be clearly distinguished from illegal settlements in practice except that slums are relatively more stable and are located in the old inner parts of cities compared to illegal settlements which are relatively temporary and often scattered throughout the city, especially the outer regions where urban areas merge with remote rural areas. Usually, illegal settlements contain temporary housing built without official permission (i.e. on unauthorized land).
- 5) Vulnerability in Sanitation Condition: The poor state of sanitation is another grim feature in urban areas especially in slums and unauthorized settlements in urban areas. The sewage system in many unorganized colonies and slums is either non-existent and if present in poor condition and in small portions which leads to clogging of the sewage. These unsanitary conditions lead to many sanitations related diseases such as diahorrea and malaria. Unsafe garbage disposal is one of the critical problems in urban areas, and garbage management has always been a major challenge.
- 6) Garbage Dumping Problem: As Indian cities grow in number and size; the problem of garbage disposal is assuming alarming proportions. The huge amounts of garbage our cities produce poses a serious health problem. Most cities do not have proper garbage disposal arrangements and current landfills are full to the brim. These landfills are hotbeds of countless diseases and toxins that seep into their surroundings.
- 7) Environmental Issues: Exposure to risks posed by increased man-made and natural disasters. The risk is greater in urban areas due to density and overcrowding. Urban areas are turning into heat islands, groundwater is not



being recharged, and the water crisis continues. Here, mandatory water harvesting will be useful.

- 8) Pressure on the Water Supply: What is one of the most important elements of nature for the sustainability of life Since the beginning of urban civilization, settlement sites have always been chosen taking into account the availability of water for the inhabitants of the settlement. However, the supply of water began to fall short of the demand as cities grew in size and number.
- **9) Urban Poverty and Unemployment:** Almost one third of the urban population today lives below the poverty line. There are stark disparities between haves and have-nots in urban areas. The challenge of poverty is undoubtedly the most pressing urban challenge; The challenge of reducing exploitation, alleviating misery and creating more humane conditions for the urban poor. The unemployment problem is no less serious than the housing problem mentioned above. Urban unemployment in India is estimated at 15 to 25 percent of the labour force. This percentage is higher among the educated.
- **10)** The stress on the Transportation System and Infrastructure: As highincome individuals buy more private vehicles and use less public transportation. This huge number of vehicles in cities causes more traffic congestion, which in turn reduces the efficiency of public transportation. The penetration of public transportation is also less, which makes people use private vehicles. Public transportation is less suitable for people with disabilities. There is also a lack of infrastructure and poor maintenance of the existing public transport infrastructure.

K) Conclusion:

Maharashtra has experienced rapid urban growth. Maharashtra has the highest level of urbanization in India at 45.23 per cent compared to 29.5 per cent as the all India average in 2011. During the first decade of the 20th century, the decadal growth rate was 0.35 per cent in India and Maharashtra was 0.99 per cent to the census. 1901. It is noted that the population of India is on a continuous increase from 1901 to 2011 minimum urbanization was observed in 1911 i.e. 10.29 per cent. This percentage of the urban population across India averaged 31.16 per cent in 2011. This percentage of the



urban population of Maharashtra averaged 45.23 per cent in 2011. The road as a growth engine for the nation's economy through the centres Urban calls for more focus on urban development. The sheer importance of urban centres for population well-being, poverty reduction, inclusive growth and support for the nation's economy, makes the time to consider India's urban challenges separately, and strategize anew, focusing on urban issues and not simply expanding existing development strategies, with less emphasis on urban issues. India's new urban development program needs to be implemented in parallel with rural development programs for the overall development of the nation.

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मराठी अर्थशास्त्र परिषढेचे ४६ वे वार्षिक राष्ट्रीय अधिवेशन ढिनाँक ९, ६ आणि ७ नोव्हेंबर २०२२ जे. ई. एस. कॉलेज, जालना



, मुख्यसंपादक प्रोफेसर दिलीप अर्जुने

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पंधरावा वित्त आयोग

प्रा. सुभाष रामचंद्र भोसले (मराठी अर्थशास्त्र परिषद, आजीव सदस्य क्रमांक : १८४९) अर्थशास्त्र विभाग, . जे दी बी कॉमर्म भाषि पन प्राप्त नी जगान्य कॉर्जेन -

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प्रस्तावना

वित्त आयोग ही एक घटनात्मकदृष्ट्या अनिवार्य संस्था आहे. जी वित्तीय संघवादाच्या केंद्रस्थानी आहे. घटनेच्या कलम 280 अंतर्गतवित्त आयोगाची निर्मिती करण्यात आली आहे. वित्त आयोगाची मुख्य जबाबदारी केंद्र आणि राज्य सरकारांच्या वित्त स्थितीचे मूल्यांकन करणे, त्यांच्यामध्ये करांच्या वाटणीची शिफारस करणे, राज्यांमध्ये या करांचे वितरण निर्धारित करणारी तत्वे मांडणे हे आहे.सर्व स्तरावरील सरकारांशी व्यापक आणि गहन सल्लामसलत करून वित्तीय शिफारशी करणे.त्याच्या शिफारशी सार्वजनिक बर्चाची गुणवता सुधारण्यासाठी आणि वित्तीय स्थिरतेला प्रोत्साहन देण्यासाठी देखील आवश्यक असतात.

मा. श्री. एन के सिंग यांच्या अध्यक्षतेखाली भारत सरकारने २७ नोव्हेंबर २०१७ रोजी नियोजन आयोग रद्द करण्याच्या पार्श्वभूमीवर (योजनेतर आणि योजनातर खर्चातील फरक) आणि वस्तू आणि सेवा कर (जीएसटी) लागू करण्याच्या पार्श्वभूमीवर १५ व्या वित आयोगाची नियुक्ती केली. आयोगाच्या शिफारशींमध्ये २०२०-२५ या पाच वर्षांच्या कालावधीचा समावेश असेल. आयोगाला सुरुवातीला ऑक्टोबर २०१९ पर्यंत अहवाल सादर करण्यास सांगितले होते.

सध्याच्या आयोगाच्या संदर्भ अटींमध्ये काही विशिष्ट वैशिष्ट्ये आहेत. ज्यात महत्त्वाच्या राष्ट्रीय प्रमुख कार्यक्रमांसाठी देखरेख करण्यायोग्य कामगिरीच्या निकषांची शिफारस करणे आणि भारताच्या संरक्षण गरजांसाठी कायमस्वरूपी व्यपगत न होणारा निधी उभारण्याची शक्यता तपासणे समाविष्ट आहे.जम्मू आणि काश्मीर राज्याची दोन केंद्रशासित प्रदेशांमध्ये पुनर्रचना - एक जम्मू आणि काश्मीर आणि एक लडाख - एक नवीन गतिशीलता सादर करते.एकंदरीत आपल्या संघराज्याच्या उत्क्रांतीच्या प्रक्रियेत वित्त आयोगासमोर नवीन आव्हाने आहेत.एक महत्त्वाची घटनात्मक संस्था म्हणून, आयोग विश्वासाई पद्धतीने सरकारच्या तिन्ही स्तरांमधील प्रतिस्पर्धी दावे आणि प्राधान्यक्रम संतुलित करण्यासाठी वचनबद्ध आहे. आयोगाला खालील वार्बीवर शिफारस करण्यास सांगितले आहे:

- केंद्र आणि राज्य यांच्यातील कराच्या निव्वळ उत्पन्नाचे वितरणकिंवात्यांच्यामध्ये विभागले गेले आणि अशा उत्पन्नाच्या संबंधित भागाचे राज्य दरम्यान वाटप.
- राज्यघटनेच्या अनुच्छेद २७७ नुसार, राज्यांना त्यांच्या महसुलाच्या सहाय्याने अनुदानाच्या मार्गाने अदा करावयाची रक्कमभारताच्या एकत्रित निधीतून दिली गेली पाहिजे.
- वित्त आयोगाने केलेल्या शिफारशीच्या आधारे राज्यातील अंतर्गत आणि नगरपालिकांच्या संसाधनांना पूरक करण्यासाठी राज्याच्या एकत्रित निधीमध्ये वाढ करण्यासाठी आवश्यक असलेल्या उपाययोजना
- ४. जीएसटी अंतर्गत केलेल्या कराच्या विस्तारासाठी आणि त्यावर अवलंबून राज्याने केलेले प्रयत्न.
- लोकसंख्या वाढीचा दर बदलण्याच्या दिशेने वाटचाल करण्यासाठी केलेले प्रयत्न आणि प्रगती.
- ६. भारत सरकारच्या प्रमुख योजनांच्या अंमलबजावणीतील यश,

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15 व्या वित्त आयोगाचे महत्वः

९५ व्या वित्त आयोगाने वित्तीय परिस्थितीशी संबंधित सुधारणांवर प्रकाश टाकणारे अहवाल दिला आहे. ९५ व्या वित्त आयोगाची स्थापना अशा काळात करण्यात आली आहे जेव्हा वित्तीय संघराज्यांतर्गत मोठ्या प्रमाणात सुधारणा केल्या गेल्या आहेत. जय मध्ये नियोजन आयोगाची जागा निती आयोगाने घेतली आहे.नियोजित आणि अनियोजित खर्च रद्द करून जीएसटी सुधारणांची अंमलबजावणी केली आहे. वित्तीय आयोग केंद्र आणि राज्यांमध्ये करांच्या निव्वळ उत्पन्नाच्या वितरणाबाबत शिफारसी करताना पुढील बाबी लक्षात घेतल्या आहे.

1. 41 टक्के वर अनुलंब विचलन राखणे:

• आयोगाने असे सुचवले आहे की 2020-21 च्या अहवालात सुचविलेल्या समान दराने अनुलंब देवाण-घेवाण कायम ठेवावी; विशेषत: कोविडच्या काळात. भविष्य सांगण्याची क्षमता राखण्यात आणि संसाधने स्थिर करण्यात मदत होईल.

2. GST वर:

संघाच्या सकल कर महसुलात जी.एस.टी. चा वाटा 35 टक्के आहे.

• राज्यांच्या स्वतःच्या कर महसुलात जी.एस.टी.चा वाटा सुमारे 44 टक्के आहे.

3. एकूण कर महसुलावर:

• 2016-17 च्या आकडेवारीच्या तुलनेत GST उपकर संकलन वगळल्यानंतर सकल कर महसुलात 1.7 टक्के गुणांची घट झाली आहे. या घसरणीचा परिणाम राज्यांना कर वाटपावर दिसू शकतो.

• सकल कर महसूल मूल्यांकन 2021-26: ते 135.2 लाख कोटी अपेक्षित आहे, त्यांपैकी विभाज्य पूल अंदाजे 103 लाख कोटी आहे.

अ. क्र	निकष	महत्वः
٩	लोकसंख्या	- 84%
२	क्षेत्रफळ	-१५ %
3	वन आणि पर्यावरण	-% %
8	उत्पन्नतफावत	- 89%
cy .	कर आणि वितीय प्रयत्न	-2.9 %
Ę	लोकसंख्याशास्त्रीय कामगिरी	१२.५%

4. क्षैतिज विकासावर: क्षैतिज उत्क्रांतीसाठी नियुक्त केलेले निकष आणि महत्व:

5. वित्त आयोगाने क्षैतिज विकासामध्ये लोकसंख्याशास्त्रीय कामगिरीच्या निकषावर 12.5 टक्के महत्व दिले आहे. वित्त आयोगाने वितीय कामगिरीचे बक्षीस देण्यासाठी कर प्रयत्नांचे निकष देखील पुन्हा सादर केले आहेत.

6. महसूल तूट अनुदान (RDG):

• वित्त आयोगाने सतरा राज्यांसाठी चालू कालावधीत सुमारे २९,४५४कोटी रुपयांच्या एकूण महसुली तूट अनुदानाची शिफारस केली आहे.

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7. स्थानिक सरकारांवर:

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रु. 4.36.361 कोटी हे 2021-26 या कालावधीसाठी स्थानिक सरकारांना दिलेले एकूण अनुदान आहे. एकूण अनुदानापैकी; 450 कोटी रुपये सामायिक नगरपालिका सेवांसाठी समर्पित आहेत.

8. आरोग्यावर:

• आयोगाने 2022 पर्यंत आरोग्यावरील राज्याचा खर्च 8 टक्क्यांनी वाढवण्याची सूचना केली आहे.

• १५ व्या वित्त आयोगाने २०२१-२६ या पुरस्कार कालावधीसाठी आरोग्य क्षेत्राला एकूण रु. १०६६०६ कोटी सहाय्य अनुदानाची शिफारस केली आहे. जी शिफारस केलेल्या एकूण अनुदानाच्या १०.३ टक्के आहे.

 15 वित्त आयोगाने शहरी आरोग्य आणि कल्याण केंद्रांसाठी 70,051 कोटी रुपयांच्या अनुदानाची शिफारस केली आहे.ब्लॉक स्तरीय सार्यजनिक आरोग्य युनिट, प्राथमिक आरोग्य सेवा उपक्रमांसाठी आणि ग्रामीण उपकेंद्र आदि उपक्रमासाठी हे अनुदान स्थानिक सरकारला देण्यात येणार आहे

• आयोगाने UPSC नागरी सेवांच्या धर्तीवर अखिल भारतीय आरोग्य सेवा/अखिल भारतीय वैद्यकीय सेवांच्या निर्मितीला प्राधान्य देण्याची सूचना केली.

• नेंशनल मेडिकल कौल्सिलने एमबीबीएस डॉक्टरांसाठी वेलनेस क्लिनिक, बेसिक सर्जिकल प्रक्रिया, भूल, प्रसूती आणि स्वीरोग, नेत्र, ईएनटी इल्यादींवर छोटे अभ्यासक्रम विकसित करण्याची सूचना केली आहे.

आयुषला वैद्यकीय पदवीधरांसाठी एक निवडक विषय म्हणून प्रोत्साहित केले जाईल.

अलाईड आणि हेल्थकेअर प्रोफेशन्स विधेयक लवकरात लवकर मंजूर केले जावे.

9. उच्च शिक्षण:

१५ व्या वित्त आयोगाने उच्च शिक्षणाच्या संदर्भात अनुदानाच्या दोन उपप्रकारांची शिफारस केली आहे:

 ऑनलाइन शिक्षणाचा प्रचार – रु. ऑनलाइन शिक्षणाच्या प्रचारासाठी एकूण 5,078 कोटी अनुदान आहे.
 प्रादेशिक भाषांमधील व्यावसायिक अभ्यासक्रमांचा विकास: आयोगाची शिफारस नवीन शैक्षणिक धोरण 2020 च्या अनुषंगाने आहे. रु. 2021-26 पासून या अभ्यासक्रमांच्या विकासासाठी 1,065 कोटींची तरतुद

करण्यात आली आहे.

• प्रत्येक राज्यातील दोन महाविद्यालयांनी त्यांचे शिक्षण साहित्य आणि अध्यापनशास्त्र मान्यताप्राप्त प्रादेशिक भाषेत रूपांतरित करावे.

10. संरक्षणः

 जागतिक संदर्भात राष्ट्रीय संरक्षणासाठी सध्याच्या धोरणाची आवश्यकता लक्षात घेऊन15 व्या वित आयोगाने आपल्या दृष्टिकोनानुसार, एकूण महसूल प्राप्तीमध्ये केंद्र आणि राज्याचा सापेक्ष वाटा पुन्हा मोजला आहे.हे 15 वित्त आयोगाने प्रस्तावित केलेल्या विशेष निधी यंत्रणेसाठी संसाधने बाजूला ठेवण्यास केंद्राला सक्षम करेल.

• भारताच्या सार्वजनिक लेखा अंतर्गत संरक्षण आणि अंतर्गत सुरक्षा क्षेत्रासाठी नॉन-लॅप्सवल पूल तयार करण्याची शिफारस. (केंद्र सरकारच्या निधीबद्दल लिंक दिलेल्या लेखात वाचा.)

11. आपती जोखीम व्यवस्थापनः

• पंधराव्या वित्त आयोगाने राज्य आपत्ती जोखीम निधी (SDRF) मध्ये राज्यांचे योगदान 25 टक्के ठेवण्याची शिफारस पूर्वोत्तर राज्ये वगळता (10 टक्के.) 13 व्या वित्त आयोगाने समान व्यवस्थेची शिफारस केल्यापासून त्यात कोणताही बदल झालेला नाही.

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• केंद्र आणि राज्य स्तरावर शमन निधीची निर्मिती.

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१. राज्य सरकारच्या गरजा आणि संसाधनांमधील अंतर:

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केंद्र आणि राज्यांमध्ये आर्थिक शक्तीचे विभाजन करण्याची तरतूद संविधानात आहे. तथापि, राज्यानी लावायच्या करांच्या स्वरूपामुळे राज्याचीमहसूल निर्मिती क्षमता ही मर्यादित आहे.कृषी उत्पन्नावर कर, मोटार वाहनावरील कर.मादक पदार्थावरील उत्पादन शुल्क, करमणूक करइत्यानदी कर हे केंद्रानीलावलेल्या करांपेक्षा तुलनेने कमी लवचिक आहेत. विक्री कर हा राज्याचा एकमेव कर आहे ज्यात भरीव लवचिकता होती.गेल्या तीन दशकांत देशाने नोंदवलेल्या आर्थिक प्रगतीमुळे. आयकर, केंद्रीय उत्पादन शुल्क, सीमाशुल्क आणि इतर महत्वाच्या केंद्रीय करांचा पाया बराच विस्तारला आहे.यामुळे केंद्र सरकारला वेळोवेळी संसाधने वाढवण्याची प्रचंड शक्ती मिळाली आहे. केंद्र आणि राज्य सरकारांमधील आर्थिक संबंधांची रचनाही राज्यासाठी महसुलाचे कमी लवचिक स्रोत आणि केंद्रासाठी महसूलाचे अधिक लवचिक स्रोतहे राज्यांना प्रतिकूल परिस्थितीठेवते.विकास सेवांच्या दबावामुळे, विशेषतः समाजकल्याण क्षेत्रात राज्यांच्या संसाधनांची मागणी झपाट्याने वाढत असताना, त्यांचे उत्पन्न त्या प्रमाणात वाढू शकले नाही.त्यानुसार उभ्या असमतोलात गेल्या काही वर्षांत भर पडली आहे आणि राज्य सरकारांचे केंद्रावरील अवलंबित्व मोठ्या प्रमाणात वाढले आहे.

२. राज्यांच्या स्वायत्ततेचे समीकरणः

अर्थव्यवस्थेत कार्यरत असलेल्या फुटीरतावादी शक्तींना आळा घालण्यासाठी ही मजबूत केंद्र आणि कमकुवत राज्य व्यवस्था राज्यघटनेच्या रचनाकारांनी जाणूनबुजून आणली होती.भारतीय राज्यघटनेची रचना संघराज्यापेक्षा अधिक एकात्मक आहे.सर्व अवशेष अधिकार केंद्राकडे देऊन आणि समवर्ती सूचीमध्ये 47 बाबी ठेवून केंद्रीय नियंत्रणाचा पाया मजबूत केलेला दिसून येतो. केंद्र सरकारला राज्यांच्या कारभारात हस्तक्षेप करण्याचे व्यावहारिकपणे अमर्याद अधिकार दिले.

वित्त आयोगाचे महत्व कमी कराः

केंद्र राज्याला विवेकाधीन अनुदानाच्या स्वरूपात मोठ्या प्रमाणात संसाधनांचे योगदान देते, या मुळे केंद्राला राज्य स्तरावरील निर्णय प्रक्रियेवर परिणाम करण्यासाठी लक्षणीय शक्ती प्राप्त होते. त्यामुळे राज्यांच्या स्वायत्ततेला आणखी खीळ बसते.

प्रादेशिक असमतोलाची समस्या समाधानकारक प्रमाणात हाताळण्यात अपयशः 8.

नियोजन आयोग आणि वित्त आयोगामार्फत संसाधने हस्तांतरित करण्याची प्रक्रिया संघराज्य घटकांमधील क्षैतिज असमतोल दुरुस्त करण्यात अयशस्वी ठरली आहे आणि त्यांच्या दरडोई उत्पन्नातील असमानता वाढत आहे.नियोजित मदतीचेगुणोत्तर निश्चित केले आहे. ज्यामुळेविकसित आणि मागास राज्यांमध्ये भेदभाव केला जात नाही. हे मागासलेल्या राज्याविरुद्ध भेदभाव करण्यासारखे आहे.

भारतातील संघराज्याच्या वित्तीय समस्यासुधारणेसाठी सूचना

१. वित्त आयोग ही वैधानिक संस्था असल्याने त्याची व्याप्ती बरीच वाढवली पाहिजे.

- २. काही राज्यांनी 5 वर्षातून एकदा वित्त आयोगाची स्थापना कारण्या एवजी कायमस्वरूपी वित्त आयोग स्थापन करण्याची मागणी केली आहे.
- राज्याच्या मागासलेपाताचे तिकष स्वीकारून आंतरराज्यीय विषमता कमी करण्यासाठी पुरेसे पाऊल उचलले जावे.

सारांश

2011 च्या लोकसंख्येला कमी महत्व देणे. लोकसंख्या नियंत्रण सुधारणांमध्ये चांगली कामगिरी करणाऱ्या राज्यांना प्रोत्साहन देणे. क्षैतिज सूत्र निश्चित करण्यासाठी वित्त आयोगाने विविध मापदंडाला महत्व देणे बाकी असल्याने दक्षिणेकडील राज्यांच्या समभागांबाबत निष्कर्षापर्यंत पोहोचणे घाईचे

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होईल.ऑस्ट्रेलिया आणि कॅलडा प्रमाणेच समानीकरणाचा दृष्टिकोल आहे. ज्यामध्ये प्रत्येक राज्यामध्ये तुलनात्मक स्तरावर सेवा प्रदान केल्या जातील याची खात्री करण्यासाठी आर्थिक संसाधनांचे वाटप केले जाते बशर्ते राज्यांनी महसूल वाढवण्यासाठी तुलनात्मक प्रयत्न केले पाहिजे.भारताच्या बाबतीत. वित्त आयोगाचा दृष्टिकोनखर्च आणि महसुलामधील अंतर भरण्याच्या ऐतिहासिक कलावर अवलंबून असलेला दृष्टिकोन आहे.

संदर्भ सूची

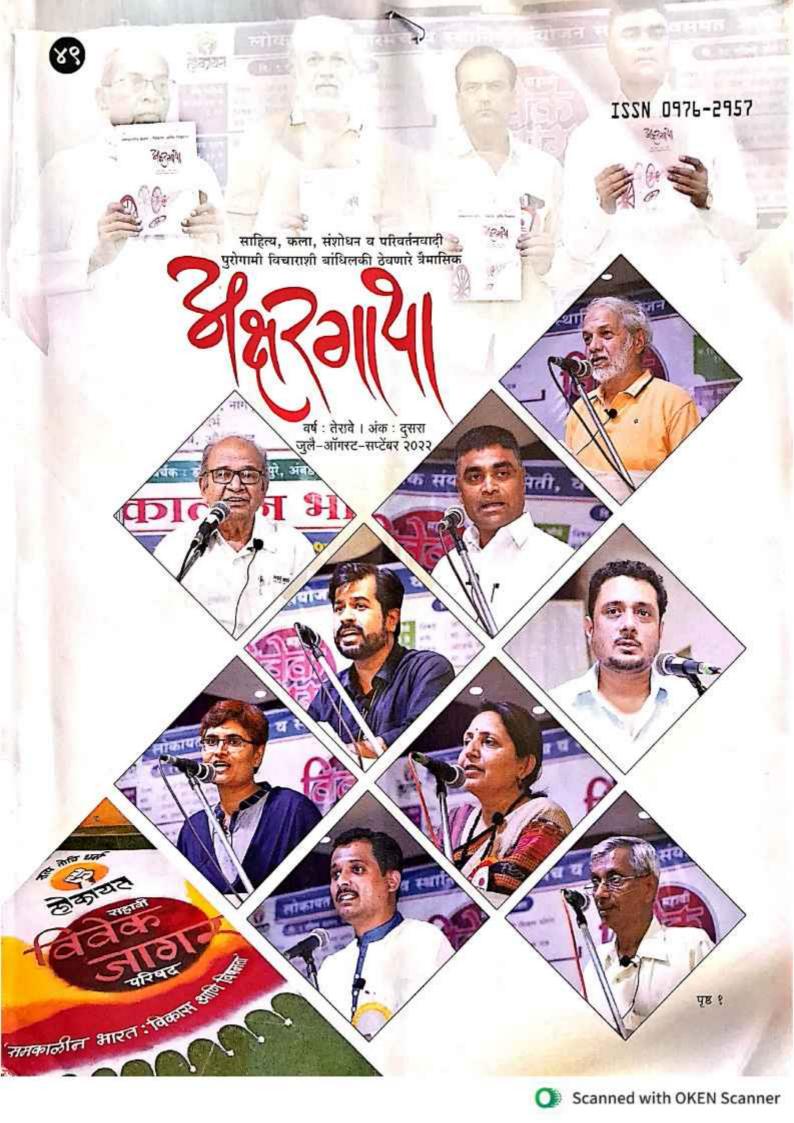
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(https://jesjalna.org/economics/index.html)





देशोधडी : भटक्या-विमुक्तांच्या अर्थविश्वाची उकल करणारे आत्मचरित्र

2. 2

प्रा. सुभाष भोसले अर्थशास्त्र विभाग, आर. एन. सी. आर्ट्स, जे. डी. बी. कॉमर्स आणि एन. एस. सी. सायन्स कॉलेज, नाशिक. भ्र. ९८५०४५२९९१

आपणाला उलगडताना दिसतो. यात नारायण भोसले यांचे 'देशोधडी : अड,मेडी बारा खुट्याची' या आत्मकथनात सविस्तर नाथपंथी, डवरी गोसावी या भटक्या जमातीच्या अर्थविश्वाची चर्चा आलेली आहे. नाथपंथी, डवरी गोसावी जमातीच्या एकूण जगण्यातील वा वापरातील अनेक वस्तूंचा उल्लेख आलेला आहे. आवश्यक असलेल्या घराचे-झोपडीचे वर्णन करताना देशोधडीला लागलेल्या बिराडाचे वर्णन करताना लेखक म्हणतो, 'आम्ही एका खोपटात राहत असू. अशीच खोपटं बाकीच्या बिऱ्हाडांची होती. चार-पाच टीनचे पत्र उभं केलेलं. दोन चार वासे उभं केलेलं. गुडघ्या एवढ्या मातीच्या भिंती म्हणजे घर. आमचे घर म्हणजे काय, तर दहा बाय दहा फुटाचा घेरा. त्यात गावठी मातीच्या गुडध्या एवढ्या भिंती, भिंतीच्या दोन्ही बाजूंना लिंब-बाभळीच्या, लिंबाच्या बिळकीच्या दोन ढेपा व त्याच लाकडाचे त्यावर अंथरलेले वासे. त्यावर गव्हाचे तणस अंथरलेलं म्हणजे शाकारलेलं. दाराची चौकट साडेतीन-चार फुटी उंच नसलेली आणि अडीच पावणे तीन फूट रुंद नसलेली असे. जाता येता अंग चोरून आणि वाकूनच जावे लागे. नाहीतर कपाळ मोक्ष व अंग मोक्ष ठरलेला. अशी कपाळ अंग मोक्ष घर असलेली आमची जमात आणि लोक. येता जाता वाकूनच जायचं आणि वाकूनच यायचं अशीच शिकवण या घरच्या चौकटी आम्हाला देत होत्या. या चौकटीत आम्ही वाकून येऊनजाऊन मोठं होत होतो. अशा खुजा चौकटी<mark>त</mark>

भारतीय समाजरचनेत सर्वात खालच्या स्तरावर आ वाशी, गुन्हेगार जाती व भटक्याजमाती या सर्वात उपेक्षित आणि वंचित असलेल्या आहेत. भारतात १६ ते २० कोटी लोकसंख्या असलेल्या भटक्या आणि विमुक्तांच्या विषयाची आलेले जे आर्थिक अभ्यास आहेत, ते भटक्याचे दारिद्र्याचे वर्णन करणारे राहिलेले आहे. भटक्या विमुक्त जमातींच्या जीवनाची स्थिती खरोखरच अत्यंत बिकट आहे. त्यांच्या बाबतीत योग्य घटनात्मक तरतुदींची अंमलबजावणी ही त्यांच्या जीवनावर विशेष परिणाम न करता काही जुजबी या सुधारणा करणारी ठरली आहे, हे रेणके आयोगाने(२००६) अधोरेखित केले.

रेणके कमिशन (२००६), टेक्निकली ॲडवायझरी ग्रुपचा रिपोर्ट (२००६), इधाते कमिशन (२०१७) करणाबिरण यांचा रिपोर्ट (२०१७) यात भटक्यांच्या अर्थविश्वाचे बोलके चित्रण आलेले आहे. महाराष्ट्रातील भटक्या विमुक्ताविषयी जे काही थोडे अभ्यास झालेले आहेत, त्यातही भटक्यांचे अर्थविश्व मांडताना त्यांनी हा समाज शिक्षण, आरोग्य व मुख्य उत्पादनाच्या साधनांपासून वंचित असल्यामुळे त्यांचे अर्थविश्व भग्नच असल्याचे दिसते. असे अधोरेखित केले आहे. भटक्या आणि विमुक्तांच्या काही लेखकांनी स्वतःच्या जीवनाचा इतिहास लिहिताना या भग्न आर्थिक जीवनाला वेळोवेळी अधोरेखित केल्याचे दिसते. या आत्मकथनातून भटक्यांचा भग्न आर्थिक संसार

जलै-ऑगस्ट-सप्टेंबर २०२२

ISSN: 0976-2957

भटक्यांची आणि आमची बिऱ्हाड मोठी होत होती.' (पृष्ठ- १८)

भटक्या जाती जमातीची जमिनीची भूक अनन्य आहे. घर बांधण्यासाठी जमीन घेणे, दोन घास खाण्यासाठी जमीन घेणे, असे सीमित का होईना प्रयत्न भटक्याकडून झाले आहेत. परंतु या जमिनी पडीक वा नापीक असत. लेखक पुढे लिहितो, '... पण शेती कसण्यासाठी करण्यासाठी नांगर, बैल, बी-बियाणं नसणं, अन्य अवजार ती अवजारे चालवण्याचे ज्ञान शेतीचे नसणं, निसर्गचक्र ऊनपावसाचा अंदाज रोगराईचे असलेले ज्ञान परंपरेने आजोबाला आणि आजीला आणि बिराडाला नव्हते. पण भविष्यात कोणीतरी स्थिर व्हावे किंवा होईल, असा त्यांचा मानस असावा' (पृष्ठ-१९) लेखक पुढे म्हणतो, 'लक्ष्मण पंजोबाच्या हयातीत आजोबांनी शेती विकत घेतली होती. त्यांनी शेती करण्यास सुरुवात केली खरी, पण बिगर पाण्याची नापीक शेती, शेजारच्या शेतकऱ्याकडून त्रास, धान्य खुडून नेणाऱ्या चोरांचा त्रास, सततची दुष्काळी स्थिती, दुष्काळात जगण्याचा भौतिक अवकाश नसल्याने आजोबा-पंजोबा पुन्हा भरकटले. त्यातच कुटुंबाला भिक्षेकरी जीवनाची सवय असल्याने त्यांचा भिक्षेकरी जीवनाच्या बाजूला कल वाढत गेला. किमान चार महिने तरी भिक्षा मागण्यास आमच्या जमातीचे लोक जाऊ लागले. (पृष्ठ-२०)

उद्योगधंदा करण्याचे कोणतेही शिक्षण नसलेल्या या भटक्या जमातीचे लोक व्यवसाय करत नव्हते, अशातला भाग नाही. परंतु त्यासाठीचे प्रशिक्षण मात्र यांना नव्हते. असेच या आत्मकथनातून दिसते. लेखकाच्या आजोबाने गाई-बैल विकण्याचा व्यवसाय सुरू केला. व्याजाने पैसे उसने काढून व्यवसाय केला होता. परंतु या त्यांना कमालीचा तोटा झाल्याने हा व्यवसाय असाच वाऱ्यावर सोडून देऊन पुन्हा भिक्षेकडे वळावे लागण्याचे लेखक नोंदवतो. हे कर्ज फेडण्यासाठी लेखकाचे वडील आणि चुलते यांनी भारतभर भ्रमंती केली. भिक्षा मागितली. भिक्षेचे साधन म्हणून गाई

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निवडल्या. एकेक घर मागत मागत त्यांनी चार वर्षांमध्ये वडिलांनी काढलेले कर्ज फेडले. कर्ज फेडताना झालेला त्रासही लेखकाने यात मांडलेला आहे. टिचभर पोटाची खळगी भरण्यासाठी भारतातील प्रत्येक राज्यातील गाव न गाव लेखकाच्या आई-वडिलांना आणि नातेवाईकांना भिक्षा मागत मागत पादाक्रांत केल्याचे अनेक वर्णने यात आलेली आहेत. आर्थिकदृष्ट्या आत्यंतिक विकलांग असलेल्या या लेखकाच्या भटक्या कुटुंबाला भारतभर भटकताना बेगवेगळ्या प्रकारच्या संशयाला बळी पडावे लागले आहे. आणि अनेकांचे जीवही यात गेलेले आहेत. लेखकाच्या आजोबाचा मृत्यू, पाण्याच्या घोटासाठी झालेला मृत्यू, नातवाच्या तहानेसाठी झालेला मृत्यू, मनाला चटका लावताना त्यांचे आर्थिक भावविश्व उघडे करून दाखवतो.

भटक्यांनी भिक्षेसाठी व राहण्यासाठी निवडलेली गावे, ही अनन्य अशीच असत व त्या ठिकाणी ते करत असलेला व्यवसायही विशिष्ट असे. निवडलेल्या गावाविषयी लेखक म्हणतो, 'बामणी मध्ये नदी आहे म्हणजे पाणी आहे व पाणी आहे म्हणजे बारमाही मासे, खेकडे पकडता येतील, खाता येतील. असं म्हणून आमची जमात या गावात थांबली असावी. या मासे खेकडच्यामुळेच एकेक बिराड एकमेकांच्या साहाय्याने येथे वसत गेले असले पाहिजे. दिवसभर डोहात कालवणापुरतं खेकडे मासे पकडायचं. एवी माशाचं जाळं कांडचाळ विणायचं. त्यासाठीचा दोरा आणण्यासाठी कुठल्यातरी शहराचा दौरा करायचा. असं आमच्या जमातीत काहीतरी सुरू असायचं, पण एवढे खेकडे, मासे सापडूनही त्याचा व्यापार मात्र कोणी केल्याचे ऐकिवात नाही.' (पृष्ठ-२0)

भारतातील प्रांतोप्रांती फिरताना लेखकाच्या आई-वडिलांना करावा लागलेला हा सक्तीचा प्रवास, रेल्वेचे तिकीट न काढता टीसीकडून होणाऱ्या छळाचा इतिहास यात मांडण्यात आलेला आहे. लेखकाची आजीने गाण्यातून मांडेला आर्थिक विचार फार महत्त्वाचा आहे. 'कशासाठी पोटासाठी' हे गीत आपण ऐकलं

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अक्षरगाथा (अंक ४९)

असेलच. याच धरतीवर लेखकाची आजी म्हणते,

'कसलं हे पोट कशाने हे भरतं, जन्माचे घरटे कशाने ते बनतं. माड्यावर माड्या कैकांच्या चढल्या. पिकावर पीक राशी कशा वाढल्या. कुण्या धरणाचे पाणी कुण्या दांडाने वाही. माझ्या का शिवारी ईत ईत भ्रेग बाई. कोणीतरी चोर कोणीतरी ठग, आम्हासही लागला गैरविश्वासाचा रोग. फुलांची सेज अंतराच्या फायात, चंदनाचं शरण तिथे, राखेलच्या धुरात मरण ग्रेथे. कुठवर उपटावर रोपट, कुठे चिटकवावं. कसा वेईल भर त्याला अधांतरी या जन्माला. रात्रकाळी अंधार काळा, दिसही काळा, अंधारलेल्या सूर्याचा. संध कष्ट आणि मिळकतीच्या मधला सारा प्रवास मारा.' या ओळी नाथपंथी-डवरी गोसावी समाजाचं भग्न आर्थिकविश्व विश्लेषित करतं.

टिचभर पोटासाठी फिरफिर फिरणारी ही भटक्यांची बिऱ्हाड भिक्षेमध्ये वेगवेगळ्या प्रकारचे शोध लावत गेले. कधी खिलारी गाईवर, कधी पाचसहा पायाच्या गाईवर, कधी दुर्गामाता, अंबामाता, रेणुका माता, काळुबाई, साईबाबा यांच्या मूर्तीवर. कधी हिजड्याच्या वेशात, कधी बहरूपीच्या रूपात भीक मागत, टीचभरही पोट भरू न शकलेल्या भग्न आर्थिक जीवनाची चित्रण यात पानोपानी आंलेली आहेत.

भारतभर भ्रमंती करूनही कमालीचे ज्ञान मिळवणाऱ्या या भटक्या जमातीच्या ज्ञानाचा आर्थिकतेत रूपांतर होत नाही. हे लेखक आपल्याला वारंवार स्पष्ट करून सांगतो. दुष्काळी स्थितीत तर या भटक्यांचे भग्न विश्व आणखीनच भग्न होते. त्यात पारू आकाची अन्नअन्न करून मेलेली दोन मुले, मनाला चटका लावून जातात. शाळा शिकताना फुटलेली पाटी पुन्हा घेण्यास लेखकाकडे पैसे नाहीत, शाळेचा गणवेश नाही, पाठीवरची पेन्सिलही विकत घेण्यास परवडणारी नाही, रात्रीचा अभ्यास करण्यास दिव्यामध्ये रॉकेल नाही, हरवलेले पुस्तक पुन्हा घेता येत नाही, आजारी माणसाला दवाखाना पाहता येत नाही, अंगभर वस्त्र मिळत नाही, बियाही एका वस्त्रात आणि पुरुषही एका वस्त्रात. मुल तर नागडी उघडीच.. अशा आर्थिक परवडी या आत्मकथनात आपणाला पानोपानी दिसतात.

'अड, मेडी आणि बारा खुट्याला' संपत्ती मानणाऱ्या नाथपंथी-डवरी गोसावी जमातीच्या आर्थिक विवेंचनेचा इतिहास लेखकाने सक्षमपणे मांडला आहे. चिकन- मटणाचा टाकलेला टाकाऊ हिस्सा हेच या जमातीचा मांसाहार! फोडणीला तेल तिखटही नसलेली यांची भाजी! ही वर्णन भटक्यांच्या आर्थिक विवेंचनेची साक्ष देतात. लेखकाने भोगलेल्या विविध अवस्था, घराच्या संधी-कोपऱ्यात- बोळात उंदराने पळवलेल्या भाकरीच्या तुकड्यावर लेखक आणि त्याची भावंडं जगतात. शाळेत मिळालेली सुकडी यांना पंचपकान्नापेक्षा चविष्ट वाटते. बोर्डिंगमध्ये शिळ्या भाकरी आणि आळ्या-जाळ्याची भाजी यांना चविष्ट वाटते. धनिकांच्या दयेवर जगणारी बिऱ्हाडं आणि त्यातील माणसाच्या कथेने हे आत्मकथन गच्च भरलेला आहे. शकुन अपशकुनाच्या फेऱ्यात अडकलेली ही जमात नवसाचा भडिमार करते आणि नवस फेडण्यात आयुष्यभर कमावलेली कमाई घालवते. याविषयीची वर्णनं मुळातून वाचण्यासारखी आहेत.

आर्थिक विवंचनेत अडकलेल्या समुदायातील संघर्षसुद्धा पराकोटीचा असतो. यासाठीही ते पोलीस आणि कोर्टकचेरी यात आपली आयुष्याची मिळकत घालून बसतात. याचेही चित्रण लेखकाने केले आहे. नाथपंथी साधूच्या वेशात भिक्षा मागणाऱ्या या जमातीचे मोठमोठ्या साधूच्या आखाड्याशी वादविवाद होत. आखाड्याची जमीन आणि त्यावर मिळणाऱ्या बिदागीवर सांडा सारखे माजलेले ते आखाड्याचे साधू लेखकाच्या जमातीला मात्र पाण्याचा साधा घोटही देण्यास तयार नसतात, हेही लेखकाने स्पष्टपणे सांगितले आहे. रेशनचं कदान्न आणि लिंबाच्या लिंबोळ्या खाऊन लेखकाने आपले उच्च शिक्षण पूर्ण केले आणि प्राध्याप<mark>क</mark> होण्यापर्यंतची मजल मारली, त्याचा आर्थिक इतिहास या आत्मकथनात आलेला आहे.

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सारांश:

एकंदरीतच भटक्या विमुक्तांच्या साहित्याची प्रेरणा ही त्यांच्या जगण्यातील वास्तविक अनुभवातून आलेली आहे. शेकडो वर्षे ज्यांना मुख्य समाजाकडून नाकारण्यात आले, त्यांना नाकारण्यांच्या विविध मार्गाचा उल्लेख त्यांच्या लिखाणातून प्रतिबिंबित झालेला दिसून येतो. नारायण भोसले यांच्या आत्मचरित्रपर लिखाणात त्यांच्या जातीच्या जगण्याचे वास्तव ते त्यांच्या अनुभवातून आलेले आहे. ते त्यांचा सामाजिक स्तर सांगताना उत्पादक घटकाच्या मालकीच्या बाबतीत ते कोणत्या स्थितीत आहेत, हे ओघाने सांगतात. हे सांगताना ते कोणत्याही मानवी विकासासाठी अत्यंत महत्त्वाच्या असलेल्या घटकांकडे म्हणजे इतिहासातील स्थानाचे अडथळे, त्यांच्या घराची स्थिती, पिण्याच्या पाण्याचा प्रश्न , भुकेचे प्रश्न, आरोग्याचे प्रश्न, इ. बाबीकडे ते आपलं लक्ष वेधतात. संदर्भ : किन्द्रमा के प्रकार के जिल्लामा क

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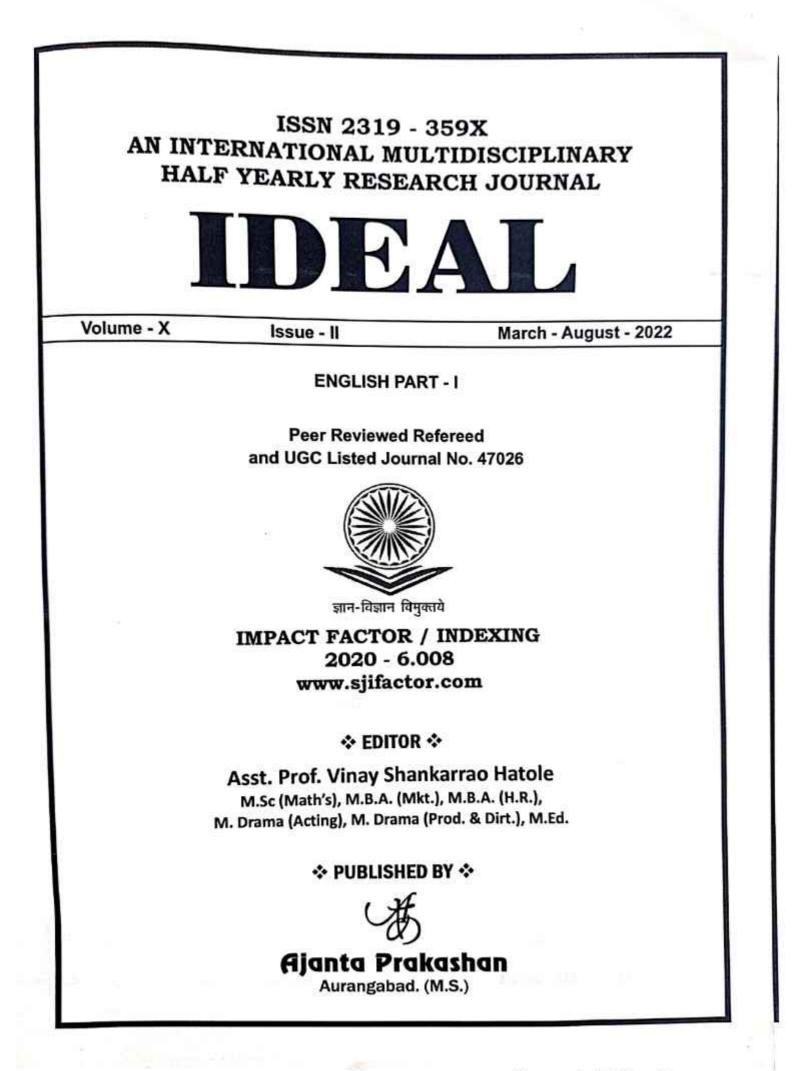
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11. Role of Natural Resources in Sustainable Development in the Tribal Area Nashik: Maharashtra

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Abstract

The use of natural resources into the productive technological processes means the direct consumption of resources for satisfaction of needs of products and services. The exploitation of natural resources can be performed into a complex, coordinated manner, through the simultaneous satisfaction of more consumption demands. The actual generation evidently supports the degradation and sometimes decreasing of natural resources because of the past generations. The future generation will support not only the actual cost of environment degradation, of natural resources diminishing but also the cost of accumulation into the environment of atmospheric pollutants and toxic heavy metals, of losing the tropical forests and biodiversity. For this reason it is necessary the actual consideration of the needs for the future generation, even if that implies supplementary charges for political institutions that are obliged to satisfy only the economical, social and environmental demands and needs for the actual generation.Resursele natural dezvoltarea durabilă. Folosirea resurselor naturale în procesele tehnologice productive are în vedere consumul direct al resurselor.

Keywords: Sustainable Development, Natural Resources, Tourism, Management Introduction

Tribal population traditionally have their habitation in or around the forest mosaic landscape and there has been a symbiotic relationship between the tribal community and their surrounding natural ecosystems. The degradation of the natural ecosystems not only shrank the livelihood opportunities of these communities but has also affected their food and nutrition security as well as disrupted their community institutions. Tribes in India are like any other

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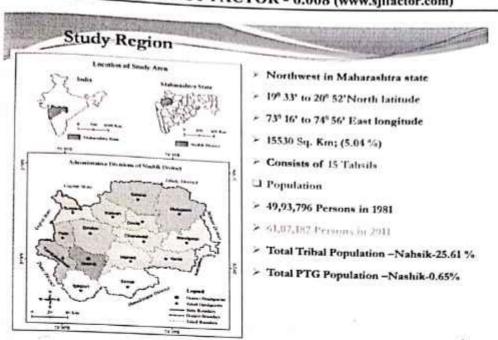
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indigenous as a native community of the world. There are different kinds of tribes in India. Some of them are more vulnerable and suffer from malnutrition. Tribal population traditionally has their habitation in or around the forest mosaic landscape and there has been a symbiotic relationship between the tribal community and their surrounding natural ecosystems. The degradation of the natural ecosystems not only shrank the livelihood opportunity of these communities but has also affected their food and nutrition security. Lack of enough nutritious food cause malnutrition among the tribes. The education level of the tribes is lower compared to the non-tribes of the country. Therefore, there is an urgent need to build the capacity of the tribal community through different methods of education and skill development. The capacity building program aims to improve the well-being of tribes in the given landscape through raising awareness, training, and skill development. The process facilitates and speeds up the process of Transfer and Adaptation of Technology to improve the quality of life and well being of the indigenous tribal community. The fundamental need for survival and sustainable human development of any rural tribal community requires conservation and better management of natural resource like the forest, water, livestock, and soil as interdependent components of the ecosystem. This requires integrated landscape management. Unlike issue-based Tribal Development approaches, IBRAD has been working through the approaches to the Sustainable Tribal Development in the framework of SDGs (Sustainable Development Goals). IBRAD's approaches to Sustainable Tribal Development focus upon developing the capacity of the tribal community with a particular focus on women and youth, to develop appropriate social norms and institutions for conservation of the natural resources, community empowerment and communityled social actions for conservation-based sustainable livelihood developments. Objectives

The overall objective of social assessment study is "to better understand and address social development issues, and ensure accomplishing the outcomes inclusion, cohesion, equity, security, decentralization and accountability



Research Methodology

The social assessment in tribal area were conducted with the representatives of all the stakeholders i.e. small, marginal and women farmers, schedule caste and tribal, divyaangs and subject experts. Their views and concerns have been incorporated in this document. The methodology also consisted of primary and secondary data collection and analysis to illustrate the existing social status, preparing respective management plans including screening mechanism for the proposed interventions and preparing plan for capacity buildin collection consisted of field visit to existing interventions of the Government of Maharashtra that have close resemblance with the climate resilient interventions.

Need for Developing Tribal People's Planning Framework

The project intervention will impact positive on tribal people. However, the project should have planned efforts, ensuring inclusion and equity so as they participate in the project and de Tribal People Plan Framework (TPPF) is developed to address tribal issues up compatible resolutions that ensure focused and exclusive attention towards tribal / indigenous people. The TPPF is prepared so as when required, the framework will be adopted and a Tribal People Plan (TPP) will be prepared as a part of the overall development plan. The objectives of the TPPF are to ensure that the tribal populations are: (i) adequately and fully consulted; (i benefits; and (iii) that the project's institutional and implementation arrangements take due note of the existing

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governance in the tribal areas as specified under the Constitution of India and rele provisions. The TPPF is prepared in accordance with the World Bank's Operational Policy (OP) 4.10 on Indigenous peoples' as well as legal provisions of Government of India and Government of Maharashtra. The TPPF would be adopted in scheduled are operation, based on vulnerability assessment

Development of Mini Watershed Plans

The plans will be prepared at the village level and will be aggregate be prepared covering all the identified locations. Local area planning will be done after the assessment of the current situation and mapping of the prospects. The participatory way plan will help in identifying the actual needs of the community, designing the interventions appropriately to suit the local needs, bringing ownership of the community and assure their active participation during the execution and over and above sustaining the process beyond the life.

Development, Knowledge and Policies for Climate resilient Agriculture

The objective of this component is to strengthen the capacity of key institutions and enhance the skills of stakeholders associated with the at different l and efficiency in the delivery of technical and advisory services required to enhance climate resilience in the agriculture and food system. The component will support agricultural extension and weather-advisory services, project activities will include: (i) Updation of Strategic Research and Extension Plan (SREP) aligned to mini-watershed (ii)upgrading existing and set up new community stations, (iii) strengthening the local capacity to operate and maintain those weather stations, (iv) collecting, processing and managing agro-meteorological data and data systems, and (v) enhancing local capacity

Conclusions

Sustainable use of resources necessarily includes the rational use of forest resources, to provide solutions for the local people who make their living by tapping and processing these resources. A project for multiple use of forests, for example, directed towards the identification, quantification, and development of individual species. In addition to protection, such a project can provide a number of non - wood forest products that have commercial value as food, animal feed, medicines, etc. and help to diversify and make greater, more comprehensive use of natural and planted forests for the benefit of the people associated with those ecosystems. National

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efforts to develop this kind of model for the sustainable use of forests resources through appropriate technology and financial resources should be supported by the international community.

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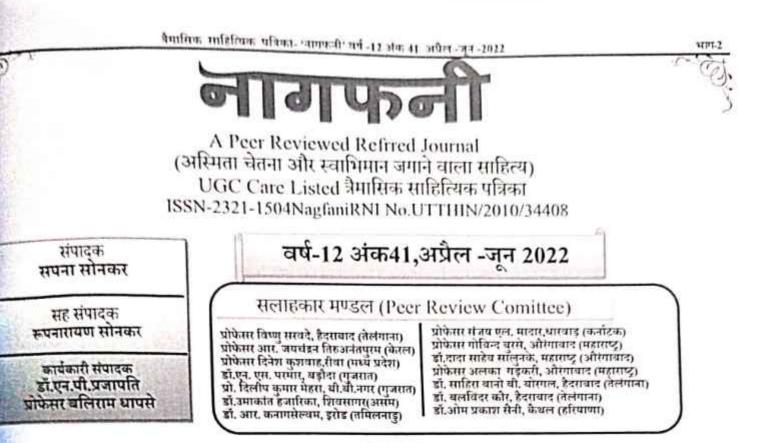
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बह अपने पाठक को जाने-अनजाने यह सबके देती है कि यह पृथ्वी	141005 (गांजाय) आर वाय के मार्गत			
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वर्तमान की पूँजीवादी विकास दृष्टि मनुष्य केंद्रित है जो मानवेतर जैविक-	सारांश:-'मातृदेवो भव' भारतीय पारिवारिक व्यवस्था का मुलाधार है।भारतीय संस्कृति में वृद्धों का आदरएवं सम्मान कार के मुलाधार			
अजैविक तत्वों के अस्तित्व, जैविकता एवं जैविक अधिकार को	है।भारतीय संस्कृति में वृद्धों का आदरएवं सम्मान करना परिवार का आदिकर्तव्य माना जाता है ; परंत वैश्वीकरण की अंग्री के			
अनदेखा करती है। इसलिए यह बताया जा सकता है कि आज धरती के	आदिकतव्य माना जाता ह ; परंतु वैश्वीकरण की अंधी हैरू			
सर्व चराचर कुविकास की इस आँधी से पीड़ित हैं। आजकल की पूँजीवादी विकास नीतियों से यह भी व्यंजित होती है कि मनुष्य धरती की	राभारतीय संस्कृति में वृद्धी की आदरएवं सम्मान करना परिवार के आदिकर्तव्य माना जाता है ; परंतु वैश्वीकरण की अंधी दौड़, टूर्त पारिवारिक मूल्य, भूमंडलीकरण, पाधात्य संस्कृति का अंधानुकरण, भौतिकवादी दृष्टिकोण,अपनत्व का अन्त्रती का			
एकमात्र प्रजाति बनकर संपूर्ण प्राकृतिक संसाधनों का उपभोग करना	अंधानुकरण, भौतिकवादी दृष्टिकोण,अपनत्व का अभाव और			
चाहता है किंतु विभिन्न तत्वों की साकल्यता अर्थात् पारस्पर्यता में ही	अतिआधुनिकताके प्रभावस्वरूप भारतीय समाज में मानवीय मृत्य के होते जा रहे हैं।2009 में प्रकाशित चित्रा महल टाप जिर्द			
धरती में जीवन का संगीत बरसेगा, नहीं तो यहाँ पर मृत्यु का मातम	होते जा रहे हैं।2009 में प्रकाशित चित्रा मुद्रल द्वारा लिखित 'मिलिगढ' उपन्यास हिंदी साहित्य जगत में एक प्रकाशन			
बजागा इस अकार कोवती के विस्तत वासन में गर मामग सोना है जिन	उपन्यास हिंदी साहित्य जगत में एक महत्वपूर्ण रचना है, जिसे बद्धावस्था की भयानकता के साथ तरदों की लोकर			
पतमान का पूजा कारत विकास एकिया एकति की जैवितजा	समस्याओं की प्राणिकता के साथ कुछा का पारिवारिक तथा सामनिक			
गतागणवा, स्वाभावकती, सहजती पारम्पराता राजनाताकला जने	समस्याओं की मार्मिकता के साथ अभिव्यक्ति की है। उपन्यासका व उपन्यास में ऐसे दो वर्डों के जीवर को हैन जा की है।			
THINK YOU DE TOTAL LIGHT ALL ALL THE ALL AND A THE ALL AND	गीना के राजने के जिन्हें भाषा के जावन का कन्द्र में रखा है, जिन्हें आएं हो			
	परिवार के सदस्यों ने किसी फ़ालतू, बेकार वस्तू की तरह अपने ही से अलग कर दिया।चित्रा मुद्रल ने बाबू जसवंत सिंह और कर्नल खाने के माध्यम से देया के उन जगान करने बाबू जसवंत सिंह और कर्नल खाने			
·····································	के माध्यम से देश के उन तमाम तरी की भाषान ने -			
	THE THE WHAT AREAR ON THE SHULL THE THE AS A C.C.			
नानपायता आर पुजावादी विकास के बीच की यह लहाई तापनन में	उपन्यास भारतीय समाज के शिष मारी जरी की गालगड			
नानन जार मृत्यु क बाच को लड़ाइ हो है।	मध्यवर्गीय समाज की पोल-खोल करता है और जन्में की साम			

1 VALE STATUTE STUE AND FROM THE A	City and and the start of the s			
2. एकात श्रीवास्तव, परती अपखिली पुले हे, राजकमल प्रकाशन, नई दिल्ली, 2013, पु. 199 3. अवला पाण्डेय, किस्वाप्त का महित्यिक विवर्श लोकभाल प्रकाशन, नई दिल्ली, 2013, पु. 122				
4 नीव रहने हुए उस पर जावे का प्रवास पर पर पालनाकरों। प्रकाशन, प्रथमियांन, 2019, प. 11	न्यावार भारतवा भाव पत देवा भाव के मान के के			
	राज्यन्य का विशेष महत्व रहा रोटमा काण धर एक			
ये हैंभर पार हे सन्द्रणी पार जर्म रहती थी सतबहिनी	이 이 이 이 이 이 이 이 이 이 이 가지 않는 것 이 이 이 이 이 이 이 이 이 이 이 이 이 이 이 이 이 이			
	परिवार संस्कृति में अनेक संस्कारों का सहज निर्वाह लक्षित होता है। भारतीय संस्कृति में प्रजान जानकों का सहज निर्वाह लक्षित होता है।			
(मित्र धीर्वाप्तव धार्म कर्तनाव के सामग्र)	भारतीय संस्कृति में सत्य, त्याग, प्रेम, सदाचार, मानवता आदि अनेक मानवीय विधायक गल्यों का स्ट्रेन			
5. एकार धावामनव, धानी अर्थव्याना पुरुष हे राजवमल प्रकाशन, नई दिल्ली, 2013, पु. 123) 6. सुटर्गी कही थी धार्मी पर पलिम ने चलाई थी गोली	मानवीय विधायक मूल्यों का प्रत्येक भारतीय अपने व्यक्तिगत तथा सामाजिक जीवन में गए आजगण्ड के होई			
स्टरता कहाँ था जनगर पर प्लेल्ट ने जनगर है।	सामाजिक जीवन में पूरी आत्मीयता से निर्वहन करता आवा है। पंतु वर्तमान में आधुनिक भौतिक उपयोगितावादी समाज में सभी पारिवारिक सामन्तिक कोतिक उपयोगितावादी समाज में सभी			
TANK STREET THAT STREET AND STREET	पारिवारिक- सामजिक-सांस्कृतिक मूल्य गौण होते जा रहे हैं। अतः ऐसे			
7. अभी तब तो नहीं थे बढ़ बॉध: फिर भी जो रहा था यह देश फीरहा था यह देश	में पारिवारिक एवं सामजिक संबंधों के लिए कोई स्थान शेष नहीं है। आज भी राज पर सामजिक संबंधों के लिए कोई स्थान शेष नहीं है।			
पी रहा था पार्तः सीच रहा था अपने पौधों को जी बन ही जाते थे एक दिन पंडा"	The second secon			
(एकात झीवास्तव) धार्ता अपरिवल एवट के सामना के क	भाषुगक सम्य कह जाने वाले भौतिकवाटी प्राप्त टाम इन पर्पाश्व			
Ter Par and an in an family and the	ि में भूमारी थी। रही सामना पटल देखें लिए			
बई-बई पहिंद्यों, बैसी यह भिनि विकास थी। पानाल की आर से जाती हुई।" (एकोट श्रीवास्तव, घरती अपहिल्ल, पान के पानाल की आर से जाती हुई।"	िगलगङ्ख (2009)उपन्यास हिंदी माहित्य जगत में एक महत्वपण (भग			
(एकोट श्रोवास्तव, घटनी अपखिला फूल है. राजकमल प्रकाशन, नई दिल्ली, 2013, पु.126) 9. एकाट श्रोवास्तव, घटनी अपखिला फूल है. राजकमल प्रकाशन, नई दिल्ली, 2013, पु.126)	े, जिसमें वृद्धविस्था की भयानकता के मांश तरों की अन्य समस्यज			
9. एकात झीवास्तव, घरती अपखिला फूल हे, राजकमल प्रकाशन, नई दिल्ली, 2013, पु.126) 10. एकात झीवास्तव, घरती अपखिला फूल हे, राजकमल प्रकाशन, नई दिल्ली, 2013, पु.125 10. एकात झीवास्तव, घरती अपखिला फूल हे, राजकमल प्रकाशन, नई दिल्ली, 2013, पु.125	भग मामिक अभिव्यक्ति की है। उपन्यामकार ने उपन्याम में एस दी वेश			
म्हिट, राजवमाल प्रकाशन, नई दिल्ली, 2013, 9.125	क जावन की कन्द्र में रखा है जिन्हें अपने परिवार के सदस्यों ने किल			
	अगरात, बंकार वस्त की तरह अपने जीवन में अलग कर दियांव			
	सारारिक अक्षमता के चलते अपनी अप्रणानित स्थिति का विरोध "			
	गहा केर पति और ऐसा अप्राजित एवं अभिषाप्र जीवन जीने के विवय			
	हे भारतीय संस्कृति में बजारी का भारत का उन्हें सेखा रखे			
	Will of data it mantametra a unider			
	जनक मारताय पारवारी में इन संस्कारी का संवधा अभाव लोका पत्य			
	ा पश्चवित्रण हो अंत्रीतीन जनते गांधवा(क			
	"Hereichter unstantische an stanzahren Midadial alle			
UGC Care Listed Journal	और अपनत्व के अभाव से मानवीय संबंधों में दरार दृष्टिगोचर होती है			
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परिवार में भी व्यावहारिकता के आगमन के कारण सदस्यों में आपसी मनमटाव दिखाई देता है। वर्तमान वृद्ध विमर्श विचार करने पर ज्ञात होता है की वृद्धों की दुर्दशा का बड़ा कारण उनके अपने परिजन ही होते हैं। अपनों से मिलनेवाली उपेक्षा एवं दुख उन्हें भीतर से गहरे तक तोडता है। शारीरीक दर्बलता के साथ उपेक्षा, एकाकीपन बुजुमों को हाशिये पर धकेल देता है। आधुनिक अर्थकेंद्री जीवनशैली ने मानव को स्वार्थी बनाया है। पैसा ही सॅर्वस्व माननेवाली नई पीढी को किसी पारिवारिक भावनिक रिश्ते की जरूरत अनुभव नहीं होती। भूमंडलीकरण के फलस्वरूप मानवीय मुल्य खंडित हो रहे हैं। आज की यवा पीढी की आधनिक जीवनशैली में अगर माता-पिता के कारण भी कोई बाधा उत्पन्न होती है तो उन्हें भी वे बडी बेदर्दी के साथ घर से बाहर निकाल रहे हैं। 'गिलिगड़' ऐसे दो वृद्धों की करूण कहानी है, जिन्हें अपनों ने ही अपने जीवन से बाहर निकाल दिया है।वास्तव में यह दो वृद्धों की दर्दशाही नहीं है, बल्कि व्यापक स्तर पर यह वैश्विक दुर्दशा की ओर सँकेत है। संचार माध्यम क्रांति के इस विशेष दौर में पश्चिमी सभ्यता को अपनाने वाली आज की भारतीय युवा पीढी परिवार के वृद्धजनों को बोझ मानकर अपनेउत्तरदायित्व से मकॅर जाती है।

1.युवा पीढ़ी की असंवेदनशीलता:-किसी समाज की युवा पीढ़ी अपने समाज के सर्वांगीण विकास के लिए उत्तरदायी होती है; किंत् वर्तमान में लक्षित होता की अर्थकेंद्री व्यवस्था के प्रभाव स्वरूप वें अपने पारिवारिक एवं सामाजिक दायित्व से दर भागना चाहते हैं। युवा पीढी अपने बुजगों को सम्मान न देकर उन्हें अंकेला जीने के लिए छोड देती है। 'गिलिंगड़' उपन्यास में भारतीय युवा पीढ़ी का प्रतिनिधित्व जशवंत सिंह का बेटा नरेंद्र करता है। इस पींढ़ी को वुद्धों की संपत्ति तो चाहिए होती है:किंतु बुजुर्गों की सेवा के लिए उनके पास समय नहीं है। जसवंत सिंह को कॉनॅप्रें से बेटे और बह के द्वारा दिल्ली बला दिया जाता है। लेकिन वहाँ पर वे कदम-कदम पर स्वयं को अपमानित महसस करते हैं। बात-बात पर उन्हें टोका जाता है। रहने के लिए भी बालकनेो को रूम में तब्दील किया जाता है, जो कही न कहीं वृद्धों को हाशिये की ओर धकेलने का प्रतीक है।अपने बेटे और बह की अपने प्रति उपेक्षा को देखकर ही जसवंत सिंह विवश होकर नरेंद्र से पूछते हैं, ''तम कभी बढे नहीं होगे नरेंद्र?"' बेटा नरेंद्र और बेटी शालिनी उन्हें वद्वॉश्रम 'आर्नेद निकेतन' में भेजने की योजना भी बनाते हैं। अपने बेटे के घर में ही अपनी दुर्दशा को देखकर वे सोचते भी हैं कि ''इस घर में एक नहीं दो कृत्ते हैं ऍक टॉमी, दसरा अवकाश प्राप्त सिविल इंजीनियर जसवंत सिंह! टोंमी की स्थिति निसंदेह उनकी बनिसबत मजबूत है।"'युवा पीढ़ी को चाहिए कि वे अपने घर के बुजुर्गों के बारे में मानवीय दुष्टिकोण के साथ चिंतन करे

उपन्यास के दूसरे बुजुर्ग कर्नल स्वामी की स्थिति तो अधिक भयावह है, जिसे चित्रा मुद्रलजी ने बड़ी कुशलता के साथ उपन्यास के अंत में प्रकट किया है।कर्नल स्वामी एक ऐसा व्यक्तित्व है, जिसे तीन बेटे होने के बावजूदअपने ही परिवार द्वारा अकेले रहने के लिए विवश कर दिया है। लेकिन कर्नल स्वामी अकेलेपन में भीप्रसन्न रहने की कोशिश करते हैं। जसवंत सिंह से मिलने के बाद उनके समक्ष स्वयं को बहुत सुखी और आनंदित प्रस्तुत करते हैं। उनके बेटे-बहू अलग रहते हैं। कर्नल स्वामी कई दिनों तक प्रातःकालीन भ्रमण पर न आने के बाद उनकी पूछताछ करने हेतु जसवंत सिंह उनके घर पहुँचते हैं, तब जसवंत सिंह का जिस कड़वी सच्चाई का सामना होता है, जिससे उनके पैरो तले की जमीन खिसक जाती है। कर्नल स्वामी की पड़ोसी मिसेज श्रीवास्तव जशवंत सिंह को कर्नल की दुर्दशा से अवगत कराती है और कहती है- "ऐसी कसाई औलादों से आदमी निपूता भला। हमें इस बात का कोई गम नहीं कि हमारी कोई अपनी औलाद नहीं....]"वस्तुतः लेखिका ने इस उपन्यास में पारिवारिक मूल्यों के टूटने से उपजी

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भयावहता का बेबाक चित्रण किया है,जहाँ न आपसी प्रेम है और न ही लगाव है।

2.पारिवारिक विघटन:-परिवार भारतीय समाजव्यवस्था की मुलभूत इकाई होती है। व्यक्ति-विकास की बुनियाद ही परिवार है। अतः किसी विकासशील समाज व्यवस्था में पौरवार व्यवस्था का मजबत होना महत्वपूर्ण होता है| 'गिलिगडु' उपन्यास में बाबू जसवंत सिंह और कर्नल रवामी के परिवार के सदस्यों में आपसी मनमुटोच एवं बिखराब दिखाई देता है, जहाँ स्वार्थ के समक्ष आपसी सौहार्द, स्नेहभाव तथा सद्भाव खो गए हैं।आधनिकता ने पारिवारिक साहचर्य भावना पर ही हमला बोल दिया है। बॉब जसवंत सिंह अपने बेटे और बेटी से उपेक्षित पिता है। वे अतीत की संखेद स्मतियों को स्मरण करते हैं-''जन्मदिन जो और दिनों से अलग नोंद्र से एक टेलीफोन की दरकार रखता था और चरणस्पर्श बाबुजी सनकर गदगद हो आशीषों की बीछार से उसे भिगो देता था तड़के टेलीफोन की पहली घंटी बजती थी उसकी, सबको पछाड़त हए।सनते ही शाल तनककर कहती इतनी सबह उसने बधाई के लिए फोन इँसीलिए किया कि वह जन्मदिन की बधाई देने में भैया को पछाड़ना चाह रही थी।'' परंतु वृद्धावस्था में दोनों बच्चे पिता को वृद्धाश्रम भेजने पर सहमत है। इस देव्येवहार से व्यथित होकर ही बाब जसवंत सिंह अपनी जायदाद अपने बॅच्चों के नहीं, बल्कि कानपुर के घर में सेवा करने वाली

सनगनिया और उसकी बेटियों के नाम पर करने का बडा निर्णय करते हैं। 3. ॲतिआधुनिकता का दण्प्रभाव :-संचार क्रांति के आगमन से मनुष्य जीवन सुकर और भौतिक दुष्टी से समुद्ध तो बना, लेकिन उसके अनेक दष्परिणॉम भी सामने आएं हैं। अतियांत्रिकता ने मानव को भी यंत्रवत बेंना दिया है। यही कारण है की जो समय कभी विचार विमर्श, साहचर्य, स्नेह्वत आदान-प्रदान के लिए होता था, अब वह समय एकाकीपन में बिताना नियति-सी बन गई है। बचपन किसी व्यक्ति के लिए सुनहरी यादों का दर्पण होता है, लेकिन जब बचपन की मौजमस्ती की जंगह मोबाइल या कंप्यूटर हाथ आ जाए तो इन आधनिक मर्शानों ने बच्चों का बचपन तो छीन ही लिया है।साथ ही अकेले रहने की आदत ने उनकी सामुहिक सोच को सिकोड़ दिया है। आज के बच्चे एवं यवा वर्ग मैदानी खेलें की अपेक्षा अनेक प्रकार के विडिओ गेम, मोबाइल में ही व्यस्त रहता है| कामकाजी माता-पिता भी बच्चों से जान छडाने के लिए उन्हें कई यांत्रिक खिलौने ला देते हैं। इससे नई पीढी आत्मकेंद्री बनती जा रही है। बाब जसवंत सिंह के पोते मलय और निलय भी इसी तरह यंत्रवत जीवन जी रेंहे हैं और वे अपने समक्ष यंत्रों के प्रभाव में आने वाली अपनी नई पीढ़ी को बर्बाद होते देख रहे हैं। चित्रा मुद्रल बाब जसवंत सिंह के पोतों की खिलौनों के प्रति आसक्ति को लेकर लिखती है -ें गली के बच्चों के साथ खेलने में उनकी कोई दिलचस्पी न होती। न अपने खेलों में उन उत्सक बच्चों को साक्षीदार बनाते। न हाथ लगाने देते। उन्हें खेल-खिलौने में भी षड्यंत्र की बू आती बुद्धि विकास की आड़ में खुबसुरती से बच्चों को संवैदनाहीन किया जा रहा है, इतना कि बच्चे कभी परिवार में न लौट सके, न कभी अपना परिवार गढ़ सकें।" आब जसवंत सिंह पोतों की नीरसता दर करने हेतु परिवार एवं मित्रों के बीच मलय का जन्मदिन मनाना चाहते हैं लेकिन मेलय पापा से कहकर मैकडोनाल्ड की मेज बुक कराकर दादा की योजना पर पानी फेर देता है। बाब जसवंत सिंह का बेटा नेंद्र और बह सनयना को भी बच्चों की क्षीण होती जा रही क्षमता की कोई चिता नहीं है अतः घर में बुजुगों के स्नेह के अभाव में नई पीढ़ी यांत्रिकता के भयानक पाश में फंसती लक्षित होती है

4. दांपत्य जीवन में बिखरांव:-सफल दांपत्य जीवन ही किसी सुखी परिवार की आधारशीला है| भारतीय समाज में विवाह को पवित्र बंधन माना जाता है| पति-पत्नी में पारस्परिक प्रेम के साथ विश्वास और समर्पण का विशेष महत्त्व होता है| बाबू जसवंत सिंह का दांपत्य जीवन सुखद रहा | उनकी पत्नी साथ कतिपय कटु अनुभवों के साथ बेहद आत्मीय भाव

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त्रैमामिक साहित्यिक पत्रिका- 'नागफनी' वर्ष -12 अंक 41 अप्रैल -जून -2022

रहा है। परंतु वर्तमान में आपसी द्वेष. इर्था, निजी महत्वाकांक्षा से दांपत्य संबंधों में तेजी से बिखराव देखा जा रहा है। कर्नल स्वामी की बहु अनुश्री निजी महत्वाकांक्षा के सामने पति श्रीनारायण और परिवार को कोई महत्त्व नहीं देती और उसका परिवार बिखर जाता है। '' डेढ़ साल की मासूम जुड़वाँ बेटियों को छोड़ उसने अपने नृत्य गुरु के साथ डंके की चोट पर रहना शुरू कर दिया था। बच्चियों को जतन से उनकी दादी ने पाला-पोसा। ...उसी बींच कर्नल स्वामी की अनिच्छा के बावजूद श्रीनारायण ने दूसरा ब्याह कर लिया और बच्चियों को हैदराबाद में ही हॉस्टल में डाल दिया।''' वास्तव में पति-पत्नी के बीच मनमुटाव से उसकी कुमुदिनी और कात्यायनी जैसी बेटियों का भविष्य अधकारमय हो जाता है। अतः पति-पत्नी के विवाद आम बात है, लेकिन उसे टालकर उस रिश्ते को बनाए रखने का हरसंभव प्रयास दोनों ओर से होना आवश्यक है|कहना न होगा कि दांपत्य जीवन की बुनियाद आपसी इर्ध्या न होकर स्नेहभाव और परस्पर विश्वास होता है।

5.मानवतावादी दृष्टि:-मानव स्वयं अनेक मानवीय संबंध बनाता है उनकी नीव परस्पर प्रेम तथा साहचर्य होती है। वर्तमान पंजीवादी समय में हर संबंध में व्यावहारिक दृष्टि लक्षित होती है। खन के रिश्ते भी स्वार्थ की दलदल में भटके दिखाई देते हैं। ऐसे में खून के रिश्ते की अपेक्षा मानवीय रिश्ते महत्वपूर्ण भूमिका निभाते हैं। कर्नल स्वामी और जसवंत सिंह का रिश्ता ऐसा ही मानवीय है, जिसके मुल में निरपेक्ष स्नेह है| वे एक ऐसे रिश्ते से बंधे हैं, जिससे एक-दसरे के हमदर्दे बन जाते हैं| जसवंत सिंह तो कर्नल स्वामी के साथ रहकर अपने सभी दख-दर्द भूल जाते हैं। स्वामी सदैव जसवंत सिंह को खुश रहने के लिए प्रौत्साहन देते हैं। कर्नल स्वामी अपने बेटे और बहुओं से मिले अमानवीय व्यवहार से आहत हैं। किन्तु वे इस दशा में भी वे गरीब नए लोगों के बीच नवीन किन्तु मानवीय रिरंता बनाकर अपनी नई निस्वार्थ दनिया खड़ी करते हैं। गरीब बच्चों को पढ़ते हैं कर्नल स्वामी अपने घर में अकेले ही रह रहे थे किन्तु अब उनकी मृत्यु हो चुकी थीं। वे बाबू जसवंत सिंह को जिस बह बेटों और पोतियों की बात बेंताते थे, वह सब काल्पनिक था। जसवंत सिंह उपहार के रूप में जो कुछ ले गए थे वह पड़ोसी को देकर लौट आते हैं। चित्रा मुद्रल इस दुरावस्थ कहानी को बड़ी संजीदगी के साथ पेश करती है। रचना इस विश्वास की और भी गहरा करती है कि साहित्यिक मूल्यों में सामाजिक सार्थकता का महत्व निरंतर बना रहेगा।

 6.सामाजिक मूल्य क्षरण:-'गिलिगड़' उपन्यास में चित्रा मुद्रल ने सामाजिक मुल्यों के क्षरण की प्रक्रियों को बड़ी कुशलता के साथ चित्रित कियाहै। तेरहें दिनों की मित्रता में जसवंत सिंह और कर्नल स्वामी की जो स्थिति प्रकट होती है, वह वस्तुतः मुल्यों के क्षरण का ही परिणाम है। संयक्त परिवार भारतीय संस्कृति की विशेष पहचान रहा है, जहाँ सम्बन्धों को महत्व दिया जाता था। किन्तु आज न तो संबंध की जरूरत रही, न ही मुल्यों की। इस उपन्यास में चित्रा जा ने यह भी दिखाने की कोशिश की है कि जेड़ों से कटने पर व्यक्ति का जड़ों के प्रति कितना लगाव होता है। जसवंत सिंह कानपुर से सबकुछ छोड़कर बेटे नरेंद्र के पास दिल्ली आते है; किन्तु अपनापन कहीं ने कहीं कानपुर में ही छूट जाता है। बेटे और बहू के साथ वें अपनेपन को महसूस नहीं कर पाते। कदेम-कदम पर चे स्वयं को अपमानित-सा महसूस करते हैं। बेटा नरेंद्र और बेटी शालिनी दोनों ही जसवंत सिंह की जमीन, जायदाद, बैंक बैलेन्स) को लेकर लालायित है।जसवंत सिंह की बेटी उनसे कहती है, "लॉकर में अभी है तो बहुत कुछ बाबूजी! अम्मा के अपने कई सेट ,पाच तोले के आजीवाली नाथ, चौंदी का ढेरों सामान। अम्मा हमेशा कहती रही- अपनी पचलड़ और कृन्दन का सेट वे अन्वीता को देंगी और विक्रम की बहु के लिए....'।''' अपनी बेटी से यह बाते सुनकर गहरा आपात पहुँचता है और उनके हाथों से फोन का रिसीवर छुट जाता है।बाबु जसवंत सिंह अपने एकांत को दुर करने कानपुर से दिल्ली आए थे, ताकि वें अपने बेटे, बहु और पोतों के सौथ खुश रह सके। लेकिन उनका एकांत दर नहीं होता। जसवंत सिंह की बहु ने भी अपने बच्चों को आत्मकेंद्रित बना

दिया है, यथा - "बुद्धि विकास की आड़ में बड़ी खूबसूरती से बच्चों को संवेदनाच्युत किया जा रहा, इतना कि बच्चे कभी परिवार में न लौट सके, न कभी अपना कोई परिवार गढ सकें।" जसवंत सिंह जब कर्नल स्वामी कि स्थिति से रूबरू होते हैं, तब परिवार के प्रति उनका रहा सहा मोह भी भंग हो जाता है। यहीं कारण है कि उनका प्रेम बेटा, बहू और बेटे की अपेक्षा कानपुर के घर में रहने वाली नौकरानी सुनगुनियाँ और उसके बच्चों के प्रति अधिक उमड़ता है। इतना ही नहीं अपने गव को मुखानि देने की जिम्मेदारी भी उसे ही सौंपते हैं।

निष्कर्षतः- आज मनुष्यता धीर-धीर कम होती जा रही है। उपभोक्तावाद, भूमंडलीकरण के चलते मनुष्य सिर्फ अपनी तरकही, मुख-सुविधा से भरा जीवन व्यतीत करना चाहता है, लेकिन उस भौतिक प्रतिस्पर्धा में वह अपनों को ही भूल जाता है। देश में वृद्धाश्रमों की बढ़ती संख्या कुकुरमुत्ते की भाँति चिंतनीय हैं।युवा पीढ़ी के लिए अपने हो माता-पिता की देखभाल लिए बोझ न होना चाहिए। चित्रा मुइल ने इसे अपने उपन्यास गिलिगडू' में बखूबी दर्शाया है और युवा पीढ़ी के वर्तनन स्थिति से साक्षात्कार कराया है।अतिआधुनिकता एवं व्यावहारिक ड्रांट के प्रभावस्वरूप आज अनेक भारतीय परिवारों में पारिवारिक ड्रांट लक्षित होता है। आधुनिक अर्थकेंद्री जीवनशैली के कारण वर्तमान मानव को स्वार्थी बनाया है। वर्तमान में आधुनिक भौतिक उपयोगितावादां समाज में मानवीय मूल्य गौण होते जा रहे हैं। अतः इस पर भातृदेवो भव' और 'पितृदेवो भव' का संस्कार ही संपूर्ण उपाय है।

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