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Role of 'Tanks' in the Irrigation System of 19th Century Birbhum District of West Bengal

Ramkrishna Saha*

ABSTRACT

The 19th century was a particularly important period for the Birbhum district. During this period, the geographical changes in the district happened again and again. In the eighteenth century, the entire section was under the Muslim zamindar of Rajnagar, the largest 'Muslim zamindari' in Bengal. But coming under the permanent settlement, fragmentary many became zamindaris. The 'Santal Rebellion' is a significant event in the history of Birbhum in the 19th century. After that a large portion of the district went to form Santal Parganas. Red crab soil is a speciality of the district. Different types of people live in this district due to hills, forests and rivers. The English accompanied them. The French also once came to the district. The main livelihood of the residents of the district was agriculture. In addition to this, they were proficient in industry and commerce. Lacquer and silk industries were particularly prominent among the sectors. The construction of railways in the middle of the century greatly affected the district's economy. Despite all this, the peasant class of the district could not rest assured about their livelihood.

Along with the increase in revenue, the vagaries of nature were obstacles to agriculture. Drought and flood were constant companions of the district. Just as the rivers and canals washed away crops in floods, they dried up during droughts, like 'conch saws'. In such a situation, farmers were not unaware of irrigation systems in agricultural fields to capture excess rainwater.

Keywords: Canal, Drought, Flood, Irrigation, Rainfall.

India is an agricultural country; it was in the past and still is. This agriculture is basically dependent on nature. We cannot control nature. But to be saved from his cruel irony, We can be careful, at least. The issue of 'irrigation' is also very similar to this caution. Irrigation is very relevant in the discussion of socio-economic history. I can mention the 'Sudarshan Lake' of ancient India, the Yamuna Canal of Feroze-Shah Tughluq in the Middle Ages and the 'Damodar Project' among the various water projects of the 20th century. Birbhum is a district belonging to North Rarh. In the 19th century, the district was located at the northern limit of the Burdwan Division.¹

The north-western part of the mountainous and forested district consisted of gravelly, rough red laterite soils, and its south-eastern part is comparatively fertile and suitable for agriculture. The weather in the district was extreme. Nature-dependent agriculture was the main livelihood of the inhabitants of the district. 69% of the people of the district were engaged in agriculture.² Aman paddy was the main crop, although there was a variety of agricultural crops. Aman is planted in June-August and harvested in November-December. In addition, the district considerably made winter rapeseed and year-round sugarcane cultivation. The community receives maximum rainfall

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from June to September. If nature goes according to its standard rules, the crops in the district will not go wrong.³ The average annual rainfall of the district is shown with the help of a table-

Average rainfall of the district⁴

Month	Rainfall (Inches)	Month	Rainfall (Inches)	Month	Rainfall (Inches)
January	0.25	May	3.17	September	6.93
February	0.21	June	6.74	October	3.27
March	0.69	July	11.82	November	0.89
April	1.17	August	11.71	December	0.01

From the above list, it is clear that the rainfall in the district was typically low from October onwards. As a result, water shortage was seen from the last stage of Aman rice. Moreover, due to less rain during rabi and kharif crops, water shortage is also observed in that case. In such a situation, other means of watering or irrigation were required.

Among the sources of irrigation in the district to be mentioned are the numerous rivers located in the neighbourhood. As the topography of the district is not flat, the southeast direction is generally lower than the northwest direction. Hence, all the district's rivers originate in the northwest, flow southeast, and finally join the Bhagirathi River or its basin.⁵ Among the rivers, Ajay and Mayurakshi were the major ones. There were also numerous *kandas* or *kandars* (types of rivulets). But all these rivers or *kandas* were 'like putting oil on the head'. They carried a lot of water only when there was heavy rainfall. Again, they would dry up during the absence of rain. The weirs could bring excess water from the rivers during floods while supplying meagre water to the remote parts of the district. But because they get silted very quickly, they need to be renovated.⁶ But because it was not implemented, the irrigation system deteriorated, and the incidence of floods increased in the district.

The most common irrigation system in the district was either pond or tank irrigation.⁷ Digging a pond was considered a particularly worthy act. Financially well-off individuals gained social respect by digging ponds. The Birbhum kings of Rajnagar supported this private initiative. They used to donate barren land for pond digging.⁸ Some of those ponds or water bodies were huge, named Sayer or Dighi instead of ponds. Examples include 'Dantidighi' near Dubrajpur, 'Raipur Sayer' four miles south of Suri, the district headquarters, and 'Lambodarpur Sayer' one-mile northwest.⁹ In the 18th century, Hetampur zamindar Hafez Khan built the 'Hafez Dam' and 'Sherina Dam'. King Shwet Vasant of Sian constructed reservoirs at Devipur, Bahiri, Siuri, Ilambazar, Safulapur etc., to improve agriculture. Among them, King's Pond and King's Mother's Pond in Suri and Mahishi Pushkarini in Ilambazar are particularly notable. Also, 'Lakshman Sayer' at Dwaronda was named after Sen Raj Lakshman Sen. '*Ramsagar Dighi*' dug by Raja Ramjivan Roy of *Dhekur*, which named as 'Santar' after Nala Nripati *Santrai* etc. These proved that '*Pushkarini irrigation*' was a very old practice in the Birbhum district.¹⁰

Along with large reservoirs, Dighi or Sayers, numerous smaller tanks were also notable. In Sankarpur village alone, 111 such water bodies were found covering an area of 167 acres. Among them, 46 reservoirs are separated from each other by footpaths.¹¹ In comparison, the area of the village was only about 863 acres.¹² From a report of the District Collector sent to the Board of Revenue on 2nd May 1788, it was known that there were 8188 ponds in the 12 Parganas of the district. Of them, 3098 were claimant ponds, and 5093 were unclaimed ponds. Unclaimed ponds were considered public property.¹³

Water was extracted from those reservoirs mainly in two ways for land use. In the first stage, when the reservoirs were full of water, the reservoir bank was cut from a particular place, and the water was sent to the land through the corresponding canal. This system was called 'Melan'.¹⁴ In this method, water was first given to the field near the reservoir and then gradually reached the next land. According to the conventional rules, no one could take for himself the water allocated for another's land in advance.

Moreover, since the water would have flowed out of the reservoir according to the overflow method, irrigation was not possible in this method on the land located above the pool. A second method was used to raise the water when the water level in the reservoir fell after the '*melan*'. In this case, water was reached in two conventional ways. In the first method, a material called *chheni* was used. It is a thick mat-like material made of bamboo or rattan with four corners. Two persons could hold the corners, submerge that into the reservoir water, push it up filled with water to a specific place, and deliver the water to a particular location. From there, the water reached the land through canals for irrigation. In the second system of the second part, the use of '*Dhuni*' or '*Duni*' was widespread. *Dhuni* was made of wood or iron, which had two sides. On one side, its volume was like a long parallelogram.

On the other hand, it has gradually converged in one place. By placing this united part towards the reservoir, a rope, bamboo and a solid wooden pole were used to uniquely lift the water from the tank and send it to the land. In this method, two people could irrigate one bigha of land in one day.¹⁵

By the late eighteenth century, Birbhum Raj's power had weakened, and he became increasingly dependent on the British East India Company. As the company could not pay the fixed revenue, he started taking loans from various people. As a result, Bengal's once most extensive Muslim zamindari began to rise.¹⁶ With that, the Permanent Settlement was launched in March 1793. Raja' Muhammad-uz-Zaman' started selling off parts of the zamindari to collect the allotted revenue. At the beginning of the nineteenth century, the number of zamindars in the district was 223. In 1856 AD, that number rose to 1884.¹⁷ These new zamindars came from diverse occupations. Many were adamant about lands.

Moreover, there were 'absent landlords. The zamindars started distributing the land to the leaseholders or *pattanidars* to run their zamindari. As a result, in the 19th century, zamindars, like the earlier Birbhum kings, could not feel the need to do reform work for the peasantry. On the other hand, the East India Company envisioned the expansion of zamindars' cultivation through the 'magic touch of private ownership' in return for fixed revenues under the Permanent Settlement.¹⁸ But in reality, it can be seen that the new zamindar class created after the permanent settlement was busy fulfilling their goals thinking about the Sunset Law (Suryast Ain).

This plot changed in the 19th century and affected the irrigation system. Roy Bahadur Vijay Bihari Mukherjee, the former settlement officer of Birbhum, in his 'Final Report on the Survey and Settlement Operations in the District of Birbhum 1924-1932' mentioned that, in the 3rd decade of the 20th century, out of the total 7,65,377 acres of cultivable land in Birbhum district, only 3,05,990 acres of lands were under irrigation. Out of this, 2,77,707 acres were from the private reservoirs. Moreover, only 62 acres were irrigated through the well system, 418 acres through cooperative societies, and 2166 acres were irrigated through private canals.¹⁹ So we are noticing a change in the irrigation system in the district. But this change was less than necessary.

Researching the irrigation system of Birbhum district in the 19th century, I found that the farmers' crops matured only when rainfall was average. Tank irrigation was the most considerable means of irrigation. But not all the lands had adequate irrigation systems. No evidence of damming the river bed and using its water for irrigation continued in the 19th century.

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Significance of Alice Walker's the Color Purple

Dr. A. Y. Ali*

ABSTRACT

Alice Walker is a late 20th century African American author. Many of her novels are concerned about the pathetic condition of blacks. *The Color Purple*, published in 1982 unfolds the panorama of black female reality of the neo-slavery period that takes shape in the smithy of black male brutality towards black females, racial oppression and misogynist assumptions. The novel won the Pulitzer prize for fiction in 1983 focuses on the process of the self-discovery of an unlettered black southern woman. Walker applied an epistolary technique in the novel. The major themes are race, gender, discrimination, and triple exploitation of black women.

Keywords: Race, gender, identity, and patriarchal oppression.

The Color Purple placed Walker among the most important contemporary American writers. The novel traces thirty years in the life of Celie, a poor Southern black woman who is victimized physically and emotionally by both her step father and her husband. Celie writes letters describing her ordeal to God and to her youngest sister Nettie. *The Color Purple* is a tale of violence. The story starts at Georgia in the 1900s and goes on for thirty year. A 14 year Celie is repeatedly raped by her stepfather. Celie is forced to marry a widowed farmer with three children. Soon her mother dies and Celie is left to live with this cruel man, Pa and her younger sister Nettie. Celie becomes pregnant. Celie's child, a girl, is taken away from her and Pa tells her that the baby has been killed.

Women are treated like slave. They do not hold any position in the society. They are only objects of sex in the eyes of men.

Men exploit them sexually till they die and bring home another teenager to gratify their sexual desire. They are so mean that they don't spare even their daughters.

Celie, the protagonist, a black woman in the south, writes letters to God in which she narrates her sad story, her role as daughter, wife, sister and mother. In the course of her story Celie meets number of other black women who shape her life like Nettie, Celie's sister, Shug Avery the Blues singer and Sofia, the determined daughter in law. Celie is placed at center of this community of women, the one who knows how to struggle for existence. Celie is helpless woman. She fails to cope up with the situation. Her self esteem is very low and seeing this Pa takes undue advantage of Celie. Pa exploits Celie physically because she doesn't have enough courage to oppose. As a result, Celie has to suffer. In the house nobody respects her though she does all th domestic chores. According to Maroski: in her fiction, Alice Walker has called together a meeting of Black Women. The place is the South. They are plain women. They grow petunias. They struggle endlessly and are homeless because they know no wrong. Mostly just ordinary Churchgoing women who sometimes, in their confused state, amalgamate Voodoo and Christianity. Sense of powerlessness against the structure of the dominant society as well as the fact that they have little understanding of that structure. Therefore, in a day-to-day existence, they carry out a plot constructed by white society (male and female) and choreographed by black men. Walker's characters mirror allegation about Black Women relationship to their pain and suffering. (Gale Research 427-428)

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The Color Purple (1982) has generated the most public attention as a book and as a major motion picture, directed by Steven Spielberg in 1985 narrated through the voice of Celie. *The Color Purple* is an epistolary novel a work structured through the series of letters. Celie is forced to marry a widowed farmer with three children. Celie's life turn around when she meets her husband's mistress Shug who opens up her mind and teaches her how to question and think of herself. From there Celie continues to meet more women who question their husbands and society's view of them. Slowly, finally receiving letters from her long lost sister and continuing to be true to herself. Celie learns how to be independent, how to live a happy life. The novel discusses all kinds of family dynamics and how women, especially women of color were treated.

Nettie not only is alive, but she helped raise Celie's two children. She learns to fight for herself. Eventually she gets the maturity about how to live in a modern twentieth century. Shug, a woman who is able to kindle feelings of sexual love and self love within Celie-for the first time. They respect each other. Because of Shug and because of Sofia, Celie is able to triumph over the Sexual and racial oppression that spoiled many of her female ancestors.

Albert asks Pa for Nettie's hand in marriage, but Pa refuses. Instead, he offers Celie , who is older, but Celie is merely a slave destined to care for his children and home and serve as an outlet for his sexual urges, unfortunately not "fresh".

Following her mother's death, Celie is forced to take care of the other children, including her younger sister, Nettie. Pa who cannot live without 'a woman' remarries and brings home a girl of Celie's age. However, Pa still rapes Celie. Celie finds that Pa sometimes looks at Nettie, and Nettie is scared. Pa wants to make Nettie his next sexual victim.

Racism in the United States has been widespread since the colonial era. Social and legal rights were given to white Americans but denied to Native Americans and Asian Americans. White Americans (particularly the well to do white Anglo- Saxon protestant) were granted exclusive privileges in matters of education, immigration, voting rights, citizenship, land acquisition and criminal procedure over periods of time extending from the 17th century to the 1960s.

Sofia functions in the novel as a representative of the black woman. Sofia is sentenced to work in prison laundry for twelve years. During this time Celie and Albert visit twice a month and learn Sofia's suffering.

The arrival of Shug Avery on their doorstep marks the beginning of another phase of Celie's growth. Shug functions not only Celie's protector but also as the catalyst for the exploration of her sexuality.

Celie's inner transformation is visible to all when she announces to family that she is leaving for Memphis with Shug. Though Albert tries to dissuade her by ridiculing her and proclaiming her. Celie discovers that not only her sister is alive, but that Nettie has been raising her children Adam and Olivia. Shortly after Nettie is employed by Samuel and Corrine, they all take journey to Africa as members of the American missionary society.

The Olinka do not at first permit their girls to be educated. Missionaries work among the Olinka, the Olinka eventually allow their girls to attend school with Olivia and Tashi, an Olinka girl who befriends Olivia and captured the interest of Adam. After Corrine's death Samuel remarries with Nettie. Celie forgives Shug because she loves Shug.

Walker uses the letters of Nettie to describe the situation of women, their culture, tradition and oppression. Walker tells the reader through her novel that it is not matter what you are or how you look or what you have or have not accomplished. It's enough that you are 'here'. , "You better not never tell nobody but God. It'd kill your mammy" (CP 1) Celie's terror is so profound that she begins to write letters to God, the only person she can tell at this time. Nettie has to flee for her life and winds up in Africa with a family of black missionaries who have unknowingly adopted Celie's children by Alphonso.

The metaphor "tree" speaks a lot about Celie's condition. But during the course of the novel which begins in the early 1900s and ends in the mid 1940s. Celie eventually leaves Albert and moves to Memphis where she starts a business of designing and making clothes with the help of emotional support of Shug Avery and Sofia, Celie undergoes personal evolution.

Alfonso does not care how she is and wants to gratify his sexual desire. The poor woman has to plead, "Fonso, I ain't well.... Can't you see I am already half dead, an all of these children."(CP 11) "You gonna do what your mammy would'nt." He threatens her to get shut up and get used to it. "You better shut up and get used to it."(CP 1)

He soon gets her pregnant and forced her to quit school. Celie is pregnant with second child by the time her mother dies. After each birth 'Pa' takes the children away from Celie and does not tell her, where they end up. Following her mother's death, Celie is forced to take care of other children including her younger sister Nettie. Pa who can't live without women, remarries and brings home a girl of Celie's age. However, 'Pa' still rapes Celie. Celie is completely helpless. She believes in God and talks to him through letters.

Albert treats Celie very mercilessly. On her wedding day the eldest son of Albert hits Celie's head with a stone, blood flows down but Mr. Albert only says 'don't do that.' He has four children and Celie has to take care of the 'rotten children'. They are so dirty that Celie has to comb their hairs. She has to do all the household chores and even then Albert beats her. She has to work in a farm and Albert sits on the porch, does nothing, only gives orders.

When Nettie migrates to South Africa with missionaries and sets her goal to educate Olinka people, she writes letters and sends to Celie, Nettie is a primary source of information that gives Celie pride in her African heritage and knowledge of the world outside of the American South.

Shug Avery enters the house of Albert as his lover. Celie is now asked to take care of Shug. During Shug's illness Celie wins her heart by nursing her. Shug is a singer. Shug recovers and becomes able to sing again. Shug returns to Albert's house with a brand new car and a husband named Grady. Through Shug's mentoring and love Celie becomes able to grow into an independent self thinking individual. From the letters she learns that Nettie is returning to America and Celie's two children are living with her.

When Celie comes to know about her children being alive and living with her younger sister her happiness knows no bounds. From here onwards she appears to be an empowered woman. Having read Nettie's letters Celie also gets upset knowing the oppression of the Olinka tribe and other Africans. Because Nettie through her letters let Celie know about her life in the village.

She works as a school teacher for children. It is through Nettie's letter that Alice Walker tries to revive the history of Afro-Americans as to how they were enslaved and suppressed. Walker presents Olinka tribe as a typical example of condition of women in Black culture. working for common goal: the uplift of Black people everywhere".(CP 113).

Men marry many women and have several children from them. They are forced to work and follow their orders. It is possible to identify Celie with The Color Purple by realizing that she has gone unnoticed and is finally being noticed as she asserts her existence. Celie's new awareness of life is that life is something to be looked at positively. Along with Shug, Celie manages to start up her pants business and gets existence. She earns money, power and recognition. Albert is now a changed man. Celie forgives Albert for treating her so badly and helps him. Celie now runs her own business. They are free from oppression and suppression and able to enjoy equal status.

The Color Purple though chiefly is a tale of miserable condition of Celie, the Protagonist, the other women characters are invariably part and parcel of the same. They also become victims of racial and sexual discrimination. She is forced to leave her dear sister Celie and live an isolated

life in Africa as a missionary. The estrangement from her sister pains her lot but she suffers and sustains till the estrangement is over and she comes back to the canopy of love created by Celie. Nettie describes her life in the village and the treatment she receives from Corrine. She lives in a small hut far from the hut of Samual and Corrine.

It is significant that the status of women in the Olinka tribe is no better than in the American South. the children's mother by Samual. She becomes paranoid that Nettie is her husband's ex-lover. Nettie's life is wretched and lonely. She writes Celie about her loneliness, "Oh Celie! My life here is nothing but work, work, work and worry.

The incident in the town with Sofia and Mayor is significant in terms of racial discrimination of blacks. This incident indicates Whiteman's might to exploit Blacks. Sofia who cannot tolerate abusing and humiliation, knocks the man down and the police come. They drag her to the ground. They beat her mercilessly. She is called crazy for her opposition to men's oppression.

"They crack her skull, they crack her ribs. They tear her nose loose on one ride. Once in the prison, Sofia, is put to work in a prison laundry. The whole day from five to eight she is washing clothes. Her face becomes yellow. Her fingers look like fatty sausage. The cell where she sleeps is nasty. Food is also bad. There are roaches, mice, flies, as a black American women reared in the South in the 1930s, Sofia rejects completely the systematic oppression that engulfed the position of the black woman. Blacks worked for Whites, who paid them very little.

Her adamant refusal to be white woman's maid is eventually crushed, and she is forced to work first without pay in the prison, doing laundry and then with pay as the white mayor's family maid.

The warden sends Sofia to the Mayor's house as Miss Millie's maid. Sofia's duty is to look after Miss Millie's children and to do all the household chores. Once, while playing, Sofia does not throw the ball as a result the boy comes and kicks Sofia. After death of Miss Millie she has to grow her daughter Jane whose health is not good.

She has great hatred for White people because she suffers more at the hands of them. She would have died, had she been Celie but Annie Julia is the first wife of Albert. Albert wanted to marry Shug Avery as he was in love with her. she was strong and hence survived. Her husband does not love her, but looks upon her as an object of sex. He has four children from her. In the end her boyfriend shoots her and Julia meets with tragic end.

CONCLUSION

Through the character of Celie Alice Walker wants to focus on the life of African American women in the Southern United States in the decades of 1930s and 40s and their socio-economic conditions of black community, struggle to establish their identity.

Walker wanted to show how African Americans are neglected though they are equal. In the novel the term 'Purple' represents meanings of wealth creativity, wisdom, dignity, peace, pride and independence. The Color Purple is a rare color in nature and it's therefore having sacred meaning, creating feelings of spirituality.

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Qazi Hamid-ud-Din Nagauri and his Prominent Works

Syed Mohammad Qumber*

Qazi Hamid-ud-din Nagauri's name was Mohammad but he was famous as Hamid-ud-din. His grandfather, Ata-ullah-Mahmood-Al-Bukhari came to Delhi from Bukhara during the reign of Sultan Muiz-ud-din Muhammad Sam alias Shahab-ud-din Ghori.

After the demise of his father he became the Qazi, [Chief Cleric] of Nagaur. He lived there for three years. After that he moved towards Baghdad and became the disciple of Hazrat Sheikh-ul-Shayukh Shahab-ud-din Suharwardi. He went into his service for a year. During that very time Hazrat Khwaja Qutub-ud-din Bakhtiyar was also present there. He built a very healthy relationship with the sheikh there and this relationship continued through the whole life. After that he took permission from Shahab-ud-din Suharwardi and left for Madinah and stayed there for a year, two months and seven days, performed the duty of Mujawir (caretaker) of the tomb of Prophet (P.b.u.h). After that he went to Mecca and resided there for thirty years. From there he came back to Delhi during the reign of Sultan Shams-ud-din Iltutmish and went in the company of Qutb-ul-Islam Bakhtiyar Kaki and he lived with the Sheikh until his death. He also died there and was buried near the tomb of Bakhtiyar Kaki in the year 678 A.H. **1** A number of contemporary writers and historians have contradicted on the issue of the year of the demise of Qazi Hamid-ud-din Nagauri. Some of the writer has given the year of his death differently for example 605 A.H 643 A.H and 678 A.H.

Though he belonged to Suharwardi order of the Sufi but because of his strong relationship with the Bakhtiyar Kaki he is considered to be of Chishti order of Sufi. The writer of the book "Lataif-e-Ashrafi", Saiyed Ashraf Jahangir quotes that Khwaja Bakhtiyar Kaki handed over the 'khilafat' to him. But the writer of "Safinat-ul-Auliya" Dara Shikoh in his book confers him as "In Tajrid and Tafargah he was a renowned personality among his contemporaries and was one of the popular mashaikhs of India, was well versed in Uloom-e-Zahiri and Uloom-e-Batini (external and internal sciences), was an epitome of spiritual miracles and was regarded as prestigious and great amongst the sufis."**2** Shakikh Abdul Haqq Muhaddith quotes:He has vast knowledge of Uloom-e-Shariyat (Islamic Law) and Tariqat-o- Haqiqat (spiritual path and facts. **3** Amidst his contemporaries he earned a very high and respectable rank because of his scholarship and knowledge. The Akhbar-ul- Akhyar despones this fact in the following words: "There are numerous works authored by Qazi Hamiduddin Nagauri."**4** He wrote comprehensively but only a few of his numerous writings remained. One of the most notable compilation of him is the Tawale-ush-Shumus, compiled in two volumes" **5** in which he has explained and written about the 99 names of Allah in detail and also the vitality of Hoo (Allahoo).

The writer of the book 'Lataif-i-Ashrafi' has described about the said book in following words:"The Tawali-ush-Shumoos is an ocean of facts (Haqaeq) and the details related to facts (Haqaeq) are available in this and it is pallel to Awarif-ul-Ma'arif, such books are not to be found nowadays and it carries a great authentic value in Sufi coteries."**6**

Maulana Abdul Haq Muhaddith Dehlavi quotes regarding this work: "In whatever place cosmic frisson are streaming and there is a troop of Tariqat (spiritual path), where there is probity and geniality, and affinity and likeness of existence of such stipulations is available there this book carries high rank. **7**He had total knowledge of Shariah (Law of Islam) and Tariqah (Spiritual Path)". **8** He had compiled the 'Lawaih"**9** and several other treatises.Shaikh Farid-ud-din Ganj Shakar was made a

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Khalifah of Shaikh Qutbuddin Bakhtiar Ushi”**10** and Qazi Hamiduddin Nagauri was present at the time of ‘hayt (initiation) He once wrote the following quatrain (rubai) to Baba Far:

- “Where is the intellect that can comprehend your perception,
- Where is the inner illumination that can reach your majesty,
- I accept that you lift the curtain from your beautiful face,
- But where are the eyes that can see you.”

Shaikh Farid-u’d-din was very fond of mystic songs, one day he asked Badr-ud-din Is’haaq to bring his bag (Kharitah) of letters and recite this letter of Qazi Hamiduddin Nagauri. Accordingly Badruddin began to read the letter. Hardly had he read the introductory lines that the Shaikhs heart overflowed with emotions and he found in the Qazi’s letter the inspiration of a mystic song. **11**In the malfuzat of Shaikh Farid-ud-din ganj Shakar i.e. Rahat-ul-Qurab there is mention of two books of Qazi Hamiduddin Nagauri i.e. Tawarikh and Rahat-ul-Arwah. **12** It seems that the scribe had wrongly spelt the word Tawarikh instead of Lawaih. Shaikh Farid was deeply interested in the works of Qazi Hamiduddin Nagauri, a close friend and companion of his master, Khwaja Qutbuddin Bakhtiar Ushi. The Qazis’ works formed a very difficult reading but Shaikh Farid had fully grasped these works and could very effectively explain them before his disciples. He taught Lawaih authored by Qazi Hamiduddin to Shams Dabir.” **13** Shaikh Farid-ud-din Ganj Shakar held high regard for Qazi Hamiduddin Nagauri.

Shaikh Nizam-ud-din Auliya maintained great regards for Qazi Hamiduddin Nagauri in Badayun. Folks of Badayun had huge respect for him. Khwaja Shah-e-Muitab had become his novice and the saint had granted him his Khirqah (cloak). But he did not coerce him as Aziz Bashir was found guilty of making exaggerated statements. Shaikh Nizam-u’d-din Auliya used to sit and pray in the vacant place between the graves of Khwaja Qutbuddin Bakhtiar Ushi and Qazi Hamiduddin Nagauri. He used to get great spiritual exhilaration in praying there.” Revenge and animosity had no space in the life of Shaikh Nizamuddin Auliya. He followed the policy of forgiveness to evil doers. He detested sin not the sinner. Shaikh Nizamuddin Auliya was highly inspired by Qazi Hamiduddin Nagauri and regarded him for his virtues and acumen. Once going through the books of the Saint he said to his students “Everything of what you have yet to study is also here in. And further I confess that what I have studied and what I have not studied I find all of that in these pages. **14**

He had numerous disciples, the most prominent among those are Shaikh Ahmad Nahkhaani who was a weaver by profession, Shaikh Aadinuddin who was a butcher by profession, Shaikh Shahi Motab who was the resident of Badaun and Khwaja Mahmud Moin-Duz also a tailor by profession.

Qazi Hamid-ud-Din used to keep his eyes closed most often, once upon a time disciple came and asked him that why do you keep your closed more than often, he promptly replied,

“Doo Chashm na daaram ke in aalam ra bebeenam”

Means I don’t have such eyes so that I can see the world.

Qazi Hamiduddin Nagauri was a mountain of knowledge, an ocean of cosmic knowledge, commander of a never ending path and he was next to Abu Sufyan Sauri.”**15** It is believed that he was one of the most popular Suhrawardi Mashaikhs of the Indian subcontinent. He started his journey as a Chief Cleric (Qazi) of Nagaur but later in search of spiritual knowledge he travelled by and large and ultimately settled in Delhi during the reign of Sultan Shamsuddin tutmish. He was a great scholar and had vast knowledge of Shariyat, Tareeqat, Uloom-e-Zaahiri and Uloom-e-Baatini. He authored many books which were widely read by all the sects of Sufis. He shared amiable kinship with Hazrat Farid-ud-din Ganj-e-Shakar, Hazrat Nizamuddin Auliya and was a very close friend of Khwaja Quthuddin Bakhtiyar Ushi. He was buried beside Khwaja Qutbuddin Bakhtiar Ushi.

The most memorable work of Qazi Hamid-ud-din Nagauri is “Ishqiyah” or “Khayalat-ul-Ushshaq” that is why there are numerous manuscripts of this masterpiece found in various libraries.

AVAILABLE MANUSCRIPTS

The book 'Ishqiyah' is among the most common works in India. There are a number of copies of the manuscripts in different libraries, institutions and museums. The copies of the manuscripts of the works which are found in various places are as follows:-

1. Jamia Hamdard Library, Tughlaqabad, Delhi, Ms.No n` 996 (s.no n` 0321)
2. Jamia Millia Islamia Library, Delhi, Ms.No n` A 323 (s.no n` 0323)
3. Raja Mahmoodabad Library, Lucknow, S.No, 59, MS No 992/2. Khate Nastaliq 1265 Hijri.
4. Kitabkhana-i- Ganj Bakhsh, Karachi
5. Ulema Academy, Shahi Masjid, Lahore
6. India Office, Delhi, Persian, MS 1084A.
7. Kitab-khana-e-Nadwatul-ulema, Lucknow
8. Salar jung Estate Library, Hyderrabad, India

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8. Ibid, p.37
9. Sijzi, Amir Hasan, Fawa'id-ul-Fu'ad, Lucknow, Nawal Kishore, 1312 A.H. p. 128.
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11. Fawa'id-ul-Fu'ad, Op.cit, p. 150
12. Rahat-ul-Qulub, Op.cit. pp. 29,30,35
13. Fawa'id-ul-Fu'ad, Op.cit, p. 128
14. Fawa'id-ul-Fu'ad, Op.cit, p. 241
15. Akhbar-ul-Akhyar, Op.cit, p. 367

कश्मीर समस्या: एक राष्ट्रीय चुनौती

निशा तनु*

भारत के लिए कश्मीर समस्या सदैव से एक व्यापक विषय रहा है। भारत जैसे शांतिप्रिय देश के लिए कश्मीर समस्या और भी भयावह है कारण कि एक तरफ भारत सदैव ही शांति का दूत की भूमिका में रहा है तथा दुसरी तरफ भारत में ही अशांति का पर्याय बन चुके कश्मीर की छवि विश्व में प्रसिद्ध हो गयी है।

सर्वप्रथम इस बात पर गौर करते हैं कि कश्मीर समस्या क्या है और कश्मीर समस्या किस वजह से है तथा कश्मीर समस्या के कारण क्या-क्या समस्याएँ हैं? यह कहना गलत नहीं होगा कि कश्मीर समस्या कुछ हद तक अंग्रेजों की “फुट डालो और राज करो” नीति का दुष्परिणाम है और कुछ हिन्दू मुसलमानों को दो राष्ट्र सिद्धांत के लिए उकसाने का ही परिणाम है। इस तरह के मजहबी तर्क के आधार पर साम्प्रदायिकता फैलाने के कारण दो राष्ट्र सिद्धांत पर बने हिंदुस्तान और पाकिस्तान के बीच निरंतर चलने वाली दुश्मनी का नतीजा है। बंटवारे के आधार पर बने हिंदुस्तान पाकिस्तान का सिर्फ निर्माण ही नहीं हुआ बल्कि उन्होंने तो भारत के 562 देसी रियासतों को आजाद और खंड-खंड करके छोड़ दिया।

भारत में काफी प्रयास से विलय करने वाली रियासतों में कश्मीर का नाम भी आगे आता है यह एक ऐसी रियासत जहाँ की बहुसंख्यक जनसंख्या मुस्लिम थी, जबकि वहाँ के राजा हिंदू थे। शुरू-शुरू में राजा हरि सिंह ने पाकिस्तान या भारत किसी में भी शामिल होने के लिये विलय पत्र पर कोई निर्णय न लेते हुए अपनी ‘मौन स्थिति’ बनाए रखी कारण कि उनका मन तो भारत के साथ होता लेकिन जनता का मुस्लिम अधिक होना उनको भारत में विलय से रोक रहा था दूसरा कि वह एक लोकप्रिय राजा थे और गद्दी के प्रति उनका मोहभंग नहीं हो रहा था। पाकिस्तानी प्रधानमन्त्री जिन्ना भी कश्मीर के राजा हरी सिंह को अपने तरफ तरह-तरह के प्रलोभन दे चुके थे और भारत से भी उसे विलय के लिए समझाया ओर धमकाया जा चुका था परन्तु राजा ने किसी की एक न मानी वह बहुत महत्वकांक्षी राजा था। इसी दौरान, पाकिस्तानी सैनिकों एवं हथियारों से लैस कबाइलियों ने कश्मीर में घुसपैठ कर हमला कर दिया तथा बहुत बर्बरता के साथ लूटपाट और हत्या करते गुए कश्मीर के एक बड़े भूभाग पर कब्जा कर लिया कोई रास्ता न दिखने पर महाराजा ने भारत सरकार से मदद की अपील की। राजा ने शेख अब्दुल्ला को अपने प्रतिनिधि के रूप में सहायता के लिये दिल्ली भेजा।¹ भारत सरकार ने मदद के बदले भारत में कश्मीर विलय का प्रस्ताव रखा जिसे कुछ शर्तों के साथ राजा ने स्वीकार कर लिया। इसके तहत कश्मीर में संचार, रक्षा एवं विदेशी मामलों को भारत सरकार के अधिकार क्षेत्र में लाया गया। इसके बाद 5 मार्च, 1948 को महाराजा हरि सिंह ने अंतरिम लोकप्रिय सरकार की घोषणा की जिसके प्रधानमंत्री नेहरू के मित्र और हरी सिंह के विरोधी शेख अब्दुल्ला बने। इसके बाद 1951 में राज्य संविधान सभा निर्वाचित हुई एवं 31 अक्टूबर, 1951 में इसकी पहली बार बैठक हुई। इस सब के बाद 1952 में, दिल्ली समझौते पर हस्ताक्षर हुए, जिसके कारण भारतीय संविधान में जम्मू-कश्मीर को ‘विशेष दर्जा’ प्रदान कर दिया गया। 6 फरवरी, 1954 को, जम्मू-कश्मीर की संविधान ने भारत संघ के साथ विलय का अनुमोदन किया। जम्मू-कश्मीर के संविधान की धारा 3 के अनुसार, जम्मू-कश्मीर भारत का

*शोध छात्रा, राजनीति विज्ञान विभाग, जय प्रकाश विश्वविद्यालय, छपरा।

एक अभिन्न अंग है और हमेशा रहेगा। अनुच्छेद 370 के तहत, 5 अगस्त, 2019 को भारत के राष्ट्रपति ने संवैधानिक आदेश, 2019 की उद्घोषणा की जिसमें जम्मू-कश्मीर को दिये गए 'विशेष राज्य' के दर्जे को खत्म कर दिया गया।² पाकिस्तान के लिए कश्मीर को पाना अब हमेशा के लिए एक सपना बन कर रह गया जो वो आज तक नहीं भुला और बार बार अपने गलत इरादे ले कर कोशिश करता रहता है। भारत के उत्तरी भाग में स्थित यह अद्भुत और अतिप्रम सुन्दर प्रदेश कश्मीर रियासत कि जनसँख्या आज मुस्लिम बहुसंख्यक हो गयी है या फिर ये कहा जाये कि कर दी गयी है तो ज्यादा सही होगा। वहां शासन वाले राजवंशों में ज्यादातर हिन्दू ही रहे हैं। इसके साथ ही वहां अन्य जातियों में आदिवासी भी रहे हैं जो कि बौध् धर्म के अनुयायी रहे हैं।³ परन्तु इस समय वहां हिन्दू जनसँख्या बस नाम मात्र की ही रही है कारण कि हिन्दुओं का बहुत बड़े पैमाने पर वहां से विस्थापन हुआ है।

भारत के पड़ोसी देश पाकिस्तान है और वह भी कश्मीर के सीमा से लगा हुआ है। यह विश्वस्तर पर आतंकवाद को बढ़ावा देने वाले राज्य के रूप में आज अपनी पहचान बना चुका है। कश्मीर समस्या न तो इतनी बड़ी थी न है परन्तु पाकिस्तान ने ही उसे एक बड़ी समस्या और कश्मीर के माहौल को बिगाड़ कर देश के समक्ष एक बड़ी चुनौती खड़ी कर दी है। पाकिस्तान सीमा पार आतंकवाद से तथा पाक पोषित अलगाववाद से बुरी तरह पीड़ित है। वहां अलगाववाद की नींव इतनी मजबूत हो चली है कि उसे उखाड़ फेंकना बहुत कठिन है सरकार की दमनकारी नीतियां, सलाह मशवरे सब उनके समक्ष बेकार हैं। वहां अलगाववादी विचारधारा को जन-जन तक फैला कर एक बड़े समूह को इस विचारधारा में बहा दिया गया है। इस समूह को अब मुख्य धारा में ले कर आ सकना भी संभव प्रतीत नहीं होता। जब यूरोप की महाशक्तियों ने कई जगहों पर जबरन कब्जा किया हुआ था। इन्होंने संपत्ति का बंटवारा तो किया फिर कई राजनीतिक मानचित्र बने जिन्होंने एक परिवार, कबीले, भाषा, भाषी को अलग-अलग करके ऐसे हिस्सों में मिला दिया जो कुदरती तौर पर एक नहीं थे।⁴ कश्मीरी बहुत समय से अपने आप को अलग महसूस कर रहे थे इनके आंतरिक परिप्रेक्ष्य से संघर्ष को समझने के लिए कश्मीर की पहचान की राजनीति पर ध्यान केन्द्रित करना महत्वपूर्ण है। जातीय राष्ट्रीय पहचान जैसा कि 1930 की अवधि के दशक के बाद से विकसित हुआ है कई कारकों द्वारा परिभाषित किया गया है जो सार्वजनिक रूप से सबसे महत्वपूर्ण धारणा है। कश्मीर के जनता के मन में वहाँ के धर्मगुरु शुरू से ही यह भावना भरते हैं कि कश्मीर के साथ शुरू से ही बड़ा ही अन्याय हुआ है, शुरू से ही हम दूसरों के द्वारा लुटे जा रहे हैं, हमारी सभ्यता-संस्कृति को मिटाने की कोशिश व् शाजिशों की जा रही हैं। धीरे – धीरे यह आक्रोश भडकता रहा और आखिरकार कश्मीरियों के मन में अलगाववाद पनपने लगा।⁵ भारत में देश के कुछ हिस्सों में जिसमें कश्मीर का नाम अग्रणीय है वहां उग्रवाद पर काबू पाने के लिए सशस्त्र बल विशेष अधिकार अधिनियम (AFSPA) लगाना पड़ा है। यह कानून सबसे पहले मणिपुर में लागू किया गया था और बाद में इसे अन्य उग्रवाद ग्रस्त पूर्वोत्तर राज्यों में लगाया गया 1989 में एक सशस्त्र विद्रोह फैलने के बाद से 1990 में इसे भारत के राज्य जम्मू और कश्मीर के अधिकाँश हिस्सों में लगाया गया। प्रत्येक अधिनियम निर्दिष्ट क्षेत्रों में सैनिकों को कानूनी कार्यवाही के खिलाफ प्रतिरक्षा प्रदान करता है। जब तक कि भारत सरकार स्वयं अभियोजन के लिए स्वीकृति नहीं देती सरकार ने यह माना है कि AFSPA और आवश्यक है मणिपुर और कश्मीर जैसे राज्यों के लिए ही।⁶

दुर्भाग्य से कश्मीर आतंकवाद के आग में भी जल रहा है और सरकार लाख कोशिशों के बाद भी इस आग को बुझाने में सक्षम नहीं है। कश्मीर के दुसरे तरफ हमारा पड़ोसी देश पाकिस्तान इसमें अहम् भूमिका निभा रहा है और इसमें कोई दो राय नहीं है कि वह विश्व में आतंकवाद कके संवर्धन के क्षेत्र में अग्रणी है। अभी के समय में आतंकवाद और भी भयानक रूप ले रहा है कारण कि इसकी वो सभी नीतियां व् कार्यशैली विल्कुल आधुनिक व् नई होती हैं। जिनपर अमल करके वह जनता को

नुकसान पहुंचाते हैं तथा सरकार पर असर डालते हैं। इलेक्ट्रॉनिक धमकियाँ और साइबर आतंकवाद से इसे और भी बल मिला है। आज आतंकवादी और ज्यादा खतरनाक हैं जब उनके पास उन्नत किस्म के हथियार हैं जब उनके पास अति उन्नत किस्म की हथियारें हैं जो दुनिया के विनाश का काम करती हैं।

हाल के दिनों में आतंकी वारदातों में बढ़ोत्तरी ही हुई है वर्ष 2019 में ही पुलवामा में जम्मू-श्रीनगर हाइवे पर हुए हमले में जिसमें 40 जवानों को आत्मघाती आतंकी ने बम से भरे वहां को जवानों से भरे बस में टकरा दिया था और पूरा देश शोकाकुल हो उठा था। इसके बाद भारतीय प्रधानमंत्री ने इस हमले के प्रतिरोध में भारत ने पाकिस्तान में स्थित जैश-ए-मोहम्मद के ठिकानों को उड़ा दिया था परन्तु यह आतंकी हमला भारतीयों को मानस पटल पर गहरे चोट के निशान छोड़ गया। अवंन्तिपोरा में हुई आतंकी हमले 2019 की घटना जिसमें 30 जवान शहीद हुए थे अतीत पर ध्यान देने से साफ जाहिर है कि किस प्रकार बार-बार आतंकी हमले हुए हैं। अवंन्तिपोरा से भी कुछ पहले बारामुल्ला के सैन्य कैम्प पर हमला हुआ। इस हमले में भी करीब 20 जवान शहीद हो गये थे। इस हमले के बाद सरकार ने पाकिस्तान को सबक सिखाने के लिए पाक अधिकृत कई ठिकानों पर सर्जिकल स्ट्राइक करके जवानों के मौत का बदला लिया। अभी भी हालत इस तरह से बुरे हैं कि राष्ट्रीय राजमार्ग पर कई बार अटैक हो चुके हैं। सरकार के कार्यकाल में सैन्य कैम्पों के आलावा कई बार जम्मू कश्मीर हाइवे पर सुरक्षा बलों के काफिले पर भी हमले हुए थे। इस घटना से पहले भी पंथाचौक के पास आतंकवादियों ने 29 अक्टूबर 2018 को भी बीएसएफ जवानों पर हमला करके 5 जवानों को घायल कर दिया था। इस हमले के भी एक दिन पहले दक्षिण कश्मीर की सेना पर भी गोली बारी की थी। शोपिया में हमले के दौरान आतंकी आतंकवादियों ने जम्मू-श्रीनगर हाइवे के पास पोटरवाल में 34 राष्ट्रीय रायफलस के जवानों के काफिले पर फायरिंग की थी।⁷

इन हमलों के आलावा भी कई अन्य जैसे फरवरी 2019 को अवंन्तिपोरा में सीआरपीएफ काफिले पर हुए हमले में 30 जवान शहीद हो गये। 2018 10-11 जम्मू जिले के सुंजवान के सैनिकों के कैम्प पर आतंकियों के हमले में 6 जवानों को वीरगति की प्राप्ति हुई। 2017 में भी 26 अगस्त को आतंकी हमले में 8 सुरक्षाबल शहीद हो गये। 2016 में 26 नवम्बर को नगरोटा में सेना की 16वीं कोर पर हमले में भारत के 7 जवान शहीद हो गये थे। 18 सितम्बर 2016 को उरी के सैन्य कैम्प पर हमले में 20 जवान शहीद हो गये थे।⁸ 2010 में 6 जनवरी को लश्कर आतंकियों ने लालचौक पर सीआरपीएफ कैम्प पर हमला हुआ जिसमें एक नागरिक, एक पुलिसकर्मी की मौत व 12 जख्मी हो गये। इस हमले में दोनों आतंकी मारे गये थे।⁹ ये ओर इन जैसी घटनाएँ सदा ही अपने आप में आतंकवाद की भयानकता का उदहरण रहेंगी। चार वर्ष पूर्व 2016 में उरी में आर्मी कैम्प पर आतंकियों के अचानक हुए हमले में 19 जवान शहीद हो गये थे। इस हमले के बाद भारतीय सेना ने पीओके में घुसकर कई आतंकी कैम्पों का नामो-निशान मिटा दिया; लेकिन सर्जिकल स्ट्राइक के बाद आतंकी हमलों में होनेवाले मौतों में भी बढ़ोत्तरी हुई है।

टेररवाच डेटा SATP के अनुसार 2016 में जम्मू और कश्मीर में पिछले कुछ दिनों तक 84 जवान शहीद हुए। 2008 में 90 जवान शहीद हुए। भारत में हुए मुंबई हमले के बाद पहले से ही भारत और पाकिस्तान के बीच तनाव का वातावरण था। 2009 में सूबे में 78 जवान आतंकी हमलों में शहीद हुए थे। 2010 में ये आंकड़ा 61 था तो 2014 में 51 और 2015 में 41 था।¹⁰ भारतीय गृह मंत्रालय से मिलने वाले सुचना के आधार पर सुचना के अधिकार के अनुसार तीन वर्षों 2015-2017 में सिर्फ और सिर्फ जम्मू और कश्मीर में 812 आतंकी घटनाएँ हुई हैं। इस हमले में 62 नागरिक और 813 भारतीय जवान शहीद हो गये। इसके साथ ही वर्ष 2012 से 2014 तक के बीच में 705 आतंकी घटनाओं को अंजाम दिया गया। जिसमें 59 नागरिक एवं 105

सुरक्षाबलों की भारतीय सेना की हानि हो गयी। 2014 से 2017 के बीच कश्मीर में 812 आतंकी घटनाएँ हुईं। उच्च अधिकारी के बयानों के अनुसार इन 3 वर्षों 2012 से 2015 तक गृह मंत्रालय ने आतंकवाद से लड़ने में करीब-करीब 850 करोड़ रुपये खर्च के लिए जारी किये गये थे तथा 2016 से 2018 तक गृह मंत्रालय ने 1890 करोड़ रुपये इस मद में ही जारी किया हुआ था।¹¹

भारत के इस केन्द्रशासित प्रदेश कश्मीर का यह दुर्भाग्य है कि भारत का पड़ोसी देश पाकिस्तान है या ये भी कहें कि कश्मीर का कसूर बस यही है कि यह एक मुस्लिम बहुल प्रदेश है और एक मुस्लिम बहुल दुश्मन देश पाकिस्तान के सीमा से लगा हुआ प्रदेश है। हाल ही में कश्मीर द्वारा चलनेवाले आतंकवादी समूहों पर पाकिस्तान की मदद पुरे विश्वस्तर पर साबित हो चुकी है। अमेरिका ने भारत में सक्रीय लश्कर-ए-तैयबा, जैश-ए-मोहम्मद और हरकत-उल-मुजाहिदीन, तालिबान, जंदुल्लाह, अल-कायदा, तहरीक-ए-तालिबान, हक्कानी, लश्कर-ए-झांगवी, आईएसआईएस समेत 20 आतंकी संगठनों की के नामों की सूची दी है पाकिस्तान को भी। जिसमें से कई आतंकी संगठन ऐसे हैं जो कश्मेर पर हमले भी करते रहते हैं। अमेरिका का यह मानना है कि ऊपर दिए गये नाम तथा बाकी के भी आतंकी संगठन पाकिस्तान के क्षेत्र में रहकर फल-फुल रहे हैं तथा आतंकी हमले भी करवाते रहते हैं। ये विश्वस्तर पर अन्य कई देशों पर भी अपने निशाने लगते रहते हैं।

निष्कर्ष

कश्मीर समस्या का आज तक बने रहना सबसे दुःखद समस्या है। यह भारत सरकार के समक्ष आज सबसे बड़ी चुनौती है, जहां आ कर भारत के आंतरिक शांति और सुरक्षा पर सवाल उठ जाते हैं, भारतीय लोकतंत्र अपनों से ही खतरे में दिखने लगता है, वह उग्र मानसिकता वाली अवधारणा आतंकवाद के रूप में व्यापक रूप से फैल रही है। सन् 2019 में प्रधानमंत्री नरेंद्र मोदी द्वारा कश्मीर से धारा 370 हटा कर वास्तव में कश्मीर समस्या के समाधान के तरफ एक बड़ा कदम उठाया है। इस जैसे और भी बड़े बड़े फैसले होने आवश्यक हैं कारण कि आधुनिक समय में कश्मीर समस्या कि स्थिति पहले के समय से काफी भिन्न है। पाकिस्तान हर हाल में कश्मीर का पीछा नहीं छोड़ रहा। बार बार शिकस्त खाने के बाद भी वह अपने आदत से बाज नहीं आता। पाकिस्तान अलग देश होकर भी हमारे देश पर अपने राजनीतिक हित साधना के लिए आतंकी रुख अपना रहा है। कश्मीर समस्या ने भारत की आर्थिक, सामाजिक, राजनीतिक, धार्मिक, सांस्कृतिक आदि क्षेत्र के सभी पहलुओं और परिस्थितियों को प्रभावित तो किया ही है; इसके साथ ही इसके हर क्षेत्र में आतंकवाद एवं अलगाववाद ने अपनी पकड़ ऐसे बनाई है कि उससे मुक्त होने के लिए अब सरकार को पुरजोर कोशिश करनी होगी। देश में होनेवाली आतंकी हमले आतंकवाद का घिनौना चेहरा दिखाने में सक्षम हैं। कश्मीर समस्या हमारे देश के राजनीतिक, आर्थिक, सामाजिक, संस्कृतिक तथा धार्मिक हर क्षेत्र पर अपना कुप्रभाव डाल रहा है। भारत की सामाजिक व सांस्कृतिक एकता और अखंडता को भी इसके दुष्परिणाम भुगतने पड़ रहे हैं।

समाज में एक ओर जहाँ हमारे नौजवानों उग्र बनाकर भ्रमित राह जाने के लिए बढ़ावा मिल रहा है, वहीं दूसरी ओर आपसी द्वेष तथा शत्रुता की भावना को प्रोत्साहित कर रहा है। कश्मीर में रहनेवाले आलगाववादी लोग हिंसात्मक गतिविधियों को शौर्य प्रदर्शन समझ बैठे हैं। इतना ही नहीं वे इस अपराध को भी अब अपना अधिकार मानते हैं। इसका प्रभाव समाज पर ऐसा पड़ा है कि, आज आए दिन दंगे, मारपीट, लड़ाइयां आम बात हो गई हैं। शोशल साइट्स हो या सड़क आजकल एक दूसरे के धर्म, संस्कृति, वर्ग, जाति पर कीचड़ उछालना, नीचा दिखाना, गाली-गलौज करना ये सब समाज की सामान्य गतिविधियां हो गई हैं। इस पारिस्थिति से उबरने के लिए सरकार को अब आवश्यक कदम उठाने में देरी नहीं करनी चाहिए।

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A Comparative Study of Attitude of General and Physical Education Teachers Towards Physical Education at Urban and Rural Degree Colleges in Western Uttar Pradesh

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Physical education Physical instruction as a school subject is intended to help children and youth build up the gifts, learning and mentalities fundamental for investment in dynamic, sound living. All things considered, training programs are an indispensable component of the whole school understanding for undergrads. Quality projects involve an arranged program of guidance including a decent assortment of learning destinations, results and objectives are coached in a formatively fitting way to ensure that children everything being equal and premium are prepared to fabricate an establishment of developments encounters and information that is a dialect of physical development that outcomes in a lifetime of enthusiastic and sound living. that results in a lifetime of energetic and healthy living.

“Sports for All” has emerged as a very famous slogan throughout the globe today. It is an ever expanding arena of human life. Sports cannot be practiced in isolation. It is a social experience. There is an increasing recognition at all the potentials throughout the life cycle. Sports only could socialize the individuals. Sports not only provide fun, recreation and competitive spirit, but also it develops greater understanding fellowship and friendship. Besides this, it builds-up character and morals to the learner etc.

OBJECTIVES OF THE STUDY

The objectives of the study were following:

- To compare the attitude of urban and rural, general and physical education teachers towards physical education.
- To study the overall attitude of teachers towards physical education.

DELIMITATIONS OF THE STUDY

- The study was delimited to 200 male teachers, 100 from physical education teacher and 100 from general teacher.
- The study was delimited to First Degree Level Private and Government Degree College Physical Education and General Education Teachers.

LIMITATIONS OF THE STUDY

- Genuine and true responses to the questionnaire would have acted as major limitation of this study.
- Scholar found himself unable to contact each and every subject teacher personally.

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DEFINITION AND EXPLANATION OF TERMS

Attitude

- An attitude is a tendency or predisposition toward a certain type of reaction. Loosely and popularly it has been used as a catch all term for the whole body of one's opinions, beliefs, sentiments and predispositions.
- Crow and crow explained: Attitude can exert a profound influence upon an individual. They act as causes as well as result of behaviour. They are personal and are associated with the individual's experience. They represent the way of feeling as he thinks, talks or acts in any situation.
- As per Kumar (2011) "Attitude is the pattern of thinking feeling and reacting and may be expressed as opinions, beliefs, ideas or our behavior towards physical education and its activity."

Teacher Attitude

Teacher attitude is the attitude held by the prospective or practicing teachers towards the teaching profession.

Physical Education

"Physical education is an essential education for it is a means through which body, soul and intellect get moving in efficiently and vigorously."

METHODOLOGY

In this chapter the procedure adopted for the selection of subjects, selection of variables, criterion measures and their description, administration of tests and collection of data and statistical technique employed for analyzing the data have been discussed.

Selection of subjects

For the present study, 200 Teachers (100 Physical Education Teachers and 100 General Education Teachers from Urban and rural) were selected as subjects. For this study, 200 subjects had been selected randomly from Western Region of Uttar Pradesh.

Selection of Variables

To meet the specific purpose of the study, its parametric need, on the basis of related research studies and their application to variety of subjects and keeping in mind representation of various regions in study, the following variables were selected for the study.

ATTITUDE TOWARDS PHYSICAL EDUCATION

Criterion measure and their description

To assess the Teacher Attitude, Teacher Attitude Inventory (TAI) was used, developed by Research scholar.

Administration of Questionnaire

Attitude towards Physical Education

The attitude of the subjects towards Physical Education was measured by the attitude inventory developed by the research scholar. The procedure for construction of the Attitude Inventory has been discussed below:

Purpose

The purpose of the scholar was to develop a Valid and Reliable measure to assess the attitude of teachers towards physical education.

For subjects in the present study the attitude towards physical education was the score obtained on the Attitude Inventory. A large (high) score showed the more favorable attitude towards Physical Education while a low score meant an Unfavorable Attitude towards Physical Education.

DESCRIPTION OF ATTITUDE INVENTORY

The inventory is a 50 items Linker Instrument. These 50 items measure the attitude towards Physical Education. The inventory deals with the five aspects of physical education and each aspect is present by 10 statements in the final form of the inventory. These aspects are:

- Attitude towards vocational significance of Physical Education;
- Attitude towards development Values Related to Physical Education;
- Attitude towards Teacher in Physical Education;
- Attitude towards Instructional Process in Physical Education;
- Attitude towards Physical Activity, Games and Sports

The final form of inventory is in the form of consumable inventory along with instruction and abbreviations on the front page. Out of total 50 items, 22 items were negatively worded.

CONSTRUCTION OF THE TEST

The test was constructed according to the standard procedure and the following five steps were followed;

- Planning the test;
- Preparation of preliminary draft of the test;
- Trying out the preliminary draft of the test;
- Evaluation of the test;
- Construction of final draft of the test.

PLANNING OF THE TEST

The test was planned by the Scholar as per the Philosophy and Understanding of the Subject. While planning the test, a large pool of the statements was made and items (statements) for the construction of the preliminary draft were collected. The items collected were related with various aspects of physical education and were expected to resemble the universe of the content of physical education. The aspects, which were considered important in constructing an attitude and creating a pool of statements. These five aspects to which items were related are as follows.

- (a) Attitude towards vocational significance of physical education. The opinion statements related to this aspect were supposed to reflect the inclination and readiness of the respondent to accept physical education as an occupation.

(b) Attitude towards developmental values related to physical education.

The fundamental goal of studies and education is the overall and complete development of a person. This aim can be achieved through certain objectives, which are as follows;

- Physical development
- Mental (Intellectual) development
- Social development
- Motor development
- Character and moral development

(c) Attitude towards teachers of physical education

(d) Attitude towards instructional process in physical education

The instructional process refers to the curriculum, methodology, syllabus and duration of training of the subjects at their institutions.

(e) Attitude towards physical activities, game and sports

The pool of statements related to the above mentioned five aspects was created, while the specific purpose of assessing the attitude toward physical education of physical education faculties and regular education faculties was kept the center subjects of the whole philosophy. The language and structure of the statements were kept in strict accordance with the need of the present study.

PREPARING PRELIMINARY DRAFT OF THE TEST

115 statements were selected for the preliminary form of the attitude inventory. The statements were selected from all five areas. Each area mentioned above was represented by 21 statements. Half of the statements (52) were negatively worded. The likert technique of presenting the attitude statement was used in the preliminary form. Each statement was assigned a value on 5 point scale running from "strongly agree" to "agree", "undecided", "disagree" and strongly disagree. The statements favoring physical education were scored in sequence, 5, 4, 3, 2, 1 respectively, while for unfavorable or negatively worded items the scoring was reversed as 1, 2, 3, 4, 5 on above mentioned response sequence. Sum of scores meant favorable attitude while low score represented the unfavorable.

TRYING OUT THE PRELIMINARY DRAFT OF TEST

The try out was done in two phases. In first phase the preliminary form was then submitted to a body of ten scholars in the field of physical education to determine the worth of each statement as a measure of attitude. This panel was consisted of assistant professors, associate professors and professors of physical education and general education at various physical education and general education institutions in India. Experts were asked and requested to evaluate the worth of each individual item and to check the statements which were unclear, ambiguous and difficult to understand. The experts were asked to response behold, whether the item can be included in the inventory or should be deleted. An agreement of 60% of judges was adjudged necessary for the statement to find place in the scale.

25 statements were dropped from the form as 70% of experts were in disagreement to retain these statements in the scale.

In the second phase of try out the preliminary form of statements was administered to 100 teachers working in different government and private college and universities in western region of Uttar Pradesh. The subjects were selected randomly for this purpose. The administration of preliminary form was done by using personal contacts. The students were made free to not write their names and identity on the form. This was done in order to get an honest impression of their

feelings and opinion. The students were supervised by the researcher and extra precautions were taken to avoid the exchange of ideas and concepts among the students. A total of 88 forms were found fully and duly filled and were used for item analysis.

ITEM ANALYSIS

Likerts method of summated ratings (internal consistency) was used to ascertain the unidimensionality and homogeneity of the test and establish content validity. This was done in the following steps:-

The students receiving the highest 25% of scores and the students receiving the lowest 25% of scores were used for this purpose. 22 subjects from each group were used in this computation.

The average rating of the highest 25% of students and average rating of the lowest 25% students was determined.

The difference between the average rating of the highest 25% and average rating of lowest 25% was computed by the help of Independent's' test.

RELIABILITY OF THE TEST

Reliability of the test was established by split-half method. To establish the reliability, the final form of the questionnaire was administered to the 100 Teachers of Physical Education and General Education.

The attitude inventory (test) was divided into two 'halves' on the basis of odd and even number of items in serial. The coefficient of correlation found between these halves was 0.83 by person's product moment correlation coefficient.

RESPONSE MODE AND SCORING ON THE FINAL DRAFT

The final form of this attitude inventory is in the form of consumable inventory along with instructions and abbreviations on the very front page. The inventory consists of 50 items. The subjects responded to inventory on likert continuum. For each statement a value on 5 point scale was assigned, running from strongly agree (SA), to agree (A), undecided (U), Disagree (D) and strongly disagree (SD). These abbreviations were in front of statement. The subjects responded to inventory by (✓) ticking on the desired option. Out of total 50 items, 22 items were negatively worded and showed unfavorable attitude towards the profession. For favorable and unfavorable attitude statements the response and scale value in presented in table 1.

Table-1: Response and Scale Values for Favorable (Positively Worded) and Unfavorable (Negatively Worded) Items of Attitude Inventory

S.No.	Response	Scale value for favorable items	Scale value for unfavorable items
	Strongly agree (SA)	1	5
	Agree (A)	2	4
	Undecided (U)	3	3
	Disagree (D)	4	2
	Strongly disagree (SD)	5	1

COLLECTION OF DATA

The data or information was obtained by administering of the questionnaire through post and personal meeting to physical education and general education teachers by researcher scholar. The data was collected from western region government and private college of Uttar Pradesh.

STATISTICAL TECHNIQUE

The data was statistically analyzed by using descriptive statistics (mean and standard deviation) and the 't' test was used to compare the attitude as regards physical education of general and physical education teacher from urban and rural areas.

FINDINGS

Testing basic assumption to apply T Test (Chan, Y. H., 2003)

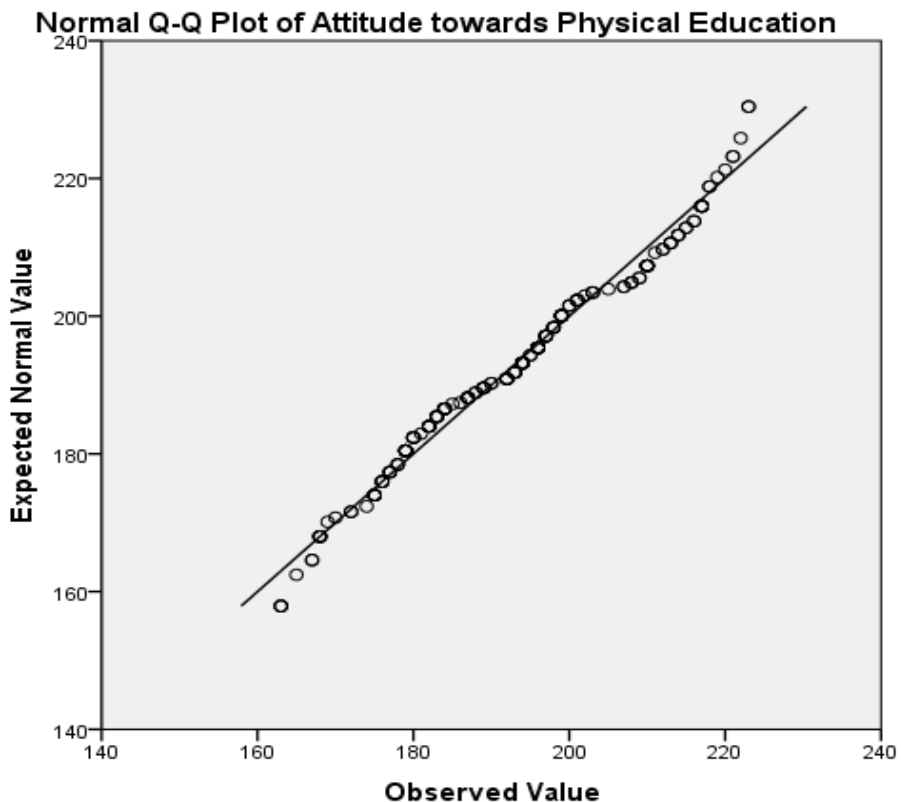


Figure 1: Testing Normality of Data by Q-Q Plots of Attitude Towards Physical Education Between Urban and Rural Teachers

The Q-Q Plot compares the quantiles of a data distribution with the quintiles of a standardized theoretical distribution from a specified family of distributions (in this case, the normal distribution). In the above Q-Q plots, the points are plotted along a line. The Q-Q plots also verify that the distribution is normal.

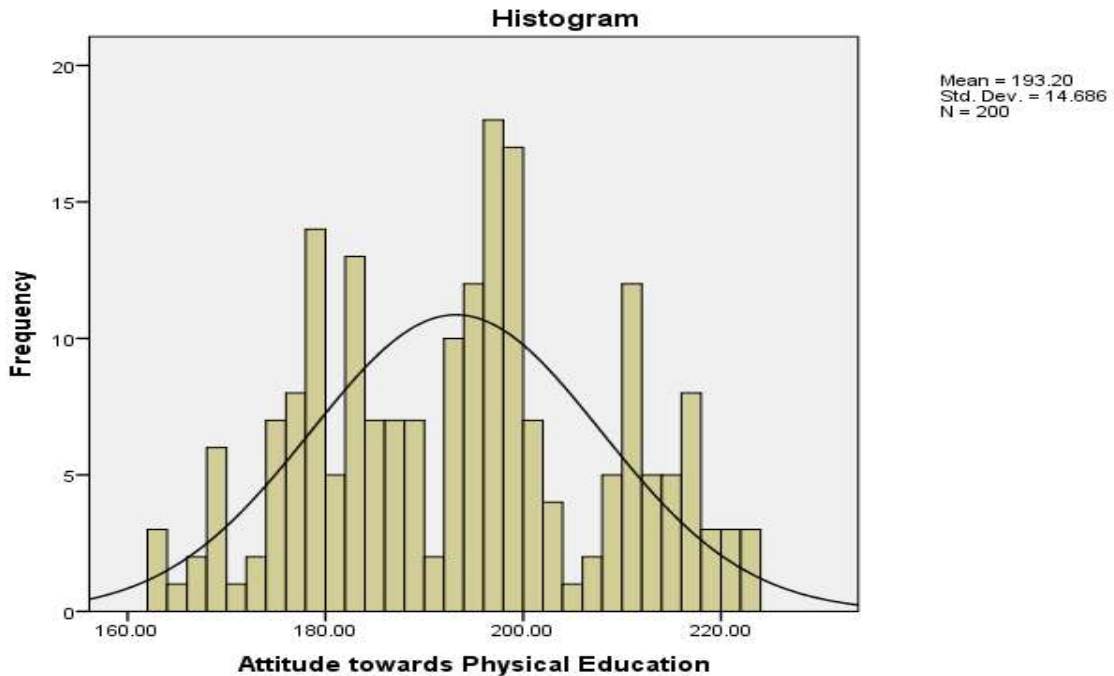


Figure 2: Testing Normality of Data by Normal Curve of Attitude Towards Physical Education Between Urban and Rural Teachers

Figure 2 shows that the data of attitude towards physical education between physical education and general education teachers is still satisfied the condition of normality. The assumptions of data related to independence are fulfilled.

Table 2: Testing Normality of Data by Formal Test of Attitude Towards Physical Education Between Urban and Rural Teachers

	Tests of Normality					
	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Attitude towards Physical Education	.075	200	.009	.977	200	.006

a. Lilliefors Significance Correction

Two formal tests named Kolmogorov- Smirnow test and Shapiro-Wilk tests were also applied to conform normality of data. The significance value of 0.075 (Kolmogorov- Smirnow test) and 0.977 (Shapiro-Wilk test) shows that the distribution is normal. It can be confident that population variances for each group are approximately equal and distribution is normal.

Since data fulfils basic assumptions to apply independent't' test was applied to compare of attitude towards physical education between Urban and rural teachers.

Table 3: Descriptive Statistics of Attitudes Towards Physical Education Between Urban and Rural Teachers

Statistics		
	Urban	Rural
Mean	200.4300	185.9800
Std. Error of Mean	1.27693	1.28464
Median	199.0000	183.0000
Mode	210.00	179.00
Std. Deviation	12.76932	12.84640
Variance	163.056	165.030
Skewness	-.403	.624
Std. Error of Skewness	.241	.241
Kurtosis	-.268	.320
Std. Error of Kurtosis	.478	.478
Range	56.00	59.00
Minimum	167.00	163.00
Maximum	223.00	222.00
Sum	20043.00	18598.00

Table -3 reveals the Descriptive statistics of attitudes towards physical education, mean and standard Deviation of Urban teachers (200.43 ± 12.769) and rural teachers (185.98 ± 12.846) respectively. Standard error of mean, range, kurtosis and skewness of urban and rural teachers of 1.27, 56, -0.268 & -0.403 and 1.28, 59, 0.320 & 0.624 respectively in relation to attitude towards physical education.

To observe the difference between Urban and rural teachers in relation to attitude towards physical education, the independent 't' test was adopted and data pertaining to these have been presented in Table 4.

Table 4: 't' value of attitude towards physical education between urban and rural teachers

	t-test for Equality of Means				
	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
Attitude towards Physical Education	7.978	198	.000	14.45000	1.81131

*Significant at .05 level of confidence

Table 4 reveals that the calculated "t" 4.978 is higher than at 0.05 level of significance. Thus it may conclude that urban teachers are having higher attitude towards physical education compare to rural teachers. Graphical representation of mean scores of Attitude towards Physical Education of urban and rural teachers are presented in figure 3.

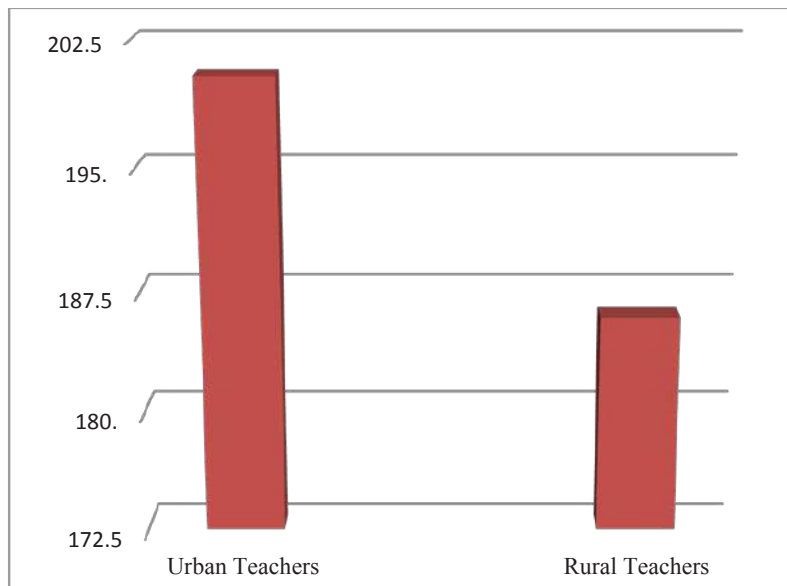


Figure 3: Graphical representation of mean scores of attitude towards physical education of Urban and rural teachers

SUMMARY

For this study 200 teachers (100 from physical education and 100 from general education teachers) were selected. The attitude towards physical education was measured by self made questionnaire. The research scholar was made questionnaire by the help of experts. The research scholar was send questionnaire to expert, after fill the questionnaire experts also provide suggestions regarding corrections in questionnaire.

The significance difference between physical education and general education teachers were determined through Descriptive statistics and independent 't' test and level of significance was set at 0.05.

CONCLUSIONS

On the basis of the interpretation of data the following conclusion were drawn from this study.

Significant difference was found between urban and rural teachers in relation to attitude towards physical education.

RECOMMENDATION

- In the view of the above mentioned conclusion drawn, the following recommendations are made.
- Researches might be attempted with age bunch other than referenced in the investigation.
- Similar studies might be embraced with sex other than referenced in the examination.
- A comparable investigation might be finished with various diversions.
- A comparable examination might be directed with more subjects on intricate and broad way.
- A comparable examination with bigger examples might be embraced to help the discoveries of this exploration. A study may be conducted among other players to compare their psychological parameters.
- A study finding relationship between the psychological variables and performance variables of the players would be beneficial to the players and administrators.

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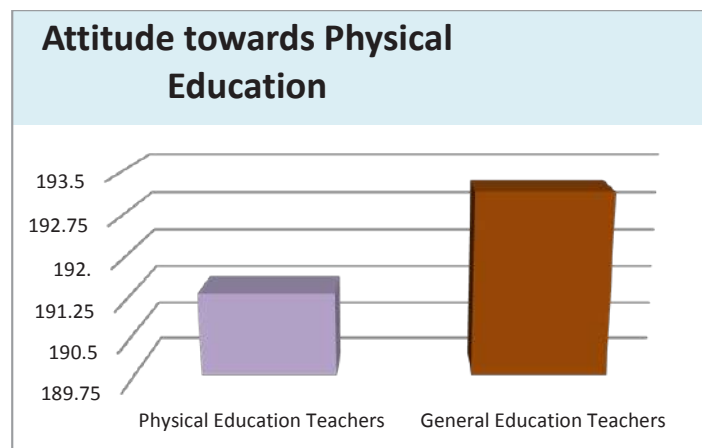


Figure 3 Graphical representation of mean scores of attitude towards physical education of Physical Education and general education teachers

Swami Vivekananda's Ideas and Philosophy of Education in Respect of Development of the Nation

Dr. Manohar Lal*

ABSTRACT

India has a diverse and extensive cultural heritage. To put the educational system in the 19th century in the ideal frame, many outstanding educators arrived with their own theories and educational philosophies. With his theories and philosophy of education, which he believed to be the efflorescence of moral and spiritual culture, Swami Vivekananda (12 January 1863 n` 4 July 1902) was the most well-known and influential theorist, educator, and reformer of India. Vivekananda had foreseen the growth of many societal evils due to India's defective educational system. According to Swamiji man is a composite of animality, humanism and divinity. Through self-effort, self-realization, and appropriate instruction, education should assist a student progress from an animal to a divine state. If there is one area where contemporary India has clearly failed, it is in the area of creating real people through an ideal educational system, who are the foundation of developed society. The present thematic paper attempts to highlight Swamiji's ideas and philosophy of education. It makes an effort to evaluate the necessity and applicability of his educational theories and philosophies in the context of India's twenty-first-century educational system. Finally, it makes an effort to justify education as a capable tool for fostering the impermanent growth of the country.

Keywords: Swami Vivekananda's Ideas and Philosophy of Education, Development of the Nation.

INTRODUCTION

India has a diverse and extensive cultural heritage. A philosophy that altered the course of history, Swami Vivekananda is more than just a name. He spent a lot of time considering many aspects of human life. His fields of interest included many more, including religion, philosophy, social and political structures, the educational system, the status of women, and national honour. His viewpoints on several topics gave the nation a fresh outlook. Education, in the words of Swami Vivekananda, "is the expression of the perfection already present in man," which implies that all of humankind's knowledge is internal and that external knowledge and experience gained from the materialistic world only serve as a conduit or source for ideas to enter our minds. Swami Vivekananda emphasised strongly, "Education is not the amount of information that is put into the brain and behaves erratically there throughout the entirety of life. We must have education that is. According to Swami Ranganathananda, the two key components of character efficiency and work efficiency are at the heart of Swamiji's man-making instruction.

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The world has been led by Swami Vivekananda, who was born more than 150 years ago and passed away at a young age. He revealed the way of growth to the globe. His fields of interest included religion, philosophy, social and political structures, the educational system, the status of women, national honour, and many other things. He contends that a thorough educational system is the key to solving all of humanity's issues. According to Swami Vivekananda, the cornerstone of a good education system should be the development of moral character, a sense of spirituality and unity with all people, freedom from fear, and satisfaction of materialistic wants. According to him, education is a tool for realising that we are all the same God in human form.

The former gives a person character strength and helps them to manage the human and natural environments effectively, whilst the latter gives a person remarkable job effectiveness and comprises of knowledge and the capacity to put that information into action with ease. The actual man-making education of Swami is this lovely integration of productive efficiency in one's outward life with spiritual efficiency in one's inner existence. His educational theories are equally persuasive, incredibly effective, and successful in transforming students into genuinely responsible, diligent, cooperative, peaceful, and spiritualized citizens, deserving to join not only an Indian society but also the emerging global community with a focus on excellence in all spheres of life.

CONCEPT OF EDUCATION

According to Vivekananda, "education is not measured by the amount of material that is imparted to the kid," but rather by the assimilation of concepts that contribute to the development of a person's character, manhood, and way of life. He was utterly dissatisfied with the established educational system during British control. We must be in charge of both the spiritual and secular education of our entire nation. It must be on national lines, and it must be through national methods as far as practical," declared Vivekananda. We therefore possess all knowledge, whether it be temporal or eternal. The entire world's information and abilities are inside. Whatever name we give it, the soul is where all of God's power is found. Humans already possess knowledge and power; what man does is his discovery and manifestation of it.

According to Swami Vivekananda, the educational framework should be constructed in such a way that students come to understand that they possess limitless knowledge and power, and that education is a tool for achieving this. The external teacher only makes suggestions that motivate the internal teacher to dig further into the subject.

Education is "the expression of spiritual perfection already existent in man," according to Swami Vivekananda. He placed a high importance on learning and development. The only function of the instructor is that of a facilitator or a guide. The instructor only inspires or encourages the pupil, assisting him in uncovering the information that is already concealed inside him. Education is not at all book study, rote learning, or overloading pupils' minds with data. According to him, He asserts that education is more about character development, life building, making one into a man, and assimilation of concepts than than the quantity of knowledge one learns. He disagreed with the theoretical approach to schooling.

NEED AND SIGNIFICANCE OF THE STUDY

An outline of Swami Vivekananda's educational philosophy and ideas are given in this research study. Swami Vivekananda's educational philosophy will also be used in this research report to shed light on the historical context. In light of the current situation, it is clear how crucial Swami Vivekananda's educational philosophy is to educational institutions and all decisions involving education.

STATEMENT OF THE STUDY

“SWAMI VIVEKANANDA’S IDEAS AND PHILOSOPHY OF EDUCATION IN RESPECT OF DEVELOPMENT OF THE NATION”

REVIEW OF LITERATURE

Sharma (2012): investigated Swami Vivekananda’s theories on education. The purpose of education is to learn about a nation and its people in order to serve them, not to get degrees. He thought that education should awaken people from ignorance and lead them toward knowledge. The saint developed his educational approach on the principles of love, peace, cooperation, equality, and mutual understanding. He placed emphasis on the importance of focus in learning. The role of the mentor is crucial to Vivekananda’s educational philosophy.

Hooda & Sarika (2014): Swami Vivekananda is of the opinion that education does not entail stuffing pupils’ heads with information and facts if they are not effectively assimilating it. According to him, education is a continuous process that fosters intellectual growth, character development, and other lifelong goals. stated that Swami Vivekananda believed that education did not entail stuffing students’ minds with of information and facts if they were unable to properly understand it. According to him, education is a continuous process that fosters intellectual growth, character development, and other lifelong goals.

He was in favour of practicing ‘Brahmcharya’. He believed education must bring universal brotherhood, love and cooperation and thus form a strong nation. In order to promote industrialization, he also backed technical education.

Jaiswal et al (2014): studied at how Vivekananda’s philosophy fit within the curriculum for the subject of family and community resource management. Under it, there are two specialities. Management of hospitality and interior design. Both are consistent with Vivekananda’s educational goals, which include freedom in education, the growth of leadership, self-empowerment, self-improvement, and self-confidence. Additionally, education aims to promote the development of the body, mind, and spirit. The framework of this discipline promotes the child’s overall growth.

P, Nithiya (2012) focused on Vivekananda’s ideas on education, including his definition of education and its purpose. He went on to discuss new ideas such as curriculum, women’s education, the ways in which people learn and are taught, and other topics. According to Vivekananda, a teacher must have certain attributes, such as being pure in mind and speech, having a passion for learning, and practising “Brahmcharya.”

Singh (2014): underlined the necessity of women’s education today. Without educating women, Vivekananda thought, the country could not advance since men and women are complementary to one another.

Hooda & Sarika (2014): explored Vivekanand’s ideas on women’s education, moral and religious education, and character formation. Making a nation and a man are made easier with education. As a result, the article confides on his widely discussed theories regarding the purposes of education.

OBJECTIVES OF THE STUDY

1. To research Swami Vivekananda’s approach to education.
2. To research the purpose(s) of education in Swami Vivekananda’s view.
3. 4. To understand the concepts of Swami Vivakananda’s educational philosophy.
4. To determine the relevance of Vivakananda’s educational philosophy for people in general and the student body in particular.

5. To identify the elements of Vivekananda's educational philosophy that contribute to the development of value-education.
6. To study the relevance of Vivekananda's educational ideas an education at Present.

HYPOTHESES

1. Swami Vivekananda's educational vision offers significant insights for educational planning and execution contemporary in India in the context of human resource development.
2. Swami Vivekananda's educational ideals are significantly relevant to modern Indian education.

SAMPLE

Sample here includes those books and articles which are related to educational thoughts of Swami Vivekananda.

TOOLS

Especially in qualitative research the study of documents play an important role, sometimes being the only source of information required. Personal documents like biographies and auto biographies, letters, diaries, books written by them are also important documents which are the primary source for research. Books and articles written by other authors that express their opinions on Tagore's educational ideas constitute secondary sources of information.

METHOD

The present study is comparison of Educational thoughts of Philosophers hence the research method adopted by the researcher is the qualitative research.

DELIMITATION OF THE STUDY

Swami Vivekananda wrote a great deal, but only his texts on education were chosen for this study.

METHODS AND PROCEDURE OF THE STUDY

The only basis for this investigation was theory. Analysis Swami Vivekananda's philosophical viewpoints and their effects on education will be part of the research. Due to the philosophical nature of this work, a descriptive approach including extensive library research will be used.

1. The works and speeches of Swami Vivekananda.
2. Books, theses, and journal papers pertaining to these philosophers will be studied.

METHODOLOGY OF THE STUDY

The researcher gathered information about Swami Vivekananda's theory from a variety of books, journals, and articles authored by excellent academics. Education as secondary sources for the study in order to evaluate Swami Vivekananda's biography as the only primary source of the data collection. The secondary data used in this paper's research came from a variety of books, research papers, reports, journals, and other sources. The study was based on historical work. During the course of the investigation, a huge number of books, reviews, articles, and monographs were consulted. Data analysis only employed quantitative methods.

Study boundaries: The scope of Swami Vivekananda's educational philosophy is very broad. However, due to time constraints, the current study is limited on Vivekananda's concepts, philosophies, and methods of education solely.

EDUCATIONAL PHILOSOPHY OF SWAMI VIVEKANANDA

The aim of Swami Vivekananda's life was to serve humanity through social service mass education, religious revival, and social awakening through education, according to Pandit Jawaharlal Nehru.

AIMS OF EDUCATION

The goal of all training should be the creation of human beings, as per Swami Vivekananda. Education should support a person's whole development. The statement that "Blessed are the men and women whose thoughts are focused on the acquisition of knowledge, who have pleasant and pleasing dispositions, who cultivate honesty and other similar attributes, who are engaged in selfless activity as directed by the Vedas" is also accurate. Swami Vivekananda promoted various educational goals, including the following:

1. Moral character building through education: A person should build a strong moral character through education. It shouldn't just involve dumping all kinds of pretended knowledge into the learner's head. It is connected to all of life's beauty. It produces puris of thinking, work, and acts.
2. Education for Self- Realization : An individual should be assisted in realising himself or herself through education. Life's hallmarks are liberation, salvation, and freedom. The aforementioned aspirations of life should be attained with the aid of education.
3. Education for Self - Reliance : The most crucial thing for any person on earth is independence. Self-reliant people discover ecstasy inside themselves in all places and via all means. A person should become independent through education.
4. Education for Promoting Universal Brotherhood : For peace, wealth, and personal advancement, universal brotherhood is crucial. The promotion of global brotherhood should benefit from education. Vivekananda stated that we should progressively arrive at the concept of universal brotherhood by tearing down the barriers that create inequity and division via education.
5. Education for Physical Development : The society needs physically robust individuals, and Brahmacharya aids in developing such qualities. A person's physical growth should benefit from education.
6. Education for Religious Development: "The religion of everyone on this planet should be humanity and your dedication to it." Education that fosters these emotions in students is valuable.

VIVEKANAND IDEAS/PHILOSOPHY ABOUT EDUCATIONAL CONCEPTS

Analysis and Study Findings: Vivekananda's Educational Ideas and Concepts A proponent of vedantist education, Swami Vivekananda. He views learning as the process of discovering one's inner self. It comes naturally and is uplifting. He placed a strong emphasis on education-based integrated personality development. Education is a representation of the fact that man is already perfect. Secular or esoteric, all information is contained in the human mind. Man is born with knowledge; it cannot be acquired from outside sources. Education, in Vivekananda's view, is the process of discovering one's inner self. It does not provide information in a fake way. It develops inside. According to Vivekananda, the best education is the one that equips a person to fight for their very existence. A

degree is not education, after all. A person's character, mental capacity, intelligence, and ability to develop self-confidence and self-reliance are all factors that should be considered while evaluating their education. Vivekananda saw education as a necessary component of human life. He provides a very realistic vision of education along these lines as a result. We want education that fosters character, increases mental toughness, broadens the mind, and equips students to stand on their own two feet. The betterment of the general population is a new facet of education. The finest type of government is one that emphasises freedom, which cannot be separated from responsibility, philosophy, law, and other social considerations.

CURRICULUM

What type of curriculum is appropriate for the students becomes clear from the following words given by Swami Vivekananda : " My idea of education is personal contact with the teacher - gurugraha - vasa . Without the personal life of teacher, there could be no education. The curriculum for the students should reflect the teacher's home and whatever is prevalent there. Swami Vivekananda did not prescribe any specific type of curriculum. But there is no question that Swami ji desired the whole development of each person. This covered the people' moral, physical, and spiritual growth. He supported the study of religion, philosophy, theology, and vedanta. Second, he desired technical, scientific, and engineering courses. Thirdly, he wanted games, sports, and physical activity to be an essential component of the curriculum. Above all, he emphasised how important it was for the curriculum to address the wants and requirements of the broader public.

METHODS OF TEACHING

Swami Vivekananda believed in the inner knowledge of the student According to him pouring in from outside in the individual was no education . Everything is within the individual and that comes out to the individual by the method of concentration. He was in favor of practical methods and not the theoretical methods. His belief was that the learner should have all reverence for the teacher. His faith or shardha in the teacher will make him learn anything and every thing well . Swami ji suggested the following methods:

- (a) Self - Study : The facilitator should be the teacher. He need to assist in setting up a setting that encourages independent study on the part of the pupil. In this case, the teacher's actual example will also work.
- (b) Concentration: Concentration and meditation go hand in hand rather well. Everyone should receive focus training. Of certainly, Brahmacharya is a factor in focus. Exercises that improve focus can help the learner study more and more.
- (c) Discussion Method: Swami ji promoted the use of discussion-based instruction. The debate should be open to all pupils, according to the teacher.

The teacher and the students should have open and honest discussions on the various study topics. That will help Poibuaithé's educational objectives. Swami ji was in favour of practical approaches that enable people to learn things in an engaging manner and with their own initiative, as can be seen in An. There, the teacher only offered them advice.

ROLE OF THE TEACHER

The teacher acts as a companion, guide, and philosopher for the students. He instils all positive traits in the children by setting a good example. The teacher's private life is far more significant than

his level of expertise. A good teacher must be selfless in order to succeed. The instructor need to be committed and of high character. Swami ji desired that the educator comprehend religion and provide the populace with secular education. Self-education was favoured by Swami Vivekananda. He asserted that each person served as his own teacher. In this regard, Swami Ji's remarks merit citation. He asserts that the youngster is exactly like the plant. Both plants and children grow and develop in accordance with their innate characteristics. In order for students to learn to apply their own intelligence to the right use of their hands, legs, ears, and eyes, external teachers must assist them.

WOMEN EDUCATION

Special focus was placed on women's education by Swami Vivekananda. The development of a country solely rests on the education of women. He argued strongly that if women are not educated, they will live in misery with little chance of improvement for their family or their nation. They must initially be raised for this reason. He advocated for men and women having equal rights. He correctly stated, The way a country treats its women is the finest barometer of its advancement. Swami ji was disappointed to see the poor plight of the women in India . It was rather shocking for him to know that man had not given them equal rights. He pleaded the case of women for their uplift. He asked the women to draw inspiration and learn lessons from the great women of ancient India i.e. Rani of Jhansi, Meera, Savitrai etc. His strong belief was that uplift of women alone could Therefore, he suggested that more and more schools be set up for educating the women.

ANALYSIS AND INTERPRETATION

According to Vivekananda, men have already attained perfection through education. He thought it to be really unfortunate that the current educational system did not teach self-confidence and self-esteem, nor did it enable a person to stand on his own two feet. Vivekananda believed that education should be human-made, life-giving, and character-building rather than simply being a repository of facts. He viewed education as the marriage of great ideas. It is disheartening because there is a limit to how much information we can retain in our brains via education. We must construct life, produce individuals, and have a confluence of ideas.

If you combine these five concepts to make them your life and character, you have more education than any person who has found the whole library by heart. The education that young boys and girls receive, according to Swami Vivekananda, is exceedingly detrimental. Swami Vivekananda, in his opinion, believed that only children should receive a good education because adults do not acquire confidence or self-respect from these teachings.

He spoke to the boy Get involved in encouraging education among the populace. Make it clear to them that you are our brother and an essential member of our body; we love you and will never harbour animosity toward you. Due to the fact that there is no gender, caste, or sexual distinction in the soul (soul), Swami Vivekananda advised against gender discrimination as being wholly incorrect. He said that people should not consider that there are only males and women. According to Swami Vivekananda, the best indicator of a country's development is the fact that it is impossible for India to reclaim its lost respect and honour unless it treats its women well and works to better their lot. Since a bird cannot fly with just one wing, Vivekananda compared man and woman to two wings of a bird.

Vivekananda observed that although women have more independence in a developed nation like America, men still drop their heads, offer a woman a chair, and then exclaim, "Oh, how beautiful your eyes are," in the next breath.

IMPORTANCE OF VIVEKANANDA'S EDUCATIONAL THOUGHT IN PRESENTS DAY'S EDUCATION

Students need to be able to relate well to individuals of different nationalities, races, and religions because technology is transforming the globe into a global village. It is more important than ever to gain a nuanced grasp of Swami Vivekananda's ideas on how to live harmoniously with others and in universal brotherhood. Given that they are tasked with educating the next generation, it is crucial that teachers and aspiring teachers are well-versed in his principles.

Are I teaching my kids how to learn? is a question that every educator and teacher should be asking themselves as they go about their daily duties. What abilities am I teaching my students that will enable them to adjust to novel circumstances? What chances do I give my students to successfully interact with others?

What advice am I giving my pupils to help them make informed decisions after thoughtful consideration? The idea of education presented by Swami Vivekananda appears more important than ever at this point. Our society will undoubtedly be strengthened if we help our students learn right values.

So worth In our contemporary society, education is crucial because of how wretched our lives have become. Although there is a lot more education available, the quality has declined. The educational philosophy of Vivekananda, which is founded on Vedanta, is still highly relevant today. He is the first Hindu monk to have realised that if people put Vedanta into practise, society may change. Vedanta was changed in practise by Vivekananda. In order for even the average individual to understand and relate to Vedanta's words in daily life, he simplified Vedanta.

He holds that a person is a combination of their animality, humanity, and divinity. Through self-effort, self-realization, and appropriate instruction, education should assist a student progress from an animal to a divine state. If there is one area where contemporary India has clearly failed, it is in the area of creating real people through an ideal educational system, who are the foundation of developed society. We are in the twenty-first century right now. This is an era of creativity and invention.

Therefore, he advocated that education should try to alter the human mind rather than simply cramm knowledge into the brain. He believed that the fundamental purpose of education was to advance the nation, not a person's profession. He is no longer with us, yet his memory will go on forever in this universe. His missions and his preaching are will continue inspiring the coming generations.

He said that one of the finest methods to achieve this goal is through the school curriculum, which will help us to raise up our pupils to be moral individuals. Because he believes that a value-based education curriculum may instil moral ideals in our pupils. Some significant moral principles Vivekananda recommended should be taught in schools.

CONCLUSION

The exposition and examination of Vivekananda's voluminous ideas on education highlight their constructive, usable, and all-encompassing nature. He was a genuine prophet of humanity who advocated for the resolution of human differences and conflicts as well as the creation of global brotherhood. He says sympathetically that as people are what make up society, education must be accessible to everybody, regardless of income level. Vivekananda was, undoubtedly, a great educational who showed the right path of education to the people. Education was nothing like pouring in or filling up the learner's mind . Great educationalist's viewpoint was that every thing was already in the man. By concentration , one individual could realize all that knowledge already present in

him . He was a humanist in the real sense of the word and he propagated free and compulsory education for the masses . He was a great missionary who made efforts so that the society might become ideal in every way.

He lays the foundation for education on the rock-solid foundation of our own philosophy and culture and demonstrates the greatest solutions for today's social and spiritual upliftment of humanity, regardless of caste, creed, nationality, or period. He acknowledges the worth and diversity of all people. Now, if we are to live in the 21st century and look forward to the future, we have to seriously think about and accept cordially Vivakananda's ideas and ideals of education.

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समकालीन भारत एक परिचायात्मक स्वरूप

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लोकतांत्रिक चेतना के अन्तर्गत महान कहानिकारों, कथाकारों, लेखको, विद्वानो का अहम परिचायक, संरचनात्मक शोध, चिंतन का घोटक है, भारत ऐसे अखण्डता में भी एकता का परिचायक है,

अतीत काल में भारत को सोने की चिड़िया कहा जाता था। इसे स्वर्ग रूपी भारत भी कहा जाता है। इस देश को इस नाम से ख्याति क्यों मिली, इसके कुछ कारण अवश्य होंगे। अत्यन्त गहराई से विचार करने पर उन विशेषताओं का पता चला, जिनसे इस देश को इस नाम से ख्याति मिली।

समकालीन हिन्दी कहानियों में लोकतांत्रिक चेतना के लेखक, कथाकार, कहानीकार, उपन्यासकार को अन्तर्राष्ट्रीय सेमिनारों और कांग्रेसों में 1976 से अब तक दर्जनों देशों में अपने शोध कार्यों को प्रस्तुत करने के साथ भ्रमण करने एवं वहां की जलवायु, धर्म, सामाजिक गठन, ऐतिहासिक स्थानों, सभ्यता केन्द्रों, सामाजिक ताने-बाने आदि को बहुत नजदीक से अध्ययन करने के अवसर प्राप्त होते रहे हैं। इन देशों का नजदीक से अध्ययन करने के पश्चात् भारत की विशेषताओं पर चिंतन करने लगा। जो कुछ प्राप्त किया, उन्हें निम्नलिखित शीर्षकों के अधीन प्रस्तुत करने की असफल चेष्टा की गई है—

जाति समूह (Racial Groups)

विश्व में पूरे मनुष्य समुदाय को उनकी खोपड़ी, त्वचा के रंग, मुखौटे और शारीरिक बनावट आदि विभिन्नताओं के आधार पर 5 जाति समूह (Racial Groups) में बाँटा गया है:

- | | |
|---------------------|----------------|
| (1) Mediterranean | (2) Australoid |
| (3) ProtoAustraloid | (4) Mongoloid |
| (5) Negroid | |

साधारणतः किसी देश के मौलिक निवासी एक ही जाति समूह के होते हैं, कहीं काले—कहीं गोरे श्वेत, कहीं गोरे लाल, कहीं गोरे पीले और कहीं श्यामले, परन्तु भारत ही विश्व का एकमात्र देश है, जहां पाँचों रंग और ढाँचे के मनुष्यों की जातियाँ आबाद हैं। भारत के विभिन्न जलवायु एवं भौगोलिक बनावट के फलस्वरूप विभिन्न शारीरिक बनावट और मानसिक स्तर के लोग विभिन्न इलाकों में जीवन व्यतीत करते हैं। दूसरे देशों में यह विचित्रता और रंग—बिरंगापन नहीं पाया जाता है। भारत के विभिन्न प्रदेश के निवासियों को उनके रंग, जाति, शारीरिक गठन और मानसिक रचना का अध्ययन करें, तो यह वचन सिद्ध प्रतीत होगा।

भारत का स्थापन (Location)

पृथ्वी पर भारत 8° उत्तर से 36.5° से 98° पूर्वी देशान्तर के बीच स्थित है। कर्क रेखा (Tropic of Cancer) अथवा 23.5° उत्तर अक्षांश भारत के बीचों बीच इलाहाबाद के निकट से गुजरता है। उत्तरी भारत

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का मैदान गर्मियों में गर्म-आर्द्र और जाड़े में शीतल-शुष्क रहता है। दक्षिणी पठारी इलाका अत्यन्त गर्म रहता है।

विश्वीय जलवायु और ऋतु (Global climatic conditions & seasons)

गर्मी, ठंडक और परिमित ऋतु को ध्यान में रखें, तो विश्व के कुछ देश ऐसे हैं, जहाँ सालों भर गर्मी ही पड़ती है। कहीं सालो भर बर्फ जमती रहती है, तो कहीं का मौसम पूरे वर्ष परिमित ही रहता है। विश्व के मानचित्र पर उत्तरी ध्रुव के इलाके उत्तरी हिम महासागर (Arctic Ocean) और दक्षिणी ध्रुव के इलाके दक्षिणी हिम महासागर (Antarctic Ocean) में पूरे वर्ष तापमान 0° के नीचे ही रहता है। अक्षांश 60° से 90° उत्तर और 60° से 90° दक्षिण यही स्थिति रहती है। उत्तरी रूस, उत्तरी साइबेरिया, ग्रीनलैण्ड, उत्तरी कनाडा, आलास्का के इलाके अत्यन्त ठंडे रहते हैं और वर्षा नाम मात्र ही होती है।

दूसरी ओर, विषुवत् रेखा (Equator) 15° उत्तर और 15° दक्षिण अक्षांश के बीच के इलाके अर्थात् कांगो, मलाया, भारत के पूर्वी द्वीप समूह, बेन्जुवेला, गीआना, दक्षिणी ब्राजील, दक्षिणी-पश्चिमी सूडान, कीनिया, रोडेशिया, सिंगापुर, मुमात्रा, बोरनियो, न्युगिनी आदि स्थानों में अत्यन्त अधिक गर्मी पड़ती है और साल भर प्रत्येक दिवस वर्षा होती है। भारत विषुवत् रेखा से 8° उत्तरी अक्षांश से उत्तर की ओर स्थित है। यहां कोचीन के इलाके में विषुवत् रेखाई जलवायु पाई जाती है और सालभर प्रत्येक दिन वर्षा होती है, जबकि दूसरे ऐसे इलाके भी हैं जहाँ नाम मात्र वर्षा होती है। दूसरी ओर ऐसे इलाके भी हैं, जहाँ वर्ष के 12 मास बर्फ की श्वेत चादर फैली रहती है। फिर, ऋतुओं के फेर-बदल से उन्हें Extreme और Moderate भी बनाती रहती है।

इसी प्रकार विश्व के मरुभूमि क्षेत्रों में गर्मियों में बहुत गर्मी और जाड़े में अत्यन्त ठंडक हुआ करती है। विश्व के रेगिस्तानी इलाके ये हैं—

अफ्रीका का सहारा, दक्षिण पश्चिमी आस्ट्रेलिया के रेगिस्तान, अरब और ईरान का बड़ा भाग। इसी प्रकार, भारत में राजस्थान की मरुभूमि में भी वैसी ही जलवायु है।

भारत में मानसूनी क्षेत्र, मरुस्थलीय भू-भाग एवं विषुवत् रेखा के निकट वाले इलाके तीनों क्षेत्रा मौजूद हैं। इसी के अनुरूप इन तीनों क्षेत्रों में वनस्पति एवं पेड़-पौधे और जीव-जन्तु की उत्पत्ति, वृद्धि और पोषण हुआ करते हैं विश्व के किसी एक देश में इन तीनों प्रकार की जलवायु नहीं पाई जाती है, जैसा कि भारत में है। अर्थात् जलवायु की यह रंगारंगी केवल हमारे देश भारत को ही प्राप्त है।

स्मुद्री तटवर्ती क्षेत्र, नदियां, झीले, पहाड़ पठार ओर मरुभूमि के साथ-साथ अधिक उपजाऊ समतल मैदानी इलाके, सभी एक साथ किसी एक देश में उपलब्ध नहीं है। प्रकृति का यह अनोखा उपहार केवल भारत को ही प्रतिपादित है। भारत के गर्म स्थानों में इलाहाबाद, चन्द्रपुर, गंगापुर, धेलपुर, चोरु और बीकानेर हैं, जहाँ मई एवं जून मास में 42° से 48° तक तापमान रहता है, तो दूसरी ओर, इसी मई और जून में चुशूल, डारबुक, रियूक ऐसे स्थान भी हैं, जहाँ -6° से -1° तक तापमान गिरा रहता है। ठंडे इलाकों में उत्तराखण्ड का उत्तरी भाग, हिमाचल प्रदेश, कश्मीर, लद्दाख और भूटान हैं, तो गर्म इलाकों में राजस्थान, मध्य प्रदेश, आंध्र प्रदेश, तमिलनाडु आदि हैं ओर इनके अतिरिक्त बहुत सारे इलाके मध्य श्रेणी तापमान वाले हैं। इन तीनों प्रकार के जलवायु वाले क्षेत्र किसी एक देश में शायद ही पाये जाते हों। प्रकृति

का यह वरदान ओर उदारशीलता है कि भारत को तीनों प्रकार के जलवायु से सुशोभित किया है। विश्व में यह श्रेष्ठता केवल भारत का भाग्य है।

ऋतु पवन (Monsoon)

भारत में जीव-जन्तु और पेड़ पौधों का जीवन वर्षाकालिक पवन पर आधारित है। यह पवन ग्रीष्म ऋतु अर्थात् मई से अक्टूबर तक समुद्र के ऊपर से स्थल की ओर एवं जाड़े में अर्थात् नवम्बर से अप्रैल तक स्थल के ऊपर से समुद्र की ओर चलते हैं। यह पवन भारत के अलावा बर्मा, पाकिस्तान, बंगलादेश, जापान, पूर्वी अफ्रीका, उत्तरी आस्ट्रेलिया, उत्तरी अमेरिका के उत्तरी भाग और दक्षिणी अमेरिका के उत्तरी भाग ओर दक्षिणी अमेरिका के उत्तरी इलाकों में चलती है। मौनसूनी हवाएँ इन देशों के अलावे किसी देश में नहीं चलती हैं।

वर्षा (Rain)

विश्व स्तर पर अधिक वर्षा वाले देशों में बर्मा, बांगलादेश, जापान, पूर्वी चीन, इंडोनेशिया, पश्चिमी यूरोप, पश्चिमी कनाडा, डैस्ट इन्डीज के द्वीप समूह और बहुत कम वर्षा वाले देशों में इरान, दक्षिणी कैलिफोर्निया, अरब ओर पूर्वी ध्रुवीय प्रखण्ड हैं। जबकि, भारत में बहुत ज्यादा वर्षा वाले इलाके भी हैं ओर न्यूनतम वर्षा वाले इलाके भी। अगर एक ओर पश्चिमी बंगाल, असम, उड़ीसा, बिहार, उत्तराखण्ड और पश्चिमी तटवर्ती क्षेत्रों में अधिक वर्षा होती है तो दूसरी ओर राजस्थान, कश्मीर के उत्तरी पूर्वी क्षेत्र, पंजाब के दक्षिणी क्षेत्र एवं डेक्कान के इलाकों में वार्षिक वर्षा का औसत बहुत ही कम है।

जलाशय (Water Reservoir)

जलाशय के सभी स्रोत, अर्थात् नदियां, झीले, पोखरें, नहर आदि सभी भारत में पर्याप्त हैं। इनके अतिरिक्त इसका अपना समुद्र हिन्द महासागर (Indian Ocean) और बंगाल की खाड़ी (Bay of Bengal) है। इसकी अपनी बन्दरगाहें ओर अपने कई द्वीप भी हैं। दूसरी ओर, कहीं मरुभूमि, कहीं दलदल ओर कहीं सालभर आर्द्र भूमि खण्ड। यह प्रतिकूलता केवल भारत में विद्यमान है।

जीव-जन्तु, पेड़-पौधे एवं खनिज (Fauna & Flora and Mineals)

विभिन्न जलवायु, मिट्टी के पृथक् प्रकार, वर्षा के अन्तर आदि कारणों से विश्व में पैदा होने वाले लगभग सारे पेड़-पौधे भारत के विभिन्न भाग में उगते हैं।

हिमालय पर्वत के ऊँचे भाग पर सदैव बर्फ जमी रहती है। वहां के सदाबहार जंगलों में अनगिनत और विश्व की अत्यन्त दुर्लभ जड़ी-बूटियां पाई जाती हैं। दूसरे इलाकों में मानसूनी जंगल और विभिन्न प्रकार के अनाज की उपज होती है ओर मरुभूमि प्रखण्डों में, जहां 40⁰ से कम वर्षा होती है, काँटेदार झाड़ियां उगती हैं, जबकि समुद्र के तटवर्ती इलाकों में घने जंगल पाये जाते हैं।

गंगा, ब्रह्मपुत्रा का लम्बा-चौड़ा मैदान और सिन्धु घाटी का मैदान भारत के उत्तर में पश्चिम से पूर्व तक फैला हुआ है। उपजाऊ मिट्टी वाला यह विशाल क्षेत्रा खेतीबारी के लिये उत्त्यन्त मुनासिब भू-खण्ड है। इसी

प्रकार दक्षिण भारत के पश्चिमी और पूर्वी तटवर्ती मैदान भी बहुत उपजाऊ हैं। भारत में काली, लाल, पीली और पथरीली, हर प्रकार की मिट्टी उपलब्ध है और हर प्रकार की जलवायु भी। मिट्टी की इतनी किस्में और जलवायु की इतनी रंगारंग एवं सुखद विभिन्नता विश्व के किसी एक देश में उपलब्ध नहीं है। इसीलिये यहां अनेकानेक प्रकार की पैदावारें होती हैं।

विश्व के विभिन्न देशों में जितने प्रकार के अनाज और फल-फूल पैदा होते हैं, वे सारे के सारे भारत में भी होते हैं। बिल्क, केसर विश्व के एक दो देशों के अलावा केवल कश्मीर में और काजू की खेती तो भारत के कर्नाटक प्रदेश में ही होती है। कई पैदावार एवं वृक्ष तो ऐसे हैं जो केवल भारत में ही पाये जाते हैं। जैसे फलों के राजा आम के बारे में कहा जाता है कि 327BC में आम के वृक्ष भारत में ही खोज निकाले गये थे। इसी प्रकार मखाना एक ऐसा सूखा फल है, जो भारत में और केवल बिहार प्रदेश के उत्तर मध्य भाग से लेकर पूर्वी भाग में ही तालाबों में उपजाये जाते हैं। बिहार के दरभंगा, मधुबनी, सहरसा, समस्तीपुर, मधेपुरा और सीमांचल प्रदेश में ही मुख्यतः मखाना की खेती होती है। तीसरा अनूठा वृक्ष नीम का पेड़ है, जो मात्र भारत में ही उगता है और चौथा पान की लतें हैं, जो पूरे विश्व में केवल भारत एवं मलेशिया में ही उगती और फैलती हैं। इनके अतिरिक्त चन्दन के वृक्ष भी दुनिया के मानसूनी क्षेत्रों में ही होते हैं।

इसी प्रकार, पक्षियों के जितने प्रकार विश्व के विभिन्न क्षेत्रों में पाये जाते हैं, कुछ को छोड़कर सभी पक्षियों के आशियाने भारत में उपलब्ध हैं। इतने अनेकानेक प्रकार के पक्षी विश्व के किसी एक देश में नहीं पाये जाते हैं। विश्वतीय ओर मानसूनी क्षेत्रों में हाथी पाये जाते हैं, भारत में प्रचुर मात्रा में हाथी जीवन व्यतीत करते हैं। यही हाल गर्म मसालों का है, जो विषुवतीय क्षेत्रा जनजिबार और भारत में ही उपलब्ध हैं।

खनिज की बात करें तो वे सभी खनिज जो विश्व के अलग-अलग देशों में प्राप्त हैं, धन की उन सभी किस्में से भारत मालामाल है।

सवारियाँ (Conveyance Transportation)

आवागमन और बोझ ढोने के लिये विश्व में अलग-अलग विधियों और साधनों का प्रयोग होता है। भारत ही ऐसा देश है जहां धरती, जल एवं वायु, तीनों उपकरणों का प्रयोग आवागमन और बोझ ढोने में होता है और सड़क, रेल, वायुयान, समुद्री जहाज और नौका के अतिरिक्त घोड़ें, खच्चर, हाथी, गथे, ऊंट, बैल और भैंस आदि साधनों के प्रयोग होते हैं। इतने प्रकार की सवारियाँ और सामान ढोने के इतने विभिन्न साधन विश्व के किसी एक देश में कदापि प्राप्त नहीं हैं।

विदेशों में भारत के लोग (Indian Diaspora in foreign lands)

विश्व के लगभग सभी देशों में भारत के लोग नौकरी, व्यापार, खेतीबारी आदि सिलसिले में आबाद हैं और अपनी पहचान की सुरक्षा भी करते हैं। बल्कि, कई देशों में तो राजनीति में भी सक्रिय हैं, जैसे-मॉरीशस आदि में। उन्नति प्राप्त देश इंग्लैण्ड की राजनीति में भारतवासियों ने अपना स्थान बनाया हुआ है और अमेरिकी राजनीति में भी भारतीय मूल के लोग अपना समावेश बढ़ा रहे हैं। यह भारतीय लोगों की नायकत्व क्षमता को दर्शाते हैं।

विश्व स्तरीय नगर (World class cities)

विश्व में ऐसे बहुत कम देश हैं, जहाँ एक या एक से अधिक नगर विश्व स्तर के हों, जबकि भारत के चार नगर देहली, मुम्बई, कोलकाता और चेन्नई विश्व में उच्च स्तरीय शहर माने जाते हैं।

जनसंख्या एवं क्षेत्रफल (Population & Area)

हमारे देश की जनसंख्या 139 करोड़ से भी अधिक है। चीन के अतिरिक्त दुनिया का कोई देश हमारी जनशक्ति की बराबरी नहीं कर सकता। हिमाचल प्रदेश, राजस्थान और काश्मीर में जनसंख्या कम है, तो दूसरी ओर पं. बंगाल, बिहार, उ. प्रदेश और तमिलनाडु घनी आबादी वाले प्रदेश हैं। जनसंख्या में हम श्रेष्ठ हैं, तो क्षेत्रफल में भी केवल रूस और चीन ही भारत से बड़ा देश है।

धर्म एवं श्रद्धा (Religion & faith)

विश्व में सैकड़ों धर्मों के अनुयायी पाये जाते हैं। कुछ प्रमुख धर्म हैं— इसाई, यहूदी, इस्लाम, हिन्दू, बौद्ध, जैन, पारसी एवं सिख पंथी। इनमें बौद्ध और जैन धर्मों की जन्मभूमि भारत में ही बिहार प्रदेश है, फिर सिख पंथी भी भारत में उत्पन्न होकर पूरे विश्व में फैले हैं।

साधारणतः किसी एक देश में एक या दो धर्मों के मानने वाले लोग बसते हैं, परन्तु हमारे देश की यह विशेषता है कि यहां विश्व में प्रचलित सभी धर्मों के श्रद्धालु मौजूद हैं। अर्थात् अगर एक ओर हमारे देश में विश्व में पांचों जाति के लोग निवास करते हैं, तो दूसरी ओर अनगिनत धर्मों के श्रद्धालुओं का एक अति सुन्दर गुलदस्ता भी यहाँ मौजूद है। जाति समूह और धर्मों की रंगारंगी उपस्थिति विविधता में एकता (Unity in Diversity) की अनोखी मिसाल है।

भाषाएँ एवं लिपि (Multilingualism & Scripts)

भारत के संविधान में भारत की केवल 23 भाषाओं और लिपियों को मान्यता दी गई है, जबकि पूरे देश में 300 से अधिक भाषाएँ बोली और लिखी-पढ़ी जाती हैं। दूसरी ओर, बोलियों (dialects) की गिनती का अनुमान लगाना कठिन है। इनकी संख्या हजार से भी अधिक हो सकती है। यही हाल लिपि का भी है। अनुसूचित 16 लिपियों के अतिरिक्त सैकड़ों लिपियों का प्रयोग पूरे देश में होता है। साधारणतः एक देश में एक या दो भाषाओं का प्रयोग होता है, जबकि भारत सैकड़ों भाषाओं और हजारों बोलियों एवं लिपियों का एक अनमोल अजायबघर है।

रहन-सहन (Living Style)

जलवायु में विभिन्नता के कारण भारत के भिन्न इलाकों के वस्त्र, खान-पान, रहन-सहन और आवश्यकताएँ भिन्न हैं। वस्त्र, व्यवहार एवं स्वभाव, जीवन शैली, रीति-रिवाज, बाह्य आचरण के साथ धर्म-विश्वास का इतना अन्तर दुनिया के किसी देश में न मिलेगा। ज्ञातव्य है कि खान-पान में मसाले अर्थात् धनिया, हल्दी, मेथी, जीरा, लौंग, इलाइची, तेजपात आदि मसाले केवल भारत में ही प्रयुक्त हैं। यूरोपी एवं अमेरिकाई देश इनका प्रयोग न के बराबर करते हैं।

त्योहार-जश्न (Festivities & Celebrations)

भारतवर्ष विश्व में 'त्योहारों का देश' नाम से विख्यात है। राष्ट्रीय अनुष्ठान को छोड़कर धार्मिक त्योहारों की बात करें तो हिन्दू मत के अतिरिक्त प्रत्येक धर्म में तीन-चार उत्सव ही प्रचलित हैं, सनातन धर्म में इनकी गिनती कई दर्जनों तक पहुंच जाती है। देशीय स्तर पर तो केवल दिवाली और होली का ही प्रचलन है, लेकिन क्षेत्रीय उत्सवों की गिनती बहुत अधिक है। सनातन धर्म में व्रत की बात करें, तो महिलाएँ तीन प्रकार के व्रत करती हैं। एक वह जिसमें महिलाएँ अपने भाई की कलाई पर राखी बांधती हैं, इसे रक्षाबंधन कहा जाता है। दूसरा व्रत तीज कहलाता है, जिसमें स्त्रियाँ अपने पतियों के लिये उपवास करती हैं। उत्तर प्रदेश में तीज को करवाचौथ कहा जाता है। तीसरे प्रकार का व्रत वह है, जो माताएँ अपनी संतानों के लिये करती हैं, जिसे जितिया कहा जाता है। बिहार में मुख्यतः प्रचलित छठ त्योहार में लोग लगभग 36 घंटों का उपवास करते हैं।

शैक्षणिक माहौल (Academic Environment)

भारतवर्ष में शिक्षा-दीक्षा का माहौल प्राचीन युग से ही जारी है। जिस युग में विश्व के बहुत कम देशों में लोग शिक्षा की रोशनी से भागवान थे, उस समय भी भारत में विक्रमशिला, नालन्दा और तक्षशिला नाम के तीन विश्वविद्यालय विश्व को शिक्षा एवं दीक्षा की रोशनी से जगमगा रहे थे। उपर्युक्त दो विश्वविद्यालय तो बिहार प्रदेश में ही स्थित थे, जबकि तीसरा विश्वविद्यालय अर्थात् तक्षशिला पंजाब में पेशावर के निकट स्थित था (अब यह स्थान पाकिस्तान में है) तात्पर्य यह है कि शिक्षा-दीक्षा के मैदान में भी भारत आज के अन्नत देशों से बहुत आगे था।

ज्ञान स्तर (Intellectual Level)

भारत में ज्ञान की यह परम्परा रही है कि समस्त समकालिक ज्ञानों में हमने नेतृत्व किया है। गणित शास्त्र, ज्योतिष विद्या के विशेषज्ञ आर्यभट्ट (Aryabhatta), भाषा विज्ञान के दक्ष पाणिनी (Panini) और प्रधान राजनीतिज्ञ चाणक्य (Chanakya) भारत में बिहार प्रदेश के ही सुपुत्रा थे। बुद्धि और शौक के होते हुए पर्याप्त शिक्षा एवं संस्कार के अभाव में अपराध के मैदान में भी भारतवासी विश्व के बहुत सारे देशों से बहुत आगे हैं। बुद्धि और उत्तेजनाओं को सही दिशा में लाने, आवश्यकताओं को सीमित करने और अनिवार्य प्रशिक्षण से अपरोधों पर काबू पाया जा सकता है।

खेल-कूद एवं पर्यटन व यात्र (Tours & Travel)

विश्व का शायद ही कोई खेल हो, जो भारत में न खेला जाता हो। बल्कि, खेलों में शतरंज का आविष्कार तो भारत में ही हुआ था। इसी प्रकार, व्यायाम के क्रम में भारत के ऋषियों ने योग का आविष्कार किया, जो भारतवर्ष की मूल आकृति है। भारत के अनोखे जलवायु की देन है कि यहां पर्यटन के अनगिनत केन्द्र हैं। इतने विभिन्न ओर विविध पर्यटन केन्द्र दुनिया के किसी एक देश में उपलब्ध नहीं हैं। इनके साथ ही धार्मिक, ऐतिहासिक एवं सभ्यता के केन्द्रों की यहाँ श्रृंखला है। ताजमहल विश्व के सात आश्चर्यों में एक है, जो भारत की संस्कृति की निशानी है और हमारा गौरव है।

विदेशी आक्रमण (Foreign Invasions)

2000 शताब्दी ई.पू. से ही विश्व में भारत को स्वर्ण पक्षी कहा जाता था। यही कारण था कि आर्य जाति अपने पुरानी जन्मभूमि मध्य एशिया को त्यागकर निकली, तो इनका बड़ा जत्था भारत की ओर आया। 1500 ई.पू. से 1000 ई.पू. के दौरान आर्यों के स्वदेश त्याग का सिलसिला जारी रहा। बहुत बर्षों तक वर्तमान पाकिस्तान के पश्चिमी इलाके मोहन जोदड़ो में आर्य बसे रहे। फिर पूर्व की ओर प्रस्थान करने लगे और उत्तरी भारत के एक लम्बे-चौड़े इलाके पर दखल जमा लिया। इस इलाके का नाम आर्यों ने 'आर्यावर्त' रखा।

आर्य के पश्चात् 327 ई.पू. में सिकन्दर ने भारत पर अपनी यूनानी फौज से आक्रमण किया। ई. सम्वत के आरम्भ में तुरानी जाति की फौज ने आक्रमण किया। दूसरी ओर, तीसरी शताब्दी ई. में हूण जाति के लोगों का आक्रमण हुआ। इसी प्रकार, सातवीं से दसवीं शताब्दी ई. के बीच भारत के पश्चिमी और उत्तरी-पश्चिमी ओर से अरब आदि के आक्रमण होते रहे। यद्यपि कि अरब ओर ईरान से भारत के व्यापारिक संबंध भारत के दक्षिणी पश्चिमी इलाकों में उस युग के बहुत पहले से थे और आज भी चल रहे हैं।

ग्यारहवीं और बारहवीं शताब्दी ई. में महमूद गजनी आदि ने आक्रमण किये। फिर तुर्क, अफगान आदि जातियों की दिल्ली पर सरकारें बनीं, जिन्हें देहली सल्तनत का काल (Delhi Sultanate Period) कहा जाता है। फिर मुगलों का साम्राज्य 1526 ई. से 1757 ई. तक कायम रहा। उसके पश्चात् अंग्रेजी, डच और पुर्तगीज जाति के लोगों ने सर्वप्रथम व्यापारिक संबंध स्थापित किये। यहां तक कि 1857 ई. में अंग्रेज व्यापारियों और शासकों ने अपना साम्राज्य (British Colonialism) स्थापित कर लिया। आर्य से लेकर मुगलों तक जितने आक्रमणकारी भारत में विराजमान हुए, सबों ने भारत को ही अपना वासस्थान बना लिया और यहां के होकर रह गये, परन्तु यूरोप वालों के उद्देश्य अपवित्र और घृणित थे। यूरोपियों ने भारत को कदापि अपनी भूमि स्वीकार नहीं किया, बल्कि इसे व्यापार की मण्डी बना डाला। भारतवासियों और भारत देश को अपने गंदे इरादों के लिये प्रयोग करते रहे। यहां की सम्पत्ति लूटकर इंग्लैण्ड में अपने खजाने भरते रहे। अपनी भाषा और अपने अशिष्ट आचरण से हमारी पारम्परिक सभ्यता को प्रदूषित करते रहे। अपने कृत्सित और अशुद्ध विचारों एवं व्यवहारों को फैलाने में उन्हें कामयाबी भी मिली। लम्बी अहिंसात्मक संघर्षों एवं लड़ाई के पश्चात् 1947 ई. में उनके अत्याचार और उनकी गुलामी से हमें स्वतंत्रता मिली।

संक्षेप में बात यह है कि लगभग 2000 ई.पू. से आधी बीसवीं शताब्दी तक लगभग चार हजार वर्षों के लम्बे काल में भारत पर दस-ग्यारह जातियों के लोग आक्रमण करते रहे और अपनी सरकारें बनाते रहे, जबकि हमारी सभ्यता एवं शिक्षा और मनुष्य जाति प्रेम (Culture, education and humanism) का ही यह करिश्मा है कि हमने कदापि किसी देश पर आक्रमण नहीं किया। विश्व को यह सीख भी हमने ही दी है।

सार्वलौकिक प्रथा (Democratic Legacy)

व्यावहारिक राजनीति के दृष्टिकोण से देखें, तो भारत के वर्तमान प्रदेश बिहार के वैशाली क्षेत्रा में ईसवी शताब्दी के आरम्भ से पूर्व एक सार्वलौकिक सरकार का गठन हो चुका था। विशाल नामक राजा को इसका संस्थापक माना जाता है। वज्जी गणतंत्र (Vajji Republic) का केन्द्र या राजधानी वैशाली नामक स्थान था, जो वर्तमान पटना ओर गंगा नदी के उत्तर स्थित है। पूरे विश्व में उस समय की यह पहली सार्वलौकिक सरकार

थी। (The world's first Republic with a duly elected assembly of representatives and efficient administration)। इस प्रकार, भारत ने ही सर्वप्रथम गणतांत्रिक सरकार का उदाहरण विश्व में प्रस्तुत किया। उस समय या उससे पूर्व पूरे विश्व में कहीं भी गणतांत्रिक व्यवस्था का कोई प्रमाण अब तक प्राप्त नहीं हुआ है। गणतांत्रिक व्यवस्था भारत की परम्परा रही है।

वंश सम्बन्ध (Blood Relations)

सभी सम्बन्धों की जड़ रक्त-सम्बन्ध ही हुआ करता है। इसके पश्चात् ही समाज में विभिन्न सम्बन्धों का स्थान है। उदाहरणार्थ दोस्ती का सम्बन्ध, गुरु-शिष्य का सम्बन्ध, राजा-प्रजा का सम्बन्ध, राजनैतिक सम्बन्ध, क्षेत्रीय सम्बन्ध, स्वदेशी सम्बन्ध, पड़ोस का सम्बन्ध, मठ का सम्बन्ध, अपने शिक्षा संस्थान, धार्मिक एवं स्वश्रद्धा का सम्बन्ध, शैक्षणिक एवं साहित्यिक सम्बन्ध, सभ्यता का सम्बन्ध, व्यापारिक रिश्ते, बाजारी रिश्ते, यात्रा का सम्बन्ध, भाषा ओर बोली का रिश्ता ओर इस प्रकार के अनगिनत रिश्ते, परन्तु यहां केवल रक्त-सम्बन्धी पारिवारिक रिश्तों की बात की जा रही है। पारिवारिक रिश्तों के जितने प्रकार भारत (पाकिस्तान, बंगलादेश सहित) में प्रयुक्त हैं, विश्व के दूसरे देशों में नहीं होते। दूसरे देशों में कई एक रिश्तों के लिये केवल एक शब्द का ही प्रयोग करते हैं, उदाहरण स्वरूप हमारे यहां चाचा, फूफा, मौसा, मामा, चार अलग-अलग रिश्ते हैं, लेकिन अंग्रेजी भाषा में इन सबके लिये एक शब्द अंकल (Uncle) प्रयोग करते हैं। फिर चाची, फूफी, मौसी, ममानी सबके लिये एक शब्द ऑट (Aunt) है। इसी प्रकार हमारे यहाँ चार प्रकार के Cousin Brothers और चार प्रकार की Cousin Sisters होते हैं। परन्तु, अंग्रेजी भाषा में केवल दो शब्द ही प्रयुक्त हैं जिनसे सही रिश्ते स्पष्ट नहीं हो पाते हैं। भारत में साला ओर बहनोई की अलग-अलग पहचान है, जबकि उनके यहां एक शब्द दोनों रिश्तों को दर्शाता है वह है Brother-in-law अर्थात् रिश्तों की रंगारंगी भी भारत का विशेष ओर श्रेष्ठ गुण (Distinctive Feature) है।

वर्ण, वर्ग एवं कुल निर्माण (Caste, Class & Family Structure)

समाजिक बनावट के मद्देनजर विश्व में केवल भारत को ही यह विशिष्टता हासिल है कि यहां वर्ण का विभाजन हुआ और समाज को चार वर्णों में विभाजित किया है। ब्राह्मण, क्षत्रीय, वैश्य एवं शूद्र। पेशे की बुनियाद पर यह पूरे विश्व में अनोखा विभाजन है। विदेशों में प्रायः ऊँचे और नीचे वर्ग के मनुष्य होते हैं, परन्तु भारत में एक मध्यम वर्ग भी होता है।

विश्व में भारत ही ऐसा देश है, जहां संयुक्त पारिवारिक गठन का रिवाज सदियों से चला आ रहा है। यह भी हमारी खास पहचान रही है।

अपशब्द और गालियां (Invectives & Abuses)

यहां पर सतर्कता पूर्वक केवल इतना कहना यथेष्ट होगा कि अपशब्द और गालियों की जितनी किस्में भारत में प्रयुक्त हैं, विश्व के किसी देश में इनके इतने प्रकार कदापि नहीं पाये जाते। हमारे यहां मुख्यतः उत्तरी भारत में लोगों की समालोचनात्मक और कोसने एवं बुरे नाम से पुकारने की क्षमता बदनामी की हद तक अपनी पहचान रखती है।

विविधता में एकता (Unity in Diversity)

विगत पृष्ठों में अनेक दृष्टिकोणों से भारतवर्ष की जो तस्वीर प्रस्तुत की गई, उनसे भली-भांति भारत का एक व्याख्यात्मक चित्र सामने आता है। अनगिनत विविधताएँ देखने को मिलती हैं। इतने विविध और रंगारंग माहौल केवल भारत में ही मौजूद हैं। विविधताओं में और अनेकताओं में भी हम एक हैं। हमारे देश की यह गौरवपूर्ण विशेषता है। भारत आराम और सुख-चैन का स्थान है। इसीलिये तो एक ईरानी कवि ने कहा था।

तवां बेहिश्ते दोवुम गुप्तनश व इन माना।

कि हर के रपत अज़िन बूस्तान पशेमान शुद।।

Digital Taxonomy : A Technology-Friendly Update of Bloom's Revised Taxonomy

Chitra S.*

ABSTRACT

The introduction of online and distance learning has created the possibility of flexible and boundaryless campuses and classrooms. Bloom's Digital Taxonomy (BDT) has provided a framework to teach and assess the teachers' and students' understanding and usage of associated digital tools in the academic and nonacademic contexts. A digital taxonomy is a plan or structure for how to organize and classify the digital content. It accounts for the new behaviours and actions emerging as technology advances and becomes more ubiquitous. This version of the revised Bloom's Taxonomy is helpful in creating learning opportunities promoting the development of 21st Century skills, like digital content creation, curation, and online collaboration.

As the driving force of educational processes, Technology has transformed the teachingn`learning landscape to a whole different level. It has also changed the ways students and teachers think, perform, interact and process information (**Raymundo, 2020**). There is a worldwide growing concern among educationists and policymakers on educating the digital-age students . The introduction of online and distance learning (ODL) has created the possibility of flexible and boundaryless campuses and classrooms since the last decade (**Dash, 2019**). Accessibility to the digital technologies has helped teachers to disseminate education to the young generation through varied means which has, resultantly, increased the opportunities to adapt innovative and creative ways for the engagement of millennials . The challenge in the ODL environment is not limited to providing technology infrastructure but also to provide mentoring and guidance to use the digital resources for interaction with teachers and peers anywhere and anytime .

The students are expected not only to attain the content-related basic understanding and competencies but also to display higher-order thinking and creativity. Applying higher-order thinking skills in the current digital world requires sufficient knowledge of the digital tools and expertise to perform those (**Prensky, 2001**). Teachers' expectations from the students within and outside the classroom have been classified in the form of taxonomies of learning objectives (**Krathwohl, 2002**). The original and revised Bloom's taxonomies describe the conventional or basic cognitive skills but not the digital skills parallel to the various levels in the hierarchy of the cognitive domain. The Bloom's Digital Taxonomy (BDT) has provided a framework to teach and assess the teachers' and students' understanding and usage of associated digital tools in the academic and nonacademic contexts .

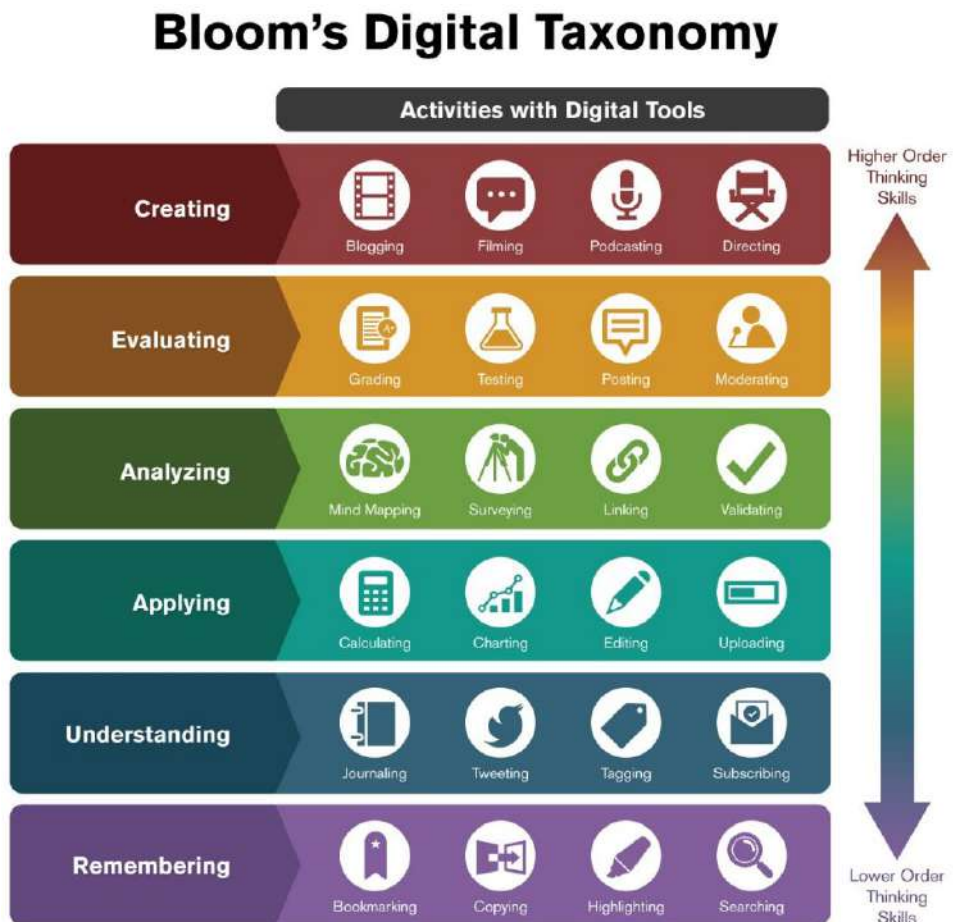
A digital taxonomy is a plan or structure for how to organize and classify the digital content. Bloom's Digital Taxonomy (2008) was developed by Andrew Churches as an extension of the original Bloom's Revised Taxonomy and creates a hierarchy of learning activities in a digital environment. The purpose of Bloom's Digital Taxonomy is to help educators use technology and digital tools to

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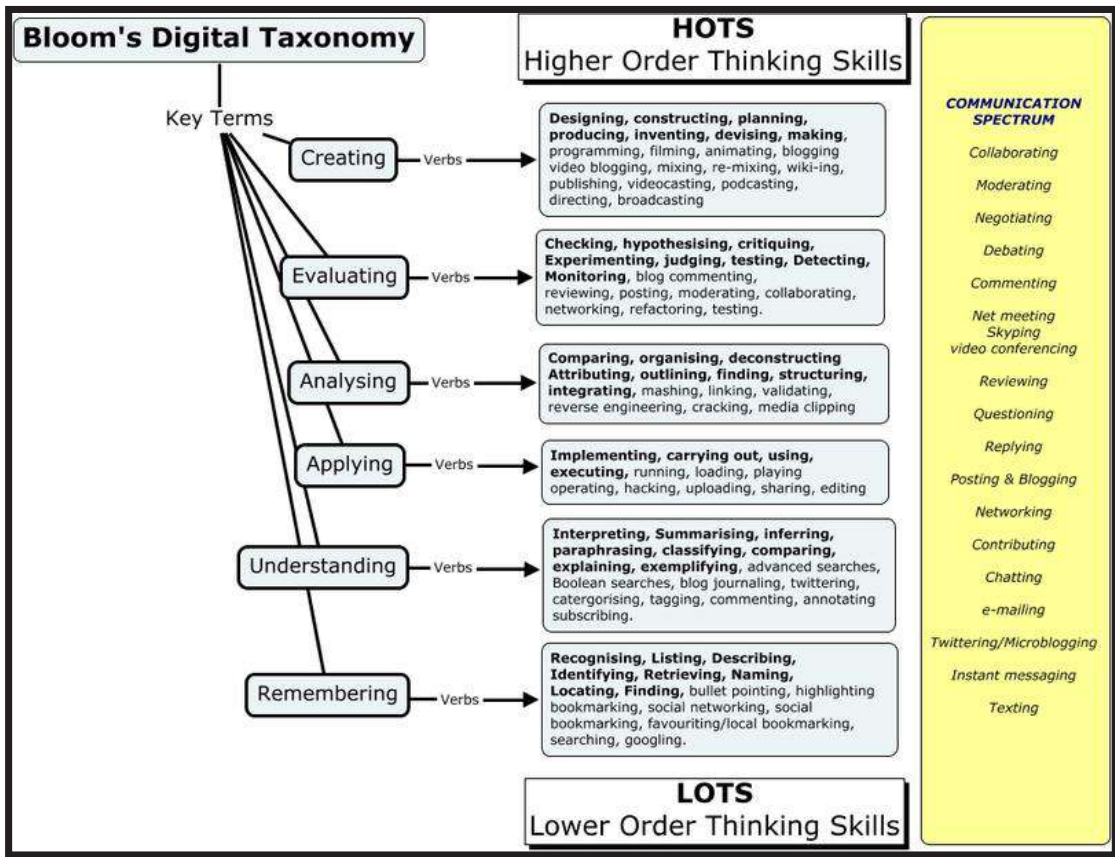
facilitate student learning experiences and outcomes. Each level is paired with a description of its importance and examples of the digital tools that connect with this taxonomy framework.

DIGITAL UPDATE OF BLOOM’S TAXONOMY

Connecting characteristics of Bloom’s Revised Taxonomy is necessary for creating online learning activities that are in accordance with our students’ needs. Online and distance learning has revolutionized the modes of learning. It has dissolved the canvas of site-bounded teaching` learning into open, flexible and collaborating. The primary goal of these digital pedagogies is to use digital tools as educational tools to facilitate learning and provide opportunities to students to take charge of their learning process .



Churches (2009) has promoted “Bloom’s Digital Taxonomy” and explained that the digital taxonomy is not limited to the cognitive domain only, rather it provides the methods and tooling for conceptual understanding as well. He identified the digital tools and verbs associated with each level, that is, lower to higher .The names and hierarchy of levels were retained from the Bloom’s revised taxonomy.



MIND MAP OF BLOOM'S REVISED DIGITAL TAXONOMY

Nikolic and Dabic (2016) describe that verbs used in digital settings differ on the basis of their practice in the academics and are termed as “digital verbs”. Digital Taxonomy includes action verbs referencing digital technology. *Editing, creation, sharing* and *interaction* are at the core of many digital activities proposed in BDT (Cardoso, 2019). BDT helps us to make choices about learning experiences by navigating through the large pool of digital tools.

BDT has facilitated teachers to design student-centered activities by shifting the focus from teachers to students. Teachers use these taxonomies as a compulsory and vital hierarchical instructional set to develop lower- and higher-order thinking skills of students. In this tech-savvy world, it is a prerequisite for every student and teacher to have the knowledge and proficiency of using digital tools for positive academic outcomes. Many online digital tools (i.e. blogs, wikis, apps and games) are accessible to teachers and students at minimal or no cost. If teachers use these digital tools correctly and embed those in lesson planning and classroom instructions, the gap between education and technology can be reduced. Currently, it is indispensable for teachers to use innovative digital tools and transform them into educational tools to enrich students' learning experiences. The online students and teachers are supposed to have better knowledge and skills to use the digital tools

while the conventional teaching and learning world cannot remain isolated from the revolution created by the information communication technologies.

The digital taxonomy integrates verbs and tasks used for digital learning and creating, and includes verbs and suggested activities that pertain to eLearning and other approaches to online learning and exploring, such as:

- **Remember** – bookmark, google, link, search
- **Understand** – annotate, Boolean search, journal, tweet
- **Apply** – chart, display, execute, present, upload
- **Analyze** – attribute, deconstruct, illustrate, mash, mind map
- **Evaluate** – comment, editorialize, moderate, network, post
- **Create** – blog, film, integrate, podcast, program, publish

Bloom's Digital Taxonomy helps us navigate through the myriad digital tools and make choices based on the kinds of learning experiences we want students to engage in (**Lightle, 2011**). Selecting the most appropriate digital activity will depend on the activity's level of difficulty tied to the cognitive levels stated within Bloom's Revised Taxonomy. As K. A. Meyer (2010) writes, "Knowledge is situated, being in part a product of the activity, context, and culture in which it is developed and used. In this way, we can begin to ascertain differences that will help instructors apply the right tool to the right learning goals." Digital Taxonomy accounts for the new processes and actions associated with Web 2.0 technologies, infowhelm (the exponential growth in information), increasing ubiquitous personal technologies or cloud computing. It focuses on the quality of the process and product. The advantage is that the user is in control.

Digital taxonomy aims, to expand upon the skills associated with each level as technology becomes a more ingrained essential part of learning. The use of this adapted version and the examples of tools it provides focus "should not be on the tools themselves, but rather on how the tools can act as vehicles for transforming student thinking at different levels." Thus it provides the opportunity for a number of different learning activities for students, using a variety of digital tools. Churches' update to Bloom's Taxonomy allows educators to bring it into the modern classroom and apply it to the current, quickly changing technological environment

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Communication Skills

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ABSTRACT

Every youth in this world wants to become successful in his or her profession. Today's corporate world is the most competitive one. Adequate knowledge about techniques and field related skills are must, but they are not sufficient, if an individual wants to sustain in this era. Communication skills play a vital role in the life of professionals. The increasing pressures and professional challenges widen the role of engineers. Professional authorities in multi-National companies always expect that their employees should possess good communication skills along with technical competency. The success of the employees depends on the effectiveness with which they absorb and publicize information. This paper highlights the importance of communication skills in an individual's career and technical industry.

Keywords: Corporate world, communication skills, technical competency, widespread, sophisticated.

Paper: Every battle is won by strategies and skills used in it whether it is a battle field to win reign of a king or a battle field of career. Everyone has to fight his/her own battle. I myself experienced this in my life and realized that though we are living in India and our surroundings doesn't needs any day-to-day communication in English yet when we cope with some situations where it is necessary to communicate in English, we hesitate and find ourselves unable to express in a natural manner. Suppose you are an undergraduate and looking for a little lucrative career option or option of your own choice that is not a simple but has some niche in the market and when you enter that world, you suddenly realize that here at this point of time you lack in power of communicating in English since at that level a huge competition is among youth in proportion to the ratio of population in India. You find yourself helpless or find yourself somewhere back in the corner because you are unable to overcome your fear to come in front of the crowd of modest and so called English medium candidates who have their so-called attitude of hypocrisy (as far as I know, not all English medium students are good at English especially in English grammar. Maybe they are good to show off their little knowledge of the subject but lack in writing exposure). Suppose, if a Hindi medium student wants to go abroad for higher studies, his first dilemma is how he/she will communicate there. I feel that is the point where a student of merits, good at all subjects and cultured, feels as he has lost everything in life and cannot do anything. That is the end for him. This pulls him back and after this shock it depends whether he continues to fight with more courage (though it takes time) or leaves his battle. What are the main reasons behind this scenario. Let's see and find out: - The first reason is - not every Indian family is capable to provide their children a good English medium education as it is not available in government schools but in private schools where a high fee is charged. It is a compulsion for them to send their children in Hindi medium schools with small fee. The second reason is our faulty education system where education is provided and perceived to complete the syllabus which itself is not sufficient to provide a good practical knowledge but has only a theoretical

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perspective that is crammed by students. The third reason is the rules that confine the teachers not to hold students for long in the same class whether they deserve or not because if it is so then it is taken as a fault of teachers and they are presumed as failure in giving good performance in the class of their subjects. And of course, corruption, reservation and some other factors are also there to be the major factors that provide an inferior quality of teachers as well as students to the system. The fourth reason is interest or curiosity of student that attract him/her to the subject. Youth of today wants to be in a very comfort zone and for that they don't bother about the necessity of knowing the subject.

English, a foreign language, has firmly deep-rooted in India for nearly two centuries. The enactment of English Education Act in 1835 and Macaulay's Policy of Education narrowly following it in the same year saw a rise of „English Medium Schools" all over the country. The Indian Freedom Struggle lead by English speaking politicians gave thrust to the establishment of colleges and other institutions where English became the medium of instruction. After independence, politicians, bureaucrats, scientists, businessmen and the technocrats saw the merit in learning English to further their interest in a world where distances are shrunk by global connectivity. English emerged as the window of the world. English served as a great amalgamating force in India's freedom struggle. After independence, the English language spread and became very essential. That was the moment when an intense patriotic feeling emerged to have Hindi as our national language for India so not to forget our identity as Indians. By the time it has become a language of trade and industry. English in Indian Education is for connecting people having different tongues or regional languages When India became independent then a controversy began about the place, importance and study of the English. Some people favoured its importance and place. But who were nationalist, they did not support and said that British should leave this place with English. With all these issues we are still with this language though with so many lacks as it is not a language of our everyday life, defective method of teaching of English at school and college levels. But we cannot ignore the fact that by learning and speaking for the last 150 years, English has become the language of Indians to a great extent. It has made us capable to take an advantage of western scientific researches and inventions. We should not forget that English has its importance and it can never be removed from the Indian curriculum. Some weak points are there to be considered to answer why English is yet a weakness of our Indian youth in their career path. These can be summarized as under: • English is not being taught as a compulsory subject at lower primary level in government schools. It is taught only in private schools. • There are not enough qualified teachers of English at school as well as at college levels. • It is being taught at college level not as compulsory subject but as foundation course. • Most of the books at college levels are in English. Students who are from Hindi medium face problems.

IMPORTANCE OF COMMUNICATION SKILL

In today's world everywhere competition can be seen so it is necessary for a student to have a good communication skill to get success and make a beautiful career. According to Sikti Communication is the way to receive and understand the messages. A good Communication skill ensures that you are able to manage with anybody at any place.

Reasons of Problems faced by the students in Communication in India

- 1. Effect of mother tongue** – India is a land of Villages. Here most of the students belong to villages, so effect of their regional language or mother tongue can be seen clearly on their communication skill. Not only students but on teachers also effect of mother tongue can be seen. Both the teachers and the students converse in their mother tongue even

in higher classes also. As they become habitual of talking like this. While talking they use some English words in the midst of the sentence. This affects their way of pronouncing the word.

2. **Difference in English** – In world English is of two types i.e., U.K. English and U.S. English. There is a difference of pronunciation in both. In India U.K. English is in practice, but now it is the age of Computer and on Computer U.S. English is used so students get confused.
3. **Translation Method** – In India in most of the school's translation method is used from starting class. By this method the students only understand the content of the text but cannot learn anything from it. They get habitual of this method from starting but at higher level this method is not used so they face problems in higher studies due to this.
4. **Errors in English** – Most of the students do errors ignorantly and when they become habitual of these errors. They do not know which types of errors are being done by them so they repeat the same error without realizing it.
5. **Learning Method** – On Primary Level the main aim of English teacher is to develop the fundamental skill in students i.e., listening, speaking, reading and writing. But this sequence is not be followed and we change it according to our convenience e. writing, reading, speaking and listening from difficult to easy one. So, starting anything with difficulty increases the chances of failure.
6. **Translation Method** – In India especially in rural area and in regional language and Hindi medium schools English is taught to the students as a second language by translation method. This method affects their thinking power. Before speaking, they think anything in Hindi or their regional language and then translates it into English. They directly cannot think in English. So, students get hesitated in communication and due to this they have great problem.
7. **Students' background** – In schools teacher uses different methods to teach the students. As the difficulty level of the students is different. So, each student cannot understand anything in English, then the teacher has to adopt bilingual method and he/she explains the matter in his/her mother tongue or regional language. This is a big hurdle in learning English.
8. **Effects of Mass-media** – Students learn English language at school level for the purpose of passing only in the tests and examinations. They do not do adequate practice to learn a language. In college education the students follow different system from that of schools. From school time the students have their own imagination about college life due to the effect of movies and mass-media. They want to act upon those imaginations.

HOW TO IMPROVE COMMUNICATION SKILLS

With experience and practice, you can learn and enhance your communication skills. Start by identifying your strengths, weakness and then practice and develop those areas.

1. Make communication a priority. Take classes, read books, magazine articles or gain from effective communicators around you. Look for a tutor or mentor.
2. Take time to respond. After you've listened and understood take time to "draft" in your head what you want to say.
3. Make sure you are understood. Don't blame the other persons for not understanding. Rather, search for approaches to explain what you are attempting to state so that it tends to be comprehensible.

4. Develop your listening skills, too. The best communicators are almost always the best listeners. Listening without judgment one should not be unfocused and then rationally think about what you want to say. Then, respond, not react.
5. Body language is important. Studies show that 60-65% of all communication is non-verbal. Watch for visual signs so that your audience comprehends, help not contradicting your message. One should be categorically aware that his or her body is sending signals, as well.
6. Maintain eye contact. One should be very careful about his eye contact with the audiences to maintain credibility and to keep the audience into one's own periphery.
7. Respect your audience. Perceiving your message isn't just about you or what you need. You should sincerely care about the needs and the unique perspectives of those to whom you are communicating. Perhaps the most ideal approaches to show your regard is essentially by focusing on what they state.

PERSONALITY AND PERSONALITY DEVELOPMENT - AN OVERVIEW

“Personality is the dynamic organization within the individual of those psychophysical systems that determine his unique adjustment to his environment” (Allport, 1948) Each individual has his very own trademark method for acting, reacting to feelings, seeing things and looking at the world. No two individuals are similar. For example, you might like going out for parties but your friend might prefer staying back at home reading his/her favorite book. It is very surprising to think equally for a person in your own way. Here comes the role of personality. Confidently Speaking is very much helpful to maintain balance with an impressive and great personality. Do not show signs of nervousness while interacting with others. There is no point of being nervous unless and until you yourself are not sure of what you are speaking and interacting with others. Develop proper eye contact with the other person, do not look around while interacting with the other person and keep focus your audience. Personality is the total combination of recollections of entire episodes and events in a person's whole life. Ecological factors, family background, noncoastal conditions, hereditary factors, situations and circumstances also contribute to an individual's personality. Personality also effects what we think, we belief, our values in life and expectations, and also our life styles.

IMPROVEMENT OF PERSONALITY THROUGH COMMUNICATION SKILLS IN EASE WAY

Personality involves a person's characteristics, behavior, posture, way of life style, attitude, dressing, facial expression and the path through which see the world of different things. It also involves your mindset as well. Different factors contribute in forming one's character for example, family foundation, hereditary qualities, actuated societies, current circumstance, environmental conditions etc. Your personality is also rejected by how you interact with other people. If you have a glamorous personality then you will be respected and appreciated by all. Thus, communication plays a vital role in personality development in effective way.

HAVE EFFECTIVE COMMUNICATION FOR PERSONALITY DEVELOPMENT

A significant perspective that makes your personality is effective communication. Communication helps you to express yourself in the most constructed and convincing way. With the help of communication, you can express your feelings and knowledge in the most charming and fruitful

manner. It's very important for a person to speak really well so as to keep a mark. If you do not cultivate the art of expressing, people will not take you seriously and you cannot convince other people to listen to your thoughts.

DO CONSTANT PRACTICE TO DEVELOP EFFECTIVE COMMUNICATION FOR PERSONALITY DEVELOPMENT

People are not born with good communication skills but they acquire it with regular practices. The people who have a superior correspondence capability, in general, have amazing characteristics, and for them connecting and speaking with others is certainly not a serious deal. The individuals who have good communication skills can easily converse with others, be their peers and colleagues. You should learn to speak properly and should also learn pronunciation of different words which will help you in speaking fluently.

SELECTION OF PROPER WORDS FOR EFFECTIVE COMMUNICATION TO DEVELOP PERSONALITY

The bondage between two individuals is strengthened with the help of effective communication. Proper selection of the words can create a better communication which will not hurt others and will be effective in convincing others and expressing your feelings. Words have different meanings in different contexts. A word can turn the heaven into hell and vice versa. So, a communicator should always be very careful while choosing words. Unhesitatingly speaking with proper order of words can give you a different dimensional standard that helps to promote your perspectives in a successful manner and it likewise helps in improving your character.

ALWAYS SPEAKING WITH CONFIDENTLY

Speaking confidently is the key if you want to impress others. Signs of nervousness, while interacting with others, add negativity to your personality. You need not feel anxiety and you need to feel confident internally to establish your standpoint. Keep focus on your gestures while conversing with others and be very particular about the pronunciation of words. Do not fraud your audience and acknowledge your limitations if necessary. To show off your better communication skills you need not present fake an accent. You should have your own unique stand of connecting with others and that uniqueness will make your own personality.

MAKE SURE NOT TO PLAY WITH WORDS WHILE INTERACTING FOR IMPROVING PERSONALITY

Make sure that you are not playing with words while trying to improve your personality because it can hamper the communication and can create a trap for you also. If you want to say something then say it straightly will help you get more attention and it will help you make your point clearer. The most significant piece of good communication is to be a decent and persistent audience. Observe what others trying to state and what they are delivering and then react accordingly.

CONCLUSION

Thus, we can conclude that effective communication leads to a better personality and a dynamic personality makes communicates effectively. Both these factors are circuitously inter-dependent.

These factors prepare us to be a better persona with charisma and social skills. Communication can help us grasping any kind of hard circumstances and any kind of person. Developing our own personality helps us to gain our acceptance and attain a better position in life. Both these factors help us in leading a victorious and stress-free life.

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Re-Accessing Technology in the Context of Industry 5.0

Dr. Pakiza Samad* and Dr. Refia Wiquar**

ABSTRACT

In the last decade, technological upgrades have taken at a rapid pace, so much so that times it becomes difficult to learn new things. From a common man to a corporate, everyone tries to keep themselves updated with the changing times. While many corporates are trying to cope up with digitization, the next industrial revolution appears to be inevitable. Technologies like “Internet of things (IoT), Cloud Computing, Artificial Intelligence (AI)” are no more things of the past, Industry 5.0 not only encompasses, but also builds up Industry 4.0. It brings into spotlight multiple aspects that will determine factors, not only economically but also technologically. Dimensions such as Environmental, social, and fundamental rights also accompany the above points. “Industry 5.0 must not be assumed as a sequential extension of, nor an substitute to, the present Industry 4.0 model. It is the outcome of a progressive exercise to help outlining how industry and developing societal inclinations and needs can co-exist.” The purpose of this paper is to build a prototypical highlighting the important dimensions for industry

Keywords: Industry 4.0, Industry 5.0, Internet of things (IoT), Cloud Computing, Artificial

INTRODUCTION

With Artificial Intelligence (AI), it is believed that “the next industrial revolution is already under way, even when Industry 4.0 has not been implemented globally and fully.” Research available on the subject suggests that “AI has its inadequacies”. It is also interesting to note that countless researchers are of the estimation that “industry 4.0 lacks creativity”. It is because of the fact that “there is nothing new about the IT Human collaboration”. “Industry 5.0 has the major objective of functioning against this terror and misapprehension and make individuals believe that they can flourish not in spite of robot presence but because of the concept of Industry 5.0.”

The world is observing an abundant flow of Modification, Alteration, Digitalization, and Industrialization that is swaying the people in numerous aspects comprising public management, industrial configuration, employment, and privacy of an individual. The alterations taking residence will source a collective transference from Society version 4.0 to 5.0. (Rada, 2018) talked about Industry 5.0 is future, handier collaboration among man and machine. (Nahavandi, 2019) highlighted, Industry 5.0 will be a collaboration amongst humans and autonomous machines. Improving Industry 4.0 qualities, Society 5.0 would be a super-smart civilization fortified with problem-solving & value formation philosophy, assorted abilities, decentralization, resilience, and maintainable development.

Society 5.0 remains the ‘Imagination Society’ where Industrialization will be the essential element of alteration and technological developments. Society 5.0 will materialize with the notion of Industry 5.0 initiating industrial upheaval that will be supplementary empowered by Education 5.0, in turn, producing the high-definition Educators 5.0.

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INDUSTRY 4.0 VS INDUSTRY 5.0

In order to have any “advancement from Industry 4.0 to Industry 5.0”, it is important that some essential conditions are achieved:

- “Production shouldn’t arise to a cessation even through the alteration period from 4.0 to 5.0.”
- “The money requirements must be satisfied one at a time, and monetary overstrain should be eluded.”
- “Cyber security ought be certified throughout.”

“Industry 5.0 is expected to generate fresh jobs, and management responsibilities, specifically: a General Robotics Leader (GRL), Machine learning researcher, Data scientist” and a dedicated AI Merchandise administrator.”

It is important to have the “right individuals recruited by keeping up the temperament, the skills, the determinations and the attitude must be measured as the nascent requirement for this evolution to take place.”

To achieve Industry 5.0, it is important that all the prerequisites of Industry 4.0 are fulfilled. And when that will happen, “Industry 5.0 will ascertain to be a game-changer by conveying out the finest from each revolution, merging it with technology to attain the preferred visualization of the future.”

In broad sense, “industrialization is monetary and communal process of determining effective and operational means of producing values”. As such for achieving consistent innovation and persistent struggle to add value, it is important to understand the evolution “from Industry 1.0 towards Industry 5.0.”

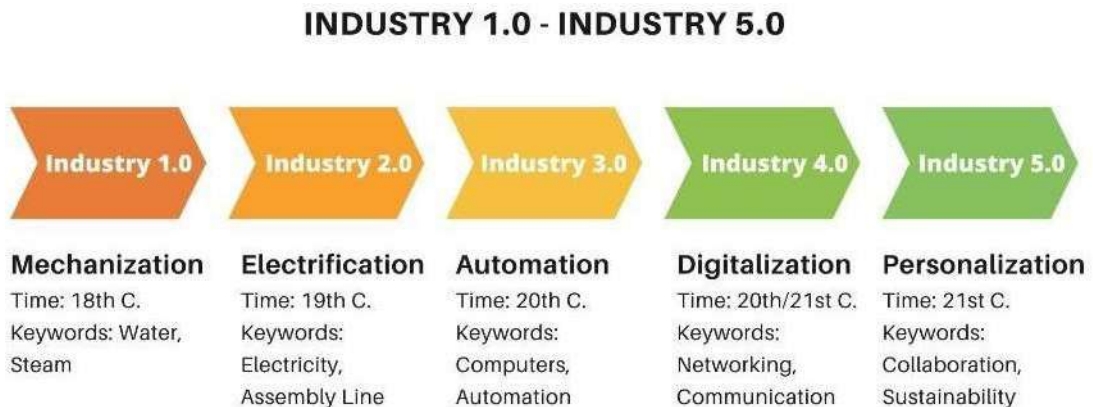


Figure 1: Transition “from Industry 1.0 towards Industry 5.0

- **Mechanization- 1st Industrial Revolution:** “This commenced in 1780 when public started consuming steam and water to produce mechanical power”
- **Electrification- 2nd Industrial Revolution:** “This occurred in 1870 and it carried the dawn of electricity”
- **Automation-3rd Industrial Revolution:** “This transpired in 1970 with the introduction of machine replacement for man”
- **Digitization-4th Industrial Revolution:** “Started in 2011 and still lasts to rivet us with everything from computers to toasters being digitally associated to each other.”

“Industry 4.0. was transfigured by the incorporation of Internet of Things (IoT), automation, cyber physical structures, advanced analytics, cognitive computing and artificial intelligence (AI).” The 3 important elements of Industry 4.0 were “assimilation of horizontal and vertical value chains, groundbreaking and digital corporate models, and digitized facility and merchandise contributions.”

Industry 4.0 was based on 4 essential pillars viz; “interoperability, data transparency, technical assistance, and decentralized decisions.” The effective and complete implementation of Industry 4.0 rests on “Computer Aided Drafting (CAD), Enterprise Resource Planning (ERP), Manufacturing Executive Systems (MES), Computer Aided Manufacturing (CAM), and Product Lifecycle Management (PLM).” This is because Industry 4.0 can be referred to as amalgamation of “machineries like Cloud facilities, Data Analytics, Simulation, IoT, Cyber Security, 3-D printing. Augmented Reality (AR) and Androids.”

“Nonetheless there remains an accentuating conjecture that further computerization means additional regularization which will lead to reduced human association.” Or in other words, it will require “re-skilling of the staff” or “human intervention to Industry 4.0”. Thus, it brings us to the concept of Industry 5.0, which deliberates on “human intervention in industrialized framework.” Therefore, Industry 5.0 aims “to let humans towards devoting additional time on scheduling and maneuvering chores, by providing a combination of human workmanship and automation.”

INDUSTRY 5.0 AND THE APPLICATION OF ROBOTICS

Industry 5.0 primarily caters to “exceedingly accomplished human intellects and an AI robot functioning together to generate tailored, personalized and singularized products for mass production and efficiency.”

With Industry 5.0, distinction between “robot and human” become meaningless in a way that “the intellectual abilities of the human brain can be perfected through the robotic assistance.”

“Collaborative robots or ‘cobots’ remain a vital component for the arrival of industry 5.0 and the smart factory. These bots are intended to work together with their human counterparts, and more essentially to assist them.”

INDUSTRY 5.0 AND THE SOCIETY

Industry 5.0 also known as “Society 5.0” acts as revolutionary mechanism for the development of “super smart societies” or the “smart cities under Society 5.0”. This is a blend of “enterprise approaches and policies over IoT structures, with an obligation to exploration and expansion at numerous stages and captivating upkeep of educational improvements comprising technology learning.”

Thus, the application of Society 5.0 will enable “upkeep dynamic, differentiated and bendable working circumstances foremost to establishment of a innovative class of occupations.”

INDUSTRY 5.0 AND MEDICINE

With Industry 5.0, “the field of medicine is also observing some groundbreaking alterations.” It is a blend of “HI and AI to analyze a patients’ disease, synthesize a appropriate treatment aimed at it, display the responses of the body for treatment and constant automation in the treatment as per the body’s necessities, in a loop.”

“The notion of the Artificial Pancreas System can be reflected as the finest example of such an implementation in medicine.” According to Industry 5.0 proponents, ideologies, it boasts of an “inter-disciplinary structure that can adjust its pre-set programs if any alterations are obligatory in its functioning mechanism.” But the very nature of medical treatment requires “a personal touch” and thus it is a challenging task to “establish the intersection of AI and HI.”

CONCLUSION

Some benefits and challenges associated with Industry 5.0

Industry 5.0 targets the current necessities while accelerating the advancements. It targets to empower workers, making more efficient use of technologies along with a huge emphasis on more personalized products for the constantly increasing consumer preferences.

Challenges such as cyber security safety, threats, high investments, access and remodulation according to newer technologies and furthermore training and upskilling several stakeholders might pose as a road block. But Industry 5.0 also opens several opportunities and alternate courses of action benefitting stakeholders and targeting advancement in different fields. Collaborative robots, which are people-focused robots will take care of unsafe tasks while humans will refine the work, enabling human control over everything. The overall advancement will be focused on shielding environment by making sure proper or sustainable use of manufacturing, circular economy, resilient business models and ensure better utilization of resources.

Industry 5.0 is definitely the outcome of a progressive exercise to help outlining how industry and developing societal inclinations and needs can co-exist

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Progress of Financial Inclusion in India: Challenges and Opportunities

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ABSTRACT

Robust financial sector is essential for any economy to maintain itself on the path of growth, progress and development. A vibrant financial sector requires strong infrastructure and coverage of all individuals. Growth of any economy would be inclusive if channelization of resources from top to bottom is carried out with the help of proper mechanism. Financial inclusion is defined as timely delivery of financial products and services at an affordable cost to the vulnerable section particularly low-income group of the society. An inclusive financial system prevents leakages, promotes efficiency and welfare by providing safe places for parking funds and facilitates wide range of efficient financial services. This study will focus on various initiatives taken by the Reserve Bank of India and Government of India for ensuring greater financial inclusion and assess current progress, challenges and opportunities of financial inclusion in India.

Keywords: Financial Inclusion, Inclusive Growth, Financial Education.

INTRODUCTION

For any economy to be self-reliant, it is necessary to create suitable conditions for individual, households and private institutions. Availability of banking and network facilities facilitates expansion and development of the economy. Financial inclusion means delivery of financial services to the members of the economy. Since major financial services are provided with the help of the banks, financial inclusion may be expressed by the term, 'Banking Inclusion'. Thus, the meaning of financial inclusion for the banks to spread and expand their coverage of banking activities to include unbanked with the formal financial system. The committee on financial inclusion, defined the term financial inclusion as the process of ensuring timely access to financial services and adequate credit where needed by vulnerable groups such as weaker sections and low-income groups at an affordable cost (Rangarajan Committee 2008). Financial inclusion can also be alternatively expressed as 'Financial Exclusion' which means inability of people in accessing necessary and appropriate financial services or denial of financial services' supply when it is demanded by weaker section of the society.

India has a well-developed financial structure which fulfils the financial requirement of individuals, household and also helps in growth, development and modernization of nation. To ensure financial inclusion, healthy competition and fulfilling financial needs, banking sector is required to carry out reforms and continuous monitoring of banking services and practices. Banking sector of India consists of Reserve Bank of India (RBI), which is regulator of money market, commercial banks, regional rural banks (RRBS) and co-operative banks etc. Nationalization of banks stepped-down focus from class banking to mass banking. On the recommendation of Swaminathan committee, RRBs were also established in 1975

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for the promotion financial inclusion in rural areas. Financial inclusion benefits society and economy. Financial inclusion spurs the process of economic growth through increasing saving and investment in the economy. It inculcates habit of saving, especially amongst the vulnerable groups. Financial inclusion ensures timely and adequate credit at affordable cost in a transparent manner which ultimately stroke entrepreneurial ability of unbanked people. Financial inclusion plugs leaks and gaps in distribution of government benefits and subsidies through direct benefit transfers to beneficiaries' bank account.

An inclusive financial system, due to its well-known advantages, is beneficial for any economy because it facilitates efficient allocation of resources from savers to investors, enables people to manage their finances through access to various financial services, and reduces exploitation from informal source of finances. An inclusive financial system improves efficiency and welfare thorough arranging bouquet of financial services and the safe places for parking fund.

Indian economy is a rural economy where agriculture is the main source of occupation. 68.84% of Indian population resides in rural areas and 54.6% of its total workforce depends upon the agriculture for employment (Census 2011). As per data from World Bank's Global Findex Database, as of 2021, 77.53% of Indian adults (population with 15 years or more of age) had a bank account as compared to 53% in 2014. To eliminate financial exclusion and promote financial inclusion, Government of India (GoI) and RBI have been taken many steps and policy initiatives.

REVIEW OF LITERATURE

Dev (2006) analysed the 59th round survey of NSSO data. He concluded with that there are 150 million rural households in India out of which approximately 90 million are farmer households. There are 49 percent of farmer households indebted from formal and informal sources. On the basis of data, he found that 51 percent are financially excluded farmer households at all India level. 56 percent of indebted farmer households obtain loan from formal sources and remaining 64 percent from informal sources. The shares in formal and informal sources vary from state to state. He also found that credit for small and marginal farmer from formal sources increased with size of land. In this paper he identified supply (small number of branches in rural area, low credit deposit ratio, low level of agricultural credit to small and marginal farmer) and demand side (low productivity and risk, vulnerability of small and marginal farmers, low skill and poor market linkages for rural non-farm and urban workers, lack of awareness and financial literacy) barriers in financial inclusion. He suggested that financial institution should look at financial inclusion both as a business opportunity as well as social responsibility.

Rangarajan (2008) defines financial inclusion as "It is the process of ensuring timely access to financial services and adequate credit where needed by vulnerable groups such as weaker section and low-income groups at an affordable cost".

Chakrabarty (2011) discussed about the future's need of public policy. India has made tremendous growth in recent past while there are causes for concern on other dimensions such as financial exclusion of poor people. Provision of public good such as unrestrained access to financial services and products is an essential condition of open and efficient society so the financial inclusion of all people should be the prime objective of public policy. Mainstream financial institution such as banks should take financial inclusion not as a social obligation but as a pure business opportunity. Thus, existing financial system needs to be designed to suite poor people's requirements. RBI has made concerted efforts towards greater financial inclusion through initiating various programmes and simplifying various norms. Despite concerted efforts by the RBI, there is long way to go, Indians lack access to the formal financial services and about 50,000 villages are yet to be provided with banking services. He found that economic growth follows financial inclusion. Financial access will attract global market players to our country which will increase employment and business opportunities.

The dream of inclusive growth will not come true until we create millions of micro-entrepreneurs across the country. Inclusive growth will act as an instrument of empowerment and enables people to contribute more effectively in economic and social progress. He concluded with financial inclusion is the road that India needs to travel toward becoming a global player.

Khan (2012) emphasized that financial inclusion (access to finance) can be considered as a public good because whole economy (unbanked population, government, financial institutions as well as entrepreneurs) benefits by greater inclusion. Financial inclusion makes RBI's monetary policy more effective. There is a high population per bank branch and low proportion of having access to formal financial services which clarifies the extent of financial exclusion in Indian economy. Minimalist (aiming at providing basic financial products to the unbanked) and expanded (aiming at providing other important financial product such as housing finance, micro pension, financial education and insurance facility) approach are adopted financial inclusion in India. He also focused on many issues and challenges in ICT based financial inclusion such as lack of proper functioning of devices in many areas, lack of literacy, limited number of technology service provider, low power supply and weak network connectivity etc. he concluded with that bankability of poor holds a major business opportunity to the banks for developing a stable retail deposit base.

Chakrabarty (2013) emphasised that financial inclusion has the potential to bring in unbanked in to the formal banking system, channelize their saving, stroke their financial entrepreneurial ambition by making available credit and thus give fillip to the economy. Financial inclusion helps the society and economy. RBI has adopted a structured, planned and integrated approach towards financial inclusion by focusing on both the demand and supply side constraints. Banks should look at financial inclusion as business opportunity rather than social corporate responsibility. So, it is important to focus on increasing usage of banking infrastructure which will happen only if banks can offer an entire bouquet of services and products to the large number of basic bank account-holders and also to the new customers that the banks acquire. Objective of financial inclusion with financial stability cannot be achieved without ensuring universal financial inclusion. Financial inclusion and inclusive growth are no longer just policy choices, but are policy initiatives which would determine the long-term financial stability and sustainability of and economic order.

Dangi and Kumar (2013) focus on present scenario and future scope of financial inclusion in India by evaluating the different policy measures and initiatives taken by the RBI & GOI for promoting it. They identified many factors affecting access to financial products and services are n^o physiological and cultural barriers, lack of legal identity, low level of income, lack of basic education and financial literacy, terms and condition of financial institution, living places of poor people and lack of attractiveness of financial products. Conclusion of the study was that a large section of population still financially excluded. Financial inclusion should not be taken as a responsibility by the banks and other financial institution but should be seen as an opportunity and future prospects for improving its delivery and operational mechanism.

Aggarwal (2014) examined various initiative taken by RBI for ensuring greater financial inclusion and also focused on challenges and opportunities of financial inclusion in India. She finds that, due to the concerted effort by the RBI, number of branches of SCBs increased from 68,681 in March 2016 to 1,02,343 in March 2013. In rural areas, number of branches increased from 30,572 to 37,953 during the same period. She also identified major challenges in financial inclusion such as lack of identity proof, complicated procedures, lack of literacy and awareness, costlier financial products and services in rural area as well as poor physical and social infrastructure etc.

Das (2021) emphasised that financial inclusion is a key driver of sustained and balanced economic growth which acts as tool of reducing income inequality and poverty. RBI and GoI have taken a number of measures for ensuring three dimensions (access, usage and quality) of financial inclusion. Expansion and breadth of financial inclusion has indeed been exponential in recent years.

Adoption of technology such as Jan Dhan, Aadar and Mobile (JAM) has shifted brought about a major shift in the universe of financial inclusion. Financial inclusion plans of banks have shown tremendous progress with respect to various parameter of financial inclusion. The pandemic has accelerated the push towards digitalization of with greater adoption of digital payments. Recently, financial inclusion index has been constructed. 15 educational boards have included modules on financial education their school curriculum. He concluded that we must continue our effort for greater financial inclusion in pursuance of goal of sustainable future for all.

OBJECTIVES OF THE STUDY

1. To assess the various initiatives taken by the RBI for ensuring financial inclusion and examine the current progress of financial inclusion in India.
2. To assess the policy initiatives taken by the Gol recently for ensuring financial inclusion and evaluate their performance till now.
3. To focus on challenges and opportunities emerged from financial inclusion in India.

RESEARCH METHODOLOGY

This study is based on secondary data sources. The data has been retrieved from official website of RBI- <http://dbie.rbi.org.in>, Department of Financial Services, Gol and International Monetary Fund. Data has been also collected from reports, journals and committee report submitted to Gol on financial inclusion.

VARIOUS INITIATIVES TAKEN BY THE RBI FOR ENSURING FINANCIAL INCLUSION

- **No-frill Account** – This account allows the customers to open an account which requires zero balance or negligible balance. This account involves very low nominal charge which enables excluded people to open and access their account at very low cost.
- **Eased Know Your Customers (KYC) Norms** – To help the common man in opening bank account, RBI has simplified KYC norms. For example n` single document for proof of identity and address. No proof of address is required for current address. For persons not having officially valid document, RBI allowed such persons to open account with self-attested photograph and putting thumb in the presence of an official of the bank.
- **Basic Saving Bank Deposit Account (BSBDA)** – all banks have been instructed by the RBI to open BSBD account which have common minimum facilities like no minimum balance requirement, deposit and credit cash at the branch as well as ATM, receipt / credit of money through electronic payment system.
- **Rationalization of Branch Authorization Policy** – in the revised policy, RBI has taken different measures for resolving the issue of unequal branch spread. RBI had redefined 'Banking Outlet' as a fixed-point service delivery unit which provides services of deposit and withdraw of cash, encashing cheques and lending of money for a minimum of four hours per day at least five days a week. RBI allowed the banks to open their banking outlet in tier-1 to tier-6 centre without taking RBI's permission and bank has also been mandated to open 25% of these outlets in unbanked rural area.
- **Opening of Brick-and-Mortar Branches** – to increase banking penetration, financial inclusion and promote opening of branches in rural areas, need for opening brick-and-mortar branches was felt. Accordingly, bank have been mandated to open 25% of new branches in unbanked rural centre in a financial year.

- **Financial Inclusion Plan (FIP)** – RBI issued guidelines for all the public and private sector banks to submit a board-approved, three-year financial inclusion plan starting from April 2010. In this plan, all banks are required to set their own target regarding opening of brick-and-mortar branches, business correspondents (BCs) employed, coverage of unbanked villages having population above 2000 and as well as below 2000 through branches, no-frill accounts opened, Kisan Credit Card, General Credit Card issued and other specific measures taken by them to cater the financially excluded people.
- **Financial Literacy Centres (FLCs)** – Financial literacy enables people to understand the benefit of formal products and providers and to make choices that fit their needs and represent good value for money. Accordingly, in January 2016, RBI revised guidelines for the conduct of camps by FLCs of Lead Banks. Under new guidelines, at least one outdoor camp per month for a period of one year need to be conducted to aware newly included people in the financial system. FLCs and rural branches of banks may adopt a tailored approach for different target group viz. farmers, micro and small entrepreneurs, school children, Self Help Group (SHGs), senior citizen etc. guideline for different target group was to conduct one camp per month for each target group by each FLC and rural branch of banks.
- **Use of Technology** – RBI recognised that technology can efficiently resolve the issue of outreach and credit delivery in rural and remote area. To provide doorstep banking services through BC model, RBI advised bank to make use of information and communication technology (ICT) in an efficient manner. Even illiterate account holder can operate its account by using biometrics with the help of ICT enabled BC. Thus, ICT enhances confidence in banking system and ensures security of transaction
- **Adoption of Electronic Benefit Transfer (EBT)** – banks were advised to adopt EBT through leveraging ICT for transferring government and social benefit electronically to the bank account of beneficiary so that transaction cost and dependence on cash could be reduced.
- **General Credit Card (GCC)** – to provide hassle-free credit to disadvantaged and poor people, RBI advised banks to introduce a general-purpose credit card facility up to 25000 based on assessment of cash flow. GCC doesn't have any compulsion regarding collateral security and use of credit.

NATIONAL STRATEGY FOR FINANCIAL INCLUSION (NSFI): (2019-2024)

RBI released the NSFI 2019-24 on 10th January 2020 which identified six strategic objectives for financial inclusion such as: (1) Universal access to financial services, (2) Providing basic bouquet of financial services, (3) Access to livelihood and skill development, (4) Financial literacy and education, (5) Customer protection and grievance redressal, and (6) Effective co-ordination. It identified certain milestones to achieve this vision such as: (a) Providing banking access to every village (or hamlet of 500 households in hilly area) within a five-kilometre radius by March 2020, (b) strengthening digital financial services to create infrastructure to move towards a cash less society by March 2022, and (c) ensuring that every adult has access to a financial services provider through a mobile device by March 2024.

NATIONAL STRATEGY FOR FINANCIAL EDUCATION (NSFE): (2020-2025)

RBI released the NSFE: 2020-25 document on 20th August 2020 and recommended a '5C' approach for the dissemination of financial education in the country. These approaches include emphasis on development of relevant content in curriculum in schools, colleges and training establishments, developing capacity among the intermediaries involved in providing financial services, leveraging

on positive effect of community-led model for financial literacy through appropriate communication strategy, and enhancing collaboration among various stakeholders. To create financially aware and empowered India, certain strategic objectives have been laid down which include inculcating financial literacy concepts among various section of population through financial education to make it an important life skill, encouraging active savings behaviour, developing credit discipline and improving usage of digital financial services in a safe and secure manner, as well as bringing awareness about rights, duties avenues for grievance redressal.

Due to these concerted efforts by RBI and GoI, significant progress has been made over the last five year towards all parameter of financial inclusion in India. Progress of financial inclusion in India is presented in table 1.

Table 1: Current Progress of Financial Inclusion in India

Sr. No.	Particulars	March-2017	March-2018	March-2019	March-2020	March- 2021*
1	Banking Outlets in Rural location – Branches	50860	50805	52489	54561	55112
2	Banking Outlets in Rural location – Branchless mode	5,47,233	5,18,742	5,44,666	5,44,656	11,92,967 [^]
3	Banking Outlets in Rural location – Total	5,98,093	5,69,547	5,97,155	5,99,217	12,48,079
4	Urban locations covered through BCs	1,02,865	1,42,959	4,47,170	6,35,046	4,26,745 [^]
5	BSBDA – through branches (No. in Million)	254	247	254	261	265
6	BSBDA – through branches (Amt. in Billion)	691	731	877	958	1183
7	BSBDA – through BCs (No. in Million)	280	289	319	338	379
8	BSBDA – through BCs (Amt. in Billion)	285	391	531	725	876
9	BSBDA – Total (No. in Million)	533	536	574	600	645
10	BSBDA – Total (Amt. in Billion)	977	1121	1409	1684	2060
11	OD facility availed in BSBDAAs (No. in Million)	9	6	6	6.4	6
12	OD facility availed in BSBDAAs (Amt. in billion)	17	4	4.4	5.2	5.3
13	KCC – Total (No. in Million)	46	46	49	47	46
14	KCC n` Total (Amt. in Billion)	5805	6096	6680	6390	6726

Source RBI: Trend and Progress of Banking in India: 2017-21, RBI: Annual Report: 2021-22, *: Provisional data available till march 2021, ^: Significant change in numbers is due to reclassification done by banks.

The data show that the banking outlets in rural location have increased from 5.98 lakh in March 2017 to 12.48 lakh in March 2021. There is a significant increase in number of banking outlets in rural locations due to reclassification done by banks. However, such outlets in rural location are mostly in branchless BC mode. As of March 2021, about 95.5 percent (11,92,967 out of 12,48,079) of banking outlets in rural location are served through BCs. Remaining (4.5 percent, 55,112) are served through bank branches. coverage of urban locations through BCs increased by almost six folds from 1.02 lakh in March 2017 to 6.35 lakh in March 2020. It, however, declined to 4.26 lakh in March 2021. Basic saving bank deposit accounts (BSBDAs) have increased from 533 million in 2017 to 645 million in March 2021. However, such progress is mainly at BC level. Approximately, fifty eight percent (379 million out of 645 million) of BSBD accounts have been opened through BCs as of March 2021. Deposit amount in BSBD has shown a sharp rise. As of March 2021, gross and average deposit per BSBD stood at Rs. 2,060 billion and Rs. 3193, respectively. increase in deposit can be attributed to rise in tendency of people to save rather than spend during the COVID-19 pandemic. However, as for as availing of overdraft (OD) facility is concerned, figure is not so satisfactory. As of March 2021, only 6 million account holders (about 0.93 percent) availed the OD facility for an amount of Rs. 5.3 billion. The number of KCC holder has increased from 46 million in March 2017 to 49 million in March 2019. However, it declined to 6 million in March 2021. Total amount availed by all KCC holders increased from Rs. 5805 billion in March 2017 to Rs. 6726 billion in March 2021.

RECENT POLICY INITIATIVES TAKEN BY THE GOI FOR ENSURING FINANCIAL INCLUSION

Pradhan Mantri Jan Dhan Yojna (PMJDY)

PMJDY is one of the biggest financial inclusion initiatives in the world launched on 28 august 2014. PMJDY is a national mission on financial inclusion for ensuring access to various financial services like at least one basic banking account, insurance, remittance, pension and credit facility for every household in an affordable manner. Some of the benefits, under the scheme are n` no minimum balance is required in the account, Rupay debit card is provided to account holder, accident insurance cover of Rs. 1 lakh (enhanced to Rs. 2 lakhs to new PMJDY account opened after 28 august 2015) is available with Rupay card issued as well as an overdraft facility up to Rs. 10,000 to eligible account holder is available.

Table 2: Progress in PMJDY Over Last Six Years

Sr. No.	Particulars	March 2017	March 2018	March 2019	March 2020	March 2021	September* 2022
1	No. of PMJDY account (In Crore)	28.17	31.44	35.27	38.33	42.20	46.95
2	Deposits in PMJDY account (in Rs. Crore)	62,972	78,494	96,107	1,18,434	1,45,551	1,73,058
3	Average deposit in PMJDY account (in Rs. Crore)	2235	2497	2725	3090	3449	3685
4	No. of Rupay debit card issued to PMJDY accountn` holders (in crore)	21.99	23.65	27.91	29.30	30.90	32.17

Source: <https://pmjdy.gov.in/Archive> Accessed on 29 September 2022, Overview and Progress on Financial Inclusion: PMJDY, Department of Financial Services (DFS), Ministry of Finance (MoF), Gol.

*Data as on 21st September 2022.

Performance of PMJDY is presented in table 2. Consistent progress has been made on above given parameter over the years. Since its inception, over 46 crore new account have been opened and over Rs. 1,73,058 crores have been deposited by the newly banked people in the formal banking system. This scheme led to rapid financial inclusion of women. Under PMJDY, women accounts constitute 55.54 percent of the total Jan Dhan account as on 21st September, 2022. As against an average balance of Rs. 2235 in march 2017, the average balance has grown to Rs.3685 as on 21 September 2022. A total of 32.17 crore Rupay debit cards have been issued till 31st September 2022 to PMJDY account holder.

Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)

PMJJBY was launched on 9th may, 2015 with the aim of insuring the uninsured. It aims at providing universal social security for all Indians, especially the poor and under-privileged. This scheme offers a renewable one-year term life cover of Rupees Two lakh to all subscribing bank account-holders in the age group of 18 to 50 years, covering death due to any reason at annual premium of Rs. 330 per annum per subscriber.

Table 3: Performance of PMJJBY Over Last Six Year

Sr. No.	Particulars	March 2017	March 2018	March 2019	March 2020	March 2021	March 2022
1	Cumulative Enrolment (in Crore)	3.10	5.33	5.92	6.96	10.27	12.66
2	Cumulative No. of Claim Disbursed	84,727	1,52,88	2,54,830	3,45,201	4,54,085	5,71,007
3	Female Beneficiaries (in Crore)	1.15	1.28	1.55	2.07	2.88	4.26
4	PMJDY-PMJJBY Account-holder (in Crore)	-	0.43	0.6	1.11	1.96	3.29

Source DFS: Overview and Progress on Financial Inclusion: Social Security Scheme.

Performance of PMJJBY is presented in table 3. Consistent progress has been made on above given parameter, over the year. Since its inception, over 12 Crore account- holders have been insured and over 5.7 lakh claims have been disbursed. Female beneficiaries are increasing continuously. There are 4.26 crore insured female beneficiaries as on 31st march,2022. Out of 42.2 Crore PMJDY account-holders, 1.96 crore have been subscribed PMJJBY as on 31st march,2021.

Pradhan Mantri Suraksha Bima Yojna (PMSBY)

PMSBY was also launched on 9th may, 2015. It offers a renewable one -year accidental death-cum-disability cover of Rupees Two Lakh to all subscribing bank account-holders in the age group of 18 to 70 years at annual premium of Rs. 20/- per annum per subscriber.

Table 4: Performance of PMSBY Over Last Six Year

Sr. No.	Particulars	March 2017	March 2018	March 2019	March 2020	March 2021	March 2022
1	Cumulative Enrolment (in Crore)	9.95	13.48	15.47	18.54	23.26	28.19
2	Cumulative No. of Claims Disbursed	16164	34160	51441	66719	80666	96453
3	PMSBY-Female Beneficiaries (in Crore)	3.84	4.21	5.11	6.64	8.87	11.63
4	PMSBY-PMJDY A/c-holders (in crore)	-	1.93	3.12	4.62	6.69	9.5

Source DFS: Overview and Progress on Financial Inclusion: Social Security Scheme.

Performance of PMSBY is presented in table 4. Since its inception, over 28.19 Crore account holder have been insured and over 9.6 Lakh claims have been disbursed. Female beneficiaries are increasing continuously. There are 11.63 Crore insured female beneficiaries as on 31st march, 2022. Out of 42.2 Crore PMJDY account-holders, 6.69 Crore have been subscribed PMSBY as on 31st march, 2021.

Pradhan Mantri Mudra Yojna (PMMY)

This scheme was launched on 8th April, 2015 for providing loans up to Rs. 10 Lakh to the non-corporate, non-farm small / micro enterprises. These loans are classified as MUDRA loans under PMMY. MUDRA loans are categorised under three heads, namely 'Shishu', 'Kishore', and 'Tarun'. Loans up to Rs. 50,000 falls under the category of Shishu, Kishore covering above 50,000 and up to Rs. 5 Lakh while Tarun covers loans above Rs. 5 Lakh and up to Rs. 10 Lakh.

Table 5: Performance of PMMY Over Last Six Years

Sr. No.	Particulars	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
1	No. of Account (in Crore)	3.97	4.81	5.99	6.22	5.07	5.37
2	Sanctioned Amount (in Rs. Lakh Crore)	1.81	2.54	3.22	3.37	3.22	3.39

Source: <http://www.mudra.org.in/Archive> Accessed on 14 September 2022, DFS: Overview and Progress on Financial Inclusion: Social Security Scheme.

Performance of PMMY is presented in table 5. Number of account-holders under the scheme has been almost doubled from 3.97 Crore in 2016-17 to 6.22 Crore in 2019-2020. Number of account-holders has been decreased to 5.07 crore in 2020-21 due to the uncertainty emerged from nationwide lockdown during the COVID-19 pandemic and recessionary situation prevailing in the economy.

CHALLENGES

1. Poor physical infrastructure, limited transport facility, insufficient trained staff etc., in remote areas create a barrier to the customer while accessing financial services.
2. Technology helps in accessing financial services. Poor connectivity in rural areas creates digital divide so that easy access to financial services cannot be ensured in those areas. technology could be the best bridge between the financial service provider and last mile customer. Fintech companies can be promoted for resolving and improving the tele and internet connectivity across the country.
3. Complex and lengthy procedures act as hindrance while on-boarding customers. This kind of hardship further increases when products are complex and not customised to the requirement of customers who receive erratic and uncertain cash flow from their occupation.
4. Socio-cultural barriers like conservative beliefs, customs and prevalence of certain value system result in lack of favourable attitude towards formal financial services. There are still some isolated areas wherein women do not have the freedom and choice to access financial services because of cultural barriers.
5. Considerable ground has been covered in the field of increasing access to basic financial services including micro insurance and pension. Now, the focus is going to be shifted

in improving usage of these accounts so the customers and the service providers could achieve the benefit of financial services and the necessary scale and sustainability, respectively. This can be done through increasing economic activities like creation of work opportunities, digitising government transfer by strengthening the digital transaction' eco system, enhancing financial literacy and having in place a robust customer protection framework.

6. To minimize risk, to promote innovation and healthy competition, more market players are needed in retail payment system from a sustainable financial inclusion perspective. Currently, National Payment Corporation of India (NPCI) operates majority of retail payment products.
7. Lack of literacy particularly financial literacy increases difficulty in accessing financial product and services. More campaigns (films, documentary, pamphlets and roadshows) are needed to spread awareness about financial inclusion and financial literacy.
8. There is increasing dependence on technology to deliver banking services to customers. So, security related issues especially IT security must be addressed because these issues result in frauds, reputation risks and undermine public confidence in the use of electronic payment products.

OPPORTUNITIES

1. Financial inclusion penetrates banking habits in poor people thereby enabling them to save small amount overtime with formal financial institutions that can be used for funding of huge investments needed in business and infrastructural development.
2. Inclusion of disadvantaged groups with formal financial system enables them to obtain loan at low interest rate for their livelihood and self-employment purposes. Thus, financial inclusion acts as a poverty reduction instrument by creating self-employment opportunities to poor people in rural and remote area.
3. With the help of EBT and information and communication technology, bank can reduce the dependency on cash and lower transaction cost. Financial institution can transfer social benefit electronically to the bank account of the beneficiary.
4. Financial inclusion provides opportunities to the banking sector to facilitate access of financial product and services to various section of society, regions, gender and income levels. Thus, it encourages the public to embrace banking habit. RBI has intervened for the success of financial inclusion by introducing various enactments, financial literacy drives, leveraging technology etc.
5. Financial inclusion helps in achieving the target of inclusive growth and development by ensuring timely and quick availability of financial services and products among needy sector.
6. Financial inclusion not only provides savings products but also offer many other allied services like insurance cover, entrepreneurial loans, payments and settlement facilities etc.
7. Inclusive and sustainable financial system will attract global market players in our country that will result in increasing business and employment opportunities.

FINDINGS

1. As per RBI's *Report on Trend and Progress of Banking in India: 2017-21*, number of branches of public sector banks (PSBs) decreased from 91,445 in March 2017 to 86,311 in March 2021. The fall in numbers is mainly due to many PSBs became privatized in this time duration. The branches of scheduled commercial banks (SCBs) increased from 1,16,394

in March 2017 to 1,22,976 in March 2021. In rural areas, the number of branches of SCBs increased from 33864 in March 2017 to 36383 in March 2021.

2. ATM is an important channel for customers to access cash anytime and anywhere. As per census 2011, out of 1.21 billion people, 69 percent live in rural areas while 31 percent live in urban areas. As per data obtained from RBI, total ATM deployed is about 2,53,231 as of June 2022, only 54021 (21.33 percent) are in rural areas. So, the banks should enhance their ATM network among the rural and unbanked areas.
3. As per RBI's *Annual Report: 2021-22* there were 1495 FLCs in the country at the end of December 2021. A total of 73900 activities were conducted by the FLCs during 2021-22 (up to December 2021).
4. In rural areas, post offices (POs) are much closer to rural population than bank branches. As per department of post's *Annual Report: 2020-21*, there were 1,56,721 post offices in India, of which, 1,41,018 (89.98 percent) were in rural areas as on 31st March, 2020. Thus, more POs should be established due to their well-known advantages.

CONCLUSION

Financial inclusion promotes inclusive growth by way of making financial services including credit and other safety nets available to the bottom of the pyramid. Past experiences and experience gained during the Covid-19 pandemic clearly indicate that financial inclusion and inclusive growth reinforce financial stability. Financial literacy together with sound consumer protection mechanism will ensure that people of excluded section of society are empowered to take financial decision. This will also help financial institutions to enhance their customer base, products and enhance diversify their balance sheet. All stakeholders should strive towards greater financial inclusion for attaining the goal of sustainable future for all. Financial institution should look at financial inclusion both as a business opportunity as well as social responsibility.

There is a need for accelerated universal reach of bank accounts along with access to financial products relating to credit, investment, insurance and pension. All stakeholders are needed to take responsibility for ensuring inclusive financial ecosystem which is capable of effectively addressing risks like mis-selling, cyber security, data privacy and ensuring customer's confidence in financial system through financial awareness and education.

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Ground Water Pollution

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Groundwater pollution occurs as a result of the release of pollutants into the ground into natural underground water reservoirs known as aquifers. Once the pollutants released find their way into groundwater, they cause contamination. It is a type of water pollution that is mainly caused by the release of substances either intentionally or accidentally through anthropogenic activities or natural causes.

As per data available, more than 12 million people in India were affected by Arsenic in 2019, which is a lethal groundwater pollutant. Drinking arsenic-rich water over a longer period may cause cancer, high blood pressure, diabetes, and diseases of blood vessels. Another report of 2018 states that major toxins like nitrate, fluoride, iron, and heavy metals like lead, cadmium, and chromium are exceeding their permissible limits in many districts of India.

Materials from the land's surface can move through the soil and end up in the groundwater. For example, pesticides and fertilizers can find their way into groundwater supplies over time. Road salt, toxic substances from mining sites, and used motor oil also may seep into groundwater. In addition, it is possible for untreated waste from septic tanks and toxic chemicals from underground storage tanks and leaky landfills to contaminate groundwater.

The most serious water quality degradation in agricultural regions is caused by fertilizer and pesticide use, which results in runoff of chemicals from agricultural fields into surface waters and percolation into groundwater. Nitrate contamination of groundwater is already significant in agricultural areas.

CAUSES OF GROUNDWATER POLLUTION

The sources (or causes) of groundwater pollution can be landfills, effluents released from industries or wastewater treatment plants, leakage from sewers, petrol filling stations, or fertilizers/pesticides used in agriculture.

Excessive Use of Fertilizers and Pesticides

Pesticides and commercial fertilizers, or even natural fertilizers like manure are nitrogen-based compounds that can introduce nitrates into the groundwater and pollute it. This is mainly because only a certain portion of the nitrogen is used by plants and the rest may get either washed off to enter water bodies or seep into the ground polluting the aquifers.

Over pumping of groundwater

Pumping groundwater aggressively may release arsenic into the water and also cause land subsidence (sudden sinking of land).

Arsenic is mainly present in the clayey layer of the underground surface and little of it seeps into the water while groundwater is pumped. But if overdone, a substantial amount may get entered into aquifers due to the high hydraulic gradient created.

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Septic Systems

Across the world, septic systems are the main cause of pollution of underground water. The pollutants are outflow from privies, septic tanks, and cesspools. 25% of households in the USA, for instance, heavily depend on septic systems to dispose of their waste. This huge number of users relying on the system makes it one of the main pollutants.

Additionally, improperly designed and leaking septic systems release contaminants such as nitrates, oils, bacteria, chemicals, detergents, and viruses into underground water.

Petroleum Products

Petroleum storage tanks are either located underground or above ground. Also, the transportation of petroleum products is mainly done underground using pipelines. Leakages from these substances can lead to contamination of water.

Hazardous Waste Disposal

Hazardous wastes such as photographic chemicals, motor oil, cooking oil, paint thinners, medicines, swimming pool chemicals, paints, and garden chemicals should not be disposed of into septic tanks or directly into the environment as they cause serious contamination.

These chemicals should be disposed of with the help of a licensed hazardous waste handler.

Naturally

Arsenic is a naturally occurring metal present in the earth's crust. In its organic form, it's poisonous and quite lethal in nature. It gets dissolved in groundwater due to the anaerobic conditions produced by organic matter present inside the aquifers. Due to the microbial decomposition of the organic matter, the oxides of iron are released into the groundwater aquifers. These iron oxides then react with the arsenic and produce arsenic compounds n` arsenite and arsenate, the former being more toxic than the latter.

The second major geogenic pollution occurs due to the compounds of fluoride found in the groundwater. These are present in aquifers that lack Calcium inside them.

Sewage Disposal

Poorly treated sewage water disposed on the ground surface or local water bodies is also a reason for groundwater pollution. This problem arises in the areas where there is a poor infrastructure of sewage treatment plants or poorly maintained sewer systems.

Also, if there are micro-pathogens like hormones, pharmaceutical residues and other micro-contaminants that are found in urine or feces present in the sewage, then even the conventional treatment plants may not be able to remove such impurities.

EFFECTS OF GROUNDWATER POLLUTION

Health Issues

Contaminated groundwater has detrimental effects on human health. In areas where septic tank installation is not set up correctly, human waste may contaminate the water source. The waste may contain hepatitis-causing bacteria that may lead to irreversible damage to the liver.

Can lead to damaging impacts on the environment such as aquatic systems and the overall ecosystem

Groundwater pollution can lead to devastating environmental changes. One such alteration is the loss of certain nutrients that are essential for the self-sustenance of the ecosystem. Also, when the pollutants mix with water bodies, alteration of the aquatic ecosystem may also occur. Aquatic animals such as fish may die off quickly as a result of too many contaminants in the bodies of water.

Animals and plants using contaminated water may also be affected. Toxic substances accumulate with time in the aquifers and once the prime spreads, it may render the groundwater unsuitable for human and animal consumption. The effects are serious, especially for people who rely on groundwater during drought periods.

Affects economic growth

Contamination of groundwater sources renders the area incapable of sustaining plant, human, and animal life. The population in the area reduces and the land value depreciates. Another effect is that it leads to less stability in industries relying on groundwater to produce their goods.

SOLUTIONS TO PREVENT GROUNDWATER POLLUTION

These are some of the solutions to prevent groundwater pollution-

Monitoring Quality of Groundwater through a telemetry system

Groundwater quality monitoring should be done, especially by industries to measure groundwater parameters like pH, flow rate, TSS, water level, etc. Prompt action should be taken if any problem is observed.

Land Zoning or Marking

Zoning or marking land areas to ensure a better focus on specific areas for preventing groundwater pollution is another strategy to adopt. This measure of creating land-use maps has been used by many nations around the world.

There are essentially two types of zoning maps n` Aquifer vulnerability maps and source protection maps.

Aquifer vulnerability maps are created taken into account that certain aquifers are more susceptible to groundwater pollution than others, especially shallow aquifers. This is because there are fewer layers that act as filters between the land surface and the aquifer layer that holds water.

Source protection maps are formed to protect individual water sources, like wells or springs. If there is an adequate travel time between biodegradable pollutant source and groundwater source, then the pollutants get eliminated due to the adsorption or filtration process along its way. So the source protection maps are created to specify radial areas around a water source where activities that can cause pollution need to be omitted.

Educating Others

Creating awareness around the importance and an urgent need to take steps for groundwater prevention pollution will also help in combating the issue.

Groundwater is a commodity used by everyone. So the onus to protect it from contaminants and its scarcity for the present & future generations lie on each and every individual on the face

of the earth. Each and every individual can play a role by taking small but effective steps like not wasting water in the house or workplace, using fewer plastics, and proper disposal methods.

Recycling

Most landfills in various countries have a recycling plant nearby. Therefore, used petroleum products should be taken to such places. Apart from oil, other recyclable materials such as plastic, bottles, and paper waste can also be taken to recycling plants. The state should provide designated recycling pick-up areas in places that they are not yet established.

Proper management of the sources of pollution

The landfills should be designed with proper clay and leachate. The maintenance should be done regularly. The location of the landfill should also be far from groundwater areas.

Further, any hazardous waste should not be dumped in the landfill unless it is designed for that purpose.

In constructing and managing underground storage tanks, it is important to comply with the set regulations and policies to avoid contamination or even lawsuits. A containment device that acts as a leak back-up should be put in place and any unused underground tanks should be removed.

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लैंगिक असमानता का अवलोकन

डॉ. गीता कुमारी*

हम 21वीं शताब्दी के भारतीय होने पर गर्व करते हैं जो एक बेटा पैदा होने पर खुशी का जश्न मनाते हैं और यदि एक बेटी का जन्म हो जाये तो शान्त हो जाते हैं। यहां तक कि कोई भी जश्न नहीं मनाने का नियम बनाया गया है। लड़के के लिये इतना प्यार कि लड़कों के जन्म की चाह में हम प्राचीन काल से ही लड़कियों को जन्म के समय या जन्म से पहले ही मारते आ रहे हैं यदि सौभाग्य से वो नहीं मारी जाती तो हम जीवनभर उनके साथ भेदभाव के अनेक तरीके ढूंढ लेते हैं। भारतीय समाज में यह आम बात है कि लड़कियों व स्त्रियों को आजीवन असमानता का दंश झेलना पड़ता है। इसको समानता दिलाने के कई प्रयासों के बावजूद आज भी वास्तविक स्थिति दयनीय है। आज हम 21वीं सदी को नारी सदी तो कह रहे हैं लेकिन स्थितियाँ पहले के समान ही हैं।

लैंगिक असमानता की परिभाषा और संकल्पना

लिंग सामाजिक-सांस्कृतिक शब्द है, सामाजिक परिभाषा से संबंधित करते हुये समाज में पुरुषों और महिलाओं के कार्यों और व्यवहारों को परिभाषित करता है जबकि सैक्स शब्द आदमी और औरत को परिभाषित करता है जो एक जैविक और शारीरिक घटना है। अपने सामाजिक, ऐतिहासिक और सांस्कृतिक पहलुओं में लिंग पुरुष और महिलाओं के बीच शक्ति के कार्य के संबंध हैं जहाँ पुरुष को महिला से श्रेष्ठ माना जाता है। इस तरह लिंग को मानव निर्मित सिद्धान्त समझना चाहिए, जबकि सैक्स मानव की प्राकृतिक या जैविक विशेषता है।

लिंग असमानता को सामान्य शब्दों में इस तरह परिभाषित किया जा सकता है कि लैंगिक आधार पर महिलाओं के साथ भेदभाव समाज में परम्परागत रूप से महिलाओं को पुरुषों के द्वारा सदैव कमजोर जाति वर्ग के रूप में माना जाता है। नारी को "अबला" कहते हुए उसे अबला बना दिया गया। वह सदैव पुरुष के अनुसार ही कार्य करती है और अपना जीवन भी पुरुष के लिये ही जीती है फिर भी उसको सदैव अधीन ही रहना पड़ता है। यह समाज की विडम्बना है।

लैंगिक असमानता के तात्पर्य

लैंगिक असमानता का तात्पर्य लैंगिक आधार पर महिलाओं के साथ भेदभाव है। परम्परागत रूप से समाज में महिलाओं को कमजोर वर्ग के रूप में देखा जाता रहा है।

वे घर और समाज दोनों जगहों पर शोषण, अपमान और भेदभाव से पीड़ित होती हैं। महिलाओं के खिलाफ भेदभाव दुनिया में हर जगह प्रचलित है।

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वैश्विक लैंगिक अंतराल सूचकांक—2018 में भारत 153 देशों में 108 वें स्थान पर रहा। इससे साफ तौर पर अंदाजा लगाया जा सकता है कि हमारे देश में लैंगिक भेदभाव की जड़ें कितनी मजबूत और गहरी हैं।

लैंगिक असमानता के विभिन्न क्षेत्र

समाजिक क्षेत्र में : भारतीय समाज में प्रायः महिलाओं को घरेलू कार्य के ही अनुकूल माना गया है। घर में महिलाओं का मुख्य कार्य भोजन की व्यवस्था करना और बच्चों के लालन पालन तक ही सीमित है। अक्सर ऐसा देखा गया है कि घर में लिये जाने वाले निर्णयों में भी महिलाओं की कोई भूमिका नहीं रहती है। महिलाओं के मुद्दों से संबंधित विभिन्न सामाजिक संगठनों में भी महिलाओं की न्यूनतम संख्या लैंगिक असमानता के विकराल रूप को व्यक्त करती है।

आर्थिक क्षेत्र में : आर्थिक क्षेत्र में कार्यरत महिला और पुरुष के पारिश्रमिक में अन्तर है। औद्योगिक क्षेत्र में प्रायः महिलाओं को पुरुषों के सापेक्ष कम वेतन दिया जाता है। इतना ही नहीं रोजगार के अवसरों में भी पुरुषों को ही प्राथमिकता दी जाती है।

सभी राजनीतिक दल लोकतांत्रिक होते हुये समानता का दावा करते हैं परन्तु वे न तो चुनाव में महिलाओं को प्रत्याशी के रूप में टिकट देते हैं और न ही दल के प्रमुख पदों पर उनकी नियुक्ति करते हैं।

विज्ञान के क्षेत्र में : जब हम वैज्ञानिक समुदाय पर ध्यान नहीं देते हैं तो यह पाते हैं कि प्रगतिशीलता की विचारधारा पर आधारित इस समुदाय में भी स्पष्ट रूप में लैंगिक असमानता विद्यमान है। वैज्ञानिक समुदाय में या तो महिलाओं का प्रवेश ही मुश्किल से होता है या उन्हें कम महत्व के प्रोजेक्ट में लगा दिया जाता है। यह विडम्बना ही है कि हम “मिसाइलमेन” के नाम से प्रसिद्ध स्वर्गीय “ए.पी.जे. अब्दुल कलाम” से तो परिचित हैं। लेकिन “मिसाइल वुमेन ऑफ इंडिया” “टैसी थॉमस” के नाम से परिचित नहीं हैं।

खेल क्षेत्र में : खेलों में मिलने वाली पुरस्कार राशि पुरुष खिलाड़ियों की बजाय महिला खिलाड़ियों को कम मिलती है। चाहे कुश्ती हो या क्रिकेट हर खेल में भेदभाव हो रहा है। इसके साथ ही पुरुषों के खेलों का प्रसारण भी महिलाओं के खेलों से ज्यादा होता है।

भारत में लैंगिक असमानता के कारण और प्रकार

भारतीय समाज में लिंग असमानता का मूल कारण इसकी पितृसत्तात्मक व्यवस्था में निहित है। प्रसिद्ध समाजशास्त्री सिल्विया वाल्बे के अनुसार “पितृसत्तात्मक सामाजिक संरचना की ऐसी प्रक्रिया और व्यवस्था है, जिसमें आदमी औरत पर अपना प्रभुत्व जमाता है, उसका दमन करता है और शोषण करता है।” महिलाओं का शोषण भारतीय समाज की सदियों पुरानी सांस्कृतिक घटना है। पितृसत्तात्मक व्यवस्था ने अपनी वैद्यता और स्वीकृति हमारे धार्मिक विश्वासों, चाहे वो हिन्दू, मुस्लिम या किसी अन्य धर्म से ही क्यों न हों, से प्राप्त की है।

उदाहरण के लिये, प्राचीन भारतीय हिन्दू कानून के निर्माता मनु के अनुसार ऐसा माना जाता है कि औरत को अपने बाल्यकाल में पिता के अधीन शादी के बाद पति के अधीन और अपनी वृद्धावस्था या विधवा होने के बाद अपने पुत्र के अधीन रहना चाहिए। किसी भी परिस्थिति में उसे खुद को स्वतंत्र रहने की अनुमति नहीं है। मुस्लिमों में भी समान स्थिति है और वहाँ भी भेदभाव या परतंत्रता के लिए मंजूरी धार्मिक ग्रंथों और

इस्लामी परम्पराओं द्वारा प्रदान की जाती है। इसी तरह अन्य धार्मिक मान्यताओं में भी महिलाओं के साथ एक ही प्रकार से या अलग तरीके से भेदभाव हो रहा है। महिलाओं के समाज में निचला स्तर होने के कुछ कारणों में अत्यधिक गरीबी और शिक्षा की कमी भी शामिल हैं। गरीबी और शिक्षा की कमी के कारण बहुत सी महिलायें कम वेतन पर घरेलू कार्य करने, संगठित वैश्याकृति का कार्य करने या प्रवासी मजूदरों के रूप में कार्य करने के लिये मजबूर हो जाते हैं।

लड़की को बचपन से शिक्षित करना अभी भी बुरा निवेश माना जाता है क्योंकि एक दिन उसकी शादी होगी और उसे पिता के घर को छोड़कर दूसरे घर जाना पड़ेगा। इसलिये अच्छी शिक्षा के अभाव में वर्तमान में नौकरियों कौशल मांग की शर्तों को पूरा करने में असक्षम हो जाती हैं, वहीं प्रत्येक साल हाई स्कूल और इंटरमिडिएट में लड़कियों का परिणाम लड़कों से अच्छा होता है। अतः उपर्युक्त विवेचन के आधार पर कहा जा सकता है कि महिलाओं के साथ असमानता और भेदभाव का व्यवहार समाज में घर में और घर के बाहर विभिन्न स्तरों पर किया जाता है।

लैंगिक असमानता के कारक

सामाजिक, आर्थिक और राजनीतिक प्रगति के बावजूद वर्तमान भारतीय समाज में पितृसत्तात्मक मानसिकता जटिल रूप में व्याप्त है। इसके कारण महिलाओं को आज भी एक जिम्मेदारी समझा जाता है। महिलाओं को सामाजिक और पारिवारिक रूढ़ियों के कारण विकास के कम अवसर मिलते हैं, जिनसे उनके व्यक्तित्व का पूर्ण विकास नहीं हो पाता है। सबरीमाल और तीन तलाक जैसे मुद्दों पर सामाजिक मतभेद पितृसत्तात्मक मानसिकता को प्रतिबंधित करता है। भारत में आज भी व्यवहारिक स्तर वैधानिक स्तर पर सर्वोच्च न्यायालय के आदेशानुसार सम्पत्ति पर महिलाओं का समान अधिकार है। पर पारिवारिक सम्पत्ति पर महिलाओं का समान अधिकार पर पारिवारिक सम्पत्ति पर महिलाओं का प्रचलन में नहीं है। उनके साथ विभेदकारी व्यवहार किया जाता है।

राजनीतिक स्तर पर पंचायती राज व्यवस्था को छोड़कर उच्च वैधानिक संस्थाओं में महिलाओं के लिये किसी प्रकार के आरक्षण की व्यवस्था नहीं है।

वर्ष 2017-18 के नवीनतम आधिकारिक आवधिक श्रम बल सर्वेक्षण (Periodic Labour Force Survey) के अनुसार, भारतीय अर्थव्यवस्था में महिला श्रम शक्ति (Labour Force) और कार्य सहभागिता (Work Participation) दर कम है। ऐसी परिस्थितियों में आर्थिक मापदंड पर महिलाओं की आत्मनिर्भरता पुरुषों पर बनी हुई है। देश के लगभग सभी राज्यों में वर्ष 2011-12 की तुलना में वर्ष 2017-18 में महिलाओं की कार्य सहभागिता दर में गिरावट देखी गई है। इस गिरावट के विपरीत केवल कुछ राज्यों और केन्द्रशासित प्रदेशों जैसे मध्यप्रदेश, अरुणाचल प्रदेश, चंडीगढ़ और दमन दीव में महिलाओं की कार्य सहभागिता दर में सुधार हुआ है।

महिलाओं में रोजगार की अंडर रिपोर्टिंग (Under Reporting) की जाती है अर्थात् महिलाओं द्वारा परिवार के खेतों और उधमों पर कार्य करने को तथा घरों के भीतर किये गये अवैतनिक कार्यों को सकल घरेलू उत्पाद में नहीं जोड़ा जाता है।

शैक्षिक कारक जैसे मानकों पर महिलाओं की स्थिति पुरुषों की अपेक्षा कमजोर है। हालांकि लड़कियों के शैक्षिक नामांकन में पिछले दशकों में वृद्धि हुई है तथा माध्यमिक शिक्षा तक लैंगिक समानता की स्थिति प्राप्त हो रही है लेकिन अभी भी उच्च शिक्षा तथा व्यवसायिक शिक्षा के क्षेत्र में महिलाओं का नामांकन पुरुषों की तुलना में काफी कम है।

लैंगिक असमानता के खिलाफ कानूनी और संवैधानिक सुधार उपाय

लिंग असमानता को दूर करने के लिये भारतीय संविधान ने अनेक सकारात्मक कदम उठाये हैं। संविधान की प्रस्तावना हर किसी के लिये सामाजिक, आर्थिक और राजनीतिक न्याय प्राप्त करने के लक्ष्यों के साथ ही अपने सभी नागरिकों के लिए स्तर की समानता और अवसर प्रदान करने के बारे में बात करनी है। इसी क्रम में महिलाओं को भी वोट डालने का अधिकार प्राप्त है।

संविधान का अनुच्छेद 15 भी लिंग, धर्म जाति और जन्म स्थान पर अलग होने के आधार पर किये जाने वाले सभी भेदभावों को निषेध करता है। अनुच्छेद 15(3) किसी भी राज्य को बच्चों और महिलाओं के लिये विशेष प्रावधान बनाने के लिये अधिकृत करता है। इसके अलावा राज्य के नीति निर्देशक तत्व भी ऐसे बहुत से प्रावधानों को प्रदान करता है। जो महिलाओं की सुरक्षा और भेदभाव से रक्षा करने में मदद करता है।

भारत में महिलाओं के लिये बहुत से संवैधानिक सुरक्षात्मक उपाय बनाये हैं पर जमीनी हकीकत इससे बहुत अलग है। इन सभी प्रावधानों के बावजूद देश में महिलाओं के साथ आज भी द्वितीय श्रेणी के नागरिक के रूप में व्यवहार किया जाता है। पुरुष उन्हें अपनी कामुक इच्छाओं की पूर्ति करने का माध्यम मानते हैं, महिलाओं के साथ अत्याचार अपने खतरनाक स्तर पर हैं, दहेज प्रथा आज भी प्रचलन है। कन्या भ्रूण हत्या हमारे घरों में एक आदर्श है।

हम लैंगिक समानता कैसे प्राप्त कर सकते हैं।

संवैधानिक सूची के साथ साथ सभी प्रकार के भेदभाव या असमानताएं चलती रहेंगी। वास्तविक बदलाव तो तभी संभव है जब पुरुषों की सोच को बदला जाये। ये सोच तब बदलेगी जब मानवता का एक प्रकार पुरुष महिला के साथ समानता का व्यवहार करना शुरू कर दे ना कि उन्हें अपना अधीनस्थ समझे। यहाँ तक कि सिर्फ आदमियों को ही नहीं बल्कि महिलाओं को भी आज की संस्कृति के अनुसार अपनी पुख्ती रूढ़िवादी सोच बदलनी होगी और जानना होगा कि वो भी इस शोषणकारी पितृसत्तात्मक व्यवस्था का एक अंग बन गयी है और पुरुषों को खुद पर हावी होने से सहायता कर रही है। हम केवल उम्मीद कर सकते हैं। कि हमारा सहभागी लोकतंत्र आने वाले समय में और पुरुषों और महिलाओं के सामूहिक प्रयासों से लिंग असमानता की समस्या का समाधान ढूँढ़ने में सक्षम हो जायेगा और हम सभी को सोच व कार्यों की वास्तविकता के साथ में सपने में पोषित आधुनिक समाज की ओर ले जायेगी।

असमानता को समाप्त करने के प्रयास

समाज की मानसिकता में धीरे-धीरे परिवर्तन आ रहा है जिसके परिणामस्वरूप महिलाओं से संबंधित मुद्दों पर गंभीरता से विमर्श किया जा रहा है। तीन तलाक, हाजी अली दरगाह में प्रवेश जैसे मुद्दों पर सरकार तथा न्यायालय की सक्रियता के कारण महिलाओं को उनका अधिकार प्रदान किया जा रहा है।

राजनीतिक प्रतिभागी के क्षेत्र में भारत लगातार अच्छा प्रयास कर रहा है इसी के परिणामस्वरूप वैश्विक लैंगिक अंतराल सूचकांक 2018 के राजनीतिक सशक्तिकरण और भागीदारी मानक पर अन्य बिन्दुओं की अपेक्षा भारत को 18 वां स्थान प्राप्त हुआ। महिलाओं की भागीदारी पहले से बढ़ गयी है।

भारत में मैक्सिको कार्ययोजना 1975 नेरोबी अग्रदर्शी (Provident) रणनीतियाँ 1985 और लैंगिक समानता तथा विकास एवं शांति पर संयुक्त राष्ट्र महासभा सत्र द्वारा 21वीं शताब्दी के लिये अंगीकृत "बीजिंग डिक्लरेशन एंड प्लेटफॉर्म फॉर एक्शन" को कार्यान्वित करने के लिए और कारवाइयां एवं पहले जैसी लैंगिक समानता की वैश्विक पहलों की अभिपुष्टि की है।

"बेटी बचाओ बेटी पढ़ाओ" "वन स्टॉप सेंटर योजना" महिला हेल्पलाइन योजना और "महिला शक्ति केन्द्र" जैसी योजनाओं के माध्यम से महिला सशक्तिकरण के प्रयास के शैक्षिक नामांकन में प्रगति देखी जा रही है।

आर्थिक क्षेत्र में आत्मनिर्भरता हेतु मुद्रा और अन्य महिला केन्द्रित योजनायें चलाई जा रही हैं।

लैंगिक असमानता को दूर करने के लिये कानूनी प्रावधानों के अलावा किसी देश के बजट में महिला सशक्तिकरण तथा शिशु कल्याण के लिये किये जाने वाले धन आवंटन के उल्लेख को जेंडर बजटिंग कहा जाता है। दरअसल जेंडर बजटिंग शब्द विगत दो-तीन दशकों में वैश्विक पटल पर उभरा है। इसके जरिये सरकारी योजनाओं का लाभ महिलाओं तक पहुंचाया जाता है। महिलाओं के खिलाफ होने वाले भेदभाव को समाप्त करने और लैंगिक समानता को बढ़ावा देने के लिये 2005 से भारत ने औपचारिक रूप से वित्तीय बजट में जेंडर उत्तरदायी बजटिंग (Gender Responsive Budgeting GRB) को अंगीकार किया था। GRB का उद्देश्य है – राजकोषीय नीतियों के माध्यम से लिंग संबन्धी चिंताओं का समाधान करना।

आगे की राह

लैंगिक समानता के उद्देश्य को हासिल करना जागरूकता कार्यक्रमों के आयोजन और कार्यालयों में पोस्टर चिपकाने तक ही सीमित नहीं है। यह मूल रूप से किसी भी समाज के दो सबसे मजबूत संस्थानों – परिवार और धर्म की मान्यताओं को बदलने से संबन्धित है।

लैंगिक समानता का सुत्र श्रम सुधारों और सामाजिक सुरक्षा कानूनों से भी जुड़ा है। फिर चाहे कामकाजी महिलाओं के लिये समान वेतन सुनिश्चित करना हो या सुरक्षित नौकरी की गारंटी देना है। मातृत्व अवकाश के जो कानून सरकारी क्षेत्र में लागू हैं उन्हें निजी और अंसगठित क्षेत्र में सख्ती से लागू करना होगा। जेंडर बजटिंग और सामाजिक सुधारों के एकीकृत प्रयास से ही भारत को लैंगिक असमानता के बंधनों से मुक्त किया जा सकता है।

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