



विदर्भ अर्थशास्त्र परिषदेची
तज्ज्ञ परीक्षित संशोधन पत्रिका
(Included in UGC CARE List Group -1)

अर्थमीमांसा (ARTHAMIMANSA)

भारतीय सौर शके १९४५
(जुलै-डिसेंबर २०२३ / खंड १५, अंक २)

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◆ मुख्य संपादक ◆
धीरज सु. कदम

◆ संपादक मंडळ ◆
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दि. व्यं. जहागिरदार
प्रतिभा काळमेघ
सुनील शिंदे
आशिष महातळे

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धीरज सु. कदम

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विदर्भ अर्थशास्त्र परिषद कार्यकारिणी
(२०२३-२४)

- ☐ **कार्याध्यक्ष**
डॉ. एच. ए. हुद्दा
- ☐ **अध्यक्ष**
डॉ. करमसिंग राजपूत
- ☐ **उपाध्यक्ष**
डॉ. राजू श्रीरामे
- ☐ **सचिव**
डॉ. संजय कोठारी (अमरावती विभाग परिक्षेत्र)
डॉ. विठ्ठल धिनमिने (नागपूर विभाग परिक्षेत्र)
- ☐ **प्रमुख संपादक – ‘अर्थमीमांसा’**
डॉ. धीरज सु. कदम
- ☐ **जिल्हानिहाय प्रतिनिधी:**
डॉ. माधुरी लेने (नागपूर शहर)
डॉ. सुनील शिंदे (नागपूर ग्रामीण)
डॉ. विठ्ठल ठावरी (चंद्रपूर)
डॉ. श्रीकृष्ण भुरे (भंडारा)
डॉ. श्रीकृष्ण बोढे (वर्धा)
डॉ. मंगला धोरण (अमरावती)
डॉ. पंकज तायडे (अकोला)
डॉ. हनुमंत भोसले (बुलढाणा)
डॉ. संजय राचलवार (यवतमाळ)
डॉ. गजानन कुबडे (वाशीम)
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आजीव सदस्यता शुल्क : रु. १५००/- आहे, ही रक्कम सचिव डॉ. विठ्ठल धिनमिने, सहयोगी प्राध्यापक, श्री साईबाबा लोकप्रबोधन कला महाविद्यालय, वडनेर, ता. हिंगणघाट, जिल्हा वर्धा यांचेकडे “विदर्भ अर्थशास्त्र परिषद” या नावाने डिमांड ड्राफ्टने पाठवावी किंवा डॉ. विठ्ठल धिनमिने यांच्याशी ९६८९६४२४४९ या नंबरवर संपर्क साधावा.

स्वागत मूल्य:

- १) परिषद सभासद - २५० रु.
- २) शैक्षणिक संस्था - ३५० रु.

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- पंकज तायडे १२२ • वैश्वीकरण : वर्तमान परिप्रेक्ष्य में वैश्विक संस्कृतियों का नवीनीकरण
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ग्रंथ परिचय

- आर्थिक तत्त्वज्ञान – जोन रॉबिन्सन
(Economic Philosophy- by Joan Robinson)
- धीरज कदम१३३

संपादकीय

अर्थमीमांसा या संशोधन पत्रिकेचा खंड १५, अंक २ (जुलै-डिसेंबर २०२३) हा अंक सादर करतांना विशेष आनंद होत आहे. नुकतेच (जुलै २०२३ मध्ये), 'अर्थमीमांसा' UGC च्या CARE सूची -१ मध्ये समाविष्ट झाले आहे. ही बाब विदर्भ अर्थशास्त्र परिषदेच्या सर्व सभासदांसाठी अतिशय आनंददायी आणि अभिमानाची आहे. याचे श्रेय अर्थातच अर्थमीमांसामध्ये अभ्यासपूर्ण लेखन करणाऱ्या सर्वच जेष्ठ तसेच तरुण अभ्यासकांना दिले पाहिजे! परंतु बहुमान आणि प्रतीष्ठेसोबतच जबाबदारी देखील वाढते; त्यामुळे यापुढे आता अर्थमीमांसेमध्ये अधिक संशोधनात्मक, सकस आणि दर्जेदार लेखन करण्याचे आव्हान आपल्यापुढे असणार आहे.

आतापर्यंत अर्थमीमांसामध्ये आपण प्रामुख्याने विदर्भ अर्थशास्त्र परिषदेच्या सभासदांचेच लेख व शोधनिबंध प्रकाशित करत होतो, परंतु ते UGC च्या CARE सूची मध्ये समाविष्ट झाल्यानंतर संपूर्ण भारतातून अर्थशास्त्राचे अभ्यासक आणि संशोधक अर्थमीमांसेमध्ये आपले शोधनिबंध प्रकाशित करण्यासाठी इच्छुक आहेत. अर्थमीमांसामध्ये शोधनिबंध प्रकाशनासंबंधी चौकशी करणारे शेकडो इमेल व कॉल आम्हाला प्राप्त झाले. तेव्हा यासंदर्भात परिषदेच्या कार्यकारिणीच्या बैठकीत सर्वानुमते असे ठरले की, परिषदेच्या सभासदांसोबतच बाहेरील (सभासद नसणाऱ्या) अभ्यासकांचे अर्थशास्त्रावरील संशोधनपर निवडक दर्जेदार लेख देखील प्रकाशित करावेत. त्यादृष्टीने या अंकात परीक्षकांनी निवडलेले देशाच्या विविध राज्यांमधून प्राप्त झालेल्या ७२ शोधनिबंधांपैकी १० व परिषदेच्या सभासदांचे ४ असे एकूण चौदा लेख व याशिवाय विदर्भ अर्थशास्त्र परिषदेच्या ४६व्या वार्षिक अधिवेशनाचे अध्यक्षीय भाषण आणि एक ग्रंथ परिचय या अंकात प्रकाशित करण्यात आले आहे. प्राप्त सोळा साहित्याकृतींपैकी दहा लेख इंग्रजीमध्ये, एक हिंदी भाषेमध्ये व ५ मराठी भाषेमध्ये आहेत.

डॉ. श्रीराम कावळे यांनी "स्वातंत्र्याची ७५ वर्षे आणि आधुनिक ग्रामविकासाची दिशा" या विदर्भ अर्थशास्त्र परिषदेच्या ४६व्या वार्षिक अधिवेशनाच्या आपल्या अध्यक्षीय भाषणामध्ये स्वातंत्र्याच्या अमृत महोत्सवी वाटचालीत ग्रामीण विकासाची दशा व दिशा आणि त्यासंदर्भात विद्यापीठाची भूमिका कशी असावी याचे विवेचन केले आहे. डॉ. अपर्णा समुद्र यांचा 'Reflection on Development of Digital Labour Research' हा लेख वेब ऑफ सायन्स आणि स्कोपस डेटाबेसमध्ये अनुक्रमित दस्तऐवजांचे सायंटोमेट्रिक विश्लेषण करून, डिजिटल श्रमावरील साहित्याच्या क्रमबद्ध विकासाला प्रतिबिंबित करतो. R-Studio मध्ये Bibliometrix पॅकेजचा वापर करून, दोन्ही डेटाबेसमधील ६२३ संशोधन साहित्याचे थीमॅटिक विश्लेषण केले आहे. आधुनिक पद्धतीने संशोधन साहित्याचा आढावा घेण्यासाठी हा शोधनिबंध संशोधकांसाठी अतिशय उपयुक्त आहे. डॉ. अमित जोशी आणि प्रो. धर्मेन्द्र प्रधान यांनी आपल्या लेखात 'डिजिटल क्राउड वर्कच्या' संदर्भात गिग अर्थव्यवस्थेचे उदयोन्मुख आयाम स्पष्ट करून त्यासंदर्भातील संधी आणि आव्हानांचा संशोधनात्मक आढावा घेतला आहे. तर प्रो. नरेश कुमार यांनी आपल्या लेखात जागतिक अर्थव्यवस्थेसह भारताच्या बासमती तांदूळ निर्यात क्षमतेचा संशोधनात्मक आढावा घेतला आहे.

बर्षा कलिता आणि प्रंजल दत्त यांनी आपल्या शोधनिबंधात APEDA उत्पादनांच्या संदर्भात आसामची निर्यात संभावना आणि कामगिरीचे मूल्यमापन केले आहे. सुकांता सरकार यांनी त्रिपुरातील स्थलांतरित शेतकऱ्यांच्या राहणीमान आणि स्थितीबद्दल चर्चा त्यांच्या पेपरमध्ये केली आहे. त्रिपुरातील आदिवासींसाठी स्थलांतरित शेती ही उदरनिर्वाहाची शेती असून स्थलांतरित शेतीतून मिळणारे उत्पादन आणि उत्पन्न खूपच कमी आहे; त्यामुळे त्यांचे राहणीमान निकृष्ट असल्याचा निष्कर्ष त्यांनी काढला आहे. जयदीप कुमार आणि पारुल रात्रा यांनी पंचायती राज संस्था

आणि शहरी स्थानिक स्वराज्य संस्था यांच्या सक्षमीकरणात राज्य वित्त आयोगाच्या भूमिकेचा चिकित्सक आढावा घेतला आहे. हा लेख निवडक सात राज्यांच्या संदर्भात राज्य वित्त आयोगाच्या कार्यप्रणालीच्या अध्ययनाद्वारे असे प्रतिपादन करतो की SFCs ने घटना, स्वीकृती, नियमितता, अहवाल सादर करण्यासाठी लागणारा वेळ आणि निधीचे हस्तांतरण या संदर्भात कामकाजावर प्रभाव टाकला आहे. प्रिया काडीयन आणि राजेश कुंडू यांनी आपल्या शोधनिबंधात रुग्णालये, बाल आरोग्य केंद्रे, सार्वजनिक आरोग्य केंद्रे आणि दवाखाने या चार निर्देशकांच्या सहाय्याने हरियाणातील आरोग्य आधार-संरचनांमधील आंतरजिल्हा विषमतेचे विश्लेषण प्रस्तुत केले आहे.

अर्थव्यवस्थेतील संसाधनांचे वितरण, बाजारातील कर्जाची किंमत, नवप्रवर्तन, गुंतवणूक आणि आर्थिक वृद्धी या सर्वांवर एका स्थिर आणि प्रभावी दिवाळखोरी कायद्याचा प्रत्यक्ष परिणाम होतो. म्हणूनच, एकंदर आर्थिक विकासासाठी प्रभावी दिवाळखोरीमुक्त वातावरण आवश्यक आहे. त्यानुषंगाने पायल ठावरी व सहकार्यांनी लिहिलेल्या लेखात Insolvency and Bankruptcy Code, 2016, कॉर्पोरेट दिवाळखोरी निराकरण प्रक्रिया व त्याच्या आर्थिक परिणामांचा अभ्यासपूर्ण आढावा घेतला आहे.

अलीकडे वित्तीय व्यवस्थापन व व्यवहारात डिजिटलायझेशनच्या माध्यमातून वित्तीय समावेशनाला चालना दिल्या जात आहे. त्यादृष्टीने भारताच्या संदर्भात डिजिटल पेमेंट पद्धतींचे फायदे आणि अस्पष्टतेचे विश्लेषण चन्नवीरय्या हिरेमठ व सहकारी यांच्या लेखात आपणास वाचावयास मिळते. तर लाली शर्मा आणि धरमिंदर सिंग यांच्या लेखात भारतातील सार्वजनिक आणि खाजगी वैयक्तिक अपघाती विमा क्षेत्राचे त्यांची वाटचाल व कार्यनिष्पत्तीच्या अनुषंगाने तुलनात्मक विश्लेषण प्रस्तुत करण्यात आले आहे.

पंकज तायडे यांनी आनंद निर्देशांक अहवाल-२०२३चा संदर्भ घेत भारतातील आनंदाच्या स्थितीची मीमांसा केली आहे; तर डॉ. प्रगती दुबे यांनी आपल्या लेखात जागतिकीकरणाच्या प्रक्रियेचे सैद्धांतिक दृष्टीकोनातून विविध आयाम स्पष्ट केले आहेत.

संशोधकांना यातील विविध शोधनिबंध मार्गदर्शक ठरतील तसेच विविध आर्थिक घटना आणि पैलूंवर अभ्यासपूर्ण भाष्य करणारा हा अंक आपणा सर्वांना आवडेल अशी अपेक्षा करतो.

हा अंक सिद्ध करण्यासाठी सर्व लेखकांनी जे सहकार्य केले त्याबद्दल त्यांचे आभार व्यक्त करतो. सोबतच, परिषदेचे माजी व वर्तमान कार्याध्यक्ष आणि अध्यक्ष, सचिव आणि कार्यकारिणीचे सर्व सदस्य या सर्वांची मला हा अंक सिद्ध करत असतांना मदत झाली; तसेच अर्थमीमांसाच्या संपादक मंडळाने योग्य ते मार्गदर्शन केले आहे. यापूर्वीच्या अंकाचे आपण सर्व सभासद व वाचकांनी केलेले स्वागत व कौतुक माझ्यासाठी निश्चितच प्रेरणादायी आहे, त्याबद्दल मी आपण सर्वांचे आभार व्यक्त करतो.

आयडियल कॉम्प्युटरचे महादेव कामतकर यांनी मुद्रणाचे कार्य सुबकपणे व वेळेत करून दिल्याबद्दल त्यांचे देखील आभार!



(डॉ. धीरज सु. कदम)

प्रमुख संपादक – 'अर्थमीमांसा'

दिनांक : ३१ डिसेंबर २०२३

स्थळ : नागपूर

स्वातंत्र्याची ७५ वर्षे आणि आधुनिक ग्रामविकासाची दिशा

(विदर्भ अर्थशास्त्र परिषदेच्या ४६व्या वार्षिक अधिवेशनाचे अध्यक्षीय भाषण)

डॉ. श्रीराम कावळे

प्र- कुलगुरू

गोंडवाना विद्यापीठ, गडचिरोली

विदर्भ अर्थशास्त्र परिषदेच्या ४६व्या वार्षिक अधिवेशनासाठी “स्वातंत्र्याची ७५ वर्षे आणि आधुनिक ग्रामविकासाची दिशा” हा विषय जाणीवपूर्वक निवडलेला आहे. स्वातंत्र्याला ७५ वर्षे पूर्ण होत असतांना विकासाचा वेग आणि ग्रामीण विकासाची दशा, रचना आणि दिशा यात विद्यापीठाची भूमिका मांडण्याचा प्रयत्न करीत आहे.

प्राचीन काळापासून खेडे हा प्रशासनाचा एकक मानला असून भारत ही ग्राम समुदायाची धरती आहे आणि पुढेही राहिल. भारताच्या स्वातंत्र्याच्या अमृत महोत्सवी वर्षात आपण प्रवेश करीत आहोत. स्वतंत्र प्राप्त झाल्यानंतर देश विभाजनाच्या समस्या आणि आर्थिक अस्थिरतेशी लढत होता, शिवाय निरक्षरता, भ्रष्टाचार, गरिबी, लिंगभेद, अस्पृश्यता, अंधश्रद्धा, प्रादेशिक असमतोल सांप्रदायिकता या समस्यांना सुद्धा देश तोंड देत होता. स्वातंत्र्यानंतर देशाने दुष्काळ व युद्धांचा सुद्धा सामना केला आहे. या ७५ वर्षात आपण प्रगतीचे अनेक टप्पे पार केलेले आहेत. शिक्षण, विज्ञान, तंत्रज्ञान, अर्थव्यवस्था, मानवी विकास, महिला सक्षमीकरण इ. क्षेत्रात विविध आव्हाने स्वीकारून लक्षणीय प्रगती करीत आहे. प्रगतीच्या संकल्पना वेगवेगळ्या असल्या तरीही भारताच्या पायाभूत सुविधा, शिक्षण आरोग्यसेवा, विज्ञान व तंत्रज्ञान आणि इतर क्षेत्रांमधील प्रगती कोणीही नाकारू शकणार नाही. अनेक अर्थशास्त्रज्ञ

भारताच्या आर्थिक विकासाला स्वातंत्र्यानंतरची पहिली ४५ वर्षे आणि मुक्त बाजार अर्थव्यवस्थेची जवळजवळ तीन दशके अश्या दोन भागात विभागतात. आर्थिक उदारीकरणाबाबतही वेगवेगळे मतप्रवाह आहेत सन १९९१ च्या आर्थिक सुधारणानंतर भारताच्या आर्थिक वाढीला चालना मिळाली. देशातील विदेशी गुंतवणूकीत वाढ होत असून त्याचा फायदा देशातील माहिती तंत्रज्ञान व सेवा क्षेत्राला होत आहे. एके काळी २-३% ने वाढणाऱ्या हिंदू विकास दर या नावाने ओळखल्या जाणारी भारतीय अर्थव्यवस्था आंतरराष्ट्रीय नाणेनिधी (IMF) च्या (२०२२) च्या अहवालानुसार ८.२% दराने जगातील सर्वात वेगाने वाढणारी अर्थव्यवस्था बनली आहे. सद्यःस्थितीत आपल्या शेजारील देशांच्या आर्थिक परिस्थितीशी भारताची तुलना केल्यास देशाच्या प्रगतीचा आलेख लक्षात येतो, जसे की श्रीलंका व पाकिस्तान सारखे देश आज आर्थिक दिवाळखोरीत निघाले आहेत हे आपण पाहत आहोत.

ग्राम हा भारतीय अर्थव्यवस्थेचा मुलाधार आहे. अजूनही भारताची जवळपास ७०% लोकसंख्या ही खेड्यांमध्ये राहते. शेती शेतमजुरी व संबंधित पूरक व्यवसाय हे खेड्यांमधील महत्वाचे व्यवसाय आहेत. ग्रामीण भागाचा सर्वांगीण विकास करण्यासाठी सामुदायिक विकास योजना भारतात २ ऑक्टोबर, १९५२ पासून सुरू करण्यात आली.

त्यातील बरेच विकास कार्यक्रम शहरी जनतेसाठीच प्रामुख्याने राबविण्यात आले, शिवाय शहरी भागाच्या विकासाकरीता ग्रामीण भागातील सर्व साधन संपत्तीचा उपयोग करण्यात आला त्यामुळे शहरी व ग्रामीण विकासात तफावत निर्माण झाली आहे. वास्तविक ग्रामीण भागातील श्रमशक्तीचा योग्य वापर केल्यास ग्रामीण भागाचे परिवर्तन करणे, विकासाची प्रक्रिया गतिमान करणे कठीण नाही.

ग्राम विकासाच्या संकल्पना विविध पद्धतीने मांडलेल्या आहेत. ग्राम विकासामध्ये विज्ञान व तंत्रज्ञानाचे महत्व सद्यस्थितीमध्ये अनन्यसाधारण आहे, याचा फायदा ग्रामीण भागांना होत आहे. कृषी, दळणवळण व दूरसंचार इत्यादी क्षेत्रातील प्रगतीने ग्राम विकासाला नव्या दिशा प्राप्त झाल्या आहेत त्याद्वारे मानवी कल्याण, सामाजिक व आर्थिक परिवर्तन करणे शक्य होईल. ग्रामीण विकासाच्या आधुनिक दिशा ठरवितांना अर्थव्यवस्थेच्या पायाभूत क्षेत्राचा अभ्यास करणे आवश्यक आहे, जगातील बहुतांश देशात ग्राम विकासामध्ये शेती क्षेत्रावर अधिक भर दिला जातो.

१. शेती :

स्वातंत्र्य प्राप्ती नंतर विकासाच्या वाटेवर मार्गक्रमण करीत, कृषीप्रधान देश म्हणून भारताची प्रतिमा तयार झाली भारतीय शेतीची प्रगती काही प्रमाणात स्थिर होती. डॉ. एम. एस. स्वामीनाथन यांनी देशात हरितक्रांतीची मुहूर्तमेढ रोवली. शेती क्षेत्राचा विस्तार, उच्च उत्पन्न देणारे वाण, संशोधनातील सातत्यपूर्ण गुंतवणूक, जमीन सुधारणा, कर्ज सुविधांच्या व्याप्तीचा विस्तार आणि ग्रामीण पायाभूत सुविधांमध्ये सुधारणा हे काही इतर निर्धारक घटकामुळे देशात कृषी क्रांती घडून आली.

सद्यस्थितीत कृषी जैविक तंत्रज्ञान हे शेती क्षेत्राला नविन दिशा देत असले तरीही आधुनिक व सामूहिक शेतीबाबत भारतीय शेतकऱ्यांचा कल कमी आहे. देशात अल्प भूधारकांची संख्या बरीच असल्याने समूह शेती व इतर शेती क्षेत्रात तंत्रज्ञानाचा अवलंब करणे अत्यावश्यक झाले आहे. केंद्र सरकारकडे उपलब्ध असलेल्या ताज्या आकडेवारीनुसार, एकूण १,८०,८८८ हजार हेक्टर शेतजमिनीच्या तुलनेत देशातील लागवडीखालील जमीन १,५३,८८८ हजार हेक्टर आहे. स्वातंत्र्याच्या ७५ वर्षांनंतरही एकूण उपलब्ध शेतजमिनीपैकी ७१,५५४ हजार हेक्टर किंवा फक्त ४०% जमीन सिंचनाखाली आहे व ६०% जमीन ही निसर्गावर अवलंबून आहे.

देशाच्या प्रगतीसाठी कृषीला तंत्रज्ञानाशी जोडणे अत्यावश्यक आहे. कृषी क्षेत्राच्या विकासासाठी केंद्र व राज्य शासनाच्या परस्पर सहयोगाने योजना राबविणे आवश्यक आहे. कृषी मालाच्या खरेदी आणि विक्रीसाठी तंत्रज्ञानाचा उपयोग केल्यास त्याचा फायदा शेतकऱ्यांना होईल, National Agriculture Market (e-NAM) हे केंद्र शासनाने बनवलेले इलेक्ट्रॉनिक ट्रेडिंग पोर्टल आहे जे संपूर्ण भारतातील कृषी मालासाठी एक एकीकृत राष्ट्रीय बाजारपेठ तयार करण्यासाठी सर्व विद्यमान कृषी उत्पन्न बाजार समित्यांना एकमेकांशी जोडते. याद्वारे आजपर्यंत २२ राज्य व ३ केंद्रशाशित प्रदेशांच्या बाराशे साठ बाजारपेठांना जोडण्यात आले आहे. या प्लॅटफॉर्म द्वारे २०३ प्रकारच्या वस्तूंची खरेदी विक्री होते. अशाप्रकारे तंत्रज्ञानाची सांगड घालून शेतकऱ्यांपर्यंत त्यांचा माल योग्य भावात

विकण्याची सुविधा निर्माण करून देणे हे ग्रामीण भागासाठी दिशादर्शक ठरणार आहे.

२. बँकिंग सेवा :

भारताच्या स्वातंत्र्यानंतर अनेक वर्षे भारतातील बहुतांश ग्रामीण जनता बँकिंग सेवांपासून वंचित होती, त्यामुळे या जनतेकडे बचत किंवा कर्ज मिळवण्यासाठी कोणतेही संस्थात्मक मार्ग उपलब्ध नव्हते. बँकिंग सेवांपासून वंचित घटकांना आर्थिक सेवा उपलब्ध करून देण्यासाठी प्रधानमंत्री जनधन योजनेची सुरुवात सन २०१४ मध्ये करण्यात आली ज्यामुळे ग्रामीण भागातील अनेक लोकांना बँकांच्या सेवा सहज उपलब्ध करून देण्यात यश मिळाले.

प्रधानमंत्री जन धन योजनेअंतर्गत जानेवारी २०२३ पर्यंत खात्यांची एकूण संख्या ४७.९२ कोटी पर्यंत पोहोचली आहे. यापैकी ५५.४६% (२६.५८ कोटी) जन-धन खातेधारक या महिला आहेत आणि ६६.७१% (३१.९७ कोटी) जनधन खाती ग्रामीण आणि निमशहरी भागातील आहेत, जन धन योजनेमुळे शासनाला आर्थिक समावेशनाच्या कार्यक्रमाचा एक उल्लेखनीय टप्पा गाठणे शक्य झाले आहे. प्रधानमंत्री जनधन योजनेच्या उत्कृष्ट नियोजनामुळेच शासनाच्या थेट लाभ हस्तांतरणाच्या अनेक योजना सफल झाल्या आहेत, स्वातंत्र्याच्या ७५ वर्षांच्या काळात तळागाळातील लोकांना बँकांशी जोडण्याचे हे कार्य भविष्याला नव्या दिशा देईल.

३. शिक्षण :

भारत स्वतंत्र झाल्यापासून आजतागायत शिक्षण क्षेत्रात लाक्षणिक प्रगती केली आहे. सन १९४७ मध्ये भारताची लोकसंख्या ३४ कोटी होती व साक्षरतेचे प्रमाण १२% होते आज लोकसंख्या एक

दशांश चार अब्ज पर्यंत पोहोचले असून साक्षरतेच्या प्रमाणात वाढ होऊन आता देशाची साक्षरता ७४.०४% झाली आहे. सन १९४७ मध्ये केवळ १४ विद्यापीठांपासून सध्याच्या १,०२६ पर्यंत आणि १,४०,७९४ प्राथमिक शाळांपासून आता ७,७४,७४२ पर्यंत संख्यात्मक वाढ भारतीय शिक्षण प्रणालीत झाली आहे. भारताची स्वातंत्र्योत्तर शिक्षण प्रणाली जगातील सर्वात मोठी शिक्षण प्रणाली म्हणून उदयास आली आहे. सध्या जवळपास ४० दशलक्ष तरुण उच्च शिक्षण घेत आहेत. असे असले तरीही, जेव्हा पर्यंत ग्रामीण शिक्षणाचा स्तर उंचावत नाही तेव्हापर्यंत खऱ्या अर्थाने ग्रामविकास होणार नाही. कोविड १९ महामारीच्या काळात भारतीय शिक्षण आभासी शिक्षणप्रणालीकडे वळवण्यात आले. यामुळे ग्रामीण शिक्षणाच्या दिशा बदलल्या आहेत. शैक्षणिक संसाधन सामग्रीचे डिजिटायझेशन बऱ्याच अंशी होत आहे. शहरी भागांसारख्या गुणवत्तापूर्ण शिक्षणाच्या समान संधी ग्रामीण भागातील विद्यार्थ्यांना उपलब्ध करून देणे हे एक मोठे आव्हान आहे. यासाठी तंत्रज्ञान हे एकमेव माध्यम ठरू शकते. आत्मनिर्भर भारत अभियानाचा एक भाग म्हणून, PM e-VIDYA नावाचा एक व्यापक उपक्रम सुरू करण्यात आला, ज्याद्वारे सर्व डिजिटल, ऑनलाईन आणि ऑन एअर शिक्षणाचे उपक्रम सहज उपलब्ध करून देण्यात येत आहेत, या तंत्रज्ञानयुक्त शिक्षणाने ग्रामीण विद्यार्थ्यांना सर्व समावेशक शिक्षण प्राप्त होण्यास मदत होईल, त्याचबरोबर सर्वोत्कृष्ट शिक्षकांकडून अध्ययन अनुभव प्राप्त करण्याची संधी उपलब्ध होईल. यामाध्यमातून गावांना आधुनिक रूप प्राप्त होईल.

भारताने साक्षरतेमध्ये उल्लेखनीय प्रगती केली असली तरीही उच्च शिक्षणामधील गुणवत्ता हा

चिंतेचा विषय आहे. एकेकाळी भारतीय शिक्षण संपूर्ण जगात नामांकित होते परंतु सद्यस्थितीत जगातील दोनशे विद्यापीठांमध्ये 'भारताचे एकही विद्यापीठ नाही हा चिंतेचा विषय आहे. राष्ट्रीय शैक्षणिक धोरण २०२० च्या अमलबजावणीची तयारी सुरू आहे यामुळे आपल्या शिक्षण प्रणालीमध्ये सकारात्मक व गुणात्मक बदल होतील अशी अपेक्षा आहे. जागतिकीकरणामुळे शिक्षणाच्या व्यापारीकरण आणि खाजगीकरणात वाढ होत आहे. जनसामान्यांमध्ये सार्वजनिक शिक्षणाबद्दल विश्वासार्थता निर्माण करण्याची जबाबदारी शिक्षकांची आहे. शाळा-महाविद्यालयांमधील शिक्षकांची अपुरी संख्या, पायाभूत सुविधांचा अभाव आणि प्राथमिक ते उच्च शिक्षणापर्यंत असमाधानकारक अध्ययन निष्पत्ती या समस्यांचे निराकरण करणे हे ग्रामीण गुणवत्तापूर्ण शिक्षणासाठी महत्वाचे आहे.

४. आरोग्य सुविधा :

ग्रामविकासातील एक महत्वाचा घटक म्हणजे आरोग्य सुविधा होय. देशाच्या लोकसंख्येच्या प्रमाणात ग्रामीण भागात आजही आरोग्याच्या सुविधा अपुऱ्या आहेत. WHO नुसार १००० लोकांमागे सरासरी २.५ डॉक्टर असायला हवेत त्या तुलनेत भारतात १००० लोकांमागे फक्त ०.७ डॉक्टर आहेत. ग्रामीण भागात ही परिस्थिती तर आणखी बिकट आहे, कोविडच्या काळात याची प्रचीती आली. आरोग्य क्षेत्रात तंत्रज्ञानाच्या वापराचे प्रमाण आज अत्यल्प असले तरीही भविष्यात या तंत्रज्ञानाच्या माध्यमातून ग्रामीण भागात आरोग्य सुविधा पोहचविण्यास मदत होईल. केंद्र व राज्य सरकार पायाभूत आरोग्य सुविधा ग्रामीण भागापर्यंत पोहचविण्यासाठी प्रयत्न करीत आहेत.

मृत्युदरामधील घट ही या क्षेत्रातील भारताच्या वाटयाला आलेली एक मोठी उपलब्धी मानली जाते. सन १९५१ मध्ये आयुर्मान अंदाजे ३७ वर्षे होते, ते वाढून सन २०११ पर्यंत ६५ वर्षे झाले आणि सन २०२२ मध्ये ते जवळजवळ दुप्पट ७०.१९ वर्षे झाले. माता मृत्यु दरातही अशीच सुधारणा दिसून येते. द हिंदू अहवालानुसार, भारतातील माता मृत्यु दर देखील सन २००७ मध्ये प्रति १००,००० जिवंत जन्मांमागे २१२ मृत्युंवरून सन २०१७-१९ मध्ये १०३ मृत्यु झाला. आयुष्यमान भारत प्रधानमंत्री जन आरोग्य योजना यासारख्या आरोग्य क्षेत्रातील योजना बऱ्याच अंशी ग्रामीण भागातील वंचित घटकांसाठी संजीवनीच बनल्या आहेत. या योजनेच्या कार्यान्वयनामध्ये त्रुटी असल्या तरी त्यात लाक्षणिक सुधारणा करण्याची गरज आहे, सद्यस्थितीमध्ये प्रत्येक गावात आधुनिक आरोग्य सेवा शक्य नसल्या तरीही त्यासाठी आवश्यक पायाभूत सुविधांच्या विकासावर लक्ष देणे गरजेचे आहे. आयुष्यमान भारत योजनेद्वारे सन २०३० पर्यंत सार्वत्रिक आरोग्य सुविधा उपलब्ध करून देण्याचे उद्देश असले तरीही ते उद्देश साध्य करणे सोपे नाही.

५. दळणवळण :

देशाच्या स्वातंत्र्याच्या ५० वर्षांनंतरही बहुतांश ग्रामीण भाग मुख्य रस्त्यांशी जोडला गेला नाही. ग्रामीण भागांना मुख्य रस्त्यांशी जोडण्यासाठी माजी पंतप्रधान अटल बिहारी वाजपेयी यांनी २५ डिसेंबर, २००० रोजी प्रधानमंत्री ग्राम सडक योजनेची मुहूर्तमेढ रोवली. या योजनेद्वारे ग्रामीण भागांना मुख्य रस्त्यांनी जोडल्यामुळे आर्थिक व सामाजिक विकास साधने सुध्दा शक्य होईल हे या योजनेच्या अमलबजावणीतून दिसून येते.

प्रधानमंत्री ग्राम सडक योजनेच्या स्थापनेपासून, मार्च २०२२ पर्यंत, २५० पेक्षा जास्त लोकसंख्या असलेल्या १,५७,३७७ वस्त्यांना मंजूरी देण्यात आली आणि त्यापैकी १,५५,७१९ वस्त्यांना मुख्य मार्गाशी जोडण्यात आले. २५० पेक्षा कमी लोकसंख्या असलेल्या ६,२६० वस्त्यांना मंजूरी देण्यात आली आणि त्यापैकी ५,८५६ वस्त्यांना जोडणी प्रदान करण्यात आली आहे, अशा प्रकारे मार्च २०२२ पर्यंत ९९% लक्षित सर्व वस्त्यांना रस्ते प्रदान करण्यात आले आहेत. असे असतांनाही आजही काही गावे रस्त्यांपासून वंचित आहेत.

६. पायाभूत सुविधा :

स्वातंत्र्याच्या ७५ वर्षांनंतर भारताने पायाभूत सुविधांमध्ये प्रचंड सुधारणा केली आहे. सन १९५१ मध्ये भारताच्या रस्त्यांची लांबी ०.३९९ दशलक्ष किलोमीटर होती ती सन २०२२ पर्यंत ८.०४ दशलक्ष किलोमीटर पर्यंत वाढली. स्वातंत्र्याच्या पहिल्या पंचवीस वर्षात भारताची राष्ट्रीय महामार्ग प्रणाली २४,००० किलोमीटर होती. सन २०२१ मध्ये भारतीय राष्ट्रीय महामार्ग ९,३७६२५ किलोमीटर पर्यंत पसरले आहे. सन १९४७ मध्ये भारतामध्ये १३२६ मेगा वॉट वीज निर्मिती होत होती, ती आज वाढवून ३,९५,६०० मेगा वॉट झाली आहे. भारत आशियातला तिसरा सर्वात मोठा वीज निर्माता बनला आहे. देशाच्या स्वातंत्र्यानंतर सन २०१५ मध्ये १८,४५२ गावे विद्युत पुरवठ्यापासून वंचित होती. परंतु प्रयत्नपूर्वक सन २०१८ पर्यंत सर्व गावांपर्यंत विद्युतपुरवठा पोहोचविण्याचे कार्य शासनाने केले तरीही आजही अनेक गावांमध्ये २४ तास वीज मिळत नाही ही वास्तविकता आहे. परंतु पुढील काळात हे लक्षही साध्य होईल अशी अपेक्षा आहे. भारतीय

खेड्यांना विद्युत पुरवठ्यासाठी सौर ऊर्जेचे उपयोग मागील काही वर्षांपासून होत आहे. सौर ऊर्जेमधील भारताचे कार्य अतुलनीय आहे. सन २०१० मध्ये भारत सरकारने राष्ट्रीय सौर मोहिम (National Solar Mission) सुरू केली, याद्वारे सौर ऊर्जेला प्रोत्साहन देऊन शाश्वत विकासाच्या दिशा निश्चित केल्या आहेत. सन २०२१ मध्ये भारत सौर ऊर्जाच्या निर्मितीमध्ये जगात चौथ्या स्थानावर पोहोचला आहे.

७. महिला सक्षमीकरण :

भारत स्वातंत्र्याच्या ७५ वर्षांच्या कारकीर्दीकडे दृष्टीक्षेप टाकल्यास असे लक्षात येते की, महिला सक्षमीकरणात बऱ्याच प्रमाणात सरकारला यश मिळाले आहे. महिलांच्या शिक्षणाच्या प्रमाणात लाक्षणिक वाढ झाली तसेच त्यापासून ग्रामीण भागही वंचित राहिलेला नाही. महिलांच्या सक्षमीकरणातच राष्ट्राचे हित सामावले आहे. कृषी आणि संलग्न क्षेत्रातही महिला बऱ्याच प्रमाणात कार्यरत आहेत असे २०११ च्या जनगणनेतून दिसून येते. मुद्रा योजना, बचत गट, अशा अनेक सरकारी योजनांच्या माध्यमातून महिलांचे कौशल्य व उद्योजकता विकास आणि सक्षमीकरण साध्य होत आहे.

८. सांसद आदर्श ग्राम योजना :

महात्मा गांधी यांनी ग्रामीण समाज आत्मनिर्भर व्हावा, गावांमध्ये कुटीर उद्योगांचा विकास व्हावा व गाव स्वावलंबी व्हावे यासाठी प्रयत्न केले. त्यांनी मक्तेदारी व भांडवलशाही व्यवस्थेचा विरोध करून ग्रामीण अर्थव्यवस्थेच्या स्वावलंबनावर अधिक भर दिला. महात्मा गांधींची हीच आदर्श गावाची संकल्पना प्रत्यक्षात आणण्यासाठी ११ ऑक्टोबर, २०१४ रोजी भारत सरकारने सांसद

आदर्श ग्राम योजना सुरू केली, या योजनेमध्ये प्रत्येक सांसद सदस्याला एक ग्रामपंचायत दत्तक देऊन तेथील पायाभूत सुविधांचा विकास करता येईल व त्यापासून इतर गावांना प्रेरणा मिळेल. देशाच्या सर्वांगीण विकासासाठी अशा आदर्श गावांची उभारणी अत्यंत आवश्यक आहे. अशा पायाभूत सुविधांचा विकास झालेली गावे आधुनिक भारताला दिशा देण्यास हातभार लावतात. सन २०२४ पर्यंत प्रत्येक लोकसभा मतदारसंघात अशी आठ आदर्श गावे निर्माण करण्याचे उद्दिष्ट सरकारने ठेवले आहे.

ग्रामविकासाच्या योजना गावाच्या गरजांवर आधारित असायला हव्यात. यामाध्यमातूनच ग्रामविकास साध्य होईल, तसेच ग्रामीण विकासाच्या योजना सुध्दा अद्यावत करण्याची गरज आहे. ग्रामीण रोजगार आणि कृषी उत्पादकता वाढवणे ह्या बाबी सुध्दा आवश्यक आहेत. शेतमालासाठी प्रगत बाजारपेठा, दळणवळणाची साधने, शेतमालाला योग्य भाव याद्वारे ग्राम विकास साध्य होईल, शिवाय शहरी व ग्रामीण ही दरी कमी होईल.

स्वातंत्र्याच्या ७५ वर्षांनंतरही ग्रामीण भागामध्ये सामाजिक व आर्थिक विषमता, जातिव्यवस्था, दर्जेदार शिक्षणाचा अभाव तसेच कृषी तंत्रज्ञानाचा अपुरा ह्या बाबी प्रकर्षाने दिसून येतात, यामध्ये सुधारणांची गरज आहे. ग्रामीण उद्योग व्यवसायासाठी अल्पदरात कर्ज उपलब्धतेच्या बाबतीत शासनाचे प्रयत्न कौतुकास्पद असले तरी यामध्ये सुलभता आणल्यास ग्रामविकासाचा वेग वाढेल.

ग्रामीण विकासाबाबत उल्लेखनीय बाब म्हणजे विकासाची सर्वसमावेशकता आणि टिकाऊपणा आहे. जन धन योजनेसारख्या योजना

ग्रामीण भारतात यशस्वी होत आहेत. हरित क्रांती आणि श्वेत क्रांतीने ग्रामीण भागाला विकासाची नवी दिशा दिली आणि तंत्रज्ञानाच्या क्रांतीमुळे ग्रामीण विकासाला अधिक वेग आला. म्हणूनच जय जवान जय किसान पासून आज आपण जय विज्ञान जय तंत्रज्ञानापर्यंत पोहचण्याचे उद्दिष्ट ठेवले आहे.

९. ग्रामीण विकासात विद्यापीठाची भूमिका :

उच्च शिक्षण मानवी विकासाचे साधन आहे. विद्यापीठाच्या माध्यमातून रोजगाराभिमुख शिक्षणाच्या संधी उपलब्ध झाल्यास ग्रामीण विकासाला मदत होईल, त्यादृष्टीने ग्रामीण व आदिवासी भागात गोंडवाना विद्यापीठाने राबवित असलेल्या रोजगाराभिमुख शिक्षणाचा आढावा पुढीलप्रमाणे आहे.

अ) एस. टी. आर. सी. नाविण्यपूर्ण उपक्रम :

राजीव गांधी विज्ञान व तंत्रज्ञान आयोग अर्थसहाय्यीत गोंडवाना विद्यापीठ, गडचिरोली अंतर्गत विज्ञान व तंत्रज्ञान संसाधन केंद्र सन २०१३ पासून गडचिरोली व चंद्रपूर क्षेत्रात कार्यरत आहे. या केंद्राच्या सहाय्याने ग्रामीण व वन प्रबळ क्षेत्रामध्ये विविध समुदायांकरिता, शेतकरी, बुरुड, मत्स्य शेतकरी, गौण वनउपज संकलक इ. तसेच शैक्षणिक क्षेत्रात विद्यार्थी, उपजीविका विकास, कुशल मानव संसाधन तयार करण्याचे काम सातत्याने करीत आहे. या योजने अंतर्गत आजतागायत राबविण्यात आलेले उपक्रम यामध्ये पर्यावरण शिक्षण उपक्रम आश्रमशाळा, वैद्य चिकित्सालय, शेतकऱ्यांची मुक्त शाळा, नोंदणी उपक्रम, मोबाईल प्रात्याक्षिक युनिट, बांबू हस्तकलामध्ये महिला केंद्रीत समुदाय उपक्रम इत्यादी.

ब) स्पार्क- ग्रामीण समाजात व्यसनाविरूद्ध सामाजिक कार्यक्रम :

नविन राष्ट्रीय शैक्षणिक धोरणामध्ये समाजाच्या गरजांनुसार शिक्षण व कौशल्य विकास यावर भर आहे. गोंडवाना विद्यापीठाच्या परिक्षेत्रातील सर्वेक्षण नुसार ४१% नागरीक मद्यप्राशन व ४४% नागरीक तंबाखू सेवन अशा व्यसनाच्या आहारी गेलेले असून त्यावर दरवर्षी ३९३ कोटी रुपये खर्च होतात, अशा परिस्थितीमध्ये स्थानिक समाजामध्ये व्यसनमुक्तीवर उपाययोजना करण्याकरीता गोंडवाना विद्यापीठास आपले सामाजिक उत्तरदायित्व निभावण्यासाठी नविन शिक्षण पद्धतीत एक संधी उपलब्ध झाली.

या पार्श्वभूमीवर स्थानिक सामाजिक संस्था सर्च यांच्या सहकार्याने समाजकार्यातील एक वर्षीय पदव्युत्तर अभ्यासक्रम, ग्रामीण समाजात व्यसनाविरूद्ध सामाजिक कार्यक्रम स्पार्क शैक्षणिक सत्र २०२२-२३ पासून सुरू करण्यात आला आहे. सदर अभ्यासक्रम काम करा, कमवा, शिक्षण घ्या या त्रैसुत्रीवर आधारित असून यामध्ये विनोबा भावे व महात्मा गांधीच्या नयी तालीम या शैक्षणिक पद्धतीचा अवलंब करण्यात आला आहे. सदर अभ्यासक्रमासाठी अभ्यांगतांना मासिक १०,०००/- छात्रवृत्ती देण्यात येते त्यांचे प्रशिक्षण क्षेत्र जिल्ह्यातील १२ तालुके व त्याअंतर्गत असणारी १५०० खेडी गावे आहेत. सदर नाविण्यापूर्ण अभ्यासक्रमामुळे अभ्यासगतांना समाजामध्ये व्यसनाबाबत प्रत्यक्ष कार्य करण्याचे कौशल्य, ज्ञानवृद्धी, क्षमताविकास तसेच आर्थिकदृष्ट्या स्वावलंबन इत्यादीचा लाभ होईल.

क) नवसंशोधन केंद्र - ट्राईबटेक समुह उद्योजकता प्रतिष्ठान (ट्रायसेफ) :-

गोंडवाना विद्यापीठ परिक्षेत्रातील नाविण्यपूर्ण संकल्पना आणि नवउद्योगांना प्रोत्साहन देण्यासाठी विद्यापीठाच्या नवसंशोधन केंद्र अंतर्गत प्रमंडळ कलम ८, ट्रायसेफची नोंदणी करण्यात आली आहे. तसेच राज्य शासनाच्या कौशल्य विकास, उद्योजकता व रोजगार विभागाच्या अधिनस्त असलेल्या महाराष्ट्र राज्य नाविण्यता संस्थेतर्फे पाच वर्षा करीता ५ कोटी रुपयांचे आर्थिक सहाय्यता असलेले वर्ग १ नवसंशोधन केंद्र प्रदान करण्यात आलेले आहे.

यशस्वी नवउद्योजक घडविण्याकरीता गौण वनउपज, बांबू मत्स्यपालन, पर्यटन, कृषी, वनौषधी, ड्रोन तंत्रज्ञान व पंचगाव्य अशा आठ क्षेत्रीय अनुलंबाची ओळख करण्यात आलेली आहे, त्यासाठी इन्क्युबेटर तर्फे सात उपक्रम योजना सुरू करण्यात आलेल्या असून त्यामध्ये प्रामुख्याने परिक्षेत्रातील सामुदायिक सहभागातून ग्रामसभा सक्षमीकरणावर आधारित भागधारक प्रतिबद्धता कार्यक्रमाचा समावेश आहे. सद्यस्थितीत वेगवर्धक कार्यक्रम अंतर्गत ३, नवउद्योजक कार्यक्रम अंतर्गत १५, भागधारक प्रतिबद्धता कार्यक्रम अंतर्गत ४ ग्रामसभा व संलग्नित महाविद्यालयाचे १ वनौषधी आधारित नवसंशोधन केंद्र इत्यादी करीता पाठबळ देण्यात येत आहे. सद्यस्थितीत वनौषधी आधारित सहा हर्बल उत्पादनांची निर्मिती करून अन्न व प्रशासन विभागाची मान्यता घेण्यात आलेली असून बौद्धिक संपदा अधिकार बाबत कार्यवाही सुरू आहे. तसेच जवळपास पंधरा पेक्षा अधिक पंचगाव्य आधारित उत्पादन तयार करण्यात आले असून पुढील कार्यवाही सुरू आहे.

ड) रोजगाराभिमुख प्रशिक्षण :

गोंडवाना विद्यापीठाने रोजगाराला चालना देतांनाच, विद्यार्थ्यांना स्वयंरोजगाराचे प्रशिक्षण उपलब्ध करून दिले, टैली, इकोटुरीझम या सोबतच टिसीएस आणि महिंद्रा अँड महिंद्रा सारख्या मल्टीनेशनल कंपन्याकडून ही विद्यापीठाने विद्यार्थ्यांना प्रशिक्षणाच्या संधी १८ एप्रिल २०२२ पासून उपलब्ध करून दिल्या, यामध्ये स्थानिक व्यापारी असोसिएशन, फार्मासिस्ट असोसिएशन सोबत सहकार्य करार करून विद्यार्थ्यांना प्रशिक्षणाच्या नवीन संधी इत्यादी.

इ) आदिवासी गौरव प्रवास अनुभवातून नेतृत्व कार्यशाळा :

प्राध्यापकांचा गुणात्मक दर्जा वाढविण्याकरीता रूसा तर्फे स्थापित Maharashtra State Faculty Development Academy, Pune यांचे वतीने २८ मार्च २०२२ ते ०१ एप्रिल २०२२ रोजी आयोजित पहिले एक आठवड्याचे तसेच दिनांक ०८ मार्च २०२३ ते १४ मार्च २०२३ रोजी आयोजित दुसरे एक आठवड्याचे प्रशिक्षण विद्यापीठातर्फे प्रायोजित केले होते. या "Tribal Pride Journey Experiential Leadership" या नावाने परिसरातील सर्वोत्कृष्ट सामाजिक संस्था आदिवासी व समाजातील इतर घटकांकरीता देत असलेल्या सेवा प्रकल्पाबाबत प्रत्यक्ष माहिती देण्यात आली. त्यातून प्रत्यक्ष कार्यरत प्रकल्पाबाबत सहभागी प्राध्यापक, प्राचार्यांना अनुभव घेता आले.

ई) एकल-ग्रामसभा प्रशिक्षण कार्यक्रम लोक सहभागातून ग्रामसभा सक्षमीकरण :

गडचिरोली जिल्ह्यातील आदिवासी लोकांचे जीवनमान उंचविण्यासाठी रोजगार निर्मिती

आवश्यक आहे. गडचिरोली जिल्ह्यातील ७६ टक्के क्षेत्र वनाखाली आहे. एकूण वन क्षेत्रापैकी एक तृतीयांश भाग सामुदायिक वन संसाधनाचा आहे. यामधून ४९ गौण वन उपज प्राप्त होतात. या गौण वन उपजांमध्ये आदिवासीचे उत्पन्न वाढविण्याची प्रचंड क्षमता आहे. वन उत्पादनाच्या संदर्भात आदिवासीमध्ये व्यावसायिक दृष्टीकोन निर्माण करून त्यासाठी पायाभूत सुविधांची निर्मिती तसेच प्रशिक्षणाची गरज आहे. ही बाब लक्षात घेऊन ग्रामसभांच्या समन्वयातून आदिवासींचा शाश्वत विकास करण्यासाठी गौण वन उपजांच्या क्रियाकलापांशी संबंधित ग्रामसभांचे क्षमता सक्षमीकरण व प्रशिक्षण योजना गडचिरोली जिल्ह्याचे मा. जिल्हाधिकारी श्री. संजय मिणा यांच्या संकल्पनेतून उदयास आली आहे.

गडचिरोली जिल्ह्यातील जनता मोठ्या प्रमाणात आपल्या उदरनिर्वाहाकरीता नैसर्गिक संसाधने व जैवविविधतेवर अवलंबून आहे. जिल्ह्यातील आदिवासी समुदायांनी समृद्ध जैवविविधतेच्या क्षेत्रात अनेक पिढ्यांपासून सभोवतालच्या वातावरणाशी संवाद साधून पारंपारिक पर्यावरणीय ज्ञान प्राप्त केले. यातूनच आदिवासींची संस्कृती, जीवनशैली आकारास आली. संस्कृती आणि जीवनशैलीतून आदिवासींनी जैवविविधतेचे संवर्धन केले आहे. ग्रामसभांच्या माध्यमातून जैवविविधतेचे संवर्धन करून शाश्वत विकासातून आदिवासींच्या उपजीविकेची उन्नती करणे, त्याकरीता ग्रामसभांना प्रशिक्षण देणे हा या प्रकल्पामागील उद्देश आहे. या प्रकल्पाच्या उद्देशाची पूर्तता करण्याकरीता जिल्हा प्रशासनासोबत गोंडवाना विद्यापीठ नॉलेज पार्टनर म्हणून आपली भूमिका पार पाडत आहे.

याकरीता दिनांक ३० डिसेंबर २०२१ रोजी जिल्हा प्रशासन आणि गोंडवाना विद्यापीठ, यांच्यात सामंजस्य करार घडून आला, गोंडवाना विद्यापीठाने, "गौण वन उपजांच्या क्रियाकलापांशी संबंधित ग्रामसभांचे क्षमता सक्षमीकरण व प्रशिक्षण केंद्राची स्थापना केली.

त्यामाध्यमातून वनसंवर्धन आणि वनव्यवस्थापन करून जैवविविधतेचे संवर्धन करणे, त्यासोबतच गौण वनोपजांच्या माध्यमातून रोजगार निर्मिती करण्यास ग्रामसभांना आवश्यक प्रशिक्षण देण्याकरीता मा. कुलगुरु डॉ. प्रशान्त बोकारे यांच्या मार्गदर्शनात गौण वन उपजांच्या क्रियाकलापांशी संबंधित ग्रामसभांचे क्षमता सक्षमीकरण व प्रशिक्षण अभ्यासक्रमाचा आराखडा तयार केला, गोंडवाना विद्यापीठातील ग्रामसभा प्रशिक्षण केंद्राव्दारे आजतागायत ग्रामसभा प्रशिक्षणाच्या १३ बॅचचे प्रशिक्षण पूर्ण झाले असून एकूण ७०० ग्रामसभा सदस्यांनी प्रशिक्षणाचा लाभ घेतला आहे.

उ) आदर्श पदवी महाविद्यालय :-

गडचिरोली आणि चंद्रपूर हा वनाचा जिल्हा आहे त्यामुळे संपूर्ण वनाचे व्यवस्थापन हे महत्वाचे आहे. त्याअनुषंगाने गोंडवाना विद्यापीठाच्या मॉडेल डिग्री कॉलेजच्या माध्यमाने वन व्यवस्थापन विषयावर पदवी अभ्यासक्रम तयार केला. ग्रामीण विद्यार्थी स्वतःच्या गावात सामुहिकरित्या वन व्यवस्थापन कौशल्याचे शिक्षण घेऊन स्वतःचा व गावाचा विकास साधणार आहे. त्यामुळे गावातील वनावर आधारीत वनोपज, यांचे व्यवस्थापन कौशल्य शिक्षण, विद्यार्थ्यांना प्राप्त होऊन विद्यार्थी रोजगाराभिमुख होतील. गडचिरोली व चंद्रपूर या जिल्ह्यात पर्यटनाच्या मोठ्या प्रमाणात संधी उपलब्ध असून

त्यासाठी व्यावसायिकांकडे अकाउंट साभाळण्याकरीता प्रशिक्षित अकाउंटंटची गरज असते ही गरज भागविण्यासाठी व विद्यार्थ्यांना या गरजेचे साधक बनवण्याचे कार्य गोंडवाना विद्यापीठाने अकाउंट अँड ऑडिटिंग या अभ्यासक्रमाच्या माध्यमातून पूर्ण करण्याचा प्रयत्न केलेला आहे. गोंडवाना विद्यापीठाने राईस मिल असोसिएशन, केमिस्ट असोसिएशन व्यावसायिक संघटना यांच्यासोबत सामंजस्य करार केल्यामुळे या संपूर्ण अभ्यासक्रमातील विद्यार्थ्यांना रोजगाराची संधी प्राप्त होणार आहे.

स्पर्क या अभ्यासक्रमाच्या माध्यमातून ग्रामीण भागामध्ये समाजकार्याचे प्रशिक्षित विद्यार्थी व्यसनाधीन समाजाचे पुनर्वसन करण्याचे कार्य या अभ्यासक्रमातील विद्यार्थी करित आहेत, या अभ्यासक्रमाकरीता डॉक्सर अभय बंग यांच्या सर्व या संस्थेचे सहकार्य लाभत आहेत. त्यामुळे सदर अभ्यासक्रम गोंडवाना विद्यापीठाच्या माध्यमातून स्थानिक विद्यार्थ्यांना ग्रामीण पातळीवर व्यसनाधीनतेचे पुनर्वसन करण्याकरीता व रोजगाराभिमुख समाजाकरीता सहकार्य करित आहे.

ट्रायबल लॉ या विधी अभ्यासक्रमाच्या माध्यमातून गडचिरोली आदिवासी जंगल व्याप्त अशा जिल्ह्याच्या माध्यमातून राहणाऱ्या आदिवासी समुदायाचे कायदे विद्यार्थ्यांना प्रत्यक्ष अभ्यासाकरीता उपलब्ध करण्यात आलेले आहे. त्यामुळे प्रत्यक्ष जंगलातील आदिवासी हा स्वतःच्या अधिकारापासून दूर राहणार नाही व स्वतःचे अधिकार संपादित करण्याकरीता या अभ्यासक्रमाच्या माध्यमातून उत्प्रेरित करण्याचे कार्य सदर अभ्यासक्रमाचे विद्यार्थी करतील.

समाजकार्य या विषयातील प्रमाणपत्र अभ्यासक्रमाच्या माध्यमातून विद्यार्थ्यांना समाजाचे प्रत्यक्ष ज्ञान देऊन विद्यार्थ्यांची समाजाप्रती दृष्टी समाजाबद्दल स्वतःच्या शिक्षणाची उपयोगिता सिद्ध करण्याकरीता हवे असणारे प्रयत्न या अभ्यासक्रमाच्या माध्यमातून शिकविण्याचे कार्य गोंडवाना विद्यापीठाचे मॉडेल डिग्री कॉलेज करणार आहे. या अभ्यासक्रमाच्या माध्यमातून विविध सामाजिक संस्थामध्ये प्रत्यक्ष समाजाशी एकनिष्ठ होऊन काम करण्याची संधी ग्रामीण प्रातळीवर युवकांना उपलब्ध करून देण्याची संधी मॉडेल डिग्री कॉलेजच्या माध्यमातून गोंडवाना विद्यापीठ सातत्याने करित आहे. याकरीता जिल्ह्यातील नामवंत सामाजिक संस्था विद्यापीठासोबत जुडलेल्या आहेत.

गोंडी भाषा अभ्यासक्रमाच्या माध्यमातून गडचिरोली जिल्ह्यांतील आदिवासी बहुल जिल्ह्यामध्ये शासकीय निमशासकीय कर्मचाऱ्यांना कर्तव्यावर असतांना प्रत्यक्ष समाजाच्या योजना राबवितांना भाषेची अडचण सातत्याने येते. हा सामाजिक प्रश्न डोळ्यासमोर ठेवून गोंडवाना विद्यापीठ गडचिरोलीच्या घटक महाविद्यालयाने गोंडी भाषा अभ्यासक्रमाची निर्मिती केली या अभ्यासक्रमाच्या

माध्यमातून प्रत्यक्ष कर्मचारी विद्यार्थी जो स्पर्धा परीक्षेची तयारी करतोय या विद्यार्थ्यांना सुद्धा या अभ्यासक्रमामध्ये प्रशिक्षित करण्याचे काम गोंडवाना विद्यापीठाचे मॉडेल डिग्री कॉलेज करत आहे. समाज उपयोगी या अभ्यासक्रमाने प्रचंड उत्साह विद्यार्थ्यांमध्ये निर्माण केलेला आहे, इन्व्हेंट अँड हॉस्पिटॅलिटी मॅनेजमेंट या नाविन्यपूर्ण अभ्यासक्रमाच्या माध्यमातून पुणे मुंबई सारख्या मेट्रोपोलीटीन सिटी मध्ये लाखो रुपये खर्च करून या अभ्यासक्रमाचे प्रशिक्षण घेणाऱ्या विद्यार्थ्यांकरीता अतिशय अल्प दरात गडचिरोली विद्यापीठाच्या परिसरात मॉडेल डिग्री कॉलेजच्या माध्यमातून उपलब्ध आहे. इन्व्हेंट मॅनेजमेंट हा आजच्या युगातला सर्वोत्तम उच्चांक गाठणारा शब्द आहे. त्यामुळे विद्यापीठातील या अभ्यासक्रमातील विद्यार्थी हे इन्व्हेंट मॅनेजमेंट ची कौशल्य प्राप्त विद्यार्थी म्हणून बाहेर निघतील आणि याचा उपयोग समाजाला प्रत्यक्षदर्शी बघायला मिळेलच.

उपरोक्त सर्व घटकांसोबतच ग्रामीण विकासाच्या दृष्टीने शिक्षणाच्या ज्ञानगंगेत विद्यापीठाची भूमिका आणि रोजगाराभिमुख शिक्षणाचा आलेख मांडण्याचा प्रयत्न केला आहे.

विदेशी गुंतवणूक आणि भारतीय अर्थव्यवस्था

मृणालीनी फडणवीस

माजी कुलगुरू

पुण्यश्लोक अहिल्याबाई होळकर सोलापूर विद्यापीठ, सोलापूर

गोषवारा:

भारतीय अर्थव्यवस्थेत विदेशी गुंतवणुकीचे विविध प्रकार विकासासाठी कसे वापरले आहेत व त्याची पुढील वाटचाल कशी असेल यावर सातत्याने चर्चा होतांना दिसते. भारताला विकसनशील उदयोन्मुख ते विकसित देश होण्यासाठी जे प्रयत्न करावे लागतील त्यात विदेशी गुंतवणूक वाढविणे, तसेच ती वाढवतांना कोणत्या क्षेत्राला अधिक प्राधान्य द्यावे इत्यादी विविध बाबी महत्त्वाच्या ठरतात. त्यादृष्टीने प्रस्तुत लेखात भारतातील विदेशी गुंतवणुक व त्यासोबतच मानवी गुंतवणुकीचा देखील आढावा घेण्यात आलेला आहे.

बीज शब्द: विदेशी प्रत्यक्ष गुंतवणूक (FDI), मानवी संसाधन गुंतवणूक, भारतीय अर्थव्यवस्था

प्रास्ताविक:

गेल्या अनेक वर्षांपासून भारतीय अर्थव्यवस्थेत विदेशी गुंतवणुकीचे विविध प्रकार विकासासाठी कसे वापरले आहेत व त्याची पुढील वाटचाल कशी असेल यावर सातत्याने चर्चा होतांना दिसते. सध्या चर्चेचा सूर असा आहे की २०२३ मध्ये भारतात गुंतवणूक करणारे देश, विदेशी प्रत्यक्ष गुंतवणूक (FDI equity) मोठ्या प्रमाणात करीत आहेत. जर अमेरिकन मिलियन डॉलर्समध्ये पाहिलं तर ह्या वर्षात (२०२३) मध्ये सिंगापूरने सर्वाधिक १७२० US मिलियन डॉलर्स FDI equity माध्यमातून गुंतविले आहे, ती भारतातील एकूण गुंतवणुकीच्या २३% आहे. या गुंतवणुकीचे काही धोके असू शकतात असे वित्तीय क्षेत्रातील तज्ज्ञ सांगतात. ही गुंतवणूक जर फक्त शुद्ध स्वरूपाची असेल, ह्यातून काही फायदा अल्पकाळात काढता येत नसेल तर दीर्घकाळात बरेच चढ-उतार येऊ

शकतात. त्यात कर्जात वाढ, मुद्रा स्फीति, निर्यातीवर परिणाम दिसू शकतात. चीनच्या तुलनेत भारतात मात्र सिंगापूरची गुंतवणुक अधिक आहे. हा बदल पाहावयास मिळतो तसेच भारतात स्टार्ट-अप, स्वयंरोजगार आणि डिजीटल क्षेत्रात वाढ होण्याची आवश्यकता आहे.

ह्या वर्षी अमेरिकेकडून ६०४० तर मॉरीशस कडून ६१३४ यूएस मिलियन डॉलर्स FDI Equity ची गुंतवणूक झाली आहे. अमेरिकन म्हणतात की प्रत्यक्ष विदेशी गुंतवणुकीकरिता सध्या भारत हा सर्वाधिक पसंतीचा आणि महत्त्वाचा देश आहे. FDI हे प्रामुख्याने भारतातील DPIIT (डिपार्टमेंट ऑफ प्रमोशन ऑफ इंडस्ट्री अँड इंटरनॅशनल ट्रेड) जे FEMA कायद्यांतर्गत येते, त्यातूनही हेच दिसून येते.

या गुंतवणुकीतून २०२३-२४ मध्ये भारताचा सकाळ राष्ट्रीय उत्पाद ५.७% होईल असा विश्वास अमेरिकन तज्ज्ञ व इअत अभ्यासू संस्थांनी

व्यक्त केला आहे. G-२० मुळे हे अधिक वाढेल आणि भारतात अशी गुंतवणूक उपयुक्त ठरेल असे समजल्या जात आहे. रसायन संबंधी क्षेत्र, आरोग्य सेवा, विमा इत्यादी मध्ये वाढ होईल अशी अपेक्षा आहे. जेथे असे लक्षात येते की सेवा क्षेत्र अधिक सुदृढ होईल अशी व्यवस्था आहे तिथे उद्योग व संबंधित मुलभूत विकासाचा मुद्दा अधोरेखित नाही.

या संदर्भात क्रिसिल, इंडीया ब्रीफिंग व इतरही काही संस्थांनी विश्लेषण केले आहे. त्यामध्ये भारतात FDI ची सर्वाधिक आवक जर आपण क्षेत्रनिहाय बघितली तर ती संगणक सॉफ्टवेअर व हार्डवेअर, इतर सेवा क्षेत्र, व्यापार आणि संरचना बांधणीसाठी केली जात आहे. ही आवक व प्रवाह २०२१ ते २०२३ मध्ये अधिक वाढला आहे. दूरसंचार व्यवस्थेसाठी २००० ते २०२२ पर्यंत बराच प्रवाह वाढला आहे. महाराष्ट्र आणि कर्नाटकमध्ये ही वाढ इतर राज्यांच्या तुलनेत अधिक असून ती सातत्यपूर्ण असल्याचे दिसते. भारतात होणाऱ्या FDI च्या वरील उल्लेखित क्षेत्रात महाराष्ट्राचा वाट २९%, कर्नाटक, गुजरात आणि दिल्लीचा वाटा २४% आहे. त्यानंतर तामिळनाडू, हरियाना, तेलंगाना, राजस्थान यांचा नंबर लागतो.

सिंगापूर, मॉरीशस, अमेरिकेच्या खालोखाल निदरलॅंड, जपान, यू.के., सायप्रस, कायमन आयलॅंड यांच्याकडून देखील FDI चा प्रवाह २०२३ पर्यंत वाढला आहे. भारताची प्रगती व विकास याबद्दल विश्वात चर्चा चालू असतांना आपल्याला प्रत्येक पूल अतिशय सावधगिरीने टाकत राहणे आवश्यक आहे. भांडवलवादाच्या प्रवाहात सर्वच देश आहेत. आपण भांडवलवादाच्या प्रक्रियेत खाजागीकारनाकडे जाण्याचा प्रयोग १९९१

सालापासून चालू ठेवला आहे. जागतिकीकरणाची प्रक्रिया ह्याच काळापासून सुरु झाल्याने त्याचे साधक-बाधक पडसाद आपण सर्वांनी चाखले आहेत. काही दिशा बदलत जात आहे. वरील उल्लेखित गुंतवणुकीचे प्रकार व स्वरूप बदलत आहे तरी देखील विकसित देशांचे जगावर वर्चस्व अधिकच आहे.

विदेशी गुंतवण याचा व्यापक अर्थ या लेखात घेण्याचा प्रयत्न केला आहे. आतापर्यंत आपण व्यापार विदेशी प्रत्यक्ष गुंतवण, काही उद्योगामध्ये विकास, मूळ संरचनात्मक विकासासाठी योजना व गुंतवण याबद्दल पहिले. काही दशकांपासून मानवी विकासातील गुंतवण हा देखील महत्वाचा विषय ठरलेला आहे

मानवी संसाधने व गुंतवण

अलीकडेच, आपले मा. केंद्रीय शिक्षण मंत्री अमेरिकेच्या मेटा कम्पनीच्या वर्तमान अध्यक्ष (ग्लोबल अफेयर्स) निक क्लेग यांना भेटले. क्लेग हे यू.के. चे पूर्व उप-प्रधानमंत्री होते. आपल्याकडून असा प्रस्ताव मेटा कंपनीला आहे की उद्योजकता, डिजिटल भारत व कौशल्य भारत या आपल्या धोरणांना अधिक बळकट करण्यासाठी मेटाने मदत करावी. भारतात डिजिटल संक्रमण चालू झाले आहे आणि ते अधिक मजबूत होण्यासाठी भरपूर मदत अमेरिकेची मेटाची होऊ शकेल असे दोघांचेही मत आहे. ही घटना आताची आहे.

पण गेल्या १०-१५ वर्षांपासूनच्या अश्या घडामोडीची आपण चर्चा करू या. ज्यात आपले नवयुवती व युवक या समृद्ध देशाकडे फक्त खेचल्याच गेले नाही. तर तिथलेच झालेले आहे. ही एक मानवी गुंतवणूकच नाही का? तर एक मोठी

उलाढाल असून आपण सर्वत्र ऐकतो कि मोठ्या प्रमाणात आपले अभियांत्रिक तंत्रज्ञान विशेषज्ञ व संबंधित डिजिटल व्यासपीठ भारताचेच नागरिक चालवत आहेत. सॉफ्टवेअर डेव्हलपर्स म्हणून ओळखले जाणारे भारतीय तरूण, विश्लेषक म्हणून ओळख असणारे व इतर असे 2023 मध्ये एकूण 5.2 मिलियन लोक अमेरिकेत राहतात. कोव्हिड काळामध्ये काही व्हिजा समस्या आल्या तरी देखील ही संख्या, जी 2017 ला 2.75 मिलियन होती ती आता त्याच्या दुप्पट झाली आहे. भारतासकट इतर देशांतील तरूण वर्ग डिजिटल इण्डिया, फॉर्मसी, नॅनो टेक्नोलॉजी यासाठी अमेरिका, कॅनेडा, युरोपीय देश आणि आता ऑस्ट्रेलियाला धाव घेत आहेत. ज्याला बापण 'ब्रेन ड्रेन' या नावाने ओळखत होतो ती आतासुद्धा चालू आहेच; पण मानवी गुंतवण ही आपल्या माध्यमातून होवून त्या देशांच्या विकासाला कामी येत आहे. अशी गुंतवण ही मानव विकासासाठी आहे असे समजूया पण ती कोणाच्या फायद्याची व कशी याचा खोलात विचार व्हायला हवा.

अनेक विचार वेगवेगळ्या व्यासपीठावरून मांडले जात आहेत; जसे भारत आता तिसरी मोठी महासत्ता होणार, दरडोई उत्पन्न कितीतरी पटीने वाढणार! देशाची प्रत्यक्ष व अप्रत्यक्ष रूपात प्रगती होत राहणार ही आनंदाची बाब आहेच. विकसित देशांमध्ये देखील प्रगती होत असतांना त्या देशांचा राष्ट्रीय उत्पन्नातील वाट वाढला आहे, परंतु दरडोई उत्पन्नातील तफावत मात्र कमी होण्याचे फार सकारात्मक चिन्ह दिसत नाही. 'गिग' अर्थव्यवस्थे प्रमाणे दिवसाचा पगार निश्चित करून उद्याची

काळजी आहेच, हा प्रकार भारतामध्ये देखील वाढतो आहे.

असुरक्षित भविष्य आणि त्यामुळे मानसिक व शारीरिक आरोग्यावर होणारे परिणाम यांचा सरळ सहसंबंध असल्याने, आपण विकास झाला आहे असे साजरे करू शकतो का? जर भारत त्याच धर्तीवर वाटचल करत असेल तर आपण लवकरच तिसरी महासत्ता होऊ देखील पण प्रत्येकी दरडोई समाधान (प्रत्येकाला काम, कौशल्यानुसार पगार, शिक्षण, आरोग्य व वर सांगितल्या प्रमाणे डिजिटल सोयी मिळणे) प्राप्त होऊ शकेल का? असा प्रश्न उद्भवणे सहाजिकच आहे. शासकीय पद मिळणे आणि तेही भ्रष्टाचार विरहित गुणवत्तेनुसार भरणे आता दुर्मिळ झाले आहे, अशी स्थिती जेवढी वाढत जाईल तेवढे देशात अरिष्ट वाढणार. त्यामुळे इतर प्रगती बरोबच, नैतिक शिक्षण व आरोग्याशिवाय पर्याय नाही. अनैतिकतेचे उच्चाटन ही विकासाची खरी साथ असेल आणि मानवी भांडवलाचे उदयोन्मुख होण्याचे कारण देखील.

गिग अर्थव्यवस्थेचे अनुपालन आणि स्थै पगाराच्या नोकऱ्या यावर देखील सखोल विचारमंथन होण्याची आवश्यकता आहे. विदेशी मानवी भांडवल आपल्या देशात तुरळक प्रमाणात आहे, तर आपल्या देशातून मोठ्या प्रमाणात आपले उत्तम मनुष्य बळ विकसित देशात जायला पाहत आहे. म्हणजे मनी पॉवर ही साथ देते देशाचा विचार नंतर. आपण विकसित होऊ तर आपण विदेशी गुंतवणुकीबरोबर मानवी भांडवल खेचून आणू शकतो का? हा विचार करण्याचा विषय आहे. तसे करायचे असल्यास संपूर्ण शिक्षण पद्धतीमध्ये आमूलाग्र बदल घडवून रोजगाराच्या संधी उपलब्ध करणे नव्हे, तर चांगले

राहणीमान द्यावे लागणार व चांगले मनुष्यबळ तयार करावे लागणार. भारताच्या शैक्षणिक प्रगतीवर प्रश्नचिन्ह आहे, त्याबरोबर इतर विकासाचा (कृषी, उद्योग, नवीन तंत्रज्ञान) आढावा घेत जाणे, सुधारणा करत जाणे, असा मार्ग जितका प्रशस्त होईल, तितक्या प्रमाणात समृद्धीचा मार्ग मोकळा होणार.

चीनचा विकास देखील अनेक प्रश्न निर्माण करणारा आहे. चीनचे बहुसंख्य युवा व मध्यम वयाचे व्यक्ति अगदी साधारण ते उच्च स्थान, पगारावर काम करण्यासाठी विकसित देश जसे अमेरिका, कॅनेडा, युरोपातील काही देश, ऑस्ट्रेलिया या ठिकाणी जाण्याची पसंगी दाखवितात. ते फार चपळतेने व्यापार व सेवा क्षेत्रात पुढे येत आहे. तेव्हा त्यांची अर्थव्यवस्था कशी विकसित मानता येईल? जेव्हा त्यांचे मानवी साधन अधिक कमाईसाठी वर सांगितलेल्या देशांकडे जाण्याचा प्रयत्न करतात. त्यांची पूर्वीची लोकसंख्या नियंत्रणाची पद्धती 'एक कुटुंब एक अपत्य' जरी यशस्वी झाली असली तरी आता ते ह्या देशांमध्ये तीन-चार कुटुंब एका मुलाला घर नेण्यासाठी शेती व बाहेरील जमीन विकत घेण्यासाठी मदत करत आहे. याचा उद्देश्य असा की ती प्रॉपटी चायनीज लोकांकडे आली पाहिजे. यासाठी ते मोठी किंमत मोजायला तयार आहेत. त्यामुळे या देशांचे नागरिक हा फायदा मिळविण्यात पुढे असतात. चीनच्या ह्या धोरणाचा परिणाम भविष्यात त्यांच्या जमा केलेल्या संपत्ती व श्रीमंतीला प्रभावित करून वर्चस्व स्थापित करू शकतो.

भारतीची उंच भरारी कितपत समृद्धी देणारी !

कोणत्याही देशाची वाटचाल किती ट्रिलियन डॉलर्स कडे जाते आहे या वर त्याची भरारी निश्चितच मोजल्या जाते पण सर्व प्राथमिक स्तराचे प्रश्न सुटले

आहेत असे मात्र होत नाही. अमेरिका व चीन सारख्या देशांमध्ये देखील दारिद्र्य, बेरोजगारी, असमान उत्पन्न व संपत्तीचे स्वरूप, पर्यावरणाची बदलती परिणामे, इत्यादी समस्या आहेत. आपल्या जी.डी.पी. मध्ये होणारी वाढ किती लोकांपर्यंत झिरपत जाते याचा विचार प्रत्येक टप्प्यावर होणे आवश्यक आहे. विदेशी गुंतवणुकीचे स्वरूप हे भारताच्या आर्थिक विकासासाठी एक प्रमुख आर्थिक स्रोत मानल्या गेला आहेच. आपण तीन दशकापासून पाहतो की स्वस्त वेतन आणि भारतातील बदलल्या व्यावसायिक वातावरणाचा लाभ घेण्यासाठी विदेशी कंपन्या खाजगी व्यवसायात थेट गुंतवणूक करतात. असा भारत आत्मनिर्भर होऊ पाहत आहे. या साठी आपल्या देशातील मानवी संसाधन आणि बदलत्या व्यावसायिक वातावरणाचा लाभ आपल्या व्यावसायिकांना, गुंतवणूकदारांना कसा होईल याची काळजी घेणे किंवा त्यासाठी तयारी करणे अपेक्षित आहे. 1991 नंतर विदेशी प्रत्यक्ष गुंतवणीमध्ये सतत वाढ करून एक कोटी पेक्षा अधिक नोकऱ्या निर्माण केल्या गेल्या. त्यात कंत्राटी आणि काही काळ नोकरीसाठी पूर्ण वेळ कामावर घेण्याची योजना अधिक प्रचलित झाली.

17 एप्रिल 2020 रोजी, भारताने तेव्हांच्या कोव्हिड 19 साथीच्या आजारामुळे भारतीय कंपन्यांच्या संधीप्राप्त करून घेणारे टेक ओव्हर. अधिग्रहणांपासून भारतीय कंपन्यांचे संरक्षण करण्यासाठी स्वतःचे थेट विदेशी गुंतवण धोरण बदलले; असे उद्योग आणि अंतर्गत व्यापार प्रोत्साहन विभागाचे सांगणे आहे. नवीन FDI धोरण बाजारपेठेवर बंधने घालत नसले तरी, धोरणातून असे स्पष्ट होते की, सर्व प्रकाराची विदेशी गुंतवण

प्रामुख्याने FDI आता वाणित्य आणि उद्योग मंत्रालयाच्या छाननी समोर जाईल व त्यानुसार निर्णय होतील.

सारांश :

भारताने विदेशी गुंतवणीत सर्तकता बाळगली आहे हे दिसतय तरी आपल्याला आधिक बळकट होण्यासाठी पुढील मार्गाने देशात टप्प्या-टप्प्याने बदल आणून, इतर देशांवरचे अवलंबित्व कमी करावे लागेल. दोन मार्ग ज्याद्वारे भारत FDI मिळवितो ती अशी आहेत -

1. स्वयंचलित मार्ग : या मार्गाने सरकार किंवा रिझर्व्ह बँक ऑफ इंडियाच्या पूर्व वरवानगी शिवाय FD परवानगी आहे. तेव्हा ज्या राज्यांमध्ये अशी गुंतवण जाते जसे दिल्ली, गुजरात, कर्नाटक, महाराष्ट्र यांच्या समग्र विकासाच्या आढावा घेत राहणे आवश्यक आहे. सध्यातरी डिपार्टमेंट फॉर प्रमोशन ऑफ इंडस्ट्री अँड इंटरनल ट्रेड अँड इन्व्हेस्ट इंडियाने इंडिया इन्व्हेस्टमेंट ग्रिड (IIG) विकसित केले आहे; जे परकीय गुंतवणुकीला प्रोत्साहन व सोयी सुविधा देण्यासाठी भारतीय प्रवर्गाकांकडून प्रकल्पांचा संपूर्ण भारत डेटाबेस प्रदान करते.

2. शासकीय मार्ग : या मार्गाने शासनाची पूर्ण परवानगी आवश्यक आहे. या संबंधीचा अर्ज फॉरेन इन्व्हेस्टमेंट फॅसिलिटेशन पोर्टलद्वारे करणे आवश्यक आहे. याला एकल खिडकी मार्गाच्या माध्यमाने सुलभ केल आहे. या पुढे अर्जाची तपासणी मंत्रालयाकडून होईल. आधीची सर्व मंडळे रद्द करून एफ.डी.आय साठी अर्ज प्रक्रिया करणे आणि त्यावर सरकारी मंजूरी ही सद्याचे एफ.डी.आय चे धोरण व FEMAच्या अंतर्गत कार्य करतील. वाणिज्य

मंत्रालय, उद्योग आणि अंतर्गत व्यापार वाणिज्य मंत्रालयाच्या संवर्धनासाठी, विभागशी सल्ला घेवून संबंधित मंत्रालये किंवा विभागांद्वारे हाताळले जाते, ते अर्जाच्या प्रक्रियेसाठी मानक कार्यप्रणाली (SOP) निर्गमित करेल.

आपली प्रमुख क्षेत्रांमध्ये होणारी ही गुंतवण वाढत जाते आहे. त्यात पायाभूत सुविधा हा आघाडीचे क्षेत्र आहे. इलेक्ट्रॉनिक सिस्टम डिझाइन आणि उत्पादन माहिती तंत्रज्ञान, ऑटोमोटिव्ह, फार्मास्युटिकल्स, सेवा, रेल्वे, रसायने, कापड, विमान सेवा, एरोस्पेस ही प्रमुख क्षेत्रे आहेत.

वरील दोन मुद्यांप्रमाणे ही क्षेत्रे हाताळली गेली तर येणाऱ्या काहामध्ये प्रगती शक्य आहे.

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अमृतकाळातील आत्मनिर्भर भारत

डॉ. करमसिंग राजपूत

अध्यक्ष, विदर्भ अर्थशास्त्र परिषद तथा

अर्थशास्त्र विभाग प्रमुख

लोकमान्य टिळक महाविद्यालय

वणी जि. यवतमाळ

मो. क्र. ९९२२५४८०८४

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गोषवारा

आत्मनिर्भर भारत म्हणजे जगाशी जुळून राहून भारताची प्रगती करणे होय. दुसऱ्या शब्दात जागतिकीकरणाकडे पाठ फिरविणे, आर्थिक संकुचितता किंवा सदैव स्वदेशीचा आग्रह धरणे म्हणजे आत्मनिर्भरता नसून, आपण ज्या बाबतीत इतर देशांवर अवलंबून आहोत, मग ते आयातीसाठी असो किंवा परदेशी गुंतवणुकीसाठी असो, त्यांच्यावर अवलंबून असतानाच आपण आपले उद्योग अधिकाधिक कार्यक्षम करणे तसेच आपल्या सेवा जागतिक दर्जाच्या करणे म्हणजे आत्मनिर्भरता होय. प्रस्तुत लेखात 'आत्मनिर्भर भारत' या संकल्पनेचा आशय, आधारस्तंभ, उद्दिष्टे आणि त्यानुषंगाने अमृतकाळातील आत्मनिर्भर भारताची वाटचाल व दिशा यावर प्रकाश टाकण्यात आला आहे.

बीज शब्द : अमृतकाळ, आत्मनिर्भरता, स्वावलंबी, हरितक्रांती.

प्रस्तावना:

ब्रिटिश काळात भारत अनेक बाबतीत परावलंबी होता. भारताला १५ ऑगस्ट १९४७ रोजी स्वातंत्र्य मिळाले. सन १९५१ पासून भारताने आर्थिक नियोजनाच्या माध्यमातून देशाच्या आर्थिक विकासाला सुरुवात केली. १९५१ च्या जनगणनेनुसार भारताची लोकसंख्या ३६.१० कोटी होती. त्याचवेळी भारतीय शेतीतून केवळ ५.५ कोटी टन अन्नधान्याचे उत्पादन होत होते. सन १९५१ नंतर सुद्धा भारताची लोकसंख्या झपाट्याने वाढत गेली मात्र अन्नधान्य त्या प्रमाणात न वाढल्याने भारत माल्थसच्या लोकसंख्या सिद्धांताचा (अन्नधान्य

वाढीपेक्षा लोकसंख्या वाढीचा दर जास्त असणे) अनुभव घेत होता. त्यामुळे तत्कालीन भारत सरकारने अन्नधान्याच्या उत्पादनाबाबतीत भारताला आत्मनिर्भर (त्यावेळी "स्वावलंबी" हा शब्द वापरण्यात आला होता) करण्याचे ठरविले. त्यासाठी विदेशातून गहू व तांदळाचे विकसित वाण आणून त्यांची भारतात लागवड करण्यात आली. भारतात सुद्धा संकरित बियाण्यांच्या निर्मितीवर भर देण्यात आला. भारताने अन्नधान्याच्या उत्पादन वाढीसाठी संकरित बियाणे, रासायनिक खते व कीटकनाशके यांचा वापर वाढविल्याने भारत अन्नधान्य उत्पादनात आत्मनिर्भर झाला. सन १९६५-६६ पासून प्रसिद्ध

कृषी शास्त्रज्ञ डॉ. एम. एस. स्वामीनाथन यांच्या नेतृत्वात सुरू झालेल्या हरितक्रांतीमुळे हे शक्य झाले. स्वातंत्र्यानंतर सत्तेवर आलेल्या प्रत्येक सरकारने केवळ अन्नधान्यच नाही तर तंत्रज्ञान, शस्त्रास्त्रे, संरक्षण साहित्य अशा अनेक बाबतीत भारताला आत्मनिर्भर बनविण्याचा प्रामाणिक प्रयत्न केलेला दिसून येतो. त्यामुळे स्वातंत्र्याच्या ७५ वर्षांमध्ये भारताने अनेक बाबतीत नेत्रदिपक प्रगती केलेली दिसून येते. तांदळाच्या उत्पादनात चीन जगात पहिल्या क्रमांकावर असून भारत दुसऱ्या क्रमांकावर आहे. २०२१-२२ या वर्षात भारतात १२९.६ दशलक्ष टन तांदळाचे उत्पादन झाले. तांदूळ निर्यातीच्या बाबतीत जगात भारताचा प्रथम क्रमांक लागतो. २०२१-२२ या वर्षात भारताने २१० लाख टन तांदळाची निर्यात केली असून जगातील एकूण तांदूळ निर्यातीच्या ही निर्यात तब्बल ४०% एवढी होती. त्यामुळे आत्मनिर्भर हा शब्द नवीन नसून तो जुनाच शब्द आहे.

"जागतिकीकरणाकडे पाठ फिरविणे, आर्थिक संकुचितता किंवा सदैव स्वदेशीचा आग्रह धरणे म्हणजे आत्मनिर्भरता नसून, आपण ज्या बाबतीत इतर देशांवर अवलंबून आहोत, मग ते आयातीसाठी असो किंवा परदेशी गुंतवणुकीसाठी असो, त्यांच्यावर अवलंबून असतानाच आपण आपले उद्योग अधिकाधिक कार्यक्षम करणे तसेच आपल्या सेवा जागतिक दर्जाच्या करणे म्हणजे आत्मनिर्भरता होय."

आज जगात एकही देश असा नाही की, ज्याने केवळ स्वतःच्या देशातील उद्योगांचा विकास करून आपली आर्थिक प्रगती साधली आहे. तेव्हा भारताला सुद्धा जगाशी नाते तोडून आत्मनिर्भर होता

येणार नाही. विदेशी वस्तूंवर बहिष्कार टाकून किंवा विदेशी वस्तूंच्या आयातीवर प्रतिबंध लावून भारताला आत्मनिर्भर बनता येणार नाही. कारण तसे केल्यास भारतातून इतर देशांमध्ये होणाऱ्या निर्यातीवरही त्या देशांकडून बहिष्कार टाकण्याची भीती आहे. त्यामुळे आपले उद्योग अधिकाधिक कार्यक्षम करून त्यांद्वारे अधिकाधिक उत्पादन करणे व त्याची निर्यात वाढविणे, तसेच जागतिक दर्जाच्या सेवांची निर्मिती करून त्यांची निर्यात वाढविणे आवश्यक आहे. असे केले तरच भारताला आत्मनिर्भर होता येईल.

भारतासह संपूर्ण जगामध्ये जेव्हा कोविड-१९ ची महासाथ पसरली तेव्हा भारताला या संकटातून बाहेर काढण्यासाठी भारताचे पंतप्रधान श्री. नरेंद्र मोदी यांनी आत्मनिर्भर भारताची घोषणा केली. ही घोषणा प्रत्यक्षात आणण्यासाठी त्यांनी १२ मे २०२० रोजी सुमारे २० लाख कोटी रुपयांचे (देशाच्या सकल राष्ट्रीय उत्पादनाच्या सुमारे १० टक्के) आर्थिक पॅकेज जाहीर केले. कोरोना महामारी संकट न समजता संधी समजून त्यावर मात करण्यासाठी पंतप्रधान मोदींनी आत्मनिर्भर भारताची घोषणा केली. ही घोषणा करताना त्यांनी स्वातंत्र्याचा अमृतकाळ विचारात घेतलेला आहे. सन २०४७ मध्ये भारताच्या स्वातंत्र्याला १०० वर्षे पूर्ण होणार आहे. १५ ऑगस्ट २०२२ रोजी आपण स्वातंत्र्याची ७५ वर्षे पूर्ण केल्याने २०२२ हे वर्ष स्वातंत्र्याचे अमृत महोत्सवी वर्ष होय. २०२२ ते २०४७ हा २५ वर्षांचा काळ म्हणजे स्वातंत्र्याचा अमृतकाळ होय. या अमृत काळातच भारताला अधिकाधिक आत्मनिर्भर (Self Reliant) बनविण्याचा सरकारचा मानस आहे. पंतप्रधान नरेंद्र मोदी यांनी आत्मनिर्भर भारताचा अर्थ

स्पष्ट करताना म्हटले की, "आत्मनिर्भर किंवा स्वावलंबन याचा अर्थ भारताला जगापासून तोडणे असा नाही. भारत जगाच्या कल्याणावर विश्वास ठेवतो आणि भारताची प्रगती जगाशी जोडलेली आहे. संपूर्ण मानव जातीच्या विकासात भारताचे खूप योगदान आहे, यावर जगाचा विश्वास आहे. त्यामुळे आत्मनिर्भर भारत म्हणजे जगाशी जुळून राहून भारताची प्रगती करणे होय."

आत्मनिर्भर भारताचे पाच स्तंभ (Five Pillars of Self Reliant India)

भारताला आत्मनिर्भर बनविण्यासाठी खालील प्रमुख पाच स्तंभांचा विचार करण्यात आलेला आहे.

१. अर्थव्यवस्था (Economy): सध्या आपली अर्थव्यवस्था सुमारे २७५ अब्ज डॉलरची आहे. ती ५०० अब्ज डॉलर (५ ट्रिलियन डॉलर) करण्याचे सरकारचे उद्दिष्ट आहे. पंतप्रधान नरेंद्र मोदी यांच्या मते, "अर्थव्यवस्थेचा केवळ टप्प्याटप्प्याने (Incremental Growth) विकास न करता मोठ्या प्रमाणात विकास (Quantum Jump) करावा लागेल. विकास दराची झेप घेतल्याशिवाय आत्मनिर्भर भारताचे स्वप्न पूर्ण करता येणार नाही."

२. पायाभूत सुविधा (Infrastructure): हा आत्मनिर्भर भारताचा दुसरा अत्यंत महत्वाचा स्तंभ आहे. उद्योगाच्या बाबतीत चीन सारख्या देशांशी स्पर्धा करण्यासाठी तसेच अधिकाधिक परदेशी कंपन्यांना गुंतवणुकीसाठी भारताकडे आकर्षित करण्यासाठी आपणास जागतिक स्तराच्या पायाभूत सुविधा उभारण्याचा लागतील. जमीन, पाणी, रस्ते, वीज इ. सर्वच बाबींमध्ये मोठ्या प्रमाणावर सुधारणा कराव्या लागतील. आत्मनिर्भर भारतासाठी जागतिक

स्तरावर आधुनिक भारताची ओळख निर्माण होईल अशा पद्धतीच्या अत्याधुनिक व उच्च दर्जाच्या पायाभूत सुविधा निर्माण करण्याचे सरकारचे धोरण आहे.

३. प्रणाली किंवा यंत्रणा (System): हा सुद्धा आत्मनिर्भर भारताचा एक महत्वाचा स्तंभ आहे. आत्मनिर्भर भारतासाठी परंपरागत पद्धतीने नव्हे तर आधुनिक तंत्रज्ञानावर आधारित यंत्रणा निर्माण करण्यावर तसेच २१ व्या शतकातील गरजा आणि विकासाचे स्वप्न पूर्ण करणारी व्यवस्था निर्माण करण्यावर शासनाचा भर आहे.

४. दोलायमान लोकसंख्या (Vibrant Demography): भारत हा जगातील सर्वात मोठी लोकशाही असणारा देश आहे. एवढेच नव्हे तर नुकत्याच (१९ एप्रिल २०२३) प्रसिद्ध झालेल्या संयुक्त राष्ट्रांच्या लोकसंख्याविषयक अहवालानुसार भारताची लोकसंख्या १४२.८६ कोटी एवढी झाली असून भारताने लोकसंख्येच्या बाबतीत चीनला मागे टाकले आहे. याच अहवालानुसार चीनची लोकसंख्या १४२.५७ कोटी एवढी आहे. आता भारत जगातील सर्वाधिक लोकसंख्येचा देश ठरला आहे. याच अहवालानुसार भारतात १५ ते ६४ वर्षे वयोगटातील तब्बल ६८% लोकसंख्या आहे. ही भारतासाठी जमेची बाजू असून उपरोक्त लोकसंख्येमुळेच भारत जगातील सर्वात जास्त तरुणांचा देश ठरला आहे. ही तरुण लोकसंख्या आपली शक्ती असून आत्मनिर्भर भारतासाठी ती एक ऊर्जेचा महत्वाचा स्रोत आहे.

५. मागणी (Demand): मागणी हा आत्मनिर्भर भारताचा अत्यंत महत्वाचा असा ५ वा स्तंभ आहे. मागणी-पुरवठ्याचे चक्र गतिमान केल्याशिवाय

भारताला आत्मनिर्भर करणे शक्य होणार नाही. त्यासाठी अर्थव्यवस्थेत मागणी व पुरवठा साखळीचा कार्यक्षमपणे वापर करण्यावर सरकारचा भर आहे.

थोडक्यात आत्मनिर्भरता म्हणजे देशातील साधनांचा पुरेपूर वापर करून घेणे हा असून यात परदेशी सहाय्य नको ही भूमिका नाही तर परदेशी मालावर अवलंबित्व नको ही भूमिका आहे.

आत्मनिर्भर भारताचे उद्दिष्टे (Objectives of Self Reliant India)

१. स्थानिक उत्पादनांच्या प्रचारावर भर देणे, त्यांच्या उत्पादकांना मजबूत करणे व भारताच्या समृद्ध सांस्कृतिक वारशाचे जतन करणे.

२. देशातील उत्पादनांची गुणवत्ता सुधारून व त्यांचे प्रमाण वाढवून अशा वस्तूंच्या आयातीवरील अवलंबित्व कमी करणे. विशेषतः संरक्षण आणि तंत्रज्ञान क्षेत्रातील आयातीबाबतचे परावलंबन कमी करणे.

३. सूक्ष्म, लघु व मध्यम उद्योगांना (MSME) सक्षम करणे.

४. रसायनमुक्त सेंद्रिय शेतीला प्रोत्साहन देणे.

५. भारताला जागतिक पुरवठा साखळीचे केंद्र बनविणे.

६. व्यापार तूट व शोधनशेष संतुलनाकडे लक्ष केंद्रित करून देशातील नागरिकांचे जीवनमान उंचाविणे.

वरील उद्दिष्टे डोळ्यासमोर ठेवून भारताला आत्मनिर्भरतेकडे नेण्याचे सरकारचे धोरण आहे.

आत्मनिर्भरता साध्य करावयाची क्षेत्रे-

भारताला खालील निरनिराळीक्षेत्रे आत्मनिर्भर बनवावी लागतील तरच खऱ्या अर्थाने देश आत्मनिर्भर बनू शकेल.

१. कृषी क्षेत्र: भारतात हरितक्रांतीनंतर कृषी क्षेत्राची उत्पादकता बरीच वाढली व गहू-तांदळाच्या बाबतीत भारत केवळ स्वावलंबी बनला नाही तर गहू-तांदळाची निर्यात करणारा एक प्रमुख देश म्हणून उदयास आला. परंतु आता भारतीय शेतीची दर हेक्टरी उत्पादकता कुंठीत झाली असून दुसरीकडे लोकसंख्या मात्र सातत्याने वाढत आहे. दुसरे म्हणजे अजूनही भारत कडधान्य व तेलबियांच्या उत्पादनात स्वावलंबी नसल्याने देशात कडधान्य व तेलाची मोठ्या प्रमाणात आयात करावी लागते. भारताची वार्षिक खाद्यतेलाची गरज सुमारे २.५ कोटी टन एवढी असून त्यापैकी भारताला दरवर्षी निम्मे म्हणजे सुमारे १.२५ कोटी टन खाद्यतेलाची आयात करावी लागते. त्यासाठी शेतीत नवीन तंत्रज्ञानाचा उपयोग केल्यास तसेच कडधान्य उत्पादक व तेलबिया उत्पादक शेतकऱ्यांना काही प्रोत्साहन दिल्यास जसे की, उच्च प्रतीच्या बियाण्यांचा पुरवठा करणे व त्यांनी निर्माण केलेल्या कडधान्याची व तेलबियांची रास्त हमीभावाने खरेदी करणे, तर निश्चितपणे भारत कडधान्य व तेलबियांच्या उत्पादनात आत्मनिर्भरता साध्य करेल. भविष्यात भारतात नदीजोड प्रकल्पाची योजना सरकारने राबविल्यास कोरडवाहू शेतीचे बागायती शेतीत रूपांतर होऊन शेतमालाबाबत भारत आत्मनिर्भर होण्यास मदत होईल.

२. वस्त्रोद्योग क्षेत्र: भारतात कृषी नंतर रोजगार पुरविणारे वस्त्रोद्योग हे सर्वात मोठे क्षेत्र आहे. देशातील वाढती लोकसंख्या व त्यामुळे वाढणाऱ्या बेरोजगारीचा विचार करता भारताने वस्त्रोद्योग क्षेत्राच्या विकासाकडे लक्ष द्यावयास हवे. भारतीय कापडाला व तयार कपड्यांना जगभर मागणी आहे. तेव्हा या क्षेत्रात आधुनिक तंत्रज्ञानाचा वापर केल्यास

व त्यासाठी आवश्यक असणारी उपकरणे व कच्च्या माल देशातच तयार केल्यास निश्चितपणे आत्मनिर्भर भारतासाठी ते महत्वाचे ठरेल. आज भारताला वस्त्रोद्योगासाठी लागणारी उपकरणे व कच्चा माल मोठ्या प्रमाणावर चीन कडून आयात करावा लागतो.

३. औषधी निर्माण (फार्मास्युटिकल) उद्योग:

औषधी निर्माण उद्योगात भारताला आत्मनिर्भर करण्याची नितांत आवश्यकता आहे. भारतात औषधी निर्माण करण्यासाठी आवश्यक असणारा कच्चा माल (API-Active Pharmaceutical Ingredients) मोठ्या प्रमाणात चीन मधून आयात करावा लागतो. म्हणजेच API साठी भारत बऱ्याच प्रमाणात चीनवर अवलंबून आहे. स्थानिक पातळीवर API चे उत्पादन करून भारताच्या औषधी निर्माण उद्योगात स्वावलंबन आणणे आवश्यक आहे. सध्या वैद्यकीय उपकरणांसाठी सुद्धा मोठ्या प्रमाणावर भारताला चीनवर अवलंबून राहावे लागते. त्यासाठी सरकारला संशोधन व विकास (Research and Development) यावरील खर्च वाढवावा लागेल. जगाला औषधी पुरविण्याची क्षमता भारतात आहे हे आपण कोविड-१९ लशीची निर्यात करून सिद्ध केले आहे. औषधी निर्माण उद्योगाला बळकटी देऊन त्या क्षेत्रात भारताला आत्मनिर्भर बनविणे काळाची गरज आहे.

४. ऑटोमोबाईल उद्योग: भारत जगातील ४ थ्या क्रमांकाची वाहन बाजारपेठ आहे. भारताला विशेषतः कमी किमतीच्या २ आणि ३ चाकी वाहनांसाठी जगातील विकसनशील देशांची बाजारपेठ मिळण्यास मोठा वाव आहे. भारतीय वाहन उद्योग प्रत्यक्ष व अप्रत्यक्षपणे सुमारे ४५ दशलक्ष लोकांना रोजगार देतो. भारत काटकसरी

अभियांत्रिकी आणि कमी किमतीच्या व्यवस्थापकीय प्रतिभांसाठी जगात ओळखला जातो. या क्षेत्रासाठी आवश्यक असणारी तंत्रज्ञान व सुटे पार्ट देशातच तयार करण्यासाठी संशोधन आणि विकासात (R&D) मोठी गुंतवणूक करावी लागेल. त्याचप्रमाणे कामगार कोणत्याही उद्योगासाठी संपत्ती असल्यामुळे ऑटोमोबाईल उद्योगाला सक्षम बनविण्यासाठी त्यातील कामगारांना प्रशिक्षण द्यावे लागेल. थोडक्यात या उद्योगाचे विविध बाबतीतले परावलंबन कमी करून हा उद्योग सक्षम केल्यास ऑटोमोबाईल क्षेत्रात भारताला आत्मनिर्भर करता येईल.

५. अधिकोषण क्षेत्र: देशातील बँकिंग व्यवस्था सक्षम असल्यास देशाची अर्थव्यवस्था सुद्धा सशक्त असते. त्यामुळे भारताला आत्मनिर्भर करावयाचे झाल्यास आपणास देशातील बँकिंग व्यवस्था मजबूत करावी लागेल. आज भारतातील केवळ सार्वजनिक क्षेत्रातील बँकांचे अनुत्पादित (एनपीए) कर्जाच्या समस्येने त्रस्त नसून सहकारी व खाजगी क्षेत्रातील सुद्धा अनेक बँका एनपीएने त्रस्त आहेत. त्यामुळे संपूर्ण अर्थव्यवस्थेला याचा फटका बसत आहे. एनपीएची समस्या उद्भवणार नाही यासाठी प्रत्येक बँकेने नियमानुसारच कर्ज वाटप करून त्याची काटेकोरपणे वसुली करणे आवश्यक आहे. आज सावकारी कायद्याने बंद असली तरी शेतीला सर्वाधिक कर्ज सावकारी कर्जातूनच होतो ही वास्तविकता आहे. शासनाने सावकारी करणाऱ्यांना कायद्याच्या चौकटीत बसवून तसेच देशातील छोट्या कर्जधारकांच्या गरजा विचारात घेऊन बँकिंग व्यवसायात सुधारणा केल्यास निश्चितपणे भारतीय

बँकींग क्षेत्र आत्मनिर्भर करता येईल व आत्मनिर्भर भारतासाठी ते उपयोगी ठरेल.

वरील निरनिराळ्या क्षेत्रांशिवाय सौर ऊर्जेचा अधिकाधिक वापर करून खनिज तेलावरील परकीय अवलंबित्व कमी करणे, रासायनिक खते व कीटकनाशकांवरील परकीय अवलंबित्व कमी करण्यासाठी सेंद्रिय शेतीला प्राधान्य देणे इत्यादी उपाय योजल्यास आपणास आत्मनिर्भर भारत निर्माण करणे शक्य आहे. थोडक्यात निरनिराळ्या बाबतीतील परकीय आयातींवरील भारताचे अवलंबित्व कमी करणे म्हणजे आत्मनिर्भर भारत निर्माण करणे होय.

आत्मनिर्भर भारताचे फायदे

१. आत्मनिर्भर भारत अभियानामुळे स्थानिक व्यवसायांना आर्थिक व इतर सहाय्य प्राप्त होणार असल्यामुळे देशात नवकल्पना आणि उद्योजकता विकासाला प्रोत्साहन मिळेल.
२. आत्मनिर्भर भारत अभियानांतर्गत संरक्षण आणि तंत्रज्ञानासारख्या क्षेत्रातील आयातींवरील परकीय अवलंबित्व कमी होणार असल्याने भारताची राष्ट्रीय सुरक्षा मजबूत होईल.
३. आत्मनिर्भर भारत योजनेत स्थानिक उत्पादनांना प्रोत्साहन देण्याचे उद्दिष्ट असल्यामुळे भारताच्या पारंपारिक समृद्ध वारशाचे जतन केले जाईल तसेच त्याचा अधिकाधिक प्रचार होईल.
४. या अभियानामुळे देशातील पायाभूत सुविधा, तंत्रज्ञान, आरोग्य सुविधा, बँकींग सेवा, शिक्षण क्षेत्र इत्यादींचा कायापालट होईल.
५. देशातील सूक्ष्म, लघु व मध्यम उद्योगांचा

(MSME) मोठ्या प्रमाणात विकास व विस्तार घडून येईल.

६. या अभियानामुळे देशातील अनेक क्षेत्रांत रोजगार निर्मिती होऊन बेरोजगारीची समस्या कमी होण्यास मदत होईल.

थोडक्यात २०२२ ते २०४७ या २५ वर्षांच्या स्वातंत्र्याच्या अमृतकाळात भारताला सर्वदृष्टीने अधिकाधिक सक्षम करून आत्मनिर्भर करण्याचा सरकारचा प्रयत्न आहे. हे करत असताना देशातील आर्थिक विषमता, दारिद्र्य, कुपोषण, प्रदूषण, बेरोजगारी इत्यादी समस्या पुढील २५ वर्षांत वेगाने कमी करून १००% साक्षरता, मानव विकास निर्देशांकात वाढ, आरोग्यसौर्याचा विस्तार, तांत्रिक शिक्षणावर भर, उच्च शिक्षणाच्या प्रमाणात व दर्जात वाढ इत्यादी ध्येय गाठणे आवश्यक आहे. वरील बाबी घडून आल्या तरच खऱ्या अर्थाने भारत आत्मनिर्भर झाला असे म्हणता येईल.

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Reflection on Development of Digital Labour Research

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Abstract: The new millennium has ushered in an age of new technologies, which has transformed the traditional form of labour work and given rise to non-standard forms of employment. Prominent among them is the rise of digital labour. This article reflects on the development of peer-reviewed literature on digital labour, by doing a scientometric analysis of the documents indexed in the Web of Science and Scopus databases. Using the package *Bibliometrix* in R Studio, 623 documents from both databases were analysed for performance and thematic analysis. The results show the development of the research theme revolving around the internet and social media, which has primarily catalysed the growth of digital labour since 2010. This phase of research has suggested that the value created by unpaid user-generated data as a sort of digital labour amassed by "digital capitalists" should be explained by Karl Marx's theory. In the second phase, labour was geographically separated and worked remotely via the internet, which broke down barriers to migration. Work was also relocated to labour markets with lower labour costs, which negatively impacted employment conditions. Research on gig economy workers—those without long-term employment contracts—and the "Uberization" of labour markets come next. Thematic study raises concern about fair working conditions for the non-standard work that has emerged in the past ten years, as well as the potential return of trade unions.

Keywords: Digital labour, Gig economy, Platform economy, Scientometric analysis, Bibliometrix

1. Introduction

Labour, amongst all the factors of production, has certain unique characteristics which sets it apart from other means of production. These distinguishing characteristics include perishability, limited mobility, physical presence and inseparability of labour from labourer. The advent of Information and Communication Technology and the large spread use of internet has transformed this traditional characterization of labour. The rise of internet and social media has led to the emergence of new forms of work,

where the geographical proximity of employee, employer and client doesn't impact the delivery of work (Graham et al., 2017). The work which is done on the internet transcends national boundaries, time zones and doesn't need migration of labor. The phenomenon of this digital work emerged in 2000s and has been gaining momentum with greater penetration of social media and use of artificial intelligence.

Digital work has given rise to a new form of labour known as digital labour. Scholz (2012) defines digital labour as both

“waged and unwaged work taken on digital media”. Whereas, digital labour has been defined as “unpaid and paid workers in the digital economy” by Bukht & Heeks (2017). The inclusion of unpaid work in digital media in these definitions relate to the content and data created by the users of social media, which is eventually monetized by the social media houses. This new type of work which crosses the traditional employer-employee relationship has piqued the interest of many social scientists. It is opined by them that digital work is not only precarious but also leads to commodification of labour and creates surplus value for digital capitalists.

Study of the historical path of paid digital labour can be divided into two phases – one which started three decades ago in form of outsourcing of non-core business processes by advanced nations to low cost locations like India, by leveraging on digital technologies commonly known as BPOs. The second phase, is of platform related work, which is either geographically tethered or is cloud based. Geographically tethered is location based work requiring workers to be at a specific place, but the work is organized through internet generally an app e.g. Uber driver. On the other hand, cloud work is organized over the internet and requires workers to work remotely and in majority of the times these workers don’t know each other e.g. micro work offered Amazon Mechanical Turk.

This paper, using a scientometric methodology, analyses the peer-reviewed literature on digital labour. Hess (1997) defines scientometric analysis as the “quantitative study of science, communication in science, and science policy”. This technique is helpful to assess

the impact of research through citation mapping, prolific and influential authors, journals, and countries, along with helping to discover future research trends. Using the journals indexed in the world’s two largest peer reviewed literature databases – Web of Science and Scopus, 623 documents are retrieved to conduct a performance analysis as well as the thematic analysis on digital labour. The paper is divided into four sections starting with Background. Section 2 of this paper explains the methods, followed by results and discussion in Section 3 and conclusion in Section 4.

2. Methods

The aim of the study is to map the growth of literature on digital labour, to identify authors, documents, journals, and countries that are most representative of digital labour research. Corresponding to this, the objective is also to map the thematic evolution of the subject of digital labour and identify future trends, which will help identify the research gaps.

The data for the study was obtained by retrieving documents with main keywords “digital labour” or “digital labor” from Web of Science and Scopus databases. The merging of documents from both the databases ensured coverage of maximum number of documents. Most of the bibliometric and scientometric study are based on either of the two electronic databases. However, for an emerging research area of digital labour/labor, synthesizing the documents on both the databases will offer better insights into the emerging research area.

The data was retrieve from both the databases on 18th October, 2023 with the topic, keywords in search used were

“digital labour” or “digital labor”. The search resulted in 894 documents indexed in both the databases. These were further filtered to include documents in English language and Editorials, Review papers, Notes, Short survey and Conference reviews were excluded. These documents were exported in as .txt files and using *Bibliometrix* package were merged and

analysed in R environment. *Bibliometrix* is an open source tool developed to construct bibliometric and scientometric analysis in R by Massimo Aria and Corrado Cuccurullo in 2017 (Aria & Cuccurullo, 2017).

Table 1 gives a tabular description so the search methodology used to retrieve the documents from both the databases.

Table 1: Search methodology for data collection

Database	Web of Science	Scopus
Query date:	18/10/2023	
Topical query	“Digital Labour” or “Digital labor”	
Time period	1989-2023	1960-2023
Total results	343 documents	658 documents
Exclude	Editorials, Review papers, Notes, Short survey and Conference reviews	
Language	English	
Total results:	343 documents	658 documents
Documents after filter:	326	568
Total documents	894	
Merged the databases using R studio. Duplicated documents found and deleted in R studio	271	
Total documents analyzed in this study	623	

3. Findings and Discussion

Annual Scientific Production

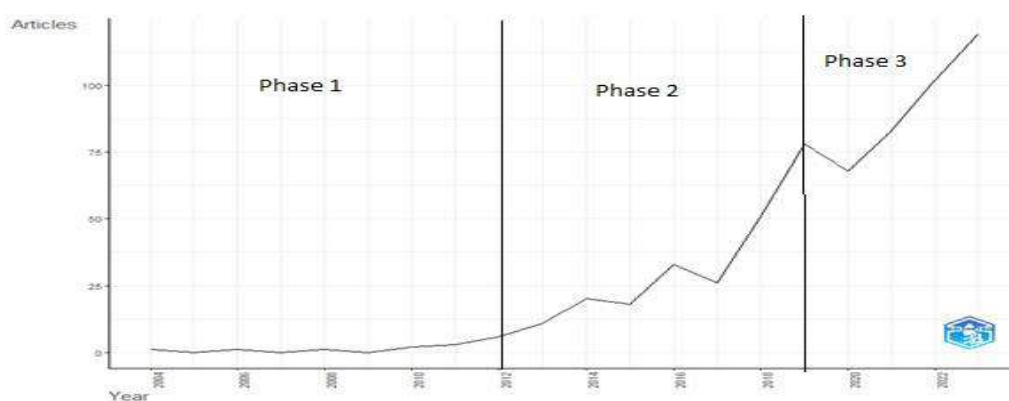
325 sources, including journals, books, and conference proceedings, have published 623 documents on the topic of digital labour. The first article on digital labour authored by Michelle Glaros, titled “The Academy in the Age of Digital Labour,”, was published in 2004, wherein she focused on the challenges of educators while imparting skills to students who will be a part of the digital labour market.

There is a 28.6% annual growth rate in publications since 2004 and the average age of the document is 3.27 years. Figure 1 exhibits the growth in the publications on digital labour from 2004-2023 which can be divided into three phases. Phase 1 (2004-2012) deals with theorising of the concept of digital labour. This phase was marked by increased adoption of internet not only by business but also by consumers and software development. This was also the era of social media like Facebook, YouTube

and Twitter gaining popularity. The content created by the users of these social media brought forth the concept of “unwaged work” as the authors of this period have focused on two keywords- internet and culture. Phase 2 (2013-2019) is characterised by the further development of knowledge in the field of digital labour with the introduction of cloud based crowd work, working conditions of labour engaged in

information technology industry and gender issues of digital work. The empirical literature on niche fields of digital labour like gig economy, new class labour known as influencers, artificial intelligence and big data has emerged in the last phase from 2020-2023. This was also the time which coincides with the COVID pandemic which has positively impacted the growth of digital labour around the world.

Figure 1: Annual Scientific Production



Source: Author interpretation from data extracted from *Bibliometrix*

Relevant and Influential Sources:

Bradford’s Law is used to identify the most relevant sources. Bradford’s Law formulated in 1948, makes a case that in any subject area there are very few productive journals and divides the journals in three zones. Zone 1 comprises of core journals which are referred and most frequently cited followed by Zone 2 and 3 journals in order of their importance to the subject.

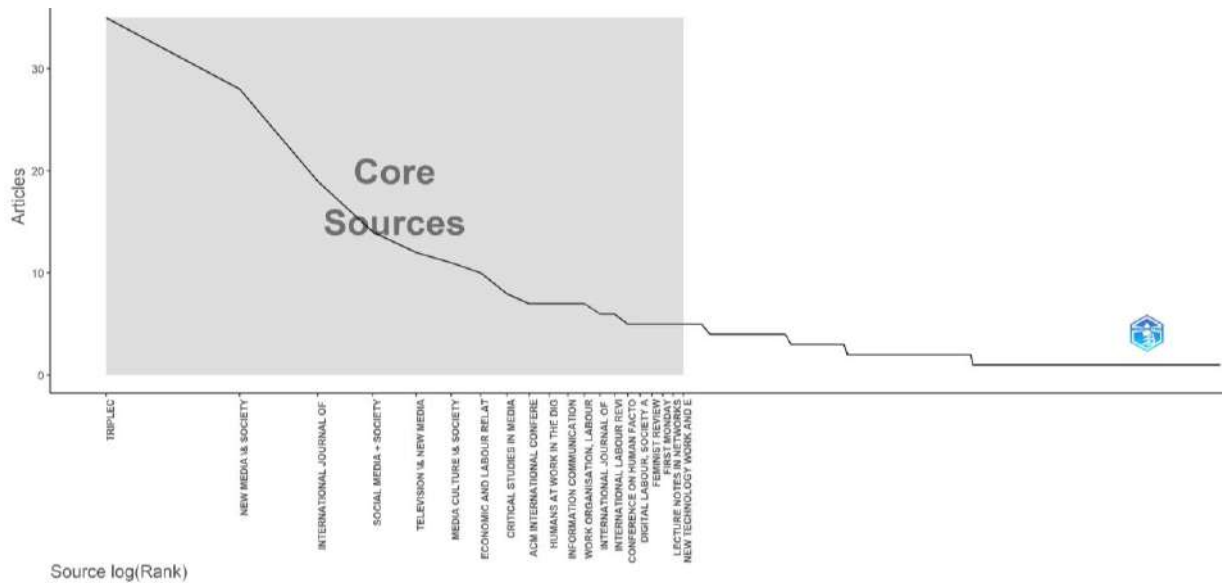
Figure 2 shows that as per Bradford’s Law, top twenty journals in Zone 1 are core sources, with 207 publications which is 33% of the total publications. Triple C has the highest number of articles and is the topmost relevant source, closely followed

by New Media and Society. The h-index of a journal is a metric used to measure the performance of a journal. Table 2 gives the top 10 journals having published articles on the topic of digital labour.

Most impactful sources based on local citation

Table 2 gives the details of ten most impactful journals on digital labour. The h index is a performance metric based on the number of citations received by the articles in published in the journal. New Media & Society and Triple C are the top two most influential sources with h index of 12 indicating that there at least 12 articles in these journals have been cited at least 12 times.

Figure 2: Core Sources as per Bradford's



Source: Author interpretation from data extracted from Bibliometrix

Table 2: Most impactful sources

S.no	Journal	h_index	TC
1	New Media & Society	12	696
2	Triple C	12	694
3	Social Media + Society	8	283
4	International Journal Of Communication	6	167
5	Television \& New Media	6	136
6	Critical Studies In Media Communication	5	137
7	Media Culture \& Society	5	100
8	Communication Culture \& Critique	4	128
9	Economic And Labour Relations Review	4	43
10	Feminist Review	4	62

Source: Author interpretation from data extracted from Bibliometrix

Combining both the relevant and impactful sources, New Media & Society, Triple C, Social Media+Society and International Journal of Communication are top four sources which should be referred for research on digital labour.

Most prolific and influential authors

An aggregate of 951 authors contributed to these 623 documents on digital labour.

Table 2 gives the top ten prolific and influential authors. The results reveal that Christian Fuchs, Professor at Uppsala University, Department of Informatics and Media is the most prolific author with 15 documents on digital labour. He is also second most influential author and his work is largely on relevance of Marxian theory on the commodification of digital labour in the age of communication and information.

technology. He widely discusses on how internet is leading to digital capitalism and why Marx theory of surplus value is all the more relevant to understand “digital labour surplus value.” Mark Graham from Oxford University is second most prolific and influential author who has pioneered the work on gig economy workers.

Table 3: Most prolific and influential authors

S.N.	Name of author	Number of Publications	Subject area	Affiliation
1	Fuchs, C.	15	Marx, Capitalism and exploitation of digital labour	Uppsala University
2	Graham, M.	10	Platform Economy, Gig Economy, Democratisation Of Labour	Oxford University
3	Fieseler, C.	9	Meaningful Work Of Digital Labour, Crowd Working Platforms, Digital Microwork	Norwegian Business School (BI)
4	Bucher, E.	6	Meaningful Work Of Digital Labour, Crowd Working Platforms, Digital Microwork	BI Norwegian Business School
5	Casilli, A.	4	Sociological Aspects of Digital Platform Labour	
6	Elbanna, A.	5	Crowdworkers	Royal Holloway University of London
7	Heeks, R.	5	Platform Economy Workers In Africa And Pakistan, Covid And Platform Economy Workers	University of Manchester
8	Idowu, A.	5	Crowdworkers	University of Sussex Business School
9	Soriano, C.	5	Platform Economy Workers In Global South	De La Salle University
10	Van, B. J.	5	Decent Work Standards Of Platform Economy Workers, Focus On Gig Workers In Africa	Oxford University

Source: Author work from data extracted from Bibliometrix

Table 4 gives the ten most cited documents on digital labour of these authors.

Table 4: Top 10 most cited articles

Author	Year	Name of the article	Name of the Source	Total Citation
Graham, M., Hjorth, I., Lehdonvirta, V.	2017	Digital Labour And Development Impacts Of Global Digital Labour Platforms And The Gig Economy On Worker Livelihoods	Transfer-European Review Of Labour And Research	327
Fuchs and Sevignani	2013	What Is Digital Labour What Is Digital Work Whats Their Difference And Why Do These Questions Matter For Understanding Social Media	Triple C	180
Fuchs, C.	2012	Dallas Smythe Today The Audience Commodity The Digital Labour Debate Marxist Political Economy And Critical Theory Prolegomena To A Digital Labour Theory Of Value	Triplec	147
Wood, A. J., Lehdonvirta, V. & Graham, M.	2018	Workers Of The Internet Unite Online Freelancer Organisation Among Remote Gig Economy Workers In Six Asian And African Countries	New Technology Work And Employment	133
Fuchs, C.	2014	Digital Prosumption Labour On Social Media In The Context Of The Capitalist Regime Of Time	Time \& Society	107
Wood, A. J., Graham, M., Lehdonvirta, V. & Hjorth, I.	2019	Networked But Commodified The Disembeddedness Of Digital Labour In The Gig Economy	Sociology-The Journal Of The British Sociological Association	106
Fieseler, C., Bucher, E., & Hoffmann, C. P.	2019	Unfairness By Design The Perceived Fairness Of Digital Labor On Crowdfunding Platforms	Journal Of Business Ethics	64
Kost, D., Fieseler, C., & Wong, S. I.	2020	Boundaryless Careers In The Gig Economy An Oxymoron	Human Resource Management Journal	63
Fuchs, C.	2012	With Or Without Marx With Or Without Capitalism A Rejoinder To Adam Arvidsson And Eleanor Colleoni	Triple C	56

Source: Author work from data extracted from Bibliometrix

Most Relevant Countries

56 nations have contributed to research on digital labour, top three nations amongst them are USA (280 documents), UK (196

documents) and China (80 documents). The most cited countries are UK, USA and Germany indicating high quality of research in these countries. Figure 3 and 4

Figure 3: Countries' Scientific Production

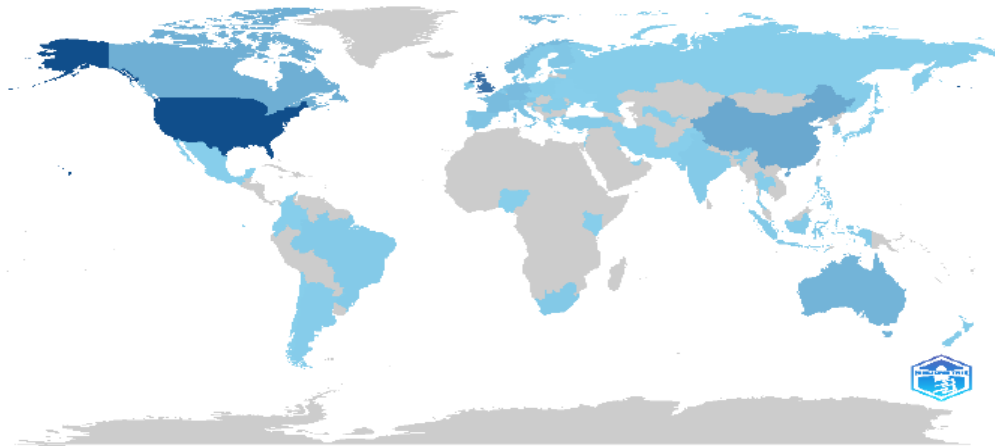
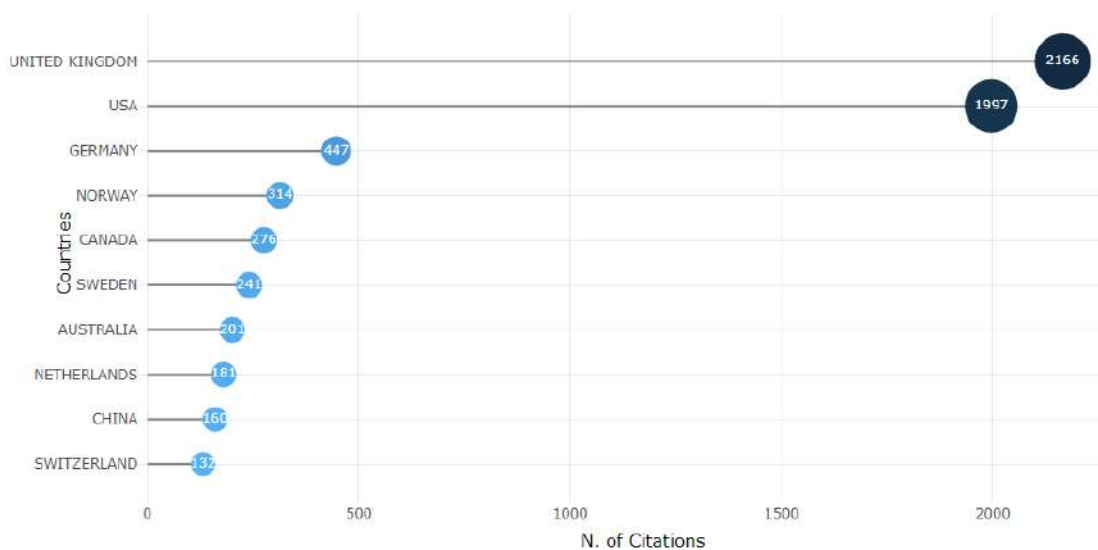


Figure 4: Most Cited Countries



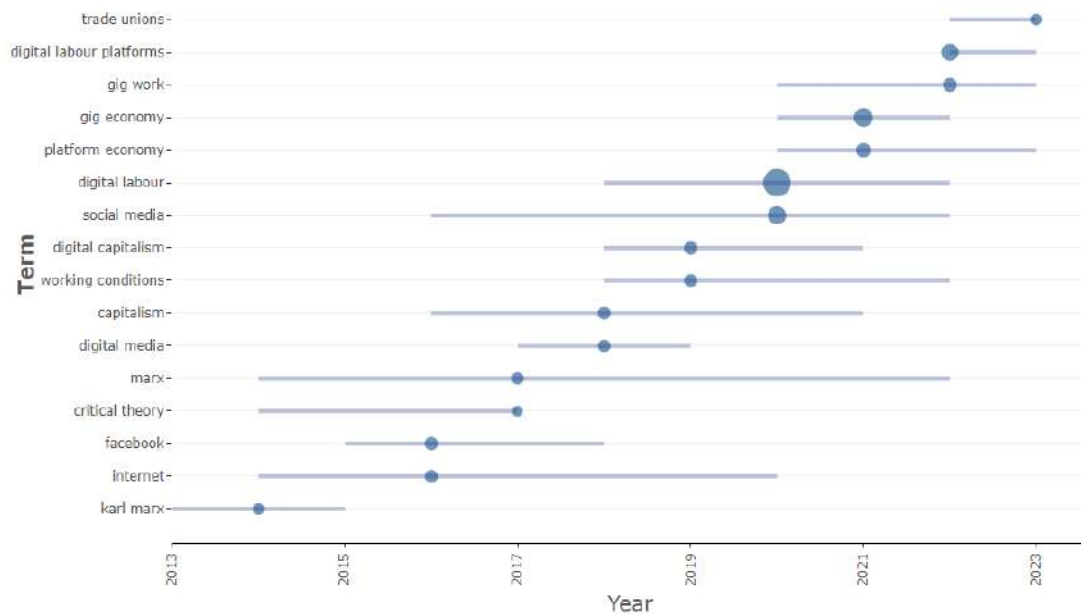
Keywords trend analysis:

Author keywords are a significant tool to draw inference on the research trends of a particular subject. It gives an idea about the future direction in which the research is progressing and can also be used to identify the research gaps for the purpose of future research. Using a minimum frequency of 5 author keywords and amongst them top two keywords, trending terms are exhibited in

Figure 5. Starting from 2013 till 2015, relevance of Karl Marx in digital labour research can be seen. The research topics have evolved over the years. Digital labour as keyword has been in prominence since 2018 and had maximum frequency (used 277 times as keyword) in 2020. In the last two years, keywords are trending towards digital labour platforms and trade unions,

indicating renewed interest in collective bargaining of worker's through trade unions.

Figure 5: Trend Topics

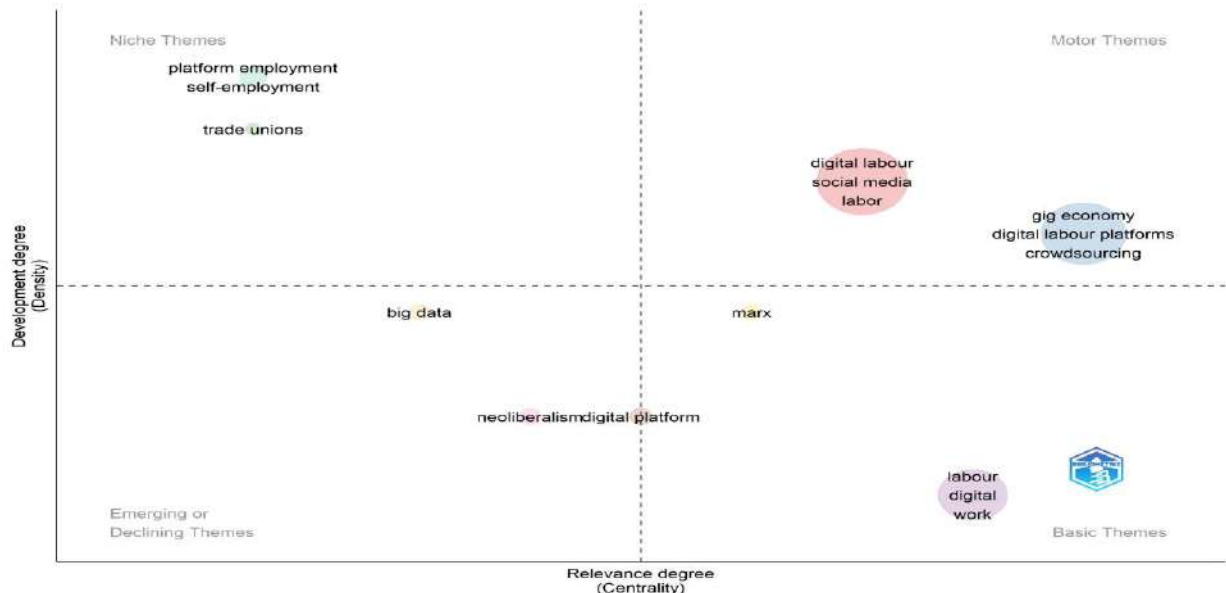


Thematic mapping

Thematic map is a four quadrant diagram divided on the basis of centrality and

density of the concept in focus. Centrality indicates correlation between the topics, whereas density refers to development of the themes.

Figure 6: Thematic Map



Quadrant 1 which is the topmost right zone indicates the motor themes whereas Quadrant 2 (topmost left zone) indicated

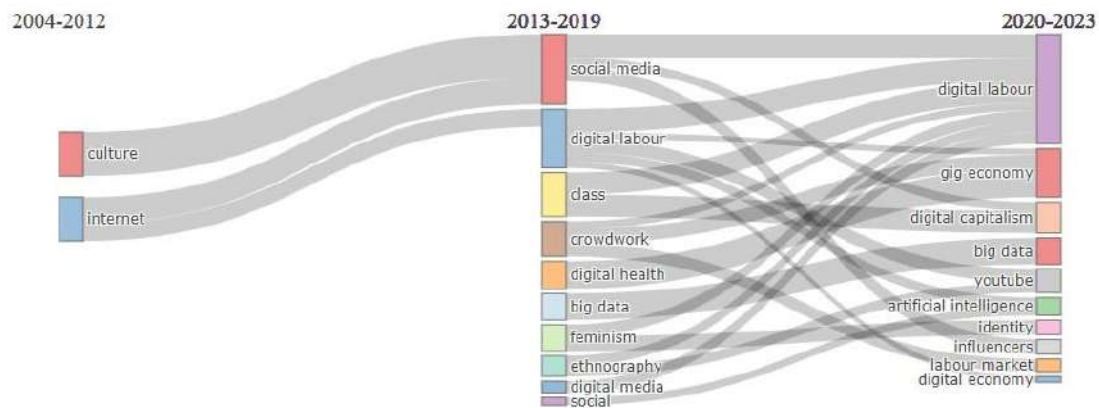
the niche themes where the research has been dense but are a specific subset of the basic theme. Quadrant 4 the bottom right

zone shows the underlying themes of the topic in question. Quadrant 3 indicates the emerging or disappearing themes. Figure 6 shows that, digital labour in both gig economy and crowdsourcing, labour in social media are the driving themes of research on digital labour, Platform employment which is viewed as self-employment and trade unions in digital labor are the niche themes and neoliberalism and big data are the emerging themes for research.

Thematic Evolution:

Thematic evolution represents an interesting development of the theme of research. Figure 7 displays the evolution of the theme of digital labour based on author keywords. The time period is divided into three sub periods starting from 2004 till 2023. A flow chart of keywords in Figure 7 showing the evolution of the research related to digital labour shows that during the first phase (2004-2012) the research focused on internet as the enabler of digital labour and culture which changed the landscape of concept of traditional labour.

Figure 7: Thematic evolution



The second phase from 2013-2019 shows the growth in research and emergence of the keyword social media and digital labour along with other related keywords –crowd sourcing, free work, big data. Research related to digital labour further grew in the third time slice from 2020-2023 which is the post COVID time period and the emergence of wave of artificial intelligence. This time period also recorded the further growth in research on digital labour. New themes of research which have emerged include gig economy, digital capitalism and artificial intelligence.

4. Conclusion:

The discussion in this paper on digital labour has brought out interesting insights on the research being carried out around the globe. The theme has gained prominence in 2012 with initial research focusing of unpaid user generated content on social media who were considered as digital labour and the role of the theory of Karl Marx in understanding the digital labour surplus value (Fuchs, 2012a; Fuchs 2012b; Fuchs, 2013; Fuchs & Sandoval, 2014). The analysis shows an upward trajectory in the growth of publications related to digital

labour, New themes of research on digital labour have emerged in the recent past as the technological advancements led to new forms of businesses. The location based work like Uber, Zomato have given rise to so called platform based self-employed on the other hand crowd sources work has led to labour going beyond the scope of local labor markets. The research till now highlights emerging themes of digital capitalism as well as renewed role of Marx and trade unions.

The limitation of the study is that only those research which are indexed in Web of Science and Scopus have been included in this scientometric analysis. Moreover, the search keywords used to select the sample could be improved to get more insights. In sum, it is hoped that the future researchers working on digital labour gain insights from this analysis regarding research niche areas and hotspots.

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Gig Economy: Emerging Dimensions with Reference to the Digital Crowd Work

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Abstract:

The expansion of business activities has paved the way for gig work searching for liberty as well as elasticity. Also, the gig workers have increased exponentially in the developed and developing world's reliance. Individual vehicles, food and bundle conveyance, and impromptu entrusting administrations (e.g., Uber, Lyft, Grubhub, Instacart, and TaskRabbit) presently assumes a vital part in the gig economy. The present paper explained the digital crowd work, platform gig economy for those people, who are working freelancers considered as on-demand work they converse through organizations, promote their services as well as finished jobs meant for customers. All of these works are executed under online platforms. The present paper findings show that the growth of On-demand work is higher in the neighboring country especially Pakistan.

Keywords: gig economy, crowd work, digital crowd work, on-demand work, Niti Aayog,

1. Introduction

These days, the gig economy is considered as a developing pattern that includes adaptable, transitory, or independent positions. It is extending quickly and is projected to reach \$500 billion in gross volume in the following five years [1]. It is assessed to represent 33% of the world's functioning populace. It is able to assist employees, companies, also customers via creating jobs extra flexible toward the requirements obtainable separately as of all moreover [2, 3]. Likewise, it can assist laborers with procuring a second stream of pay. It is characterized as a work plan to do a project without a fixed business relationship. It relates to a few comparative phrasings, like web-based work, internet reevaluating, and online work.

The gig economy can be delegated stage work and on-request work [4]. Stage work is worried about the common positions giving open doors to the untalented or semi-talented deals with a predefined application. The on-request work is a financial model that associates computerized advancements and administrations. It incorporates food conveyance, taxis, fixed administrations, and online mentors. The ways that the gig economy is invaluable for laborers are Gig economy laborers make their own timetables, permitting them more prominent opportunities to zero in on [5, 6] individual interests or commitments. For instance, dealing with relatives, seeking after side interests, and voyaging are instances of exercises that gig laborers

could possibly more effectively plan around their adaptable business [7].

Web development has energized the presence of the gig economy as a pattern in worldwide computerized business. Numerous nations have distinguished its appearance and advanced it as new benefits to enable their citizens' capacity [8]. Kinds of job in the "gig economy" incorporate "crowd work", is work is re-appropriated through an open call to a geologically scattered group and "work-on-request by means of applications", under which the interest and supply of working exercises are matched on the web or through versatile applications [9]. In 2020-21, the gig economy was assessed to utilize 7.7 million laborers. By 2029-30, the gig economy is projected to utilize 23.5 million laborers. Innovation empowers gig stages to build efficiency and consistency [10]. It likewise improves tasks like following, observing, making do, and paying the gig accomplices for the work done.

NITI Aayog is the Public Foundation for Changing India [11]. Its capabilities include concocting long-haul key game plans, advancing agreeable federalism among states, and cultivating advancement and exploration. NITI Aayog assumes a pivotal part in prescribing strategy measures to address financial and social [12] challenges, guaranteeing comprehensive development and adjusted improvement across India.

2. Literature Review

Zhang, Y.D *et al.*, 2020 [13] investigate the impacting elements of big business executives on worker steadfastness in the gig economy. Accepts that the impacting

elements of big business the executives on representative reliability in the gig economy basically incorporates undertaking motivator component, venture the board correspondence, and endeavor culture. Among them, the impetus instrument contains execution evaluation of the executives and career administration.

The objective of this examination is to depict Indonesian computerized laborers in OGE Stages as shown by (Faisal, A.L.F, *et al.*) [14]. This exploration depended on web slithering and web scratching for information assortment joined with Programmed Text Order (ATC) for information conglomeration and grouping. The outcome showed that the greater part of gig laborers was ordered in imagination and media. Considering Indian Depository Receipts of 3.4 million as the normal gig laborers' paid compensation, the gig economy offers a serious as well as capable option meant for civilization toward obtaining cash.

Mahmod, M *et al.*, [15] present the fundamental exploratory review utilizing semi-organized meetings to research the ladies' persuasive elements to partake in spatial publicly supporting stages. A topical examination was performed to recognize the example of subjects from the information assembled. A few characteristic and outward factors were distinguished, as well as belief arose as individual of the essential worries amid ladies to partake in this innovative peculiarity.

Churchill, B *et al.*, [16] investigate the attributes, encounters, and inspirations of people who save job via advanced stages.

Sketch on quantitative overview information - the first of its sort of Australian men (n=251) also ladies (n=253) it tracks down that the gig economy, similar as more extensive economy, is profoundly orientation isolated. The outcome propose that the gig economy might be an option for women stakeholders in imaginative businesses.

2.1 Research Gap

In the previous articles emerging dimensions are not much discussed. The present article explained the future of gig economy in platform work, on-demand work, demand, and supply side, need to maintain the equilibrium between demand and supply side.

3. Proposed Methodology

A gig economy is a work market that depends intensely on impermanent and seasonal jobs filled by self-employed entities and specialists instead of full-time long-lasting representatives. The proposed methodology explains the on-demand work in India and the factors influencing the on-demand work. This has to be explained in the supply and demand side. Demand side means the benefits that get the clients from the organization side and supply side means the benefits that can give to the clients for their freelance works. They are accomplishing projects from home, online education, writing documents, website development, content writing jobs and many more. Also, the growing economy of Niti Aayog is to be discussed and the report 2022.

3.1 Emerging digital transformation

The accessibility of high-speed web, web-based business, the gig economy, and

online training have added to the development of online positions in India. The Computerized India drive, which means to associate each Indian resident to the web, played a critical impact in giving high-speed fiber optic links the nation over. As additional individuals shop on the web, organizations have needed to enlist more specialists to stay aware of interest, prompting open positions in regions like client support, operations, and conveyance. The ascent of stages like Upwork and Specialist has additionally made it feasible for organizations to enlist laborers on a task-by-project premise, giving them greater adaptability and saving money on costs. Mechanical progressions like artificial intelligence, blockchain, and the proceeded with ascent of remote work are probably going to shape the gig economy further.

Trends in the gig economy include:

- A shift from customary work and everyday work to outsourcing, free contracting, and working part-time.
- Organization and stages extending to a more extensive scope of employment opportunities, like independent composition, virtual help, and web-based mentoring, and computerized showcasing.
- Innovation propels and develops acknowledgment of remote work.

3.2 Platform work

Platform workers are those whose work is based on online software apps or digital platforms. In 2023, the technology diffusion is expected to further fuel these tailwinds and enable the gig economy to grow manifold. The rapidly burgeoning gig

workforce is ushering in a new economic revolution globally. The socio-economic security for platform workers can be achieved through a combination of government regulations and private sector initiatives.

3.3 On-demand work

The worker is somebody who works for an organization just when required. There are numerous strategies for recruiting on-request representatives or functioning as one, which can incorporate temp work, independent or day laboring, contingent upon your industry. These can frequently prompt consistent work or even a long-haul, salaried situation at a specific organization. Both the specialist and the organization they are working with have a "time for testing" where they can decide to head out in different directions - however in the event that their undertaking is successful, they can decide to keep cooperating, even on a regular basis. With everything considered, remote work and free work consider laborers to practice more independence than the customary economy. It likewise makes it more straightforward for them to switch occupations, investigate various industries, and keep a work/life balance that is ideal for them.

3.3.1 Factors influencing supply for the on-demand work in India.

Company's Pay package: Online workers can do their jobs as per their payment, so as to complete the job on time.

Work type: People who work on-demand expect the type of work as part time or full time.

Organization's development rate: The organization's development rate is to be considered, so, the freelancers get good compensation and knowledge skills.

Company size: People eager to know about the company infrastructure to attract, thus they would be easy to join.

3.3.2 Factors influencing demand for the on-demand work in India

Knowledge skills: The employer needs good knowledge skills for those who are working for their organizations.

Flexible time: The people who work online should be able to finish the assigned tasks in due time.

Quality: The employer need quality work; thus, project bidders may get substantial remunerations.

3.4 Freelancing

Freelancing is a stage that permits clients to post their tasks which are then offered by specialists related to the stage. Different organization, administrative, visual communication, advanced showcasing; composing and interpretation, video and movement plan, music and sound plan, creation and programming are the freelance work.

3.4.1 Reasons for Freelancing

- Traditional positions are considered prohibitive. Freelancers offer adaptability to oblige to changes because of individual conditions like medical problems, childcare needs, moving, and so forth. They can work for themselves, work when they need to, and have the option to work from any place.

- A monetary improvement gain is achieved. Though compensational increments with conventional businesses take more time to carry out, outsourcing offers a method for procuring additional pay in a quick and transient manner.
- Freelancers can pick the activities in view of their aptitude and enthusiasm. They are additionally allowed to pick the clients they work with.
- There's no neglected additional time. Consultants are paid for their time so assuming that they're working, they're acquiring.
- There is the possibility of procuring more as a specialist than a salaried representative. The more they work or the improved outcomes they make, the more they get compensated, by retaining full professional stability.

3.5 Crowd Work

Crowd work is the enrolling of countless individuals, generally through the web. These assignments are appointed and for the most part, completed basically. Administration buyers anywhere on the planet promote explicit assignments on stages, which can then be matched to appropriately gifted crowd workers. Some group working stages let clients present an errand to be finished by anybody meeting specific rules. Others, for example, Upwork and Freelancer.com, assist clients with finding individual specialists qualified to accomplish the work.

3.5.1 Crowd work in digital platforms

Computerized stages are being utilized by organizations and enormous associations to 'find, recruit, direct and pay laborers on an undertaking, piece-rate, or hourly passes. In

profiling the nature and extent of online gig work, observed that capability in programming improvement and innovation was the web-based range of abilities most sought after. This was trailed by imaginative sight and sound work abilities and afterward administrative and information passage abilities. However, individuals those who make their projects on their own and they give a bid to the open source and the employer takes the project as per their requirement.

4. Niti Aayog

NITI Aayog's statement, "India's Booming Gig and Platform Economy", estimates that India's gig workforce will develop toward 23.5 million workforces in 2029-30. This is approximately 200% rising as of the recent 7.7 million workforces.

Gig workforce- NITI Aayog, the Indian gig labor force is supposed to extend to 23.5 million specialists by 2029-30, a close to 200% leap from 7.7 million at this point.

Skills- The report expressed that gig work is extending in all areas, yet 47% of the positions are medium-talented, around 22% are high-gifted, and around 31% are low-talented.

Female labor force participation: The Niti Aayog noticed that female workforce cooperation in India has stayed low, running between 16% toward 23% over the most recent couple of years.

Persons with disabilities- Who compensate for 2.11 to 10% of India's populace, have a workforce investment pace of 36%.

Opportunities and Challenges

These gig laborers are not simply ordinary consultants who are keen on this kind of

work. Full-time representatives are making additional money through gigs and are considering "going gig" full-time by leaving their ongoing managers for agreement or independent work. Aside from expanded accessibility of ability, the gig economy gives a chance to give "span business" during the downturn when conventional everyday positions are past their compass. The gig economy sets out extraordinary freedom in the Indian business area. As of now, the Indian economy is confronting jobless development prompting an absence of comprehensive development. The gig economy would have the option to give beneficial work to the adolescent. It can likewise set out new open doors for ladies as it empowers ladies to have adaptability as far as working environment and working hours prompting a flood in their enrolment in such positions.

Computerized work stages give managers admittance to a genuinely worldwide workforce, profoundly particular, and they can guarantee top-notch work. Simultaneously, the absence of a drawn-out relationship has its hardships. Thus, it restricts the sorts of work that can be placed on the stage. Simultaneously, adaptability is the key here. In this way, bosses are not dedicated to a drawn-out relationship with the specialist doing the task.

Future of Gig Economy

By 2025, the Overall Workspace Assessment predicts that generally, 70% of the workforce will work from a detachment

great similar to five days consistently. Meanwhile, Farewell Consultancy assesses that by that very year, around 40% of the overall workforce will work from home. Computerized reasoning helps for extended viability: Artificial Intelligence (man-made knowledge) advances rapidly. This suggests specialists can anticipate more assistance with the obligation of the board and routine endeavor robotization. Reproduced knowledge instruments can assist with tasks, for instance, Data segmenting, online diversion of the board, Fundamental administrative tasks, undertaking the chiefs, and Content creation. These can consolidate client affiliations, indispensable arrangements, and imaginative work.

The rising everywhere-ness of blended groups: With blended bunches ending up being more common in the workspace, experts could wind up working intimately with full-time delegates on a more normal premise. Affiliations are continuously seeing the value that on-demand gifts offer that would be helpful — unequivocally, specific capacities and versatility in a sketchy economy.

5. Result and Discussion

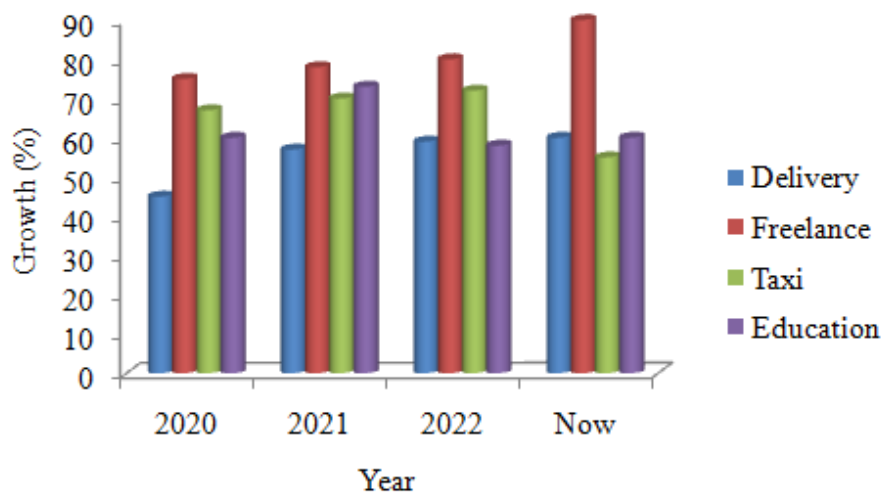
Table 1 explains the growth (2010-2022) of on-demand work in various countries A, B and C. Here, some of the on-demand work discussed linking to the digital based platforms. A and B countries have higher growth of on-demand work as compared to country C.

Table 1: Growth of on-demand work in various countries

Growth	Platform	India (A)	Pakistan (B)	Srilanka (C)
2020-At present	Uber	98.79	99.76	70.09
	Fuel app	99.58	99.78	75.76
	Freelance	97.85	99.98	75.89
	Ola	98.77	98.45	60.65
	Lyft	98.76	98.79	60.56
	Instacart	98.89	99.88	65.54
	Airbnb	99.89	99.88	64.34
	Taskrabbitt	99.99	99.87	67.76
	Handy	98.67	98.67	65.78
	Thumbtack	99.76	98.87	65.89
	Grocery delivery	99.99	98.76	89.76
	e-commerce	98.98	98.87	85.65
	e-learning app	98.76	98.56	87.65

Source: Statista

Fig 1: Growth chart for various digital platforms



In the fig 1 explains the growth of the various platforms in gig economy. Here, x-axis represents the year taken from 2020 till now and y-axis represents the growth expressed in (%). The compared platforms

are delivery, online-web based, taxi and education. Compared to the past year, 2022 gives the better growth for all platforms delivery 90%, online-web based 89%, taxi 80% and education 80%.

Fig 2: Gig Beneficiaries Vs Inclined work

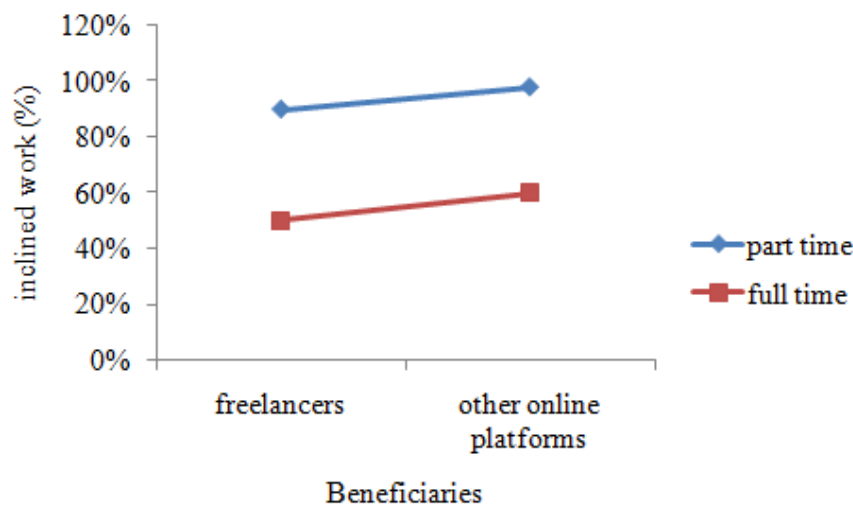


Fig 2 explains the chart for gig beneficiaries for part time and full-time basis. Here, the beneficiaries are freelancers and other online platforms. X-axis represents the beneficiaries and y-axis represents the incline work in (%). Compared to part time basis gig workers there is an inclination to full time gig workers.

6. Conclusion

The paper concludes the gig economy in digital platform and role of on-demand work in digital platform. Also, the factors influencing on-demand work in India is discussed and in under gig economy freelancer is increasing compared to full-time workers. Niti Aayog report showed that the increase in gig economy in the future era

and challenges and benefits of gig economy was discussed. Women performed more freelance jobs than men by t-test analysis. Finally, the on-demand work is higher 99.98% rate growth and it is higher in the neighbor country Pakistan.

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Export Potential of Indian Basmati Rice with Global World: An Analytical Approach

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Abstract

The present paper wants to improve understanding of basmati rice exports from India. The overall objective of the paper is aimed at understanding India's basmati rice exports potential with global world. Several statistical techniques like, average, standard deviation, coefficient of variation and Compound Annual Growth Rate (CAGR) have been used to examine the data. Additionally, six indices have been measured. The secondary data served as the sole basis for the study. We found that basmati rice output in India satiated international demand. For a total of Rs. 1841.76 crores, India exported 666713.64 metric tons of basmati rice in 2001-02. The export was 4558972.20 metric tons in 2022-23 of Rs. 38524.15 crores. The Compound Annual Growth Rate (CAGR) of basmati rice exports was 2.96 per cent during the period 2013-14 to 2022-23. According to a country-wise analysis, Nepal with 91.20 per cent CAGR has obtained the top position out of all fifty importing countries of Indian basmati rice during the study period and followed by Bhutan, Comoros, Indonesia and Bangladesh with CAGR 84.11, 57.10, 45.77 and 33.34 per cent, respectively. The paper suggests more incentive should be applied to promote basmati rice exports. The growth rates for India's basmati rice exports to some countries are not very high. Therefore, there must be an increase in demand from importing countries for Indian basmati rice. The paper can be proved to comprehend the real image of Indian basmati rice export potential to the rest of the world.

Key Words: Basmati Rice, Export Potential, CAGR, Concentration, Trade.

Prologue:

A significant portion of India's economic growth is attributed to agricultural trade. At every stage of growth, the agricultural sector has gotten special attention. (Ahamed Kabeer, 2016) India has historically exported basmati rice as an agricultural product. Indian Basmati rice is renowned for its enticing aroma, superior quality and nutrient-dense characteristics. India is the biggest producer and exporter of basmati rice worldwide. About 70 per cent of the world's basmati rice is produced in India, with Pakistan producing the

remaining 30 per cent. Rice is one of the most significant exportable agricultural products from India. The international markets for Indian rice are very active and trade restrictions are being gradually eased everywhere. During 2022-23 the country has exported internationally 4558972.20 metric tons of basmati rice, the worth of Rs. 38524.15 crores. (APEDA 2022-23) Due to its uniqueness, basmati rice enjoys strong export demand and commands a high export price on global markets. India has become a significant rice exporting nation of the globe thanks to a consistent increase

in basmati rice production, the availability of buffer supplies and rising demand for basmati rice in the global market. India is second only to China in terms of global rice production. (Najeeburahman, 2017) India's exports of basmati rice show that the country has the capacity to produce more of the basmati rice and become a significant exporter. The paper is substantial because it focuses on total exports across all countries. It discusses how the increase of exports to each country and the rest of the nation have changed. The paper examines the India's basmati rice exports potential with global world.

Review of Literature

Joshi, H., and Kaur, N. (2019) investigated the marketing tactics used by Punjabi rice exporters. They placed particular emphasis on the four marketing tactics of product, pricing, promotion and distribution. The book demonstrated that rice exporting companies in India used a variety of methods for setting prices, that products must compete not only on price but also on quality, that rice exporting companies preferred to receive orders directly from foreign buyers and that rice exporting firms can either sell their goods directly to customers or through mediators. Dash, J. P. and Dash, A. (2022) provided an examination of the top-performing developing exporting countries. The largest Indian defense company is revealed in this paper to be undersized compared to other international military manufacturers, which calls for industry consolidation. The paradox is intriguing and merits more investigation. According to Kumar, M. (2019), the basmati export price has fluctuated significantly over the past 20

years and has been steadily dropping since 2013–2014. Risk and uncertainty are increased by the fluctuation in demand and price of basmati rice. The proportion of basmati in the total rice produced in India is close to 5%, but there is only a very slight and indirect connection between the export of basmati and the enormous Indian farming community, which is predominantly centered in only two states. Paramalakshmi, E. D., and Kalabarani, S. P., (2016) looked at the growth and trading patterns of Indian goods from 1990–1991 to 2015–2016 in their 2016 study. The paper analyzed the agricultural trajectory of rice exports from India in particular. Over the past 25 years, rice exports have been increasingly significant to India's economic expansion. Important policy changes that could affect the current trends in these areas are included in the conclusion. According to statistical data, India produces over 46% of the world's food crops, mostly rice. It is also evident that other nations are requesting rice from India. P. Samal, C. Rout, S. K. Repalli, and N. N. Jambhulkar (2018) used secondary data from 1970–1971 to 2015–2016 to assess the growing experience of rice output and profitability. In India and for the various states, the decadal increase in an area, production and yield of rice was calculated and compared during the aforementioned time period. It was shown that area growth had either peaked or dropped in the majority of the states. Therefore, technical advancements must increase yield in order for rice production to increase in the future. S. Chandrasekaran (2020) thoroughly assessed the labeling of agricultural cross-breed varieties as GI Products in comparison to the gold standard of status

and superiority. While carefully examining each GI feature and attribute, the example of basmati rice is used. It explains why the intergenerational social contract has broken down, as evidenced by the traditional basmati rice seems fall and slow march toward extinction. The book also explains in depth why rice farmed in Pakistan cannot bear the basmati name. Shailza, Sharma, L., and Burark, S. S., (2021) examined the structural alterations in Indian exports of basmati rice from 1991 to 2020. First-order Markov chain analysis was used to examine the stability among basmati rice from India importers. The export volume of basmati rice experienced a compound annual growth rate that ranged from 5.74 per cent to 12.65 per cent annually. In comparison, over the course of the three chosen decades, basmati rice export value fluctuated between 4.40 per cent and 21.06 per cent annually. Additionally, the export value of basmati rice displayed greater fluctuation than the export volume. Udhayakumar, M. and Karunakaran, K. R. (2020) explained that India is the world's top producer and exporter of basmati rice. About 70 per cent of the world's basmati rice is produced in India, with Pakistan producing the remaining 30 per cent. They examine the competitiveness of basmati non-basmati rice in India as well as its export performance. The Markov-Chain model was used in this study to quantify the dynamics of the rice trade in terms of variations in the value of basmati and non-basmati rice exports from India to various export countries. Dash, J. P. and Dash, A. (2022) provided an examination of the top-performing developing exporting countries. The largest Indian defense company is

revealed in this paper to be undersized compared to other international military manufacturers, which calls for industry consolidation. The paradox is intriguing and merits more investigation.

Objectives:

The projected paper attempts to examine and evaluate the export potential of Indian basmati rice. In particular, the main objectives of the study are:

- (i) To study potential of India's basmati rice exports with global world.
- (ii) To provide the policy implications for improvement of basmati rice exports.

Data Source and Study Framework

To carry out this study, the current analytical research looked into the growth of basmati rice exports. The study is entirely based on the secondary data collected for the period from 2013-14 to 2022-23. The data on the countries of exports were collected from the Agricultural and Processed Food Products Export Development Authority (APEDA), Ministry of Commerce, Government of India, New Delhi. The data has been assessed with the assist of different statistical techniques including average, Standard Deviation (SD), Coefficient of Variation (CV) and Compound Annual Growth Rate (CAGR). Six indices have also been used in order to decide the attentiveness of the main countries importing Indian basmati rice. The indexes are: (1) Index of Maximum Proportion (D1), (2) Hirschman Herfindhal Index (D2), (3) Entropy Index (D3), (4) Concentration Ratio of CR4 (D4), Concentration Ratio of CR8 (D5) and Concentration Ratio of CR16 (D6). These

indices are based on the percentage share of the importing countries in the study.

Let m stand for the importing countries and q_{it} denotes the imports of i^{th} partner country at time t . Then the sum of q_{it} from 1 to m will be q_t and the share of each country in the import of basmati rice for year t , would thus be revealed as under:

$$S_{it} = \frac{q_{it}}{q_t} \quad \text{and}$$

$$q_t = \sum_{i=1}^n q_{it}$$

where

S_{it} : Share of each

importing country at time t

q_{it} : Imports of each

importing country at time t

q_t : Sum of the total of each importing country

$i = 1, \dots, m$ and $t = 1, \dots, T$

All the six concentration measures are calculated on the basis of S_{it} .

(1) Index of Maximum Proportion

$$D_1 = \max S_{it}$$

(2) Hirschman-Herfindhal Index

$$D_2 = \sum_{i=1}^n S_{it}^2$$

(3) Entropy Index:

$$D_3 = \sum_{i=1}^n S_{it} \log 1/S_{it}$$

(4) Concentration Ratio (CR_n)

$$CR_n = \sum_{i=1}^n S_{it}, n < m$$

In the majority of cases CR₄ (D₄), CR₈ (D₅) and CR₁₆ (D₆) have been used in the research study.

Results and Discussion

Table-1 demonstrates total Indian basmati rice exports between 2001-02 and 2022-23 in terms of quantity and value as well as their growth indices. The table makes it understandable that India exported 666713.64 metric tons of basmati rice in 2001-02 for a total of Rs. 1841.76 crores. The total export during the year 2002-03 was 710156.20 metric tons, worth Rs. 2062.11 crores.

Table-1 : India's Total Exports of Basmati Rice in terms of Value and Quantity during the Period from 2001-02 to 2022-23

Year	Value (In Rs. Crore)	Growth Index of Value	Quantity (In MT)	Growth Index of Quantity
2001-02	1841.76	100	666713.64	100
2002-03	2062.11	111.9640	710156.20	106.5159
2003-04	1993.03	96.6500	771475.40	108.6346
2004-05	2823.85	141.6862	1162989.15	150.7487
2005-06	3043.06	107.7628	1166562.78	100.3072
2006-07	2792.80	91.7760	1045714.93	89.6406
2007-08	4344.57	155.5632	1183355.76	113.1623
2008-09	9477.05	218.1355	1556411.05	131.5252
2009-10	10889.10	114.8996	2016775.00	129.5785
2010-11	11354.63	104.2751	2370658.41	117.5469
2011-12	15449.61	136.0644	3178174.42	134.0629

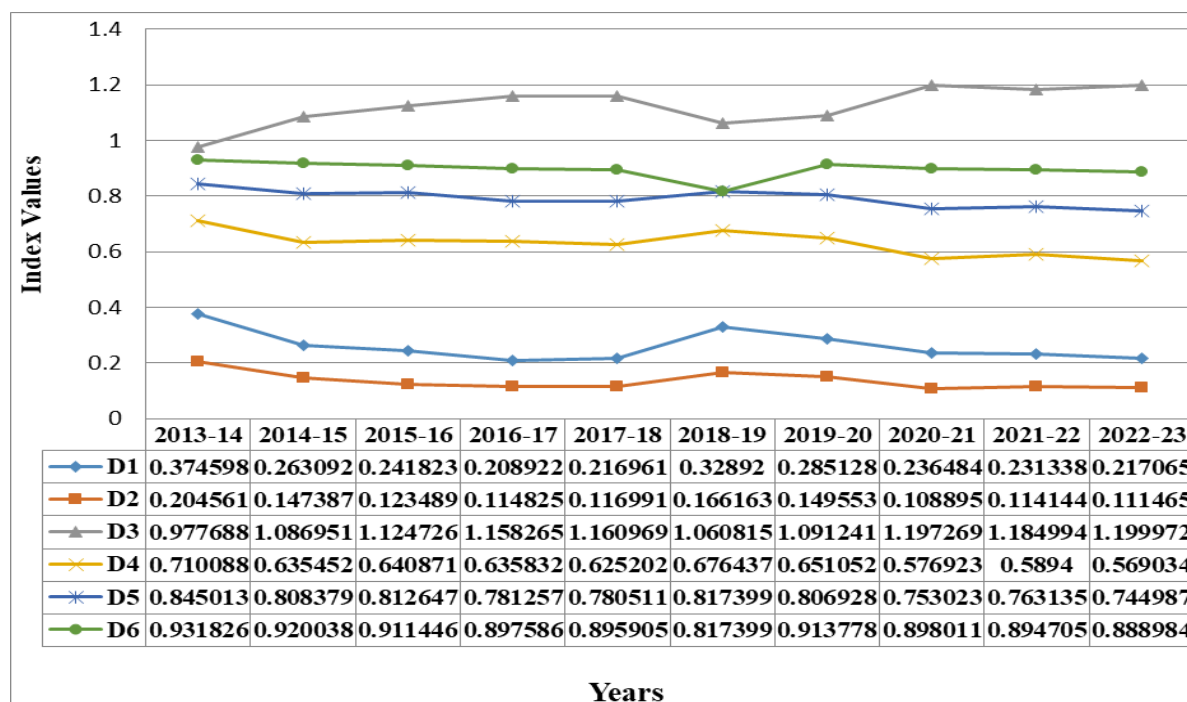
2012-13	19409.38	125.6302	3459898.92	108.8643
2013-14	29299.96	150.9577	3757271.44	108.5948
2014-15	27597.87	94.1908	3702260.13	98.5358
2015-16	22718.52	82.3198	4045822.31	109.2797
2016-17	21512.97	94.6935	3985195.60	98.5014
2017-18	26870.21	124.9023	4056758.62	101.7957
2018-19	32804.35	122.0844	4414584.21	108.8204
2019-20	31025.91	94.5786	4454656.70	100.9077
2020-21	29849.88	96.2095	4630463.10	103.9465
2021-22	26416.49	88.4978	3948161.02	85.2649
2022-23	38524.15	145.8337	4558972.20	115.4707

Source: Agricultural and Processed Food Products Export Development Authority (APEDA).
Ministry of Commerce and Industry, Government of India, New Delhi.

Basmati rice exports demonstrated a rising trend during the period 2001-02 to 2022-23 except the years 2006-07 and 2021-22. The export was 4558972.20 metric tons in 2022-23 of Rs. 38524.15 crores. Furthermore, it is apparent from the table that the relevant growth indices are 111.9640 of value and 106.5159 of quantity

in 2002-03. And, indices are 145.8337 of value and 115.4707 of quantity in 2022-23. All of these expansions are a consequence of the constantly increasing demand of Indian basmati rice, which is hopeful for the country's basmati exports as well as agricultural sector of India.

Figure-1 : Country Concentration Indices of Basmati Rice Exports during the Period from 2013-14 to 2022-23



Sources: Calculated on the basis of results given in Appendix-II, Appendix-III and Appendix-IV

Figure-1 illustrates the value of six dissimilar measures of concentration of basmati rice exports among the fifty importing countries during the period 2013-14 to 2022-23. These measures of concentration viz., Index of Maximum Proportion (D_1) Herfindhal Index (D_2), Entropy Index (D_3), concentration ratio of four major importing countries CR_4 (D_4), Concentration ratio of eight importing countries CR_8 (D_5), and concentration ratio of sixteen major importing countries CR_{16} (D_6) ranges from value 0.374598122 to 0.217065399, 0.20456112 to 0.111465223, 0.977687652 to 1.199971722, 0.710088 to 0.569034229, 0.84501344 to 0.744987495 and 0.931825845 to 0.888984182, respectively. Further, in the figure-1 index

D_2 has been revealing fluctuating nature regarding concentration of the group except the year 2018-19 which is illustrating the highest value of index D_2 . Index D_3 depicts also the fluctuating information about the concentration except the year 2013-14 which is enlightening the lowly value of index D_3 . Apparently, it points out the existence of diversification of the basmati rice exports to different countries of the world. Further, the concentration index D_4 of this group discloses that it has been almost stable nature and slightly fluctuates. Similarly, D_5 has been demonstrating the stable nature except the year from 2020-21 to 2022-23. In addition, D_6 has also been showing the constant nature.

Table-2 : Country-Wise Growth Rates of Total Basmati Rice Exports during the Period 2013-14 to 2022-23

(Values in Rs. Crores)

Category	Name of Country	CAGR	t-value	F-value	R ²
High Potential Category	Nepal	91.20	11.60*	134.75	0.9439
	Bhutan	84.11	3.41**	11.4	0.5927
	Comoros	57.10	8.95*	80.22	0.9093
	Indonesia	45.77	3.02**	9.17	0.5341
	Bangladesh Pr	33.34	10.73*	115.34	0.9351
	Kenya	29.08	7.77*	60.42	0.8830
	Russia	28.36	6.22*	38.79	0.8290
	Algeria	28.20	12.06*	145.57	0.9479
	Maldives	27.41	7.27*	52.93	0.8687
	Malaysia	26.36	12.14*	147.56	0.9484
Middle Potential Category	Somalia	23.2	7.35*	54.13	0.8712
	Egypt A Rp	21.74	8.06*	64.99	0.8904
	Djibouti	20.79	4.59**	21.07	0.7248
	Mauritania	18.25	6.11*	37.43	0.8239
	Israel	16.43	16.03*	257.23	0.9698
	Canada	12.62	7.97*	63.57	0.8882
	Sudan	11.55	2.82**	8.003	0.5001
	Yemen Republic	10.04	0.07	0.0002	0.5210

Low Potential Category	Australia	9.71	5.88*	4.61	0.8122
	New Zealand	9.59	7.40*	54.76	0.8720
	Tanzania Rep	9.51	2.87**	8.24	0.5073
	Other Countries	9.31	7.45*	55.58	0.8741
	Iraq	8.61	0.34	28.59	0.3814
	Spain	7.52	1.18**	1.403	0.1492
	Oman	7.51	3.50**	12.26	0.6052
	South Africa	7.24	5.07*	25.72	0.7627
	Baharain Is	6.78	5.70*	32.59	0.8029
	Qatar	6.64	1.08**	1.18	0.1285
	Singapore	6.62	6.80*	46.33	0.8527
	Reunion	6.60	5.67*	32.19	0.8009
	Jordan	6.28	1.22**	1.49	0.1571
	Seychelles	5.61	2.55**	6.52	0.4492
	Lebanon	4.79	1.85**	3.44	0.3011
	Netherland	4.69	1.53**	2.36	0.2284
	Portugal	2.34	0.45	0.2	0.0249
	Turkey	2.26	0.40	0.16	0.0198
	U K	2.09	1.16**	1.35	0.1446
	Kuwait	1.65	-1.53	2.34	0.2270
	U S A	1.42	6.52*	2.54	0.8417
	Iran	1.15	0.03	0.001	0.0001
	Mauritius	1.11	0.70	0.5	0.0589
	Saudi Arab	1.09	0.48	0.23	0.028
	Germany	0.81	0.58	0.34	0.0410
	UAE	0.06	0.07	0.0002	0.00002
	Syria	-0.67	-0.20	0.04	0.0051
	Sweden	-2.57	-1.14	1.31	0.1415
	Azerbaijan	-5.301	-0.83	0.7	0.0805
	Italy	-5.72	-1.48	2.19	0.2155
	Belgium	-15.23	-5.01	25.17	0.7588
	France	-15.26	-2.71	7.34	0.4787
	Georgia	-16.06	-4.27	18.24	0.6952

Sources: Calculated on the basis of data collected from Agricultural and Processed Food Products Export Development Authority (APEDA), Ministry of Commerce and Industry, Government of India, New Delhi.

Note: * The coefficients are significant at $\alpha = 0.01$.

** The coefficients are significant at $\alpha = 0.10$.

Table-2 reveals the country-wise growth rates of the exports of Indian total basmati rice exports to 50 importing countries during the period 2013-14 to 2022-23. On

the basis of the ranks given for the growth rates, one can conclude that the first ten countries like Nepal, Bhutan, Comoros, Indonesia, Bangladesh, Kenya, Russia, Algeria, Maldives and Malaysia come in the high potential category with CAGR 91.20, 84.11, 57.10, 45.77, 33.34, 29.80, 28.36, 28.20, 27.41 and 26.36 per cent, respectively. It confirms the substantial development of India in the exports of basmati rice among these countries are showing more than 25 per cent Compound Annual Growth Rate (CAGR) which is a signal of a rising trend of the exports of basmati rice from India to the above importing countries. Unquestionably, there is an immense potential for exports of basmati rice in the markets of the above stated countries. Additionally, next eight countries fall in the middle potential

category and rest of the countries are of the low potential category. Noticeably, the t-values of growth rates, it is found that some of countries are having its positive values while others having as negative values. The Table evidently shows that the most of growth rates are statistically significant at one per cent ($\alpha = 0.01$) level of significance. However, the growth rates of Syria, Sweden, Azerbaijan, Italy, Belgium, France and Georgia etc. have been negative and statistically insignificant and all these values are confirmed by t-value, coefficient of determination R^2 and ANOVA (F-value). The demand of Indian basmati rice exports can be increased in low demand importing countries through different methods such as improvement of basmati rice quality, more production and low prices.

Table-3 : Descriptive Statistics of Basmati Rice Exports during the Period from 2013-14 to 2022-23

(Values in Rs. Crores)

I	II	III	IV	V
Sr. No.	Year	Mean	Standard Deviation	Coefficients of Variation
1	2013-14	574.50	1782.02	310.18
2	2014-15	541.13	1395.14	257.81
3	2015-16	545.46	1035.53	232.46
4	2016-17	421.82	938.79	222.55
5	2017-18	526.86	1185.84	225.07
6	2018-19	643.22	1776.01	276.11
7	2019-20	608.35	1581.68	259.99
8	2020-21	585.29	1261.39	215.51
9	2021-22	517.97	1148.65	221.76
10	2022-23	755.37	1651.22	218.59

Source: *Ibid.*, Table-2

Table-3 reveals the descriptive statistics of basmati rice exports to 50 importing countries during the period 2013-14 to

2022-23. The mean values of exports for the study period have been demonstrated in column III. Similarly, standard deviations of

the exports to different countries for the study period have been illustrated in the column IV. The last column of the table offers coefficients of variations. Year-wise mean values of basmati rice exports have increased from 574.50 to 755.37 standard deviation values of basmati rice has decreased from 2013-14 to 2016-17, but it is displaying rising trend from 2017-18 with 1185.84 and has increased 1651.22 in 2022-23. So, standard deviation was of fluctuating nature in these years. The coefficients of variation also during the study period have been of the fluctuating nature. The figure of coefficients of variation in the year 2013-14 was 310.18 and the figure was 218.59 in the year 2022-23.

Policy Recommendations

Many policy recommendations can be made to increase the export potential of Indian basmati rice based on the study and findings of secondary data on the country's exports of basmati rice.

- To address the multiple challenges associated with rice marketing, rice producers should set up a department dedicated to it.
- In terms of value, India's overall exports of basmati rice have increased at a CAGR of 2.96 percent. The research paper suggests that more incentive is required to increase basmati rice exports because the growth rate appears to be low.
- Growth rates of some importing countries for exports of Indian basmati rice are not high. Therefore, it is imperative that demand for Indian basmati rice among importing nations

rise. There are many actions that can be taken for this aim, including price control, quality enhancement, easy availability, cheap cost and flexible terms of trade.

Scope for Further Research

The state-wise trade analysis might be examined in upcoming studies. Another interesting area of analysis is a comparison of basmati rice imports and exports. A new research topic might be chosen to compare basmati and non-basmati rice. As part of a research study, consumption, area and yield analysis of basmati rice might be considered. The conditions of laborers and rice plantations in India can both be examined. Additionally, the same methods and instruments can be used to compare the trade position of rice before and after independence.

Conclusion:

The paper has studied the country-wise export growth of Indian basmati rice. In country-wise analysis, Nepal with 91.20 per cent CAGR has obtained the top position out of all fifty importing countries of Indian basmati rice during the study period and followed by Bhutan, Comoros, Indonesia and Bangladesh with CAGR 84.11, 57.10, 45.77 and 33.34 per cent, respectively. On the basis of country-wise analysis, it can be concluded that the export concentration is in few nations, so it is an issue of apprehension for the basmati rice sector of India. Indian total basmati rice exports assume an increasing trend and reached to 4558972.20 MT of Rs. 38524.15 crores in the year 2022-23. Thus, total exports of basmati rice in terms of quantity and value has been demonstrated the great potential. Further, the concentration ratio of four major

importing countries CR₄ (D₄), concentration ratio of eight importing countries CR₈ (D₅) and concentration ratio of sixteen major importing countries CR₁₆ (D₆) ranges from value 0.710088 to 0.569034229, 0.84501344 to 0.744987495 and 0.931825845 to 0.888984182, respectively. The mean value of year-wise exports of basmati rice has increased from 574.50 to 755.37 in the ten years only, which is a noticeable indication for India's rice trade. Lastly, above analysis can be proved supportive to recognize the real picture of export potential of Indian basmati rice with global world.

Conflicting Interests Declaration

The author declared no probable conflicts of interest with respect to the study, authorship and/or publication of this paper.

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Export Prospect and Performance of APEDA Products: A Study in the State of Assam

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Abstract: -

Assam records the highest exporting value amongst the Northeast region and is rich in agricultural and horticulture commodities and can be the trade hub for Agri-exports due to its type of soil and climatic advantages. The study has determined the comparative advantage using the Revealed Comparative Advantage Index of agricultural products of the state in the country's agricultural export basket and replicated the export trajectory and calculated the CAGR, AAGR of the value and quantity of exports. It is revealed that the agricultural produce has the advantage in the export of the country and growth in export has shown a positive trend.

Keywords: Export, Growth, Revealed Comparative Advantage, Act East Policy, APEDA,

Introduction:

Agriculture is the key role player in the economic growth and development of India for decades now. The country's richness in different spices, herbs, organic plants, fruits, rice, wheat, and dairy products is well recognized today in the global market. In the financial year 2020-21, India exported total agricultural commodities of US\$17.19 billion worldwide and also became the largest milk producer in the world.¹. The shift in the focus of building relations with South-East Asian countries can be depicted after the launch of the Look East Policy in 1991 which was again fabricated in the year 2014 by announcing the Act East policy by the Government of India. These policies ensure making the North-Eastern Region of India, the trade

hub that connects to the neighbouring countries of the country which includes Bhutan, Bangladesh, China, Myanmar, and Assam is the largest economy of the region, and so the impact on Assam is seen to be positive. The state of Assam records the highest growth in its export value and volume in the region and contributes almost 70% to the region's total export. Therefore, it becomes indispensable to study the export trajectory scenario of Assam post Act East Policy 2014. The state has the potential to be the key producer of agricultural products due to its favourable climatic condition which can be the developmental factor for the exporters of the state. Agricultural exports from the state were recorded at Rs 43857.2877 lacs in the year 2014-15 and Rs 182775.09 in 2020-21 which shows an increase of

¹ (Foundation, 2022)

316.75% in the exported value². With the increase of export potential from the region, the scope and opportunities for export and agro-entrepreneurship have been enlarged in the state of Assam and also it has magnified the concept of Atmanirbhar Bharat which was announced by the Prime Minister of India in view of the Pandemic. The present study has been conducted to evaluate the competitiveness of Agri products of the state in the global market. Moreover, the researcher also has shown the growth and trend of Agri exports from the state.

Objectives: - To evaluate the export prospect and performance of Assam in regard to APEDA products.

Data and Research Methodology: - Agricultural and Processed Food Products Export Development Authority was established under the APEDA Act, 2009 by the Government of India to outlook the development and export promotion of its scheduled products. APEDA's catalogue of products includes the following: -

List of Products under Agricultural and Processed Food Products Export Development Authority

1. Fruits, Vegetables, and their Products.
2. Meat and Meat Products.
3. Poultry and Poultry Products.
4. Dairy Products.
5. Confectionery, Biscuits and Bakery Products.
6. Honey, Jaggery and Sugar Products
7. Cocoa and its products, chocolates of all kinds.
8. Cashew

9. Alcoholic and Non-Alcoholic Beverages.
10. Cereal and Cereal Products.
11. Groundnuts, Peanuts and Walnuts.
12. Pickles, Papads, and Chutneys.
13. Guar Gum.
14. Floriculture and Floriculture Products
15. Herbal and Medicinal Plants.
16. Processed fruits and vegetables

The researcher has analysed the export performance of Agri exports for the last 15 years i.e. from 2007-08 to 2021-22 which includes both the period of pre and post-act east policy. 2007-08 to 2013-14 is considered as the period of Pre-Act East policy and from 2014-15 to 2021-22 is considered as the period of Post Act East Policy. For the purpose of examining the prospect of the Agri products in the export basket of the country, the researcher has calculated the Revealed Comparative Advantage Index for the period of Post-Act East Policy from 2014-15 to 2020-21 as total commodity export from Assam could not be obtained by the Researcher for the year 2021-22.

To study the export prospect of APEDA products of Assam, it is important to ascertain its comparative advantage in the country's export of the same commodities. The researcher, in the present study, has used the Revealed Comparative Advantage (RCA) Index method as discussed by (Balassa, 1965) and considered it as the vital factor for determining the export prospect of APEDA products from the state. RCA is an index that shows the comparative advantage of a particular product or an industry in the national market to predict its export potential and

² (Commissionerate of Customs (Preventive), 2022)

prospects. (Chaudhary, 2016). The formula for calculating Revealed Comparative Advantage is as (Laursen, 1998)

$$RCA = \frac{x_{in}}{x_i} \times \frac{x}{x_n}$$

Where x_{in} implies total export of APEDA products from the state of Assam; x_i implies total export of APEDA products from India; x implies total export of India and x_n implies total export of Assam. (Dholakia, 2003). In the present study, the Researcher has calculated the RCA and RSCA index value of the commodities which are being exported from the state throughout the period starting from 2014-15 to 2020-21. Data on the total export of all commodities from India is collected from the official website of the Department of Commerce & Industry, Department of Commerce, Government of India. The total export of all commodities from Assam is collected from the office of the Commissioner of Customs (Preventive), North-eastern Region, Shillong, Meghalaya. A country or a state or a region is said to have a comparative advantage over a product or industry if the value of $RCA > 1$ and the country is said to have a comparative disadvantage if the value of RCA is less than Unity (Laursen, 1998). To avoid the drawback of 'asymmetry', improvisation to the index of RCA i.e. RSCA (Revealed Symmetric Comparative Advantage) as adapted from (Laursen, 1998), (Startienė, Remeikienė, 2014), has been calculated as follows: -

$$RSCA = (RCA - 1) / (RCA + 1)$$

The value of RSCA ranges from -1 to +1. If the calculated value is greater than zero,

then it is indicated that there is a comparative advantage and vice versa.

For determining the export performance of APEDA products from Assam, the second indicator is identified as the growth trend and behaviour of the exports from the state. Data on the export of APEDA products from the state for the last 15 years i.e. from 2007-08 to 2021-22 which includes both the era of pre and post-Act East Policy has been considered. Also to analyse the growth trend and behaviour of export, Compound Annual Growth Rate is used by applying the following formula to calculate the CAGR: -

$$CAGR = \left(\frac{\text{Ending Value}}{\text{Beginning Value}} \right)^{(1/n)} - 1$$

Where, n = no. of years/ period

$$AGR \text{ (Annual Growth Rate)} = \frac{\text{Absolute Change}}{\text{Previous year value}}$$

Also, the Annual Average Growth Rate is calculated by using the following formula: -

$$AAGR = \frac{x_1 + x_2 + x_3 + \dots + x_n}{N}$$

Where, x_1 = AGR of export in year 1, x_2 = AGR of export in year 2 and so on

N = No. of years

Analysis and Interpretation: -After the launch of the Act East Policy, the number of exporters has increased multiple folds looking into the new opportunities broadened in exporting business. There is a total of 225 registered exporters as on 04th May 2022 in regard to exporting APEDA products and Barak valley has the highest number of such exporters. With the increasing number of exporters in the state, it becomes vital to understand the prospects of those products in the world market. In the study, the Revealed Comparative

Advantage Index, as shown in Table 1 has been calculated for the said purpose.

Table 1:- RCA and RSCA index of different APEDA products exported from Assam during 2014-15 and 2020-21

Commodities	2014-15		2015-16		2016-17		2017-18		2018-19		2019-20		2020-21	
	RCA	RSC	RCA	RSC	RCA	RSC	RCA	RSC	RCA	RSC	RCA	RSC	RCA	RSC
Floriculture	-	-	-	-	-	-	-	-	-	-	0.54	-0.29	-	-
Fruits & Vegetable	-	-	-	-	-	-	-	-	-	-	-	-	0.04	-0.92
Fresh Onion	-	-	-	-	-	-	-	-	0.01	-0.96	0.03	-0.94	1.28	0.12
Other Fresh Vegetables	0.09	-0.82	0.09	-0.82	0.04	-0.92	1.09	0.04	2.54	0.44	0.07	-0.86	0.11	-0.8
Walnuts	-	-	-	-	-	-	-	-	-	-	-	-	0.02	-
Fresh Mangoes	0.16	-0.72	0.31	-0.66	0.07	-0.86	-	-	0.19	-0.68	-	-	-	-
Fresh Grapes	-	-	0.02	-0.96	0.03	-0.94	0.12	-0.79	0.85	-0.08	0.09	-0.82	0.94	-
Other Fresh Fruits	7.76	0.77	7.72	0.77	12.6	0.85	40.2	0.95	54.2	0.96	31.9	0.94	3.29	0.53
Others(Betel leaves & Cucumber & Gherkins	-	-	-	-	-	-	11.4	0.84	7.99	0.78	0.29	-0.55	0.04	-0.92
Processed Vegetables	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-0.99
Processed fruits, juices	-	-	-	-	-	-	-	-	0.15	-0.73	0.38	-0.44	0.32	-0.51
Pulses	-	-	-	-	-	-	-	-	-	-	0.00	-0.99	0.06	-0.89
Dairy Products	-	-	-	-	-	-	-	-	0.04	-	-	-	0.66	-0.2
Natural Honey	-	-	-	-	-	-	-	-	1.74	0.27	11.4	0.84	11.2	0.84
Casein	-	-	-	-	-	-	-	-	-	-	32.8	0.94	-	-
Ground Nuts	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-0.99
Jaggery & confectionary	-	-	-	-	-	-	-	-	0.00	-0.99	0.06	-0.89	0.73	-0.15
Cocoa Products	-	-	-	-	-	-	-	-	0.02	-0.96	0.00	-0.98	0.16	-0.72
Cereal Preparation	-	-	-	-	4.61	0.64	1.34	0.15	0.93	-	2.78	0.47	2.99	0.49
Milled Products	-	-	-	-	-	-	-	-	-	-	-	-	2.26	0.39
Alcoholic Beverages	-	-	-	-	-	-	0.33	-	-	-	-	-	0.00	-0.99
Misc. Preparation	-	-	-	-	-	-	-	-	0.19	-0.68	0.73	-0.16	0.46	-0.37
Basmati Rice	-	-	-	-	-	-	-	-	-	-	-	-	0.07	-0.86
Non-Basmati Rice	-	-	-	-	-	-	-	-	-	-	0.03	-0.94	0.9	-0.05
Wheat	0.01	-0.97	-	-	-	-	-	-	-	-	-	-	0.00	-0.99
Maize	-	-	-	-	-	-	-	-	0.02	-0.96	-	-	0.00	-0.99
Other Cereals	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-0.99
Cashew Kernels	-	-	-	-	-	-	-	-	-	-	-	-	0.00	-0.99

Source: - Self-Computed

Table 1 shows that different commodities have had a comparative advantage in different periods. The commodity name ‘Other Fresh Fruits’ has a comparative advantage throughout the period of post-

Act east policy i.e. from 2014-15 to 2020-21. Since an RCA value of more than 1 and an RSCA value of more than 0 implies having a comparative advantage, it can be concluded that the export of fresh fruits

other than mango and grapes has an advantageous position in the country's export of fresh fruits. Moreover, in the year 2017-18, 2018-19 and 2019-20, the value of the RCA index was recorded at 40.25, 54.29 and 31.95 which depicts a higher competitiveness of the state's export in the national export of fresh fruits.

The item 'fresh onion' had a comparative advantage in 2020-21 with an RCA and RSCA value of 1.283 and 0.12 and the item 'other fresh vegetables' was in an advantageous position in 2017-18 and 2018-19 with RCA value of 1.09 and 2.54 respectively. Betel (leaves & Nuts) which was mostly exported from the state of Meghalaya had a comparative advantage in

2017-18 and 2018-19 and the export of Dairy Products which was exported from 2018-19 also had a comparative advantage throughout the years from 2018-19 onwards. The items under the head 'Cereal Preparation' had comparative advantage from 2016-17, 2017-18, 2019-20 and 2020-21 with RCA values of 4.61, 1.34, 2.78 and 2.99 respectively. Milled Products have gained a comparative advantage in the year 2020-21 with RCA and RSCA values of 2.26 and 0.39. An item 'Casein' which was being exported from the state only in the year 2019-20, had a comparative advantage during that period which also can be considered as a prospective item in the export basket of Assam.

Table 2: Showing export of APEDA products from Assam and Average Growth Rate over the years

Year	Total Quantity Exported (kg)	Total Value of export (in lacs)	AGR (of Quantity exported)	AGR (of the value of exports)
2007-08	1502506	107.94	-	-
2008-09	1485696	119.97	1.119 (A)	11.15 (F)
2009-10	1048818	105.77	29.40 (A)	11.84 (A)
2010-11	577166	68.08	44.96 (A)	35.63 (A)
2011-12	551427	99.01	4.46 (A)	45.43 (F)
2012-13	15751282	271.06	2756 (F)	173.77 (F)
2013-14	2848902	514.73	81.91 (A)	89.9 (F)
2014-15	1498031	202.57	47.42 (A)	60.64 (A)
2015-16	2463486	433.37	64.45 (F)	113.94 (F)
2016-17	5162756	1693.84	109.57 (F)	290.85 (F)
2017-18	12616195	3437.18	144.37 (F)	102.92 (F)
2018-19	10583906	3481.41	16.11 (A)	1.29 (F)
2019-20	10159037	3969.70	4.01 (A)	14.03 (F)
2020-21	18031365	7588.15	77.5 (F)	91.15 (F)
2021-22	27966873	11613	55.10 (F)	53.04 (F)

Source: - apeda website

Exports of APEDA commodities from Assam through different Ports during Pre and Post-Act East Policy: -

The state of Assam has seen a different trading scenario in the Post Act East phase. Total export from Assam stood at US\$ 415.57 million in the financial year 2020-21. After the launch of the Act East Policy, the number of exporters has

drastically increased across the state and also entrepreneurs are highly motivated to undertake the export business. The following table shows the total quantity of APEDA products exported and its total value from Assam to different countries during the period of Pre and Post Act East Policy considering 7 years prior and 8 years after the announcement of Act East Policy.

Table 3: Calculation of CAGR and AAGR of Export in different periods: -

Year or period	CAGR		AAGR	
	Quantity exported	Value of export	Quantity Exported	Value of Export
2007-08 to 2021-22	22%	36%	198.51%	58.62%
Pre-Act East Policy (2007-08 to 2013-14)	9.36%	24.45%	370.6%	38.98%
Post Act East Policy (2014-15 to 2021-22)	44.18%	65.88%	46.28	75.82%

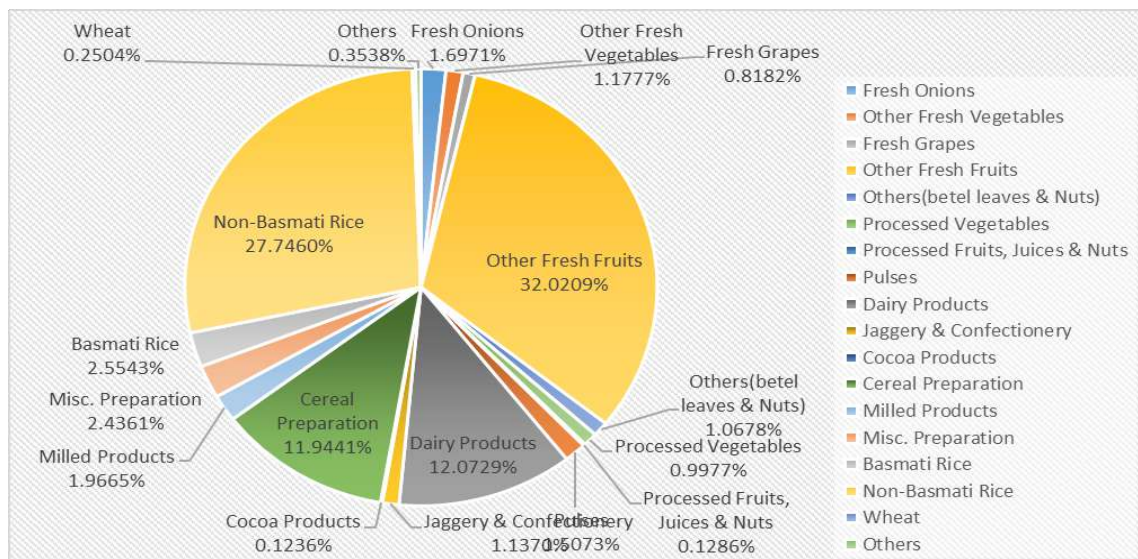
Source: - Self-computed

Table 3 shows the CAGR of export value and quantity has increased by 65.88% and 44.18% respectively in the Post-Act East Policy period which is a positive trend and the AAGR of exported value is at 75.82% in the Post-Act East era while it was only 38.98% in the era of Pre-Act East Policy. Moreover, the overall Compounded Annual Growth Rate of quantity and value of export of select Agri products in the last 15 years is at 22% and 36% which also is the epitome of growth of export business in the state. It is evident from the table that the growth has been favourable and positive despite of the outbreak of Covid-19 pandemic in the last two years.

Amongst the various product under the catalogue of APEDA, 27 products are so far exported from Assam and that includes fresh fruits, onions, mangoes, dairy products, etc. The most exported product with a 32.02% share in the export basket from the state is 'other fresh fruits' that include banana, Assam lemon, pineapple, papaya, Jackfruit, etc. followed by non-Basmati Rice with 27.75%. Dairy products and cereal preparation also contributed 12.073% and 11.94% respectively in the basket. 'Others' with 0.354% includes natural honey, cashew kernels, walnuts, fruits and vegetable seeds, casein, etc. It is also observed that with the increase in the number of exporters, the value of exports

along with quantity is also following a positive trend in the state of Assam.

Fig 1: Product-wise Export from Assam to the world: -

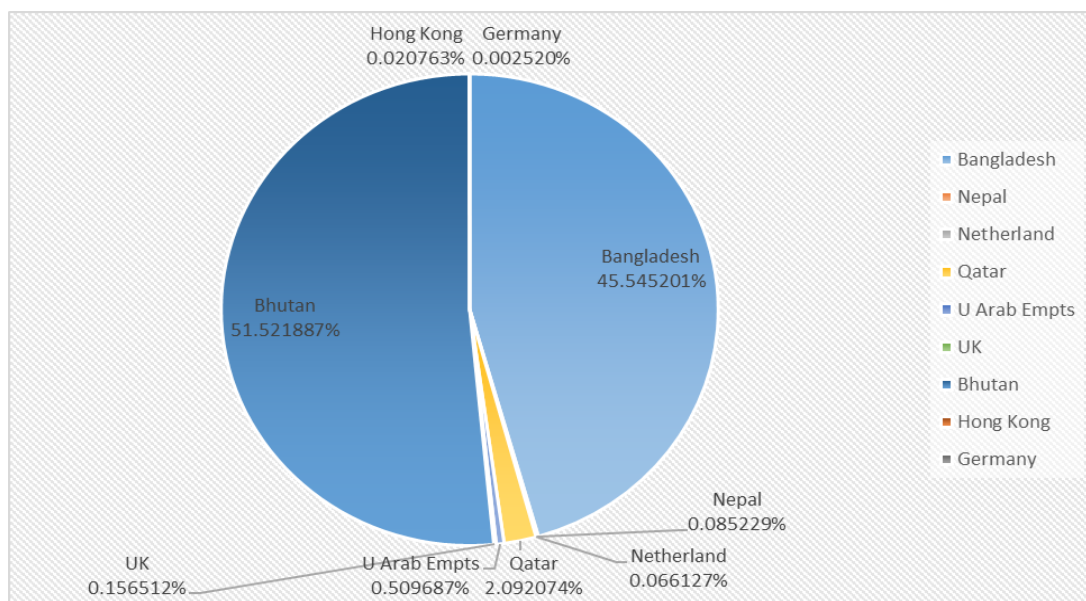


Source: - official website of APEDA

Bangladesh was the major importer till 2017-18 but when the exporting was resumed to Bhutan in 2018-19, the scenario changed, and Bhutan became the major importer of select Agri-products from Assam with Rs.6221.17 lacs in the

year 2020-21 and Rs. 10235.65 lacs in 2021-22. Fig 2 shows that Bhutan imports 51.5% of the total value of exported APEDA products followed by Bangladesh with 45.55%.

Fig 2: Country-wise export of APEDA products from Assam



Source:- official website of APEDA

Moreover, in recent years, export to other countries like UK, UAE, Germany, Netherlands, Qatar, Hong Kong and Nepal is also recorded which replicates the creation of a market for Assam's products in the global market. Products exported to countries like UK, UAE, Germany, and Netherlands include cereals, alcoholic beverages, fresh fruits, fresh onions, maize, pulses and processed vegetables.

Conclusion: -

Assam, the largest economy of the northeastern region has witnessed the beginning of a new era of exporting business after the Act east policy. Though the state has been exporting for decades now, the contribution was very minimum which may be due to a lack of infrastructure, communications, trade relations and productive advantage. A new phase has started with the new policies coming in which emphasized making NER the trade hub of trade. In the study, the researcher has analyzed the export performance of APEDA products from the state of Assam by taking comparative advantage as the factor for determining the prospects and growth and trend of export for the last 15 years is taken as the factor for determining the export performance of the state. It is revealed from the study that, Assam has a comparative advantage in many agricultural products that include dairy products, fresh fruits, betel leaves and nuts, milled products, cereal preparation, non-basmati rice, etc. and also they are the most exported Agri product of Assam. Therefore, it has the probability that the agricultural product of the state has a comparative advantage in the export of the country. The Government must take steps to modernize the Land Customs Stations for

smooth trading with the bordering countries and to increase export from the state, commercial production of agricultural and horticultural products must be encouraged. Secondly, the study has presented the growth and trend of the export of APEDA products, and it is found that the growth is positive and increasing year by year. The outbreak of Covid 19 in the last few years can also be the reason for slow growth. To conclude, the study revealed a positive trend and growth in the export of agricultural and allied products and since the products have a comparative advantage in the country's market, it can be stated that there is a prospect of exporting business in the state of Assam.

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A Study on the Living Conditions and Status of Shifting Cultivators in Tripura

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Abstract

The paper discussed about the living conditions and status of shifting cultivators in Tripura. It has been found that shifting cultivation is subsistence farming for tribals in Tripura. Output and income from the shifting cultivation is very less. Level of living of shifting cultivators are not good. Majoring of the cultivators are living in kaccha houses. Few of the have semi kaccha house or pakka houses. Kaccha houses is the houses constructed by the soil and the bamboo. They are generally lived in the Government holding land. Firewood is the main source of fuel for cooking. Majority of households are collecting drinking water from the pond or lake. Many places also have shortage of water. Many cultivators are also inflected by the water-borne diseases. Shifting cultivators do not have proper sanitary facilities. They do not have financial capacity for construction of the permanent sanitation. Majority of cultivators unable to collect enough food for their daily requirement. Shifting cultivators have less income and whatever foods they harvesting from the shifting cultivators are not adequate. Rainfalls are decreasing due to the climate change which directly affecting the yield of the shifting cultivation. Income of shifting cultivators are declining due to less production. Dropout rate among the children's of shifting cultivators are also very high. Majority of households are included in Below Poverty Line category. Therefore, government should implement policies for upliftment of such marginalised people though the alternative livelihoods.

Keywords: Households, Income, Shifting cultivators, and Standard of living.

Introduction

Shifting cultivation is an old and traditional cultivation method. It is also known as slash and burn cultivation or jhum cultivation. It is an integrated rain fed farming system with rotation of land. It is a popular method of cultivation for the tribals in hilly areas. The people who are involved in such cultivation are known as Jhumias (Sarkar, 2010). It is a temporary agricultural system, where land is abandoned for a particular period for unplanted flora to grow freely after harvesting of crops. During this time the

cultivators move to another patch of land for cultivation. After a particular period, the cultivators again cultivate in the previous lands. This time gap is known as Jhum cycle. Jhumias generally cut and burn the trees for cultivation. After burning the jungles, ashes of the burnt tress are mixed with the soil and the clean land is prepared for future cultivation. It is a subsistence farming method which uses little technology and inputs (Chaudhury et. al., 2023).

Shifting cultivation has a long history in north-eastern states of India. The

pattern of shifting/jhum cultivation are nearly same in the region, which involves the cleaning jungles, burning forests, mixing the soil, sowing seeds and harvesting the crop (Sarkar et. al., 2011). Tripura has more land such cultivation, where Nagaland has the lowest land area under this cultivation. Nagaland has the highest number of families who depend on shifting cultivation (Ray, and Sarkar, 2016). According to some government reports, significant area of north-eastern states has already been affected by shifting cultivation. Such cultivation requires more physical labour for preparing the land for cultivation and during cultivation villagers use their traditional instruments (Sarkar, 2011). After prohibition of shifting cultivation of the state, government is encouraging tribal people for rubber and other agro-forestry activities with the hope that it will help local communities to earn additional income and will increase afforestation in the hilly areas (Chaudhury et. al., 2022). The objective of this paper is to study the living conditions and status of shifting cultivators in Tripura.

Methodology:

Survey Area: Tripura is the third smallest state in India and the second smallest state in north-eastern India after Sikkim. Nearly seventy percent of its land area is covered with hills and forests. Tribals are the main inhabitants in the selected sample villages of the state.

Sample Size and Sampling Design: The relevant data have been collected from the four undivided districts of the state viz., West Tripura, North Tripura, South Tripura and Dhalai. A total of 600 Jhumia households who were engaged shifting

cultivation activity were selected from the twenty villages of the four undivided districts of the state. Five villages are randomly selected from each of these four districts. The thirty sample households are randomly selected from each village. Total sample households selected from the four districts are 600.

Method of Data Collection: The present study is based on primary data. Primary data are collected using the self-administrated questionnaire written in the local language. Primary data are collected through a personal interview with the household head or a selected member of the household.

Method of Data Analysis: Data is analysed by the quantitative and qualitative methods comprising of tabulation, rank analysis, and text analysis.

Results and Discussion

Jhum cultivation has a long history among the tribals in Tripura. It is not only the source of livelihood of the tribals but also the way of life for them. Shifting cultivation is a traditional method of cultivation, where land is cultivated temporarily and then it is abandoned for a particular period. Forest burning is a main part of such cultivation. Forest burning increases air pollution. It is also responsible for reducing acidity and organic components of the soil. It causes deforestation and changes the forest ecosystems. It also increases the soil erosion. All tribals in the State are not intensively involved in jhum cultivation.

Shifting cultivation is subsistence farming for tribals in Tripura. Output and income from the jhum cultivation is very less for the cultivators. Excessive

cultivation of jhum is harmful to the soil and environment. It has reduced biodiversity of forests and rainfall of the region. Loss of biodiversity also affects the environment. It promotes carbon emission and deforestation. Production of food

grains/vegetables from settled cultivation is higher than the jhum cultivation in the state. Production of crops per hectare from jhum land is less than the settled cultivation.

Table 1: Type of Houses of Shifting Cultivators

House Type	No. of Respondents	Percentage	Rank
Kaccha	440	73.33	I
Pakka	3	0.5	V
Semi kaccha	40	6.66	II
Made of tin	7	1.16	IV
Any Other	10	1.66	III
Total	600	100	

Source: Field survey (2020)

The above table (1) discussed the housing patterns of the shifting cultivators. It has been found that majoring of the cultivators are living in kaccha houses. Few of the have semi kaccha house or houses made by tin. Only 0.5 percent houses have

the pakka houses. Kacch houses means houses constructed by the soil and the bamboo. Shifting cultivators are very poor. Many are moving from one place to another for cultivation purpose. Jhumia families are lives together and generally lives in the isolated places.

Table 2: Types of Residential House of Shifting Cultivators

House Type	No. of Respondents	Percentage	Rank
Own	53	8.83	II
Government Holding Land	547	91.16	I
Rented House	0	0	III
Total	600	100	

Source: Field survey (2020)

The above table (2) depicted the types of the residential houses of the shifting cultivators. It has been found that majority of cultivators (91.16%) are living in the Government holding land. Less number of households (8.8%) lives in their own houses. Generation by generation they

are living in the hilly areas and majority of the do not have any legal documents of the land. They constructed the temporary houses with the materials from the forest. Bamboo is the most prominent of them. Their life style is very simple and believes on the communal harmony.

Table 3: Pattern of fuels used by Shifting Cultivators for cooking purposes

<i>Fuel Type</i>	<i>No. of Respondents</i>	<i>Percentage</i>	<i>Rank</i>
Gas	5	0.83	III
Firewood	545	90.83	I
Charcoal	50	8.33	II
Stove	0	0	IV
<i>Total</i>	<i>600</i>	<i>100</i>	

Source: Field survey (2020)

The above table (3) represented the pattern of fuels used by shifting cultivators for cooking purposes. It has been found that firewood is the main source of fuel for cooking purpose. More than 90% of the households are using firewood as fuel for cooking. Few households (8.3%) are also using the charcoal. Very few households (0.83%) are using the LPG gases for

cooking purpose. Shifting cultivators are basically collects firewood from the forest or nearly jungles. They prepared the charcoal by burning the forest during the shifting cultivation. They collect the firewood and charcoal free of cost. Many households are also earning income by selling the firewood and charcoal in the local market.

Table 4: Sources of Lighting for Houses of Shifting Cultivators

<i>Lighting</i>	<i>No. of Respondents</i>	<i>Percentage</i>	<i>Rank</i>
Electricity	24	4	II
Kerosene	565	94.1	I
Solar	11	1.83	III
<i>Total</i>	<i>600</i>	<i>100</i>	

Source: Field survey (2020)

The above table (4) depicted the sources of lighting for houses of shifting cultivators. It has been found that kerosene is the main fuel for lighting the houses. More than 94% of the households are using kerosene for lighting their houses. Few households (4%) have electricity connection in their houses. More than one

percent households are using the solar cell for lighting purpose. Shifting cultivators are purchase kerosene from the local market. Price of kerosene varies in the market on the availability. They are also using firewood for lighting purpose in their yards.

Table 5: Sources of Drinking water of Shifting Cultivators

Water Source	No. of Respondents	Percentage	Rank
Tap water available at home	34	5.66	IV
Tube well	172	28.66	II
Pond/lake	305	50.83	I
Well	89	14.83	III
Any other	0	0	V
Total	600	100	

Source: Field survey (2020)

The above table (5) discussed the sources of drinking water of shifting cultivators. It has been found that majority of households (50.8%) collecting drinking water from the pond or lake. More than 28.6% households are collecting water from the tube well. Nearly 15% households are collecting drinking water

from the well. Only 5.6% are collecting water from the tap water available at home. Shifting cultivators lives in interior places and most areas do not have good road connectivity. Many places also have the shortage of water during the summer period. Many cultivators are also inflected by the water-borne diseases

. Table 6: Sanitation pattern in Houses of Shifting Cultivators

Sanitation Type	No. of Respondents	Percentage	Rank
Temporary	433	72.16	I
Permanent	23	3.83	III
No satination	144	24	II
Total	600	100	

Source: Field survey (2020)

The above table (6) discussed the patterns of sanitation in the houses of shifting cultivators. It has been found that majority of households (72.1%) have the temporary sanitation and 24% households do not have any satination facility in their houses. Only 3.83% households have the

permanent satination facility. Many shifting cultivators are using the open field for the natural calls. They do not have financial capacity for construction of the permanent sanitation. In hilly areas there are no shortage of land, so they are using the temporary sanitation or the open fields.

Table 7: Food taking timely by Shifting Cultivators

Food Taking	No. of Respondents	Percentage	Rank
Always	32	5.33	32
Sometimes	439	73.16	439

Most of the times	129	21.5	129
Rarely	0	0	0
Total	600	100	

Source: Field survey (2020)

The above table (7) discussed the availability of foods of the shifting cultivators. It has found that majority of cultivators unable to collect enough food for their daily requirement. Shifting cultivators have less income and whatever

foods they harvesting from the shifting cultivators are not adequate. Rainfalls are declining due to the climate change which directly affecting the yield of the cultivation. Income of shifting cultivators also decreasing due to less production.

Table 8: Sources of Debt of Shifting Cultivators

Bank Account	No. of Respondents	Percentage	Rank
Bank	0	0	IV
Friends	322	53.66	I
Moneylenders	120	20	III
No Debt	158	26.33	II
Total	600	100	

Source: Field survey (2020)

The above table (8) considered the sources of debt of shifting cultivators. It has been found that friends and moneylenders are the main sources of debt for the shifting cultivators. Social communities are playing vital role for assisting among themselves. Shifting cultivators are basically tribals,

and they live together within the community. There is the social custom of the tribal communities for assisting the same community people. It acts like a social insurance. Nearly 26% households informed that they do not have any debt.

Table 9: School Attendance status of children of Shifting Cultivators

Children in School	No. of Respondents	Percentage	Rank
Regularly	20	3.33	IV
Some times	343	57.16	I
Rarely	50	8.33	III
No	187	31.16	II
Total	600	100	

Source: Field survey (2020)

The above table (9) discussed school attendance status of children of shifting cultivators. It has been found that

very less percentage (only 3.3%) children are regularly attending the schools. Majority of children are irregular in school

attendance. Nearly 31.1% children are never attended the school. Many parents do not send their children in school due to the cost of education. Many children help their

parents in cultivations. Dropout rate among the children's of shifting cultivators are also very high.

Table 10: Nature of Disease of the Shifting Cultivators

Nature of Disease	No. of Respondents	Percentage	Rank
Back pain/ Leg pain	56	9.33	IV
Headache/ Goiter	45	7.5	V
Old age disease/ Diabetes and B.P	67	11.16	III
Malaria/ Stomach Disease	340	56.66	I
None	92	15.33	II
Total	600	100	

Source: Field survey (2020)

The above table (10) discoursed the nature of disease of the shifting cultivators. It has been found that malaria and stomach diseases are common among the them. Back pain, leg pain, headache, old age disease, diabetes and blood pressure are the other diseases facing by the shifting cultivators. Shifting cultivators lives in the

hilly areas surrounded by forest. So malaria, and other mosquito-borne diseases are common among them. Shifting cultivation is more labourers job. Workers are work in the paddy land for long hours in a day. So many of them are facing the back pain and leg pain issues.

Table 11: Treatment Patterns of the Shifting Cultivators

Treatment	No. of Respondents	Percentage	Rank
Primary health centre/ Hospital	20	3.33	IV
Cabiraj	440	73.33	I
Shop	40	6.66	III
Known person in village	70	11.66	II
Own	30	5	V
Total	600	100	

Source: Field survey (2020)

The above table (11) discussed the types of treatment of the shifting cultivators. It has been found that the cabiraj have the vital role for treatment of the shifting cultivators. More than 73.3% households are received treatments from the cabiraj. Cabiraj is the person who have

knowledge of herbal medicine, and uses medical plants for the treatment purpose. Very less percentage of shifting cultivators receive treatment from hospitals or primary health centres. Many cultivators also collect medicines from the local medicine shops.

Table 12: Poverty Level among the Shifting Cultivators

<i>Poverty Line</i>	<i>No. of Respondent</i>	<i>Percentage</i>	<i>Rank</i>
Below Poverty Line	384	64	I
Above Poverty Line	216	36	II
Total	600	100	

Source: Field survey (2020)

The above table (12) described the poverty level among the shifting cultivators. It has been found that majority of households are fallen in Below Poverty Line (BPL) category. Nearly 64% households are fallen under the category. Nearly 36% households are above the poverty line. Income of the shifting cultivators are less. Production from shifting cultivation is declining. They are considering as the most vulnerable marginalised class people.

Conclusion:

Shifting cultivation is subsistence farming for tribals in Tripura. Majoring of the cultivators are living in kaccha houses and use firewood's for cooking purposes. Shifting cultivators are living in the hilly areas generation by generation and majority of the do not have any legal documents of the land. They constructed the temporary houses with the materials from the forest. Bamboo is the most prominent of them. Their life style is very simple and believes on the communal harmony. Many shifting cultivators are using the open field for the natural calls. They do not have financial capacity for construction of the permanent sanitation. Shifting cultivators have less income and whatever foods they harvesting from the shifting cultivators are not adequate. Rainfalls are decreasing due to the climate change which directly affecting the yield of the shifting cultivation. Income

of shifting cultivators also declining due to less production.

Friends and moneylenders are the main sources of debt for the shifting cultivators. Many parents not send their children in school due to the cost of education. Many children help their parents in cultivations. Dropout rate among the children's of shifting cultivators are also very high. Malaria and stomach diseases are common among the them. Back pain, leg pain, headache, old age disease, diabetes and blood pressure are the other diseases facing by the shifting cultivators. Cabiraj have the vital role for treatment of the shifting cultivators. Majority of households are fallen in Below Poverty Line (BPL) category

Shifting cultivators are considering as the most vulnerable marginalised class people. Government may take policies for upliftment of them. There may be various possible solutions for shifting cultivation like (a) rehabilitation of jhumias through the alternative means of livelihood; (b) diversification of agricultural system; (c) introduction of joint forest management system, involving the jhumia families; and (d) change of the land distribution system.

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Ineffectiveness of State Finance Commission: An Analysis of Their Impact on Fiscal Decentralization and Local Governance

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Abstract: In aligning with the global trend & international developments, India has taken substantial measures to enhance the decentralization of authority to third strata of govt. since the early 1990s. State Finance Commissions (SFCs) are constitutional bodies established to assist the Local Self-government (LSG) by allocating state funds, ensuring an efficient role in performing their functions as entities of self-government following the 73rd and 74th CAA in 1992. This paper dealt with fiscal empowerment in the context of examining core issues and implications regarding the recommendations of the latest 5th SFC concerning third strata of govt.-PRIs & ULBs (Panchayati Raj institutions and Urban Local Bodies). It's essential to examine whether reports were submitted to State Govt. & transfer of funds & grants to these tiers were accepted or rejected. This article asserts that the functioning of SFCs has influenced the working in terms of the constitution, acceptance, regularity, time taken in report submission, and devolution of funds. The paper used purposive sampling and secondary data & information to achieve the research objective. Secondary data on various parameters has been collected from sources such as SFC reports publications etc. However, the state government in some cases has not successfully implemented the recommendations of the SFC. So the state government must make pivotal recommendations & accordingly, transfer funds to Local Bodies with this imperative.

Keywords – Action Taken Report, Constitutional Amendment Act, Decentralisation, Local Self-governments, State Finance Commission & Terms of Reference.

Introduction:

Our federal structure originally evolved as 2 tier system (Centre & state). Functions & powers of each tier system have been categorically divided under the 7th schedule of the constitution. LBs were the responsibilities of the State Govt. Article 40- “the state shall take steps to organize Village Panchayat & endow with authority & power necessary to enable to

functions as self govt.” but state govt. persistently ignored these principles & overpowered by the caste-ridden federal system & political interest of the ruling party (Singh & Kumar Vinod, 2012). GOI had made several attempts to improve LB situations but all measures failed drastically in the absence of constitutional and political mandates¹. Phase IV with constitutional status -73rd & 74th CAA,

1992. “The rationale behind the enactment of the 73rd & 74th CAA was that such self-governance & decentralization would lead to make the provisioning of public goods more equitable and improved decision-making” (Jha et al., 2019).

Role of State Finance Commission & Local Bodies

The 73rd CAA, 1992, came into force on 24.04.1993 & immediately after this, the 74th CAA came into force on 01.06.1993 relating to Municipalities & was passed by the parliament. In the Constitution, the 73rd and 74th CAA was of historic significance in the history of modern India. After that, the federal structure was constitutionally transformed into three strata of govt.- PRIs & ULBs. “LBs were recognized as independent units of self govt. & state govt. the role has been changed from control to cooperate as Part IX deals with “The Panchayats” and Part IX A deals with the “Municipalities” (Mohan, S.1970).

Articles 243 (I) & (Y) of the Constitution.....

“the Governor of a particular state shall, as soon as may be within 1 year from the commencement of the CAA, 1992, and thereafter at the expiration of every five years, constitute a SFC to review the Local Bodies financial position of the PRIs (Panchayat) & Municipalities..... (Mohapatra & Reddy 2021).”

Review of Literature

In developing countries, Decentralising fiscal systems, political and administrative is the idea that accelerates the development and mobilising process & elevates the living standards of the population,

particularly benefiting the marginalised and disadvantaged sections (Rao 2011 & Raghunandan, 2011). The Local Self Govt. can provide efficient governance and administration/ management only when certain conditions i.e. participation, transparency, accountability and fiscal transfers have been fulfilled both ways internally or externally (Mohapatra, 2013). RBI 2011 report analysed the effectiveness of FC in falling fiscal imbalances through distribution (vertical and horizontal) criteria found in their study entitled “Finance Commissions in India: an assessment. In State Finances: A Study of Budgets.” Discusses the main developments in the mandates of different SFCs. The paper summarises that the core functions of the FC have endured approximately unaffected concerning the role of the FC & net proceeds distribution between the Union & the states significant the principles of Grants-in-aid of revenues, have significantly extended as new challenges in the environment, political & economic arisen from time to time. (Oommen, M.A. 2010) outlined in the study entitled "Have the State Finance Commissions Fulfilled Their Constitutional Mandates?", to analyze and examine the history of the SFC's performance and the number of opportunities they missed. SFC's performance was not satisfactory as they missed the opportunity to make environmentally friendly, participative, and inclusive fiscal federalism & similarly encourage decentralized government. The blame for unsatisfactory performance will be shared by the three-tier govt (union, state, & local) together and State Finance Commissions are the creatures of the state govt so fewer burdens and problems will be

shared by them. (Oommen, M. A. 2005) states in their research entitled “Twelfth Finance Commission and Local Bodies” that the prime concern in explaining recommendations of the 12th FC in terms of Local Bodies. No state finance commission can formulate an economic expansion plan that guarantees social justice & tasks to be reformulated & making expenditure of ULBs and PRIs. (Geetha, P. 1999) revealed a study entitled "State Finance Commission and Rural Local Bodies: Devolution of resources", It was suggested that SFCs ensure that the function allocated to LBs will match financial power, equalize vertically (improves revenue adequacy), Inter-jurisdictional redistribution and the extra fund should be provided to LBs to levy revenue sources (tax & non- tax) and spillovers externalities.

Research Objectives

1. How SFCs have been working in the seven selected states? What are the key recommendations for strengthening the Local Bodies (periodicity of the SFCs constitution, reason for the delay in report submissions)?

Data Source and Methodology

The paper used purposive sampling and secondary data & information to achieve the research objective. Secondary data on various parameters has been collected from sources such as SFC reports publications and NIPFP, ICRIER & the selected State publications (Assam, Maharashtra, Bihar, Punjab, Tamil Nadu, Uttar Pradesh and Rajasthan).

According to Chakraborty et al., 2018, given the table below four states have established their sixth SFC. In addition, nine states have established their fifth SFC while many other states are still in the process. 28 states were addressed but purposive sampling techniques and activity mapping were done using GDP criteria & 5th SFC performance was assessed through 4*4 income states such as High, middle, low and special categories. The paper selected seven states. Assam (Special category), Bihar (Low income) Maharashtra(High), Punjab (High), Tamil Nadu (Middle), Rajasthan and Uttar Pradesh (Low income). Selection of 4*4 based on literature work and paper for example: Mathur et.al. 2013, M.G. Rao paper.

A. State Finance Commission Working in Seven Selected States

The SFC plays a vital role in enhancing & fortifying the Local Self Govt. financial status. The SFC is responsible and accountable for minimizing the mismatch between the capacity to generate revenue & expenditure responsibilities of the local.

C.1 To analyse the periodicity of the SFCs constitution by the selected states.

C.2 Devolution of funds and the key recommendations of the 5th SFC.

C.3 Different reasons & causes of the delay in the submission of SFC reports before the state finance commission.

TABLE:1 A. Status of the SFC Has Been Constituted in Different States

States (28)	State Finance Commissions					
	6 th	5 th	4 th	3 rd	2 nd	1 st
J& K, Mizoram &Telangana {3}						Y
Arunachal Pradesh, Jharkhand & Nagaland {3}					Y	
Chhattisgarh, Goa, Gujarat & Manipur {4}				Y		
AP, Karnataka, Tripura, Uttarakhand & WB{5}			Y			
HP, Kerala, MP, Haryana, Maharashtra (High), Odisha, Sikkim, TN (Middle) & UP (Low){9}		Y				
Assam (Special), Bihar (Low), Punjab (High) & Rajasthan (Low){4}	Y					

Source: SFC report of respective States

Table 2
C.1 (A) CONSTITUTION OF 5th STATE FINANCE COMMISSION

State	Award period	DOA*	Actual time taken	Delay in Submission
Assam	2016-20	30-11-16	3 yrs. 8 months	2 years 7 months
Bihar	2015-20	02-02-2016	3yrs. 2 months	11 months
Maharashtra	2019-25	Oct 2017	6 yrs. 8 months	5 years
Punjab	2016-21	29-6-2016	2 yrs. 8 months	5 months
Rajasthan	2015-16 Interim (1 st) 2016-17(2 nd)	2-09-2013	2 yrs. 5 months	1 year 9 months
TN	2017-23	27-12-16	2 yrs.	7 months
UP	2015-20	16-12-2014	3 yrs.	No delay

Source: SFC reports of respective States. Note: DOA*-Date of Actual Submission.

Table 2 shows the divergence between the submission dates (mandated) and the report actually submitted by the State Finance Commission. It specifies the time interval between SFCs report submission&

ATR placement before the State legislature {doesn't mean the state govt. has accepted SFC's recommendations, acceptance, and considerations -partly & wholly by govt.

C.2 Table: 3 Latest 5thSFC recommendations- Devolution to the third strata of govt.- PRIs & ULBs

A.State govt. involvement in executing these Accepted(A) /Rejected (R)recommendations							
Tax and Grants-in-aids Recommendations							
State	Devolution, grants and other			ATR status		(A)	(R)
Assam	1.	The devolution schemeconsisted of three important components		1. Tax devolution 2. Grants routed through PRIs& ULBs 3. line departments		(A)	
	2.	During the period 2016-2020-Tax devolutionwas recommended		PRIs	ULBs	(A)	
				Rs. 580.39 Cr	Rs 811.48 Cr		
				Rs 1391.87 Cr(total)			
		1244.23 Cr.(total)					
	3.	On specific criteria and principles -(%) wise devolution from the net proceeds of taxes/ duties determined.		2015-16	15.5%	(A)	
				2016-17	15%		
			2017-18	14.50%			
			2018-19	14%			
			2019-20	13.5%			
	4.	Global sharing concept , panchayat assignment of any particular tax was					(R)
Bihar	1.	In the tax devolution and grants, total Staterevenues from previous financial year will be transferred to Local bodies for period 2015 to2020 ²		2.5%		(A)	
	2.	Allocation of the state net own tax revenueshare to the divisible pool was		8.5% (2015-2016) Rs 2450 Cr. 9% (2016 to 2020)		(A)	
Maharashtra	1.	Total combined revenue generated by the state from tax and non-tax sources(portion ofown revenue receipts) & income from forest		40% (ZP) 60% (PS) 15%			(R)
	2.	The average annual own income of ZP in Maharashtra		Rs 20.94 Cr.			(R)
	3.	Commission recommended a share collectedon Professional tax (respective to LBs)		50%		(A)	
	1.	Commission recommended a net total revenueof the state for 5 years 2016-2017 to 2020-21 (Transferred to LBs)		4%		* ³	
	2.	Share of the PRIs & ULBs		2727.75Cr.&1636.65Cr.		*	

² The calculation of the divisible pool involved subtracting collection cost and appropriated tax (Entrainment) from the state's own tax revenue as given in the state budget

³ Action taken report only summarizes all the core recommendations and the govt. has not issued an official decision on these recommendations

Punjab	3.	PRIs may experience a surplus and ULBs will be deficit 2016-2017 to 2020-2021 ⁴	40% share, totalling amounting Rs 2909.60 Cr. allocated exclusively to ULBs alone	*	
Rajasthan	1.	The state govt.net own tax revenue not including Entry Tax & Land Revenue) was devolve to third strata (2010-2015)	Total Devolution earmarked Rs. 10183.96 Cr.	(A) ⁵	
	2.	States NOTR(Net Own Tax Revenue)(excluding Entry Tax and Land revenue)	Rs.7214.66 Cr Share of PRIs – Rs 5418.21 Cr and Rs 1796.45 Cr.	(A) ⁶	
	3.	The difference of funds to be devolved in the Interim report compliance (2010-13) – Corpus Fund	Corpus created at the PRIs level	(A)	
	1.	The cumulative arrears RLBs & ULBs were incorporated into the divisible pool during the initial yr. of the 2017- 2018 period and subsequently disbursed to the LBs as with the devolution scheme	PRIs Rs 156.90	ULBs Rs. 395.11	(A)
	2.	The state Govt. should provide compensation to the third strata for loss of Entertainment tax revenue when (a separate legislation to collect tax has not been enacted)	On the destination principle distributed shows -90% of GST revenue collected by the state is derived from entertainment services		(R)
	1.	All recommendations of Grants-in-aids in Tamil Nadu state		(A)	
UP	1.	The share of own revenues receipts Included the net collection cost of States tax and Non tax revenue	15%	(A) ⁷	
	2.	Until new SFC report issues following the 4 th SFC. The govt. can continue to utilize SFC recommendations by previous SFC reports	The mechanism for working environment of SFCs requires constant enhancements, improvements with focus on particularly progress extends beyond the recommendations .	(A) ⁸	
All recommendations of Grants-in-aids in Assam, Bihar, Punjab, TN, UP state but in Maharashtra state				(A)	
But Commission recommended the VP (Village Panchayat) population exceeds 5000 should have a VDO (Village development officer) to manage activities. ⁹ Octroi in ULBs				(A)	

⁴ On the basis of gaps projection in revenue and expenditure 2016 to 2021, share of state taxes be distributed between the third strata of govt. (PRIs & ULBs).

⁵ Accepted with the modification for the period 2014-15.

⁶ Recommendations accepted for the share third strata in divisible pool based on the 2011 population. 75.1% Rural population and 24.95 – urban population and total population of 6.85 cr.

⁷ The recommendations have been accepted with some changes. Consequently, the results show, the govt. has determined that only a portion of the States Net Tax Revenue(SNTR) will be earmarked to establish the Local Bodies divisible pool.

⁸ State Govt recommendations will continue the next till the acceptance of the SFC recommendations.

⁹ Rejected and Octroi in ULBs – Abolished in 2006

C.3 Reason for submission delay in the SFCs reports- problems listed in the following table 4.

Administrative & Intervention challenges. The tenure was also extended by months/yrs./ repeated time-to-time extension as a consequence of a significant delay in submitting SFCs. (Assam)/ (Punjab)(Rajasthan).
Due to technical/administrative/ managerial issues. Dela in info. from officials, the perspective of the elected bodies & the line department. Interestingly TOR for the commission was issued and the Constitution of the commission was done after the start of the award period. (Bihar)/ (UP)
Delayed due to several appointment issues and re-appointment issues (chairperson's /member's appointment)from time to time. Fixing a time frame & problem of accommodations for starting the office work. (Maharashtra)
No such information was available in the report. (TN)

Source: State Finance Commission reports of selected states.

Conclusion, Findings & Suggestion:

1. State Finances Commissions of selected states have been constituted & have submitted their reports to the government in Table 2. It is clearly shown that there has been no synchronization in the reporting and constitution State Finance Commission over time. For adequate resource transfer & better analysis, the State Finance Commission report must be available for the Centre Finance Commission's consideration. But even after more than 2 decades of the existence of local bodies (LBs), the State Govt. of selected states could not even synchronize the constitution of the SFC with the Centre Finance Commission to make the report available for better assessment & analysis of financial requirements of the local bodies. Regarding the constitution shows that the

State govt. is not serious about constituting & implementing the SFC recommendations in time.

□ The Chairman's and member's appointments are made just to serve the political obligations of the ruling party and should be from the public finance field. Moreover, reports & recommendations are kept pending by the govt. for 2 years to 3 years without any reason. Merely State Finance Commission constitution and its recommendations do not serve the landmark objective of the amendment passed by the parliament of India in the award period 1992.

□ The Local bodies in selected States are just fulfilling their constitutional obligations and the Finance Commission constitution is merely a quinquennial ritual.

2. State govt. involvement in executing these accepted /rejected Recommendations-Table 3.

3. Reason for delay in submission and data challenges in the SFCs reports- various factors are mentioned in Table 4.

In some instances, the state govt. has not successfully executed the SFC recommendations. So it is imperative for the state govt. to pivotal recommendations & accordingly, allocate funds to Local Bodies. Our analysis reveals differences in approaches of the SFC aren't based on the principle of rationale. As far as operational aspects despite having statutory provisions, there is a lack of consistency and consistency in report submission timelines and the timely reports submission. Decentralization of RLBs is significant only when the Panchayats have sufficient funds to provide better public services allocated to them. The government should assign appropriate proper revenue sources to RLGs (Rural Local Governments) because of the high dependency on fiscal transfer, the inability to allocate proper revenue sources leads to PSD (poor service delivery), low Grant-in-aid & fiscal autonomy. For better analysis of demand by the CFC the State govt. should remove the diversity in the period of the SFC constitution and efforts should be made to synchronize the SFC period. The chairman of the commission or members should have expertise in handling public finance technicalities. The State legislature should receive the ATR on SFC recommendations within 6 months of the report submission. The SFC plays a pivotal role in LB finance but the appointment chairman's and

member's appointments are often influenced by political obligations. Additionally, recommendations & various reports made by these Finance Commissions are kept pending by the State Govt. even for 2 to 3 years without any reason which subverts the fundamental objective of LBs as an independent unit of self-govt. The devolution of functionaries & functions has not been fully executed. Given the various issues and problems discussed, this article emphasized the significance of implementing the SFC recommendations and subsequently, fund allocating to the third strata of govt. fostering sound fiscal federalism within the state.

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Inter-District Disparities in Health Infrastructure in Haryana

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Abstract:

Despite being a state of India with a robust economy, Haryana faces the issue of inter-district discrepancies in health facilities. A handful of the state's twenty-two districts have greater health infrastructure than others, with some lagging behind. In order to comprehend disparities and provide solutions. Four health infrastructure indicators have been chosen for this purpose, and their coefficient of variation, Mean, and Standard Deviation, Development and Deprivation indices and Borda Ranking method have worked upon. It is discovered that whereas “Ambala, Fatehabad, Jhajjar, Kaithal, Kurukshetra, Palwal and Rewari” are experiencing a modest level of growth in health facilities, the districts of “Bhiwani, Hisar, Jind, Karnal, Mahendragarh, Panipat, Rohtak and Sonapat” are developed. The third group of districts includes “Charkhi Dadri, Faridabad, Gurugram, Nuh and Panchkula”.

Keywords: Health infrastructure, Discrepancies, Deprivation index, Development index.

Introduction:

By properly allocating existing resources, making the most of them, and using them as well as by monitoring demand for health care, disparities in the health sector can be identified. Access to health care is based on medical needs and equitable health care is made feasible by wise resources allocation. The health of the population in a nation is a crucial factor in determining both its economic and social progress. A nation's socioeconomic progress, among other things, is significantly influenced by the general calibre of its people resources. The population's health, the quality of human resources can be seen. In order to improve people's health circumstances, which in

turn depend on the creation and provision of health infrastructure facilities in any given region or community, economic and social development must be prioritised. To support the health conditions of people in every location, a better and solid health infrastructure is of utmost importance. Considering this, the current study has attempted to analyse the inter-district differences in Haryana's health infrastructure. Health infrastructure is a part of social infrastructure. A society's social infrastructure is crucial to the development of its economy. The concept of social infrastructure is very broad and plays a crucial role in economic development as it carries out the task of human resources

development through skill generation, education, awareness creation, training, research and development, and health care to increase the effectiveness of production. The improvement of social infrastructure plays a crucial part in raising human potential. To eradicate economic backwardness and establish human capabilities that are more conducive to economic success, knowledge advancement and the dissemination of new ideas and activities are required. (P. S. Raikhy and Anu) [1]. It is acknowledged that significant human capital production is directly correlated with increase in physical capital. Poor infrastructure, illiteracy and a lack of health care workers are blamed for the lack of access to high-quality healthcare in rural areas. This prevents the use of preventive health services and seriously jeopardises the implementations of wellness and healthy lifestyle programmes. There are certain consequences to the general lack of regularly published data on social and economic inequality in the health industry. We may be able to comprehend the nature of health disparities and the best approaches to address them by looking at how social patterns relate to them. [2]. (Adler N, Boyce, 1993; Macintyre S. 1994)'. A focus on specific policies to address aspects of deprivation experienced by the most disadvantaged would be supported by differences in health that suggest a socioeconomic threshold at or near the poverty line (for example, a high rate of particular illness among the poor, in contrast to more favourable and similar rates for all other income groups). National policies have long been significantly shaped by social welfare equity. [3]. (Liu et al, 2002)'.

Review of Literature:

Panmei, (2013) [4] evaluated the geographic inequalities of the state of Manipur's medical facilities. The study found that location with higher socioeconomic status, better road connectivity and higher levels of accessibility tend to have better development of health care services. The majority of the hill districts, however, lack such amenities. In terms of service quality and order, the health care facilities in hill and valley districts differ from one another. Despite the fact that there has been a significant increase in health care facilities, there are differences in the physical distribution of these facilities due to the uneven distribution and non operation of health centres in some regions. '**Narayan L. [5]**. The study creates a composite health index for each district using principal component analysis to compare the health status across different Haryana districts. The three components of health, namely health outcomes indicators, health infrastructure indicators, and access to and utilisation of health services, were used to measure the health status. Numerous health indices showed significant inter-district differences. The general public uses both public and private health services, as health care is not only the province of the state. The private health care industry expands greatly. By comparing infant mortality rates and Child mortality rates among districts of the state, the article also examined health outcomes.

'Hooda E. et al (2017)' [6] analyzed the differences in development between Haryana districts based on their stage of

development. Data from three times in time – 1991-1992, 2001-2002 and 2011-2012 were used in this study. Using composite indices built from forty indicators, researchers have studied how development in the agricultural, industrial, infrastructural and socio-economic sectors has been assessed. The main conclusion of this study is that Mahendragarh district trailed in practically all of the sectors examined. While the district of Karnal excelled in agriculture throughout all three decades, the districts of Faridabad and Gurgaon fell behind. **'Nandal S.& Monika (2019)' [7]** In this essay, an effort has been made to examine Haryana's social infrastructure as well as inter-district differences for the years 2000-01 and 2017-18. The social infrastructure of the more and less developed regions was also examined in the study. The inter-district discrepancies have been quantified using basic statistical tools like mean and coefficient of variation have been applied. The development of districts has been determined using a composite index. To obtain factor loadings and weights for a few chosen indicators, Principles component analysis was employed. A significant disparity exists between the levels of development in various districts, according to the report. **'Kumar G. & Singh J. (2020)' [8]** The goal of this current study was to look into Punjab's inter-district health infrastructure discrepancies. A district level health infrastructure index for Punjab has been created using Principal component analysis at three different stages in time: 1994, 2008 and 2018. The study found that Punjab's health infrastructure amenities differed amongst districts. Amritsar, Firozpur, Hoshiarpur, Jalandhar, Kapurthala,

Ludhiana, Moga, Patiala and Tarn Taran were classified as deteriorating districts while Barnala, Faridkot, Mansa and Shri Muktsar Sahib we're identified as improving districts. While Sahibzada Ajit Singh Nagar and SBS Nagar have emerged as stable districts over the study period, Bathinda, Gurdaspur, Rupnagar and Sangrur have been identified as variable districts.

Objectives:

This study is based upon mainly three objectives which are as

- To investigate the differences in health infrastructure accessibility between districts.
- To analyse the differences in each district's overall performance in terms of it's health infrastructure.
- To determine the advanced and backward districts in terms of "Hospitals, Community health Centre, primary health centre, and dispensaries".

Research Methodology:

The current study only uses secondary data that was gathered from the Statistical Abstract of Haryana (2019-20) for it's foundation. Four Health infrastructure indicators are chosen in order to meet the study's goals. The number of hospitals, primary health centres, dispensaries and community health centres inside allopathic medical institutions are four of the indicators.

The objective-wise techniques of analysis used are given as below:

Objective 1. "To examining the difference in health infrastructure

accessibility between districts”: The coefficient of variation, Standard deviation and mean Methods are initially used to examine the existence of inter-district differences related to the aforementioned variables.

$$A = \frac{1}{n} \sum_{i=1}^n x_i$$

Here,

A = Arithmetic mean,

N = Number of observations of the given data set

Xi = the value of each observation from 1 to n in the data set.

Arithmetic Mean: It is equal to the sum of all the values in the group of data divided by the total number of value.

Standard Deviation: The average degree of variability in dataset is represented by the

standard deviation. It reveals the average deviation of each statistic from the mean. In general, value with a large standard deviation are spread out from the mean, and those with a low standard deviation are grouped together near the mean.

Variance: Variance means square root of standard deviation. Variance compared to the mean value, the variance aids in determining the extent of the data's spread. More fluctuation in data values and sometimes a wider gap between one data value and another occur as the variance increases. The variance will be lower if the data values are evenly distributed.

Objective 2. “To analysis the difference in each district's overall performance in terms of it’s health infrastructure”

Their deprivation and development indexes are created in order to know the disparities in overall performance of all

districts with regard health infrastructure. The following processes are used to generate the deprivation and development indices of health infrastructure for each individual district:

Step 1. Deprivation and Development indices calculation first, the degree of deprivation in a given area is assessed using a chosen indicator or variable. Deprivation index (d) is calculated mathematically as indicated

$$Dij = \frac{\text{Maximum xi} - Xij}{\text{Max i} - \text{Min i}}$$

Where Maxi and Mini represent the ith variable's highest and minimum values in the series, respectively, and dij represents the ith variable's deprivation index (an indication of health infrastructure) for the jth region. For the jth region, Xij represents the actual value of the ith variable.

Step 2. Average Development Index and Average Deprivation Index: The following equation uses the simple average of the deprivation index of all indicators (for the jth region) to calculate the average deprivation index (for the jth region):

$$dj = \sum_{i=1}^n dij / n$$

i=1

Where, \sum = Summation

dj stands for average development index

Dij is the development index of all indicators (for jth region)

Deprivation and Development indices, however, have values that range from 0 to 1. Additionally, a low deprivation index score or a high number on the development index are preferred because they indicate a high level of development. A higher

deprivation index score or a lower development index number indicates a poor degree of development.

Objective 3. “To identify the advance and backward districts in context of selected indicator”

To fulfil this objective, ' **Borda Ranking Method**' has been employed. In this method each individual or region is provided a rank according to ascending or descending order of magnitude for each indicator separately and is known as '

Borda Ranking' method. Here the district in each year have been ranked in ascending order that is, the best district is ranked first while the worst district ranked 22. The rank associated with 4 components for any particular district.

Discussion and Analysis of This Study:

When it comes to the first aim, the coefficient of variation for the four indicators listed in table 1 is used to estimate inter-district differences in the accessibility of health infrastructure

Table 1.
“Examining the differences across districts in the provision of health infrastructure”

Districts	Hospitals	CHCs	PHCs	Dispensaries
Ambala	3	5	22	3
Bhiwani	7	7	29	3
Charkhi Dadri	1	3	15	0
Faridabad	2	4	16	7
Fatehabad	3	6	24	1
Gurugram	5	4	15	3
Hisar	6	9	39	4
Jhajjar	4	6	27	3
Jind	4	8	34	1
Kaithal	3	6	27	0
Karnal	4	7	33	7
Kurukshetra	2	6	22	1
Mahendragarh	2	7	25	0
Nuh	1	4	22	0
Palwal	2	5	20	0
Panchkula	3	2	9	13
Panipat	2	7	20	2
Rewari	2	5	21	0
Rohtak	3	7	23	5
Sirsa	4	8	32	1
Sonipat	2	9	38	3
Yamuna Nagar	3	8	23	1
Total	68	133	536	58
Mean	3.091	6.045	24.36	2.636
SD	1.509	1.889	7.6	3.155
CV (%)	48.82	31.25	31.2	119.7

Source: Statistical Abstract of Haryana, 2019-20, Calculations by Authors

Table 1 makes it evident that the districts of Charkhi Dadri and Nuh only have one hospital. However, Bhiwani district has the most hospitals, seven in all. These lowest and highest figures alone demonstrate the variety in the number of hospitals, and the 48.82% coefficient of variation value support this. The district of Panchkula has the fewest CHCs, two. The two districts with the most CHCs, nine, are Hisar and Sonipat. The Panchkula district has the fewest PHCs, two. The most PHCs, 39, are located in district Hisar. Regarding these two variables, the coefficient of variation for CHCs and PHCs are 31.25% and 31.2%, respectively. It demonstrates that there are less differences between CHCs and PHCs. There are no pharmacies in the districts of “Charkhi Dadri, Kaithal, Mahendragarh, Nuh, Palwal, and Rewari” whereas there are 13 pharmacies in the district of Panchkula, with a coefficient of variation of 119.7% illustrating the huge variations in the availability of pharmacies. Additionally, hospitals (CV=48.82%) have

greater regional differences than CHCs (31.25%) and PHCs (31.2%). CHCs and PHCs are in insufficient supply in Panchkula. This table makes it quite evident that Bhiwani has access to hospitals while Charkhi Dadri and Nuh are less fortunate. Panchkula district is disadvantaged in terms of the quantity of PHCs, while Hisar and Sonipat districts are affluent in terms of CHCs that is 9. When it comes to the availability of dispensaries, the districts of “Charkhi Dadri, Kaithal, Mahendragarh, Nuh, Palwal, and Rewari” are in the worst situation, while Panchkula is in the best.

Therefore, Haryana is facing inter-district inequalities in the availability of health infrastructure, regardless of the case of low or high disparities. Since it is widely accepted that population serves as one of the foundations for the provision of infrastructure amenities by the government, such imbalances can initially be attributed to differences in population size in the distinct districts.

TABLE 2. Haryana's district-level health infrastructure deficiency index for 2020-21

Districts	Deprivation index of hospitals	Deprivation index of CHCs	Deprivation index of PHCs	Deprivation index of Dispensaries	Average deprivation index
Ambala	0.667	0.571	0.567	0.769	0.641
Bhiwani	0	0.285	0.334	0.769	0.347
Charkhi Dadri	1.00	0.857	0.800	1.00	0.914
Faridabad	0.833	0.714	0.767	0.462	0.694
Fatehabad	0.667	0.428	0.500	0.923	0.629
Gurugram	0.333	0.714	0.800	0.769	0.654
Hisar	0.167	0	0	0.692	0.214
Jhajjar	0.500	0.428	0.400	0.769	0.524
Jind	0.500	0.142	0.167	0.923	0.433
Kaithal	0.667	0.428	0.400	1.00	0.623

Karnal	0.500	0.285	0.200	0.462	0.361
Kurukshetra	0.833	0.428	0.567	0.923	0.687
Mahendragarh	0.833	0.285	0.467	1.00	0.646
Nuh	1.00	0.714	0.567	1.00	0.820
Palwal	0.833	0.571	0.633	1.00	0.759
Panchkula	0.667	1.00	1.00	0	0.667
Panipat	0.833	0.285	0.633	0.846	0.649
Rewari	0.833	0.571	0.600	1.00	0.751
Rohtak	0.667	0.285	0.533	0.615	0.525
Sirsa	0.500	0.142	0.233	0.923	0.449
Sonipat	0.833	0	0.033	0.769	0.408
Yamuna Nagar	0.667	0.142	0.533	0.923	0.566

Calculations by Authors based on Table 1.

Examining the inter-district discrepancies' in infrastructure development. Tables 2 and 3 show the deprivation and development indices for each district in order to show the differences in overall performance of each district in relation to the health infrastructure. The district of Bhiwani is

fully developed in terms of hospitals, while Charkhi Dadri and Nuh districts are absolutely deficient in terms of hospitals. In terms of CHCs, and PHCs the district of Hisar is entirely developed, while the district of Panchkula is fully underdeveloped.

TABLE 3. Average Development index by district in Haryana for 2020-21

Districts	Hospitals	CHCs	PHCs	Dispensaries	Average Development index
Ambala	0.333	0.429	0.433	0.231	0.356
Bhiwani	1	0.715	0.666	0.231	0.653
Charkhi Dadri	0	0.143	0.200	0	0.085
Faridabad	0.167	0.286	0.233	0.538	0.306
Fatehabad	0.333	0.572	0.500	0.077	0.370
Gurugram	0.667	0.286	0.200	0.231	0.346
Hisar	0.833	1	1	0.308	0.785
Jhajjar	0.500	0.572	0.600	0.231	0.475
Jind	0.500	0.858	0.833	0.077	0.567
Kaithal	0.333	0.572	0.600	0	0.376
Karnal	0.500	0.715	0.800	0.538	0.638
Kurukshetra	0.167	0.572	0.433	0.077	0.312
Mahendragarh	0.167	0.715	0.533	0	0.353
Nuh	0	0.286	0.433	0	0.179
Palwal	0.167	0.429	0.367	0	0.240
Panchkula	0.333	0	0	1	0.333

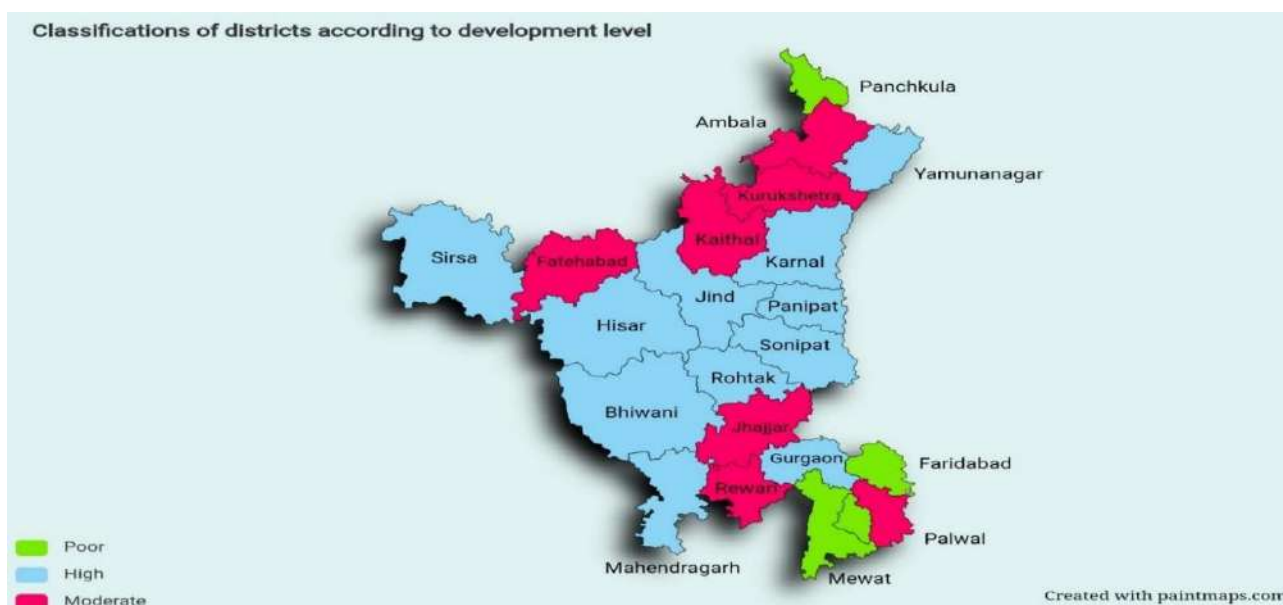
Panipat	0.167	0.715	0.367	0.154	0.350
Rewari	0.167	0.429	0.400	0	0.249
Rohtak	0.333	0.715	0.467	0.385	0.475
Sirsa	0.500	0.858	0.767	0.077	0.550
Sonipat	0.167	1	0.967	0.231	0.591
Yamuna Nagar	0.333	0.858	0.467	0.077	0.433

Calculated by Authors based on table no. 1

TABLE 4. Districts classification based on the growth of the health infrastructure

Districts	Development level	Average Deprivation index	Average Development index
Bhiwani, Hisar, Jind, Karnal, Mahendragarh, Panipat, Rohtak, Sirsa, Sonipat, Yamuna Nagar	High	Less than 0.400	More than 0.600
Ambala, Fatehabad, Jhajjar, Kaithal, Kurukshetra, Palwal, Rewari	Moderate	Between 0.400-0.600	Between 0.400-0.600
Charkhi Dadri, Faridabad, Gurugram, Nuh, Panchkula	Poor	More than 0.600	Less than 0.400

Author's Calculations according to table 2 and 3.



Source: Based on table 1 & Created with the help of Paintmap website.

Districts with the fewest “hospitals, CHCs, PHCs and dispensaries” include “Ambala,

Charkhi Dadri, Faridabad, Fatehabad, Kaithal, Kurukshetra, Mahendragarh, Nuh,

Palwal, Panchkula, and Rewari”. As a result, they have a deprivation index score more than 0.600 and a lowest development score below 0.400. In light of a few chosen indicators, these areas are bad. Due to the large concentration of hospitals, CHCs, PHCs and dispensaries in the districts of Bhiwani, Hisar, and Karnal, these areas have lower deprivation indices (below 0.400) and higher development indices (over 0.600). These areas have been developed according to certain health infrastructure metrics. The districts classification according to the evolution of health infrastructure is shown in Table 4. Districts like “Bhiwani, Hisar, Jind, Karnal, Mahendragarh, Panipat, Rohtak, Sirsa, Sonipat and Yamunanagar” have lower deprivation indices than 0.400 and higher development indices over 0.600. These areas are included in the first category

because they have a well developed infrastructure for healthcare For the districts of “Ambala, Faridabad, Jhajjar, Kaithal, Kurukshetra, Palwal and Rewari”, the values of the deprivation and development indices are moderate (between 0.400 and 0.600. In districts with scores above 0.600 on the deprivation index or below 0.400 on the development index, deprivation considered to be extremely high. These districts include “Charkhi Dadri, Faridabad, Gurugram, Nuh, Panchkula”. In table 5, these districts are included in the third category of underdeveloped health infrastructure. This highlights the inter-district discrepancy in the development of the health infrastructure in Haryana as the score of deprivation and development indices different among districts.

Table 5. Results of Borda Ranking Method

Districts	Hospitals	CHCs	PHCs	Dispensaries
Ambala	10.5	16	14	8
Bhiwani	1	8	6	8
Charkhi Dadri	21.5	21	20.5	19.5
Faridabad	17	19	19	2.5
Fatehabad	10.5	12.5	10	14
Gurugram	3	19	20.5	8
Hisar	2	1.5	1	5
Jhajjar	5.5	12.5	7.5	8
Jind	5.5	4	3	14
Kaithal	10.5	12.5	7.5	19.5
Karnal	5.5	8	4	2.5
Kurukshetra	17	12.5	14	14
Mahendragarh	17	8	9	19.5
Nuh	21.5	19	14	19.5
Palwal	17	16	17.5	19.5

Panchkula	10.5	22	22	1
Panipat	17	8	17.5	11
Rewari	17	16	16	19.5
Rohtak	10.5	8	11.5	4
Sirsa	5.5	4	5	14
Sonipat	17	1.5	2	8
YamunaNagar	10.5	4	11.5	14

Source: Calculations according to table 1.

Note: Calculated by self by using Borda Ranking Method**.

This table shows that what the Borda Ranking Method's findings were. According to this table, Charkhi Dadri and Nuh districts are behind in terms of hospitals, while Bhiwani is an advanced district. In terms of CHCs, Hisar and Sonipat are advanced districts with 1.5 and 1.5 ranks respectively, while Panchkula is a backward district with 22 rank. Hisar district is an advanced district that received the top ranking in terms of PHCs. Moreover, the 22nd ranked Panchkula District is a backward district. Districts “Charkhi Dadri, Kaithal, Mahendragarh, Nuh, Palwal and Rewari” are backward districts, while Panchkula is an advanced district.

Results of the Study

- Inequalities in the accessibility of “Hospitals, CHCs, PHCs and Dispensaries” exist between districts in Haryana.
- The districts “Ambala, Charkhi Dadri, Faridabad, Fatehabad, Kaithal, Kurukshetra, Mahendragarh, Nuh, Palwal, Panchkula and Rewari” had the lowest development score which was below 0.400 and the worst deprivation score which was over 0.600.

- The districts of “Bhiwani, Hisar and Karnal” have higher development indices over 0.600 and lower deprivation indices below 0.400 as a result of the high concentration of “Hospitals, CHCs, PHCs and Dispensaries”.
- Based on the results of the Borda Ranking Method, the advance district Bhiwani received the top ranking, while the backward district namely Charkhi Dadri and Nuh received the 21.5 and 21.5th rankings respectively, in terms of the accessibility of hospitals.
- In terms of CHCs, the district of Hisar and Sonipat are advanced, while Panchkula is a backward district.
- Hisar, a forward thinking district, came in first rank for PHCs whereas Panchkula, a backward district came on 22nd rank.
- Panchkula is advanced district and “Charkhi Dadri, Kaithal, Mahendragarh, Nuh, Palwal and Rewari” districts are backward districts in context of availability of dispensaries.

Significance of this Study:

The study's conclusions will enable planners, legislators, scholars and

government representatives formulate appropriate policy measures that will aid in the development of underdeveloped areas. Future academics looking to investigate this area more on the same topic will find the work useful. The government of Haryana may also take the results into account and implement the appropriate measures to help develop less developed areas in order to lessen the differences between districts in terms of various social and economic infrastructure indicators.

Study limitations: Although the differences at the district level have been explored, further research is needed to determine their root causes. It is advised to

conduct more research to uncover the reasons behind differences in some indicators, such as “Hospitals, CHCs, PHCs and dispensaries”, among others. Additionally, as secondary data were used, there can be some data reporting inaccuracies. Due to this problem, the current study may have inadvertently shown differences in the level of health between districts in the Indian State of Haryana.

Acknowledgment

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Reflection of Delays in Redressing Corporate Insolvency : An Economic Analysis

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Abstract :

The market's cost of borrowing, innovation, investment, and economic growth are all impacted by a stable and effective bankruptcy law. The way resources are distributed within the economy is directly impacted by the bankruptcy rule. Therefore, a strong insolvency environment is vital for overall economic growth and development. To evaluate and contrast the bankruptcy regimes of various countries, the World Bank and OECD have created a set of metrics. The amount of time needed to resolve insolvency is one of the important factors. Before enactment of IBC the Indian insolvency regime took 4.3 years to resolve. Speed is the essence of the IBC. The insolvency resolution process has greater negative repercussions the longer it takes. The backlog of cases admitted under the Code and the protracted timescales are currently causing concern.

Keywords: IBC, Time/Delay, Corporate Insolvency Resolution Process, World Bank.

“Timely resolution is very important. I'd request you to ensure that the resolutions are done in time, not just for the regulatory requirement but also because it will result in better valuation going forward.”

N. S. Vishwanathan¹

Introduction

The corporate entity has indefinite life. The success of a company is reflected in its sustained financial growth, market leadership, customer satisfaction, and strategic adaptability. However, various factors can influence the longevity and success of a company for example

competition, technological changes, economic challenges, changing consumers' habits, mismanagement, fraud etc. are some of the factors which impacts the life of company. The failure of company adversely impacts the whole ecosystem of the economy.¹ For avoiding the effects of corporate failure the policy makers shall design an effective corporate rescue

procedure. When India introduced economic reforms in 1991, more than 1.5 million cases filed by public sector banks and 304 cases by financial institutions were pending in various courts. The recovery of debts involved more than Rs. 5622 Cr. owed to public sector banks and Rs. 391 Cr. to other financial institutions.² Therefore, Government of India established a Debt Recovery Tribunal for effective and speedy recovery of bad loans. However, DRT also could not speed up the recovery of bad loans as expected. The total number of cases filed in DRTs by Scheduled Commercial Banks as a whole amounted to 1, 50,503 with amount involved being Rs. 2601 billion. Only Rs. 427 billions (constituting 16.43%) were recovered till March, 2014.³ All these years, India continued to fare badly in the World Banks Ease of Doing Business ranking, despite of number of reforms and measures in other areas impacting ease of doing business ranking.

World Bank on Indian Insolvency Regime

The Ease of Doing Business Report rankings plays a significant factor in shaping opinions about how strong a nation's bankruptcy and insolvency resolution systems are. The World Banks 'Ease of Doing Business'⁷ website anticipates an inter-jurisdictional analysis on the research conducted on the corporate insolvency regime of the various jurisdictions, this anticipated India's ranking in the year 2015 was 136 out of 190 countries on the ease of resolving the insolvency based on the following parameters:

- Time
- Cost;
- Recovery rate for the creditors;
- To manage the debtor's asset during the insolvency proceedings;
- Creditor's role in insolvency proceedings.

World Bank identified and recommended the need of robust insolvency framework in the country. According to the report (2015), time taken to resolve the corporate insolvency was average 4.3 years if compared with the United Kingdom insolvency system which took 12 months and USA took 18 months' time period for corporate resolution process. The recovery rate was (before enactment of Code) 26.5 (cent per dollar), which shows a dismal performance. Indian legal system that deals with the issue of company distress was multilayered, and combination of winding up provisions⁴, rehabilitation of sick companies⁵ debt enforcement laws⁶. Before the enactment of the IBC there were no single law deal with bankruptcy and insolvency. The existence of several fora occasionally, if not frequently, led to contradictory rulings, which weakened investors' trust in Indian businesses. Confronted with this crisis, bad loans/NPA Non-Performing Assets⁸ coupled with the desire to improve ease of doing business in India Government of India decided to accelerate the enactment of new insolvency law on the recommendations of the Bankruptcy Law Reform Committee⁹.

Insolvency and Bankruptcy Code, 2016: A Game Changer Law

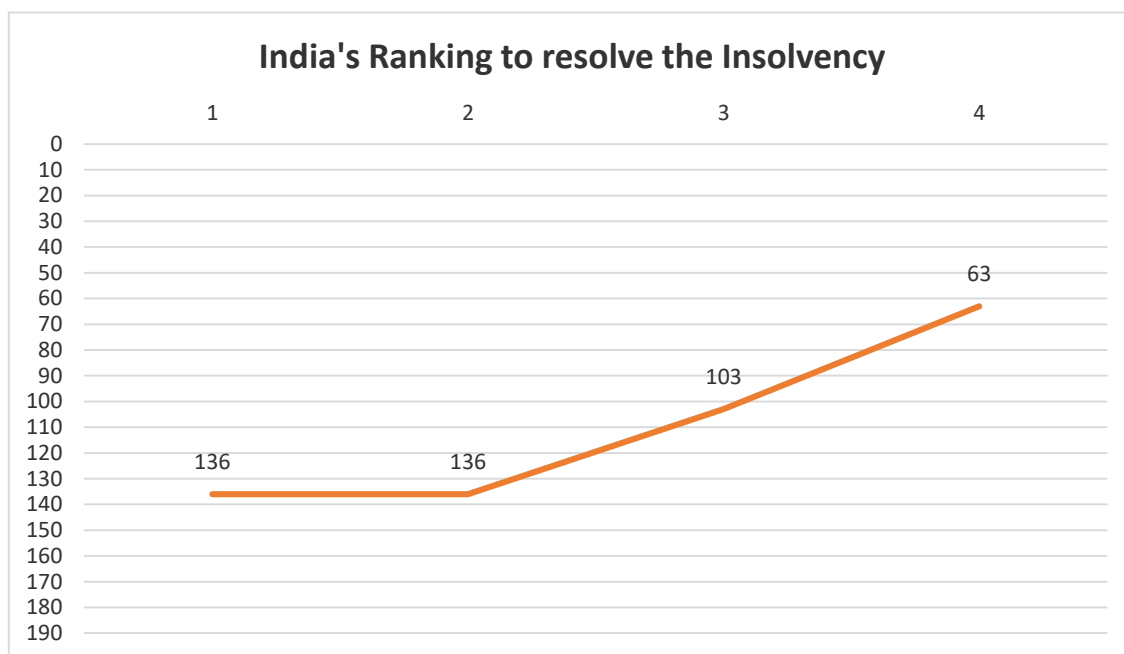
The Insolvency and Bankruptcy Code in India established for the revival of the sick

company, the paradigm shift from debtor in possession model (SICA) to creditor in possession model (IBC). The basic idea of the Insolvency Code is that when an enterprise defaults in payment of its dues, the control shifts to Committee of Creditors (CoC) of financial creditors. There are specified time limits to evaluate proposals for resuscitating the corporate entity or on the occasion of failure taking it to liquidation. Insolvency Professional has the control over the debtor under the supervision and monitoring of the CoC. Decisions are required to be taken in a time bound manner so that there are greater chances that the enterprise is saved as a going concern and productive resources of the economy can be put to best use.¹⁰ IBC provides a resolution-oriented strategy, allowing businesses to continue as a going concern even after default, in contrast to traditional recovery-oriented methods.

IBC and Upgrading the Ease of Doing Business Ranking

After enactment of the Code, India's ranking on the insolvency has been exceptionally improvised from 136 in the year 2015, 2016 & 2017 to 103 in 2018 and 63 in the year 2020¹¹, and overall recovery rate also jumped from 27 cents to 72 cent dollars. The World Banks Ease of Doing Business Report (DBR), identified the significance of the enactment of the Code by mentioning, "India made resolving insolvency easier by adopting a new insolvency and bankruptcy Code that introduced a reorganization procedure for corporate debtors and facilitated continuation of the debtor's business during insolvency proceedings."¹² Following pictorial graph shows India's improved ranking on insolvency resolution after enactment of IBC:

Figure: 1



Source: World Bank Doing Business Report, (DBR) 2020.

An improved ranking in the World Bank's Ease of Doing Business index for India can have several positive impacts on the business culture in the country. The examples are: a higher ranking attracts the foreign investors (as it is a signal of a stable and efficient market); encourage entrepreneurship by reducing bureaucratic hurdles; it also indicates the improvement in efficiency and transparency in government procedures which highly positively impact on business culture; improved access to credit for businesses, facilitating capital flow and expanded the opportunities. A more business friendly environment enhances the competitiveness in Indian companies and also promotes innovation and productivity. Hence, the improved insolvency resolution ranking is the indicator of the economic progress and reforms in the Indian economy specifically after enactment of the IBC.

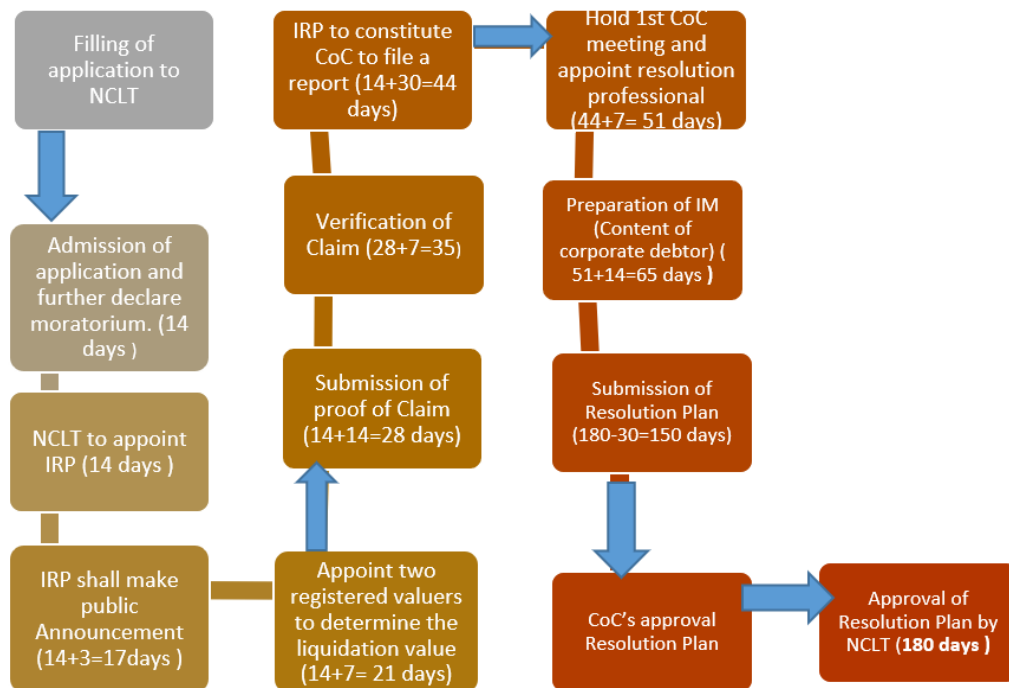
Corporate Insolvency Resolution Process

According to Peter Bernstein "The market is not a very accommodating machine; it won't provide high returns just because you need them". India adopted a rescue-oriented approach to corporate insolvency when the Sick Industrial Companies Act¹³, 1985 (SICA) was enacted, inspired by US's debtor in possession model. However, in India the Insolvency and Bankruptcy Code, 2016 provides a corporate rescue but based on the UK's practices and procedures. The new statute is designed by the policymakers to explore corporate rescue, or corporate resolution. Chapter II of Part II of IBC provides the process for corporate

insolvency resolution of a corporate entity. The resolution process is intended as a mechanism of facilitating the rescue of corporate debtor (insolvent company) as a going concern. It allows the company to continue to trade initially through IRP and later through RP, with protection from its creditors through a statutory moratorium¹⁴ and other related measures. One of the key objectives of the IBC is to resolve the corporate insolvency within stipulated time period to protect the time value of money and maximize the value of the assets. Initially the time period for corporate resolution process was 180 days which can be extended up to a maximum period of 90 days.¹⁵ If within such timeline a resolution plan is not approved by CoC and an application for approval of such CoC approved resolution plan is not filed with Adjudicating Authority, the CD has to be mandatorily liquidated. Prior to Insolvency and Bankruptcy Code (Amendment) Act, 2019¹⁶ the 180/270 days' period were considered sacrosanct, and the IBC did not contain any specific provision for '**exclusion of timelines**'. Hence, there was a gradual development of case law whereby Appellate Authority allowed certain time periods to be excluded for the purpose of counting the total period of 180/270 days in certain circumstances. By way of amendment, 270 days' period was extended to 330 days including time taken in legal proceedings.

There are around eighteen stages in the whole CIRP under the IBC. Following chart describes the model timeline of CIRP¹⁷:

Figure: 2



Considering several deadlines associated with the Code's phases, NCLAT in the case of M/S J.K. Jute Mills¹⁸ held that, “time is the essence of the Code and all the stakeholders, including the Adjudicating Authority, are required to perform its job within the time prescribed under the Code except in exceptional circumstance, only if the adjudicating authority for one or other good reason fails to do so”.

Time is the essence of Corporate Insolvency Resolution Process

The core objective of the IBC is to complete the resolution process in time bound manner. The Code describes the time schedule for every stages of the resolution process. But the concern is whether the code is successful to achieve this objective or not? To get answer of this question data analysis from the quarterly report prepared by IBBI is required to be done. Before enactment of the Code the

previous Indian insolvency regime took 4.3 years to resolve the corporate insolvency of the country.

Delay becomes the critical issue due to prolonged time taken by the CIRP process. Bankruptcy law Reform Committee also has recognized by noting that time is the gist of the Code. The Committee observed the rationale behind it as:

“Speed is the essence for the working of the bankruptcy Code for two reasons. First, while the ‘calm period’ can help to keep an organisation afloat, without the full clarity of ownership and control, significant decisions cannot be made. Without effective leadership, the firm will tend to atrophy and fail. The longer the delay, the more likely it is that liquidation will be the only answer. Second, the liquidation value tends to go down with time as many assets suffer from a high economic rate of depreciation. From the view point of creditors, a good

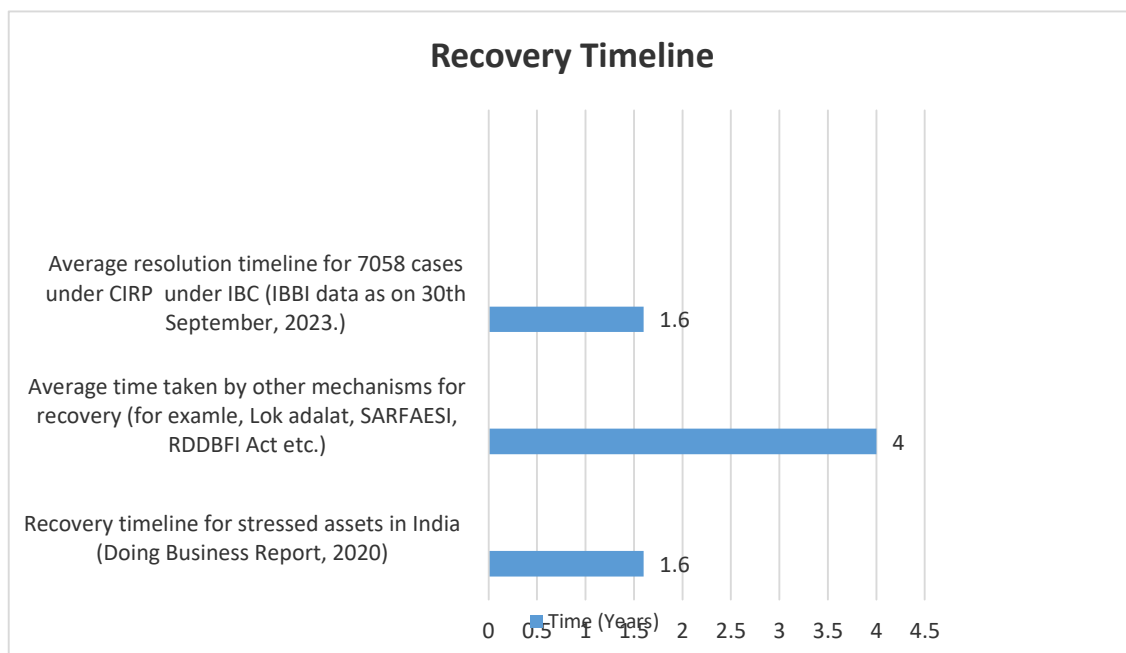
realization can generally be obtained if the firm is sold as a going concern. Hence, when the delays induced the liquidation, the realization is lower, when there are delays. Hence, delays cause value destruction. Thus, achieving a high recovery rate is primarily about identifying and combating the sources of delay.”

It appears that, the biggest obstacle for the successive/effective implementation of the Code is the ‘delayed timelines’. According to survey based analysis done by Shon Gadgil, Dr. Bindu Ronald & Ms. Lasya Vyakarana, the possibility of CIRP completion within 180 days is <_ 5%, the possibility of CIRP completion within 270 days is <_ 22% and the possibility of CIRP completion within 180 days is 45%.²¹ Although the results rely on the opinions of several stakeholders that were gathered

through a survey, they are not entirely trustworthy.

Different organizations observed the different reasons behind the delayed timeline in insolvency resolution procedure, according to the OECD²⁰, there are a number of reasons why resolution processes could take longer than expected. One of the main obstacles to resolving the insolvency case is prolonged legal proceedings to increase in nonperforming loans. The World Bank observes that judges and courts frequently obstruct the effective settlement of insolvency.²¹ In a bankruptcy procedure, the interests of stakeholders concerned are balanced in part by the operation of the legal system in that nation. Regarding this the significant role of NCLT in well-functioning of IBC cannot be denied.

Figure: 3



The source of above pictorial graph is IBBI and World Bank’s Ease of Doing Business Report, 2020. The graph clearly portrays

that the average time taken by other mechanisms to recovery methods by earlier recovery mechanisms were up to 4 years.

The average timeline in CIRP (total 808 CIRP which have resulted into resolution plans) is 1.6 years, (took an average 541 days for conclusion of process) i.e. reduction in 50-60%.

This is the undisputable fact that the availability of financial information plays a significant role to timely resolve insolvency process. Fast access to accurate and uncontested information is essential to the timely completion of the insolvency or bankruptcy procedure. Inaccurate and confusing financial reporting is a common indicator of bankruptcy. In the modern corporate world, disclosure of corporate information, it's recording, organizing and summarizing in useful way, and provide that information to those who will utilize this. However, the asymmetry of financial information may be the reason to complete the timely resolution of the distress company. A less-than-ideal resolution may arise from this information discrepancy. The private incentives of management to conceal the actual financial status of the company and take a chance on its revival are increased by insolvency procedures that do not offer enough protection for the current management. This presents a significant difficulty in the Indian setting when an outsider (Resolution Professional) takes over Corporate Debtor administration, increasing the incentive for incomplete disclosure of information. The timely start of insolvency might be significantly harmed by the dismissal of management during restructuring of the distressed firm. Hence, it is essential that

the CIRP be finished on time and that the weak points in achieving a timely resolution are sufficiently addressed given the legal framework in India. The backlog of cases admitted under IBC is a growing source of worry, which makes deadline compliance essential.

‘Delay’: A major cause of Concern in CIRP

Despite the ever evolving processes in IBC and major thrust being laid down in curtailing the time frame involved in CIRP till date it remains major cause of concern for the entire ecosystem being the lawmakers, Adjudicating Authorities, and the creditors:- financial and operational. It seems that still they are unable to redress this tricky issue as the entire CIRP foundation remains resolution in a time bound manner. Insolvency and Bankruptcy Code is becoming more and more popular as an effective recovery tool, the excessively long resolution procedure is still a cause for concern.

The tabular data, depicts that, as on 31st December, 2019 out of 635 cases 32% cases took more than 270 days. It shows at initial stage of IBC only 32% cases were struggling to follow the model timeline mentioned in IBC.

Till 31st December, 2020 total 1717 CIRPs were ongoing and 1481 means 86% cases took more than stipulated timeline.²⁵ After removing the period excluded by the AA, the 317 CIRPs that produced resolution plans by the end of December 2020 took an average of 386 days to complete.

Table: 1

Total Time Taken to Resolve the CIRP under IBC (2016-2023)²⁴

Sr. No.	Year	Status of CIRP
1.	December, 2019	32% (total 635 cases took > 270 days out of 1961)
2.	December, 2020	86% (Ongoing CIRP cases were 1717, and 1481 cases took > 270 days)
3.	December, 2021	73% (Total 1240 cases out of 1699, took >270days.)
4.	December, 2022	64% (1280 cases out of 2000 ongoing CIRP)
5.	September, 2023	67% (1341 cases out of 2001 ongoing CIRP)

Total 1699 CIRPs were ongoing and 1240 cases took more than 270 days' timeline to resolve the insolvency as on 31st December, 2021. After deducting the period excluded by the adjudicating authority, the 457 CIRPs that produced a resolution plan by the end of December 2021 required an average of 441 days to complete the corporate insolvency resolution procedure.

December, 2022 data reveals that total 1280 cases out of 2000 ongoing CIRP took more than 270 days' time line. The Code seeks to close down the different processes as soon as possible. For some of them, timetables are prescribed. After deducting the period excluded by the Adjudicating Authority, the 611 CIRPs that produced resolution plans by the end of December 2022 took an average of 482 days to complete.

Till September 2023 total 2001 CIRPs were ongoing and 1341 cases took more than 270 days' time to resolve the insolvency. After deducting the time excluded by the AA, the 808 CIRPs that produced

resolution plans by the end of September 2023 took an average of 541 days to complete. From the above tabular data, it is crystal clear that 'delay' is the significant concern in the implementation of the Insolvency and Bankruptcy Code, in India. And as delay by every passing day is hampering the smooth outcome of the resolution plan may it be the maximization of value, recovery rate for creditors, & the economic viability of the CD. Thus to sum up in spite of all round efforts & emphasis been laid on timely completion of resolution plan, it seems that the entire ecosystem is still struggling to find a viable way out on addressing the timeframe involved in resolution mechanism. An overview analysis on timelines in CIRP remains a major stumbling block in the CIRP process & all stakeholders involved in the ecosystem needs to contribute overwhelmingly in a positive way to adhere to the timelines stipulated in the Code.

Debt Recovery

As per data revealed by IBBI's newsletter till September, 2023 total 808 CIRPS has ended with Resolution Plans. In these cases, the creditors realized 3.16 lakh Cr. under the resolution plans against the total claims of the creditors worth Rs. 9.92 lakh Cr. The realization to the creditors was 31.85%.²⁴ It implies that the creditors have undertaken haircut of 68.15%. It implies that despite of initial hiccups the dismal performance of CIRP as far as recovery is a concern which remains to be address. However, there is still a great deal of space for improvement in the recovery value.

Economic Impact of Delay on Value Maximization

The fundamental rationale of the insolvency law is to maximize the value of assets. The statement of objects in IBC states that one of the key objective for the enactment of the Code is to “maximization of value of the assets”. Timely resolution is necessary for value maximization, but it also requires a smooth Corporate Insolvency Resolution Process (CIRP). In order to make an expeditious decision regarding the revival or liquidation of the corporate debtor in order to put its assets to the best possible economic use, the Preamble of the Code refers to the maximization of the value of the debtor's assets in a time-bound manner while balancing the interests of all stakeholders. According to experts, delays have caused a degradation of asset value. The Insolvency Law Committee expressed worry over these delays. Committee recognized the importance of time in any bankruptcy procedure, and observed that delays might result in a major decline in the value of the corporate debtor's assets.²⁵ A long process

of CIRP and to sell the assets poses the risk of frustrating the objective of value maximization. Asset can lose their value rapidly.

For enterprises with little or no activities, and delay in the CIRP period results in higher CIRP expenditures, which must eventually be covered by the creditors in the form of a reduced recovery. Recovery percentages decrease drastically to 15–25 percent as resolution time's rise.

During the CIRP timeline, a number of components, both controllable and uncontrollable, impact the firm's performance. These elements include the company's foundation, management competence, vendor and client assistance, RP and RP's team competent, sectoral policies, macroeconomic considerations, etc. Additionally, many of the enterprises lack sufficient cash and operating capital as a result of the lenders' lack of interim finance backing. The enterprises that recorded greater revenue over the aforementioned period also benefited from the cyclical upswing in the steel industry, with regards to both volume and pricing. In certain instances, lenders that are proactive and helpful, together with a similarly effective RP and team, have outperformed their counterparts and added value for investors.

Conclusion

IBC is seven years old law and settled now. Although the bankruptcy and Bankruptcy Code (IBC) has significantly transformed India's bankruptcy scene, the ongoing delays provide a significant challenge. It has enhanced the financial behavior of all the players of insolvency field, it also

improves recoveries enormity by two to three times, it has reduced resolution timeline significantly. Time is of the essence, and it must be recognized from the manner of resolution, chosen in the resolution plan by the corporate debtors and committee of creditors, as well as from the stakeholder causing the delay. The Insolvency and Bankruptcy Code of 2016 is subject to many internal and external events

that may cause delays. The government and other relevant parties have demonstrated agility in addressing the concerns that have arisen from the current legal disputes. The Code has been effective in stabilizing important legislative issues during the past seven years. For stakeholders, however, the prospect of a deadline-bound conclusion remains a far-off fantasy.

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6. Companies Act, 1956/2013
7. SICA 1985
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9. Which affected badly on the ranking in the World Banks Ease of Doing Business. In 2010 India ranked 133 in the list of 189 countries.
<https://archive.doingbusiness.org/en/data/explore-topics/resolving-insolvency>
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https://ibbi.gov.in/BLRCReportVol1_04112015.pdf accessed on 25th October, 2023.
11. Part II of the Code deals with the Corporate Insolvency Resolution Process and liquidation procedure. Corporate insolvency Resolution Process can be initiated on when a corporate debtor commits a default [section 4 (1) of the IBC]
12. World Bank Group, Doing Business Report, 2020.
13. World Bank Group, Doing Business 2018, 15th edition, p. 132.
14. SICA was repealed in December 2016 after the coming into effect of Insolvency and Bankruptcy Code, 2016.
15. With reference to Sec. 14 of IBC, Once the resolution proceedings are initiated the statutory moratorium is imposed which prevented creditors to initiate/continue a legal

proceeding against the Corporate Debtor. The reason behind this provision is to preserve the assets of corporate debtor, and to provide a breathing space to debtor work on the resolution plan without any disruption.

16. Section 12 of the IBC.

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Edge and Ambiguity of Digital Payments in the Ambience of India

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Abstract:

The integration of technology into finance is promoting global prosperity and inclusivity. Digital finance has sparked financial innovation and helped in financial inclusion. Digital technologies have accelerated growth, extended opportunities, and enhanced service delivery. The purpose of digitalization in the banking system has a wide variety of advantages and loopholes or ambiguity. So, the study analyses the advantages and ambiguity of digital payment methods from the standpoint of India. The study is based on secondary sources of data. Data from the series of Reserve Bank of India reports has been analyzed through descriptive statistical tools like average, percentage...etc. The study concludes that the volume and value of digital payments have increased in India. Correspondingly, fraud cases due to digital payments are also increasing. Regarding digital payment, India is still lagging behind other developed countries worldwide.

Keywords: Accelerated Growth, Digitalization, Digital Payment, Global Prosperity, Inclusivity.

Introduction:

Reserve Bank of India states that “**Digital Transaction**” means a payment transaction in a seamless system effected without the need for cash at least in one of the two legs, if not in both. This includes transactions made through digital or electronic modes wherein the originator and the beneficiary use the digital or electronic medium to send or receive

money” (RBI, 2021). As per the definition, it is clear that to avail the facilities of the digital transaction; one must have access to digital devices like mobile, computers...etc. In the same way, the World Bank defines “Digital or electronic payments as transfers of value that are executed and received using digital or electronic devices and channels to transmit the instructions. They include payments that are initiated by

mobile phone or computer. Card payments are digital payments” (World Bank, 2022). Both definitions clarify that digital transactions and payments are used interchangeably, and the reports clearly state that in digital payments, people who receive or make the payment must have access to digital devices. There should not be involvement of cash on either side. The integration of technology into finance is promoting global prosperity and inclusivity. Digital finance has sparked financial innovation and helped in financial inclusion.

Furthermore, it is implied that wherever digital devices are used, there is potential for scamming and fraud. Especially in the banking sector, such types of fraud are called digital financial fraud or E-banking Fraud (Chapman et al., 2021). Electronic banking has developed using new distribution channels like the Internet and mobile devices. However, it has also made people susceptible to spamming, phishing, and credit card fraud. A Study (Chachak, E. 2019) revealed that Cybercriminals are increasingly targeting mobile devices due to their widespread use and rising computing power; almost 60 per cent of online fraud happens through mobile phones, which will affect both corporations and individual users. The ease of use of e-banking encourages people to conduct electronic transactions. The conduct of such transactions could be considered a risk factor and the source of privacy issues, and hackers can use several methods to steal money from the same channel (Ahmad et al., 2021). This is the reason for urging efforts to be made to create a transnational cybersecurity strategy in addition to

identifying cybersecurity as a national security concern (Calderaro & Craig, 2020).

Keeping note of all the above points, the present study examines the growth of digital transactions over time and tries to identify the association of risk associated with digital transactions through digital financial fraud.

Review of Literature:

A new way of thinking called "digital banking" provides significant advantages to banks regarding expanding benefits and efficiency and to their clients regarding payment simplicity and 24-hour access to banking services (Singh & Sharma, 2016). Due to their advantages of affordability and simplicity, IMPS, M-Wallet, and PPI Cards have experienced extraordinary growth in India as the government has concentrated on reducing the amount of cash in the economy (Angamuthu, 2020.). When assessing the effect of COVID-19 on digital payments, the study found that digital payments have increased because of increasing knowledge of digital modes, access to smartphones, and the use of debit cards (Saroy et al., 2022). A study of 600 Indian respondents on mobile payments and their privacy concerns revealed that high privacy concerns mitigate the favorable perception of mobile payments adoption (Sinha et al., 2019). A study analyzing digital payments in India revealed that although digitalized payments are increasing, cash plays a prominent role in many communities due to a lack of infrastructure, knowledge, and security concerns (Shobha BG, 2020). Shree et al. (2021) state that digital payments will be

made less due to prior online frauds. While evaluating the Acceptance of Digital Payments and Improvements in Cashless Payment Ecosystems, we have found that a substantial portion of minors use digital payment more than others (Gupta et al., 2020). Due to the phenomenal growth of online transactions, policymakers must consider security. Online payment risks include identity theft, the theft of payment information, and customer fraud (T S & C D, 2017).

Calderaro & Craig (2020) have investigated the obstacles and global gaps in establishing cyber capabilities, focusing on how it is increasingly important to address cybersecurity laws outside national borders given the transnational nature of connectivity infrastructure. Another study looked at the problems and solutions related to online banking. Then, it was discovered that assuring financial security is the biggest obstacle to electronic banking (Chaimaa et al., 2021). A study examined how the rise of mobile and internet use has prompted financial inclusion, secure wireless financial services, and products that ought to be widely and easily accessible (Lenka & Barik, 2018). According to a study on electronic payment fraud, an effective end-to-end risk management process is necessary to prevent account takeover, discourage new account fraud, stop suspicious payment transactions, and gain transparency about risks to implement corrective measures (Vanini, 2022).

Methodology

The present study examines the problems and prospects of digital payments in India

for analyzing and interpreting the results with the help of descriptive statistical tools. Moreover, various graphs and diagrams have been used. The study is based on secondary data from the annual reports and other published reports of the Reserve Bank of India, the World Bank and IMF reports, newspapers, and published journals...etc.

Results and Interpretations :

Prospects of Digital Payments

Digital payments include transferring money from one bank account to another using a debit or credit card, a mobile phone, or online banking, sending cash to acquaintances, or paying bills using a cell phone or the internet. Paying for goods and services in-person or online, sending or receiving domestic money transfers, receiving payments for agricultural produce, and receiving wages, transfers from government departments, or public pensions straight into or out of an account are all examples of digital payments. Online banking is, without a doubt, the way of the future. E-banking has a limited "practice" in India, but considering how it affects the cost and effectiveness of financial intermediation, it has enormous potential. One of the wise and practical initiatives made by the Indian government was to adopt a cashless economy. The idea of a system of cashless transactions is widely accepted. It aids in the struggle against pervasive illicit or unethical economic activities, including terrorism, corruption, money laundering...etc. Digital financial products and services, like mobile money accounts, enable consumers to keep money securely and affordably and send it swiftly over vast

distances, which promotes domestic spending and remittances. Contrarily, people who did not utilize mobile money or had trouble accessing it made fewer food and other goods purchases. According to studies, accounts can help women become

financially independent and increase their economic empowerment. It gave them more control over household decisions and caused them to spend more on necessities than luxury items.

Table 1: The Total Volume of Digital Payments in India from 2011 to 2022
(Unit: Volume = Crore; Value = lakh Crore)

Year	Volume	Value
2010-11	96	498,00
2011-12	125	561,00
2012-13	169	711,00
2013-14	245	785,00
2014-15	352	823,00
2015-16	595	920,00
2016-17	978	1122,00
2017-18	1472	1371,00
2018-19	2340	1638,00
2019-20	3435	1623,00
2020-21	5554	*
2021-22	7422	*
<i>Source: Reports of the Reserve Bank of India, 2010 to 2021</i>		
Note: * means data not available.		

Between 2010 and 2021, the volume of digital payments in India increased from ₹96 cr. to ₹7422 cr. Since digitalization, i.e., the volume has increased from ₹978 cr. in 2016 to ₹7422 cr. in 2021. The volume trend shows that digital payment is increasing at an increasing rate. On the other hand, the value of digital payment is also showing an increasing trend, i.e., the increase in the value from ₹498,00 lakh cr. in 2010 to ₹1623,00 lakh cr. in 2021. India is no longer trailing other countries in the digital payment revolution. Electronic payments have taken off in India, with no

signs of slowing down soon. The government of India's demonetization of the country's highest currency notes and the incentives offered to promote the adoption of a digital payment system by lowering charges and waiving taxes. People in India are enthusiastic about electronic payments. Alternatively, as demand for digital payments grows, so will security concerns. It is ultimately up to governments and companies to promote digital alternatives to cash to provide adequate security for their services and for consumers to maintain security-conscious habits.

Table 2: UPI Transaction Volume and Value from 2016 to 2022

(Unit: Volume = Million; Value = Crore)

Year	Volume	Value
2016-July	0.09	0.38
2017 - January	4.46	1 696.22
2018 - January	151.83	15 571.20
2019 - January	672.75	109 932.43
2020 - January	1 305.02	216 242.97
2021 - January	2302.73	431 181.89
2022 - January	4 617.15	831 993.11
2022 - September	6 780.80	1 116 438.10
<i>Source: Reports of the Reserve Bank of India, 2016 to 2022</i>		

Unified Payments Interface combines banking features from various bank accounts into a single mobile application. It is used for sending and receiving money, paying bills, etc. It is currently gaining popularity among Indians. It is exciting and easy to use and is not required to recall frequently to use the beneficiary's account number vividly. The customer can quickly pay and receive transaction history. It is evident from the above table that through UPI, the volume of transactions is increasing from ₹0.09 Million in July 2016 to ₹6780.80 Million in September 2022. Likewise, the value of UPI transactions has also increased from ₹0.38 cr. in July 2016 to ₹1116 438.10 cr (RBI, 2022). Both trends are showing an increase at an increasing rate. However, despite this development, India lags behind other essential countries. Russia is leading the BRICS nations, where an average adult makes more than 200 cashless transactions a year, while India is still only at 20. India gaps not only in terms of the quantity of transactions but also the value of transactions.

Cybercrime and unauthorized access to customer data are India's primary issues with electronic payments. Therefore, it is critical to improve internet security to guard against malicious online activity. Customers and small retailers who use cashless transactions face high risks and issues. The primary cause is the low rate of financial literacy in rural areas. The government needs to be informed about services for electronic payments. The government works to increase awareness of the risk factors among consumers. Cashless transactions facilitate the development of a more robust Indian economy. Thus, everyone should be able to access and use digitally-based transactions. The government will occasionally need to invest more in financial literacy campaigns to raise public awareness of the advantages of electronic payments. Several individuals in rural areas and some in urban areas continue to lack functioning bank accounts that they can use to make online payments. The majority of people in India live in rural areas where there are no adequate internet facilities for making payments through the internet. Residents of rural areas do not

Problems of Digital Payments

sufficiently understand the electronic mode of the payment system. Even today, certain businesses only accept paper money and refuse to accept debit or credit cards. Online transactions can result in significant and complex issues like hacking and cybercrime. Cyber safety precautions must be implemented to prevent money from falling into the wrong hands.

Status of Digital Payment Fraud

The Organisation for Economic Co-operation and Development (OECD) has defined fraud in terms used internationally.

"The acquisition of another person's property through deception may be understood to be a fraud." The law defines fraud as "any behavior by which one person intends to gain a dishonest advantage over another" in section 17 of the Indian Contracts Act, 1872. Financial frauds can be divided into several categories depending on the area of operation, including frauds involving loans or advances, off-balance sheet items, fake money or cash, deposits or money laundering, foreign exchange transactions, checks or paper clearing, and cyber frauds.

Table 3: Total Number of Fraud Cases from 2008 to 2019 (Unit = Worth in Rs.)		
Year	No. of Frauds	Worth
2008-09	4372	1860.09
2009-10	4669	1998.94
2010-11	4534	3815.76
2011-12	4093	4501.15
2012-13	4235	8590.86
2013-14	4306	10170.81
2014-15	4639	19455.07
2015-16	4693	18698.82
2016-17	5076	23933.85
2017-18	5916	41167.03
2018-19	6799	71543
2019-20	8707	185644
2020-21	7363	138422
2021-22	9103	60414
<i>Source: Reports of the Reserve Bank of India, 2008 to 2021</i>		

It is evident from the RBI report, 2022, that the total number of fraud cases increased from 4372 in 2008 to 9103 in 2021, i.e., an increase in the value of Rs. 58,553.91. After the digitalization in India in 2016, fraud cases increased from 5076

in 2016 to 9103 in 2021. The total number of Fraud Cases related to cards and the internet above 1 lakh was 2,059 in 2017, which increased to 3,596 in 2021. The increase in the value of fraud is Rs. 45.5 cr. Fraud Cases Relating to Card and

Internet - above 1 Lakh is contributing a share of 34.8 per cent in 2017 and 39.5 per cent in 2021, i.e., an increase of 4.7 per cent.

Incidence of digital payment frauds

Electronic payment fraud is more common than other fraud cases in banking services. The distribution of ATM, debit card, credit card, mobile, and electronic banking frauds as a percentage of overall bank

fraud incidence is shown in the table and figure below. The prevalence of fraudulent digital payments is second only to fraudulent credit advances. Comparatively speaking, there are many more instances of online payment fraud than with paper payments like Demand Draughts (DD) and Cheques. Despite being a relatively more recent convenience than conventional financial products like credits, deposits, and checks, fraud has increased.

Table 5: Total Digital Transaction Complaints to Banking Ombudsman - Includes ATM Debit card/Credit card/ Mobile and Electronic Banking

Year	No of Complaints	Percentage Share in Total Complaints
2017-18	45806	28
2018-19	64607	32.98
2019-20	137823	44.65
2020-21	145309	42.53
<i>Source: Reports of the Reserve Bank of India, 2017 TO 2020</i>		

Per the RBI report 2022, the total number of digital transaction complaints to the banking Ombudsman, including ATM Debit card/Credit card/ Mobile and Electronic Banking, was 45806 in 2017, i.e., a percentage share of 28 to the total complaint. In 2021, the total digital transaction complaints to the banking Ombudsman, including ATM Debit card/Credit card/ Mobile and Electronic Banking, increased to 145309, i.e., 42.53 per cent of the total complaints. A variety of factors can explain this distribution. Given that technology has advanced since the past, it is also well known that fraudsters are simultaneously utilizing it for their gain. Second, as was mentioned in the previous section, a sizable market has developed for electronic payments. As a

result, fewer payments are made on paper. The proportion of frauds reflects the volume of legitimate transactions in that area. Thirdly, while paper payments have long seen security interventions, digital payments are still advancing in their adoption of security. Credit advances and electronic payments are two prominent banking services that call for more significant efforts to prevent fraud.

Conclusion

The study's findings show that since digitalization, i.e., the volume of digital payment has increased from ₹978 cr. in 2016 to ₹7422 cr. in 2021. The volume trend shows that digital payment is increasing at an increasing rate. On the other hand, the value of digital payment is

also showing an increasing trend, i.e., the increase in the value from ₹498,00 lakh cr. in 2010 to ₹1623,00 lakh cr. in 2021. Compared to other forms, UPI's volume of transactions increased from ₹0.09 Million in July 2016 to ₹6780.80 Million in September 2022. Likewise, the value of UPI transactions is also increasing from ₹0.38 cr. in July 2016 to ₹1116 438.10 cr. Both trends are showing an increase at an increasing rate. Correspondingly, the total number of Fraud Cases increased from 4372 in 2008 to 9103 in 202, i.e., an increase of Rs. 58,553.91. After the digitalization in India in 2016, fraud cases increased from 5076 in 2016 to 9103 in 2021. In which the share of ATM Debit cards/Credit cards/ Mobile and electronic Banking frauds is more relatively. In 2021, the total digital transaction complaints to the banking Ombudsman, including ATM Debit card/Credit card/ Mobile and Electronic Banking, increased to 145309, i.e., 42.53 percent of the total complaints. Compared to other developed nations, India still needs to be developed when it comes to the use of digital payment methods.

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A Comparative Study of Public and Private Personal Accidental Insurance Sector in India

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Abstract:

Personal accidental insurance is one of the contributors of the growth of general insurance industry in India. The growth of this sector is important from the perspective of overall growth of general insurance industry. This paper provides an understanding on the growth and role of public and private sector PAI. The data is mainly collected from secondary sources. The information collected are presented through appropriate Tables and analyzed. Methodology used for the study Mann-Whitney U- Test was applied to establish significant difference in the growth of public and private sector. The Insurance companies are competing in terms of policies sold, collection of premium and others. Competition is getting intense with the entry of private company. Private sector insurance company plays an important role in the personal accidental insurance. In the context of insurance service, there is a change in the thought of society towards private insurance companies due to various reasons. There are excellent opportunities for companies in the Indian PAI.

Keywords: PAI (Personal Accidental Insurance), IRDA, Annual growth rate (AGR), General Insurance, Standalone Insurance.

Introduction:

According to the ministry of road transport and highways, 4.12 lakh accidents occurred in 2021 and 1.54 lakh people died due to accidents on Indian roads. Road accidents can result in serious bodily injury and unfortunately even death. Hence, PAI is important to reduce the impact of financial loss to the policyholders and beneficiaries. PAI is an annual policy that provides complete financial protection to the insured members against uncertainties like accidental death, accidental bodily injuries, and partial/total disabilities, permanent and temporary disabilities resulting from an accident. In case of accidental death of the insured member,

the nominee gets 100% compensation from the insurer. No accident knocks on the door. It can happen anywhere, anytime and can result in minor to serious injuries. Any such uncertainty may lead to financial crisis, and that's why it is a good decision to buy a personal accidental insurance policy. There are also various other benefits such as accidental hospitalization cover, hospital confinement allowance, and medical expense cover.

National insurance company limited is one of the oldest and leading general insurance company launched the national janata personal accident policy. Its covers death, permanent total disability and permanent partial disability to individuals

as well as their families. The insurance industry has grown significantly mainly due to liberalization of economy and general awareness. In the year with the introduction of IRDA bill was sanctioned in 1999 in the parliament IRDA regularized and statutory control to insurance sector time to time. Presently there are 29 PAI companies out of which 4 are public and 25 private companies (including 5 standalone) operating in the country.

Review of literature:

Kang et al.(1994) conducted a study on Personal accident, health and travel insurance : protecting you and yours. personal accident, health and travel insurance: you and your safety. Discusses with personnel in the insurance industry the factors that need to be considered in the selection of such insurance plans.

Buccelli et al. (2006) conducted a study on Personal accident insurance in Italy: future perspective In Italy, over the last decade, the accident insurance policy has made undeniable progress in terms of biology and jurisprudence, in relation, respectively, to the modifications to risk delimitation and the abolition of illegal or unconscionable clauses.

Ionescu(2010) conducted a case study on the profit percentage of the personal accident insurances. Comparative analyze of two life insurance products of the most important insurance company from the Romanian market. The two products analyzed includes the presentation of the financial aspects, especially, and the estimated profit of the products.

Sulaiman(2015) The study revealed that three factors will influence the level of

awareness of policyholder towards the personal accident insurance, which are the marketing, level of income and level of knowledge and both have a positive strong correlation in influencing the policyholders to buy the PAI.

Abd Aziz, et al (2013) conducted a *study on* factors that make Personal Accident Insurance is importance in relation to road accident injuries. The researchers suggested three factors that can make personal accident insurance is important towards motor insurance and weather affect to personal accident.

Vithiyalani & Fernando, (2016) examined the private motor car insureds' cross selling viability on dwelling house and personal accident insurance policies in Sri Lankan non-life insurance industry. it revealed that cross selling direct antecedents namely cross selling self-efficacy, motivation and role clarity were valid predictors of cross selling sales performance and there was a positive impact by those variables.

Santos, (2018) conducted a study on Predictive modelling applied to propensity to buy personal accidents insurance products. Its revealed that an excellent opportunity to apply the theory in a commercial scenario. Although the deployment of the model was not made for a specific personal accident product campaign it has been integrated into other projects such as customer Next Best Offer and Customer Lifetime Value: both projects require a probability estimate for personal accident acquisition.

Zhou(2022) revealed that PAI coverage in Shanghai is about 33%.the top two reasons

are the claim settlement and the bad impression on PAI, accounting for 64.41% and 29.66% respectively. The unwillingness to purchase PAI has been mainly ascribed to the residents' weak awareness of the PAI, due to either subjective reasons or objective reasons.

Kazem(2022) conducted a study on Integration of personal accident insurance and its impact on the profitability of the group insurance portfolio. The study concluded that the phenomenon of merger is one of the most important strategic options that insurance companies take to move from their current position to the better one, and merger is one of the contemporary economic features.

(Nia & Niavand, n.d.) conducted a study on Performance Of Personal Accident Insurance: Case Of Study Iranian Insurance Companies . Its revealed that according to 6 indexes (Earned Premium, Paid Claims, Loss Ratio, Number of Insurance Policies, Loss Frequency, and Severity of accident) reflects the growth and share of the domestic market

(Nia et al., 2021) conducted a study on Determination of Risk Factors for Personal Accident Insurance in Iran .Its revealed that the level of risk according to a job is not sufficient for personal accident insurance; 8 risk factors are significant, therefore, more than 1 factor influences the level of risk in PAI.

Research Gap:

Some researches have been done on PAI self-mutilation and private accident insurance, PAI in Italy: future perspective, profit percentage of the PAI. Influence of

knowledge and awareness, factors influencing the purchase of PAI, determination of risk factors and factors that make PAI is importance in relation to road accident injuries and its impact on the profitability of, performance of PAI sector etc. After a comprehensive review of literature, it is understood that there has not been enough comparative study of public and private personal accident insurance companies in India.

Objectives of the Study:

- To study the performance of PAI Business in India with respect to public and private sector insurance companies.
- To compare the growth rate of PAI premium among public and private sector insurance companies.
- To find out the performance of public and private sector PAI companies in each category

Hypotheses:

The following null hypotheses are formed for the study.

- 1 There is no significant difference in the growth rate (AGR) of direct premium income among public and private sector PAI.
2. There is no significant difference in the growth rate of number of persons covered among public and private sector PAI.
3. There is no significant difference in the growth rate of new policies issued among public and private sector PAI.

Research Methodology:

The research is based on descriptive research. The study is based on secondary data collected from the annual reports and Handbook of IRDA from 2014-15 to 2021-

22, research articles and websites. An attempt has been made to evaluate the performance of the PAI in India. The information collected are presented through appropriate Tables and analyzed. The comparison of public and private PAI sector is analyzed by any significant difference in the growth of new policies issued, market share, premium collected and number of persons covered. For this purpose, Non- Parametric Test (Mann-Whitney U test) used.

Indian Insurance in World Perspective

India is one of the fastest growing

insurance markets in the world. According to Swiss Re data, India is ranked 10th in the World insurance business with 1.85% market share in 2021. The share of India life insurance business was 76.14% while the share of non-life insurance business was 23.86%. India ranked 14th in the world In non-life insurance business. The Indian non-life insurance sector grew by 11.30% growth during 2021 while world non-life insurance premium grew by only 8.37% .(Annual Reports - IRDAI, n.d.)

Insurance Penetration and Density in India

Table No. 1: Insurance Penetration and Density in India Non-Life Insurance sector

	Penetration (%)			Density		Total
Year	Life	Non-Life	Total	Life	Non-Life	
2014-15	2.60	0.70	3.30	44.0	11.0	55.0
2015-16	2.72	0.72	3.44	43.2	11.5	54.7
2016-17	2.72	0.77	3.49	46.5	13.2	59.7
2017-18	2.76	0.93	3.69	55	18	73
2018-19	2.74	0.97	3.70	54	19	74
2019-20	2.82	0.94	3.76	58	19	78

Source: Self compiled from IRDA Annual Reports

Table 2: Insurance penetration & density in Non -life Insurance sector in year 2021-22

	Penetration	Density US \$
World average	3.9	492
United States	9.1	6356
India	1.0	22

Source: Self compiled from IRDA Annual Reports

PAI Companies in India

Public sector PAI with 35% of business share holds in market share. 4 public sector, 20 general insurances and 5 standalone PAI companies total 25 private

sector PAI companies have established in the market.

Data Analysis and Interpretation:

This research study provides insight into the present status of Personal Accidental

Insurance in India and examines its growth over the last 8 years.

Table No. 3: Sector Wise Personal Accidental Insurance Premium collected in India

(In Crore)

Insurance	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Public sector	708	879	1492	1765	1688	1306	1573	2414
AGR		24.15%	69.74%	18.30%	-4.36%	-22.63%	20.44%	53.46%
A. General	1351	1561	1918	2424	2960	3282	2932	3722
AGR		15.54%	22.87%	26.38%	22.11%	10.88%	-10.66%	26.94%
B. Stand alone	94	170	267	395	561	617	595	778
AGR		80.85%	57.06%	47.94%	42.03%	9.98%	-3.57%	30.76%
Private Sector	1445	1731	2185	2819	3521	3899	3527	4500
AGR		20%	26%	29%	25%	11%	-10%	28%
Total	2153	2610	3677	4584	5209	5205	5100	6914
AGR		21.23%	40.88%	24.67%	13.63%	-0.08%	-2.02%	35.57%

Source: Self compiled from IRDA Annual Reports.

Table no 3 shows the PAI premium collected by Personal accidental insurance companies in India grew from Rs2153 (crore) in 2014-15 to Rs6914cr. in 2021-22. Personal accidental premium collected by public sector at Rs2414cr. and the participation of private sector Rs4500cr. of which Rs3722cr. is from general and Rs778 cr. has been contributed by standalone companies from the F.Y 2021-22. The AGR of PAI Premium collected over previous years is always positive, except

for the year 2019-20 ,2020-21 when the growth rate was -0.08% & -2.02%.The Standalone companies highest growth rate has been observed as 80.85% in 2015-16and the lowest growth rate -22.63% in Public sector in 2019-20. The premium collection by Private Sector dealing exclusively with PAI indicated an upward trend. This growth rate shows the increased the level of awareness toward PAI among the people in the India.

Table No. 4: Mann –Whitney U-test for Growth Rate (AGR) of Premium income of Public and Private Sector

Value	Value	N	Mean rank	Sum of rank	U value	sig. (2 tailed)
Mean	20.57	7	4.71	51	23	.848
S.D.	23.54	7	10.29	54		
		14				

Source – calculated by spss-26

The tabulated probability for $n_1 = 7$, $n_2 = 7$ and $U = 23$ is .848, which is less then (5% level of significance).

Table No. 5: Sector Wise Number of Persons Covered Under PAI

(in lakh)

Insurance	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Public sector	764	3609	6423	6983	6990	7589	5201	5933
AGR		372.38%	77.97%	8.72%	0.10%	8.57%	-31.47%	14.07%
A. General	2437	826	2242	4619	4944	7859	4784	5381
AGR		-66.11%	171.43%	106.02%	7.04%	58.96%	-39.13%	12.48%
B. Stand alone	30	38	55	83	141	184	177	251
AGR		26.67%	44.74%	50.91%	69.88%	30.50%	-3.80%	41.81%
Private Sector	2467	864	2297	4702	5085	8043	4961	5632
AGR		-65%	166%	105%	8%	58%	-38%	14%
Total	3231	4473	8720	11685	12075	15632	10162	11565
AGR		38.44%	94.95%	34.00%	3.34%	29.46%	-34.99%	13.81%

Source: Self compiled from IRDA Annual Reports.

Table no5shows the Personal accidental insurance companies no. of persons covered in India grew from 3231(lakh) in 2014-15 to 11565(lakh)in 2021-22. Persons covered by public sector at 5933(lakh) and the participation of private sector 5632(lakh) of which 5381(lakh) is from general insurance and 251(lakh) has been contributed by standalone companies from the F.Y.2021-22. The AGR of persons covered over previous years is always

positive, except for the year 2020-21 when the growth rate was -34.99%. The public sector highest growth rate has been observed as 372.38% in 2015-16and the lowest growth rate show in private general insurance as -66.11% in 2015-16. No. of persons covered under public &private sector insurers grew, both insurers put efforts to improve its performance.

Table No. 6: Mann –Whitney U-test for Growth Rate of Number of Person Covered by Insurance Sector

Descriptive statics	Value	N	Mean rank	Sum of rank	U value	sig. (2 tailed)
Mean	49.88	N ₁ =7	4.71	54	23	.848
S.D.	110.63	N ₂ =7	10.29	51		
		14				

Source – calculated by spss-26

The tabulated probability for $N_1 = 7$, $N_2 = 7$ and $U = 23$ is .848, which is more than .05, $P > .05$ (5% level of significance).

Table No.7: Sector wise New Policies issued in PAI (in lakh)

Insurance	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Public sector	31.74	33.86	25.32	22.67	25.26	20.37	19.13	19.08
AGR		6.68%	-25.22%	-10.47%	11.42%	-19.36%	-6.09%	-0.26%
A . General	44.09	47.8	38.7	80.11	116.1	81.64	49.27	42.18
AGR		8.41%	-19.04%	107.00%	44.93%	-29.68%	-39.65%	-14.39%
B. Stand alone	2.08	4.36	6.18	7.27	9.96	10.59	12.05	15.29
AGR		110%	42%	18%	37%	6%	14%	27%
Private Sector	46.17	52.16	44.88	87.38	126.06	92.23	61.32	57.47
AGR		13%	-14%	95%	44%	-27%	-34%	-6%
Total	77.91	86.02	70.2	110.05	151.32	112.6	80.45	76.55
AGR		10.41%	-18.39%	56.77%	37.50%	-25.59%	-28.55%	-4.85%

Source: Self compiled from IRDA Annual Reports.

The Personal accidental insurance sector new policies issued (nos.) in India grew from 77.91(lakh) in 2014-15 to 151.32(lakh) in 2018-19 but thereafter started declining and reached 76.55(lakh) in 2021-22. The AGR of new policies issued (nos.) positive for the year 2015-16, 2017-18, 2018-19 was 10.41%, 56.77% and 37.50% respectively. The public sector AGR has been negative for the year 2016-17, 2017-18, 2019-20 to

21-22, when the growth rate was -25.22%, -10.47%, -19.36%, -6.09% and -0.26% respectively. The Private Sector highest growth rate has been observed as 95% in 2017-18 and also the lowest growth rate as -34% in 2020-21. PAI policies issued around 76.55(lakh) which covered a small part of population. Private insurers put efforts to improve performance year after year and affected the public sector in many ways.

Table number8: Mann –Whitney U-test for AGR of New Policies issued by Public and Private Insurance Sector

Mean	S.D.	N	Mean rank	Sum of rank	U	Sig. value
1.97	33.42	N ₁ =7	5.43	38	10	.064
		N ₂ =7	9.57	67		
		Total =14				

Source – calculated by spss-26

The tabulated probability for $n_1 = 7$, $n_2 = 7$ and $U = 10$ is .064, which is more than .05, $P > .05$ (5% level of significance) hence, the null hypothesis framed for this study is Accepted .

Table no 9: Percentage Share of Premium Public And Private Sector

Insurance	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Public sector	32.88%	33.68%	40.58%	38.50%	32.41%	25.09%	30.84%	34.91%
A . General	62.75%	59.81%	52.16%	52.88%	56.82%	63.05%	57.49%	53.83%
B. Stand alone	4.37%	6.51%	7.26%	8.62%	10.77%	11.85%	11.67%	11.25%
Private Sector	67.12%	66.32%	59.42%	61.50%	67.59%	74.91%	69.16%	65.09%
Total	100 %	100 %	100 %	100 %	100 %	100.00%	100 %	100 %

Source: Self compiled from IRDA Annual Reports.

The public sector contributes a share of PAI premium at 34.91%. The participation of private sector insurers 65.09%, of which 53.83% is from general insurance and 11.25% has been contributed by standalone companies of the PAI premium from the F.Y.2021-22. Share of general insurance companies in premium has decreased 53.83% in F.Y.2021-22 from 62.75% in F.Y.2014-15. Share of standalone companies in PAI premium has increased 11.25% in F.Y.2021-22 from 4.37% in F.Y.2014-15 and the share of public sector has also increased from 32.88% in F.Y.2014-15 to 34.91% in F.Y.2021-22. General insurance and standalone insurers

put efforts to improve performance. private insurer is more efficient, customer friendly and play a major role in facing competition from the public sector.

RESULTS AND INTERPRETATION

In order to know whether there is any statistically significant difference in the growth rates of public and private PAI sector in terms of the parameters like premium received, new policies issued, and number of persons covered, Mann-Whitney-U-Test was applying. For testing the null hypothesis, which is laid down, the U value was calculated. The results of Mann-Whitney-U- Test is given below.

Table no 10: Result and Discussion -

Hypothesis	Particulars	Tabulated U Value	Result
H ₀₁	Direct Premium Received	0.848	Accepted
H ₀₂	Number of persons covered	0.848	Accepted
H ₀₃	Number of new policies issued	0.064	Accepted

Source: Calculated Value by spss-26

H₀₁: The tabulated probability for n₁ =7, n₂ =7 and U = 23 is .848, which is more than (5% level of significance) hence, the null hypothesis framed for this study is

Accepted. That means there is a no significant difference in the AGR of direct premium income among public and private insurance sector.

H₀₂: The tabulated probability for n₁ =7, n₂ =7 and U =23 is 0.848, which is more than 0.05, P > 0.05 (5% level of significance) hence, the null hypothesis framed for this study is Accepted. That means there is a no significant difference in the AGR of number of persons covered among public and private insurance sector.

H₀₃: The tabulated probability for n₁ =7, n₂ =7 and U =10 is .064, which is more than .05, P >.05 (5% level of significance) hence, the null hypothesis is framed for this study is Accepted. That means there is a no significant difference in the AGR of new policies issued among public and private insurance sector.

Conclusion:

PAI provides compensation for bodily injuries, damage or dismemberment resulting from an accident, drowning or general bodily injury caused by an accident while travelling. Accident insurance has become necessary to protect oneself from any such untoward incident that may render a person temporarily unwell.

Private sector plays an important role in the PAI. In the context of insurance service, there is a change in the thought of the society towards private insurance company due to various reasons. The private insurance company was started in the year 2001, for almost 23years they are sustaining mainly because they are providing good service from the customers.

They have the ability to compete with the public sector insurance company and with their good customer services, they are expecting a stable market for their products, for this they are planning every day to stay in the market.

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आनंदाच्या स्थितीची मीमांसा: संदर्भ आनंद निर्देशांक अहवाल-२०२३

पंकज तायडे

सहयोगी प्राध्यापक

भाऊसाहेब लहाने ज्ञानप्रकाश आर्ट्स कॉलेज,

पिंजर जि. अकोला

गोषवारा-

विकास करणे हे अर्थव्यवस्थेचे उद्दिष्ट असते. राष्ट्रीय उत्पन्न वाढणे राष्ट्रासाठी आनंददायी बाब आहे. पण अशा स्थितीत अर्थव्यवस्थेतील नागरिक आनंदी आहेत का? या प्रश्नाचे उत्तर नकारात्मक असेल तर राष्ट्रीय उत्पन्न वाढण्याला काही अर्थ राहत नाही. याच अनुषंगाने एखाद्या राष्ट्राची प्रगती मोजण्यासाठी त्या राष्ट्रातील लोकांच्या आनंदाचा स्तर लक्षात घेणे आवश्यक ठरते असा विचार मान्यता पावत आहे. संयुक्त राष्ट्र संघटनेने २० मार्च २०२३ ला १२ वा 'जागतिक आनंद अहवाल' प्रकाशित केला. या अहवालातून विविध राष्ट्रांतील आनंदाची अवस्था स्पष्ट होते. भारताचा १३७ देशांच्या यादीत १२६ वा क्रमांक असल्याचे या अहवालात दिसते. भारताचे शेजारी देश नेपाळ ७८, बांग्लादेश ११८, पाकिस्तानने १०८ तर श्रीलंका ११२ व्या स्थानी आहे. भारत जगातील पाचवी मोठी अर्थव्यवस्था असतांना भारताच्या आनंदाचा स्तर कमी का? या प्रश्नाची कारणमीमांसा करण्यासाठी भारतीय अर्थव्यवस्थेच्या विविध पैलूंचा थोडक्यात आढावा प्रस्तुत लेखात करण्याचा प्रयत्न केला आहे. संपत्ती आणि आनंद यांचा परस्पर संबंध आहे. अशा स्थितीत भारतात मूठभर लोकांकडे एकवटलेली श्रीमंती आणि बहुसंख्य लोकसंख्येतील गरिबी हे आनंद अहवालात स्थान घसरण्याचे प्रमुख कारण आहे. गरिबी, भ्रष्टाचार, सार्वजनिक आरोग्य सुविधांचा दर्जा, मानसिक आरोग्यासाठी पोषक आणि पूरक सामाजिक सलोख्याचे वातावरण नसणे अशा अनेक बाबी या भारतीयांना आनंदी राहण्यापासून दूर ठेवणाऱ्या ठरत असल्याचे या अहवालाच्या निमित्ताने सांगण्यात येते.

बीज शब्द - आनंद निर्देशांक, आर्थिक विकास, आनंदाचे मोजमाप, विकासाचे मोजमाप, दरडोई उत्पन्न

प्रस्तावना:

मनुष्याला जीवनात आनंद मिळत असेल तर सुखाची अनुभूती होते. सुखी जीवन लाभणे म्हणजे दैनंदिन जीवन जगताना जीवनावश्यक गरजांसह चैनीच्या गरजा सुद्धा काही प्रमाणात पूर्ण होणे होय. चैनीचे जीवन शक्यच नसल्यास किमान दोन वेळेचे पोटभर अन्न मिळणे सुखी जीवनासाठी आवश्यक आहे. मनुष्याचा, संस्थेचा अथवा एखाद्या देशाचा विकास त्यांच्या आनंदात समाविष्ट असतो.

एकवीसाव्या शतकात प्रत्येक देश विकास साधण्यासाठी प्रयत्नरत आहे. राष्ट्रीय उत्पन्नाचा स्तर वाढवल्यास आर्थिक विकास घडून येतो हे सर्वश्रुत आहे. राष्ट्रीय उत्पन्न तसेच दरडोई उत्पन्न वाढणे ही एखाद्या राष्ट्रासाठी आनंददायी बाब आहे. पण अशा स्थितीत अर्थव्यवस्थेतील नागरीक आनंदी आहेत का? या प्रश्नाचे उत्तर नकारात्मक असेल तर राष्ट्रीय उत्पन्न वाढण्याला काही अर्थ राहत नाही. याच अनुषंगाने एखाद्या राष्ट्राची प्रगती मोजण्यासाठी त्या राष्ट्रातील

लोकांच्या आनंदाचा स्तर लक्षात घेणे आवश्यक ठरते, असा विचार सद्यस्थितीत स्थिरावतो आहे.

संयुक्त राष्ट्र संघटनेने २० मार्च २०२३ रोजी १२ वा 'जागतिक आनंद अहवाल' प्रकाशित केला. या अहवालातून विविध राष्ट्रांतील आनंदाची अवस्था स्पष्ट होते. दरडोई उत्पन्न, आरोग्य, जगण्याचे स्वातंत्र्य, औदार्य, पारस्परिक किंवा सामाजिक सहकार्य आणि भ्रष्टाचार या निकषांच्या आधारावर भारताचा १३७ देशांच्या यादीत १२६ वा क्रमांक असल्याचे या अहवालात दिसते. भारतीय नागरिकांचा आनंदाचा स्तर खूपच कमी असल्याचे सदर क्रमांक सूचित करतो. भारत जगातील प्रमुख अर्थव्यवस्थांपैकी एक आहे. भारतीय अर्थव्यवस्था अनेक क्षेत्रात प्रगती करतांना दिसते. तरी सुद्धा आनंदाच्या अहवालातील खालच्या क्रमवारी मुळे विकासाच्या स्थितीची चिंता निर्माण होते. याच वर्षात प्रकाशित जागतिक भूक निर्देशांक अहवाल भारतातील भूक बळींची स्थिती गंभीर असल्याचे अधोरेखित करतो. जगातील १२५ देशांच्या क्रमवारीत भारताचा १११ वा क्रमांक याला पुष्टी देतो. अश्या स्थितीत नागरिक आनंदी राहू शकत नाहीत. प्रस्तुत लेखात जागतिक आनंद अहवालातील भारताच्या नीचांकी क्रमवारीची कारणमीमांसा भारतीय अर्थव्यवस्थेच्या सद्यःस्थिती च्या आधारे करण्यात आली आहे.

संशोधनाचा उद्देश आणि पद्धती:

प्रस्तुत शोध निबंधात यावर्षी प्रकाशित जागतिक आनंद अहवाल २०२३ च्या निमित्ताने भारतीय लोकांच्या आनंदाची न्यूनतम पातळीवर असलेल्या क्रमवारीची कारणमीमांसा करण्याचा प्रमुख उद्देश आहे. याच अनुषंगाने खालील मुलभूत उद्देश निश्चित करण्यात आले आहेत.

उद्देश:

- जागतिक आनंद अहवाल २०२३ चा आढावा घेणे.
- भारतात अन्न, शिक्षण, आरोग्य, सामाजिक सलोखा या मुलभूत गरजांची काय स्थिती आहे याचा आढावा घेणे.
- उपरोक्त मुद्दा क्रमांक दोन च्या अनुषंगाने आनंदाच्या निर्देशांकाचे विश्लेषण करणे'

सदर शोधनिबंध लिहितांना द्वितीय समंकाचा वापर करण्यात आला. संयुक्त राष्ट्र संघाच्या शाश्वत विकास उपाययोजना यंत्रणेने प्रकाशित केलेल्या वार्षिक आनंद अहवाल २०२३ याचा प्रमुख स्रोत म्हणून उपयोगात आणला आहे. याशिवाय इतर प्रकाशित साहित्य तथा काही संकेस्थळवर प्रकाशित माहितीचा सुद्धा वापर योग्य विश्लेषणासाठी केला आहे.

जागतिक आनंद अहवालाची उत्पत्ती:

कोणत्याही देशाच्या प्रगतीचा स्तर निश्चित करण्यासाठी सकल राष्ट्रीय उत्पादनाचे (Gross Domestic Production- GDP) मोजमाप केले जाते. उत्पन्नातील सकारात्मक बदल अर्थव्यवस्थेचा विकास तर नकारात्मक बदल अर्थव्यवस्थेची अधोगती स्पष्ट करते. राष्ट्रीय उत्पन्नातील वाढ अर्थव्यवस्थेच्या प्रगतीचे चिन्ह आहे. वाढत्या राष्ट्रीय उत्पन्नाच्या स्थितीत देशातील नागरिकांच्या आनंदाची स्थिती कशी राहते ही बाब सुद्धा महत्वाची आहे. देशाची प्रगती केवळ सकल राष्ट्रीय उत्पादनावर नव्हे तर त्या देशातील जनतेच्या आनंदाच्या स्थितीवर आधारित असते. सर्व सोयी सुविधा प्राप्त असणारे नागरिक आनंदी असतात. भूतान देशाचे राजे जिग्मे सिंग्ये वांगचूक यांनी देशाचा विकास नागरिकांच्या

आनंदात समाविष्ट असतो असे मत १९७० च्या दशकात मांडून आनंद निर्देशांक मोजण्याची गरज व्यक्त केली. तेव्हापासून सकल देशांतर्गत आनंद (Gross Domestic Happiness) मोजण्यास सुरुवात झाली. या संकल्पनेने देश किंवा समाजात विकासपर्व निर्मितीसाठी नागरिकांचे आनंदी राहणे हा मार्ग जगाच्या मनावर ठसवला. अनेक अर्थतज्ञ अर्थव्यवस्थेचा विकास त्या देशातील नागरिकांना मिळणाऱ्या आनंदात मोजणे अधिक चांगले राहिल असे मत व्यक्त करीत आहेत.

अमर्त्य सेन आणि मेहबूब उल हक यांनी मानव विकास मोजून अर्थव्यवस्थेच्या विकासाचे स्वरूप स्पष्ट करावे असा विचार १९९० साली व्यक्त केला. उत्तम आरोग्य व शिक्षण आणि उच्चतम जीवनमानाचा दर्जा मानवाचा विकास करतो. मानवी विकास झाला की अर्थव्यवस्थेचा विकास होतो. केवळ राष्ट्रीय उत्पन्न वाढले कि विकास झाला असे समजणे चुकीचे ठरू शकते. जगातील पाचवी समृद्ध अर्थव्यवस्था म्हणून शेखी मिरवणाऱ्या भारतीय अर्थव्यवस्थेत आजही २९ टक्के लोक शिक्षण, पर्याप्त आरोग्य सुविधा व इतर सुख सोयी पासून दूर आहेत. युएनडीपी ने पहिला 'मानव विकास निर्देशांक' अहवाल १९९० साली प्रकाशित केला. याच संकल्पनेशी जुळणारे विचार भूतान च्या राज्याचे होते. सत्तरच्या दशकातील आनंदाचे मोजमाप करण्याचा विचार संयुक्त राष्ट्र संघाने २०१२ मध्ये स्वीकारला. तेव्हापासून २० मार्च हा दिवस 'जागतिक आनंद दिवस' म्हणून साजरा करण्यास सुरुवात झाली. सुमारे ११ वर्षांपासून दरवर्षी संयुक्त राष्ट्र संघटनेच्या शाश्वत विकास उपाययोजना कार्यक्रम अंतर्गत जगातील देशांच्या आनंदाचे मूल्यमापन करणारा जागतिक आनंद अहवाल प्रकाशित केला जातो. वैश्विक

पातळीवर अनेक अर्थव्यवस्था हा अहवाल विकासाची स्थिती जाणून घेण्याच्या माध्यमातून महत्वपूर्ण ठरणार याबाबत गांभीर्याने विचार करीत आहेत.

जागतिक आनंद अहवाल २०२३

अहवाला नुसार 'फिनलंड' हा जगातील सर्वात आनंदी दिवस ठरला. मागील अकरा वर्षांच्या कालावधीत फिनलंड ने हे स्थान सहाव्यांदा मिळवले आहे. एकूण १३७ देशांनी आनंद सर्वेक्षणात भाग घेतला होता. या मध्ये भारताचा १२६ वा क्रमांक आहे. जो मागील वर्षीच्या तुलनेत १० ने कमी झाला आहे. तरी सुद्धा भारताचा क्रमांक या यादीच्या तळाशीच असल्याचे दिसते. डेन्मार्कने मागील वर्षीप्रमाणेच यंदाही या क्रमवारीत दुसरे स्थान कायम राखले आहे. मागील वर्षी चौथ्या क्रमांकावर असलेल्या आइसलँडने यंदा तिसरे स्थान मिळवले आहे. चौथा क्रमांक इस्राइल तर पाचव्या क्रमांकावर नेदरलँड आहे. अत्यल्प प्रमाणात असलेली गुन्हेगारी, अपरिमित निसर्ग सौंदर्य आणि त्याचे संवर्धन, उत्कृष्ट आरोग्य सुविधा, सहकार्य आणि एकोप्याने जीवन जगण्यास प्राधान्य व सर्वात महत्त्वाचे म्हणजे गरिबीचे प्रमाण अत्यंत कमी, या कारणांमुळे फिनलंड हा देश सलग सहाव्या वर्षी जगातील सर्वात आनंदी देश ठरला असल्याचे अहवालावरून स्पष्ट होते.

आनंदाचे प्रमाण कमी म्हणजे दुःख जास्त हे स्पष्टच आहे. दुःख जास्त असलेल्या देशांच्या यादीत भारत गणल्या जातो. यंदाच्या अहवालात भारताने १२६वे स्थान पटकावले आहे. तालिबानच्या अन्यायाच्या झळा सोसणारा अफगाणिस्तान मागील वर्षी १४६व्या क्रमांकावर होता तो यंदा १३७व्या क्रमांकावर आहे. मागील वर्षीप्रमाणेच यंदाही भारताचे इतर शेजारी देश या अहवालात भारतापेक्षा वरचे स्थान राखून आहेत. नेपाळने ७८वे, बांग्लादेशने ११८वे,

पाकिस्तानने १०८वे तर श्रीलंकेने महागाईच्या झळा सोसल्यानंतरही ११२वे स्थान प्राप्त केले आहे. युक्रेन आणि रशिया यांच्या मागील वर्षभर युद्ध सुरु आहे तरीसुद्धा युक्रेन ९२व्या तर रशिया ७०व्या स्थानावर आहेत. ही अहवालातील सगळ्यात धक्कादायक माहिती आहे. भारतात दिवसेंदिवस रोजगार संधी कमी होणे, शिक्षण व आरोग्य विषयक पर्याप्त सुविधांचा अभाव, भ्रष्टाचाराचा उद्रेक तसेच सामाजिक सौहार्दाचा अभाव या कारणांमुळे भारतीय लोक आनंदापासून दूर असल्याचे या अहवालातील निरीक्षणांवरून स्पष्ट होत आहे.

आनंद मोजण्याचे निकष:

कोणत्याही देशातील नागरिकांचा आनंद कसा मोजावा यासाठी काही निकषांची निश्चिती केली आहे. संयुक्त राष्ट्र संघटन जागतिक आनंद अहवाल तयार करताना विशिष्ट निकषांचा आधार घेते. प्रत्येक व्यक्तीला होणारा आनंद ही पूर्णपणे सभोवतालच्या घडामोडींवर अवलंबून असते. सलग सहा वर्षे सूर्यदर्शन न होणाऱ्या फिनलंडच्या लोकांना सूर्योदय ही अतिआनंदाची बाब ठरेल तर भारतीयांना हे तर नेहमीचे वाटल्याने त्यात आनंद होणार नाही. पर्यायाने आमचा आनंद शून्य व त्यांचा १०० प्रतिशत असेल. अशा सर्व अडचणींचा विचार करून १५० देशांची निवडक प्रश्नांच्या आधारे निवडक लोकांचा 'आनंद' मोजणारी यंत्रणा केवळ एकच नाही तर त्यामध्ये गॅलप सर्वेक्षण, वर्ल्ड व्हॅल्यू सर्वेक्षण अशा मापन व्यवस्था कार्य करतात. यासाठी आनंद पातळी ० ते १० अशी मापन शिडी वापरली जाते. विविध चौदा उपघटकांवर आधारित प्रश्नांची प्रश्नावली तयार केल्या जाते. त्यामध्ये मुख्यत्वे ज्या सहा प्रश्नांवर 'आनंद' मापन होते त्यात दरडोई उत्पन्न, आरोग्य, जगण्याचे स्वातंत्र्य, औदार्य, पारस्परिक किंवा सामाजिक सहकार्य आणि

भ्रष्टाचार या घटकांचा समावेश होतो. सदर निकषांच्या माध्यमातून विविध देशातील लोकांना आपण 'आनंदी' आहोत का? याचे उत्तर शोधता येते.

पर्याप्त उत्पन्न जीवनमनाचा दर्जा निश्चित करते. त्यामुळे पुरेसे उत्पन्न आनंदाची पहिली पायरी ठरते. केवळ वर्तमान उत्पन्न स्थिती लक्षात न घेता उत्पन्नाची भविष्यकालीन स्थिरता राहिल किंवा नाही ही शक्यतासुद्धा आनंदावर परिणाम करते. जेथे लोकांचे उत्पन्न सातत्याने अधिक राहते अशा प्रगत राष्ट्रांत आनंदाची तीव्रता अधिक असते. जर मंदी तसेच युद्ध सदृश स्थिती असल्यास उत्पन्न घटण्याची शक्यता निर्माण होवून आनंद घटतो.

आरोग्याची स्थिती हा दुसरा घटक आनंद मापन करण्याच्या प्रक्रियेत महत्त्वाचा ठरतो. आरोग्यासाठी असणारी यंत्रणा आरोग्य खर्चात सरकारचा सहभाग व लोकांचा त्याबाबतचा अनुभव यावर आनंदाची तीव्रता अवलंबून असते. उत्तम आरोग्य व उच्च उत्पन्न याचा वापर करून व्यवसाय निवडणे शक्य होते. यामुळे आनंद द्विगुणीत होतो.

दैनंदिन जीवन जगण्याचे स्वातंत्र्य कसे आहे हा तिसरा निकष आनंद अहवाल तयार करताना आणखी महत्त्वाचा ठरतो. जीवन जगताना राजकीय तसेच धार्मिक प्रतिबंध असतील तर आनंद मिळत नाही. तर दुःख होते.

त्याचप्रमाणे आपत्कालीन व मंगलप्रसंगी शासन, मित्र, नातेवाईक तसेच परीजानांचे औदार्य आपले सामाजिक जीवन समृद्ध करिते. सामाजिक पाठबळ हि प्राथमिक गरज आहे. आपसातील वैरत्व आनंद घटवते.

आपणास जसे मिळाले तसे इतरांनाही मिळावे त्यांना मिळत नसल्यास आपल्यातील काही भाग मदत रूपात देवून सहकार्य करण्याची भूमिका ज्या व्यवस्थेत

असते तिथे आनंदाची परमोच्च पातळी राहते. एकमेकास सहकार्य करण्याची काय स्थिती आहे हि आनंद मापन शिडीतील महत्वाचा निकष आहे.

नाकारीकांचा नियमित कामकाज करतांना संपर्कात येणारी व्यवस्था कशी आहे यावर देखील आनंद अवलंबून असतो. शासनव्यवस्था पारदर्शी, गतिमान, आवश्यक सामाजिक सोयी-सुविधा पुरवणारी असावी. अशी अर्थव्यवस्था भ्रष्टाचारमुक्त आहे असे समजले जाते. भ्रष्टाचार मुक्त व्यवस्थेत जगताना लागणाऱ्या सोयी सुविधा सहज प्राप्त करता येतात. अश्या प्रसंगी नागरिक आनंदी राहतात. म्हणून देशातील व्यवस्था भ्रष्टाचार मुक्त असणे हा सहावा आणि महत्वपूर्ण निकष आहे.

भारताच्या आनंदक्रमाची कारणमीमांसा:

भारतीय लोकांच्या आनंदाचा जागतिक क्रम १२६ वा आहे. १३६ देशात १२६ वे स्थान म्हणजे शेवटून ११वा क्रमांक लागतो. कोरोनास्थिती हाताळण्यात भारताने उत्तम कामगिरी केली. तसेच जागतिक वित्तीय चलनवाढ संकटावर सुद्धा मात करण्यात यश मिळवले. तरी जागतिक आनंद मापन निकषांबाबत नागरिकांना मिळणारा आनंद चांगल्या स्तरावर नाही. राष्ट्रीय उत्पन्न वाढ तसेच दरडोई उत्पन्न वाढ समाधानकारक आहे. तरीसुद्धा आरोग्य, सार्वजनिक सलोखा तसेच धार्मिक सुसंवाद, पारस्परिक सहकार्य आणि भ्रष्टाचाराबाबत असणारे लोकमत यांची एकत्रित गोळाबेरीज ही आनंदक्रम घटवण्यास कारक ठरली असावी असे वाटते.

आरोग्य विषयक सेवांचा विचार करता सद्यस्थितीला भारतात केंद्रीय आरोग्य व कुटुंब कल्याण मंत्रालयाच्या आकडेवारी नुसार डिसेंबर २०२२ ला भारतात ८३४ नागरिकांमागे १ डॉक्टर ही चिंताजनक स्थिती होती. दर्जेदार आरोग्यविषयक

सुविधा सर्वसामान्यांना सहज उपलब्ध होत नाहीत. प्रसंगी खाजगी क्षेत्रात मोठी रक्कम चुकवून आरोग्य सुविधा प्राप्त कराव्या लागतात. अश्या स्थितीत नागरिकांचा आनंद स्तर कमी होतो.

भारताचे राष्ट्रीय उत्पन्न समाधानकारक गतीने वाढत आहे. आर्थिक वर्षे २०२२-२३ मध्ये प्रतिमाणशी दरडोई उत्पन्न रु. १,७२,००० आहे. सदर वाढ २०१४-१५ च्या तुलनेत ९९ टक्के आहे. वाढलेलं राष्ट्रीय उत्पन्न देशातील केवळ १० टक्के लोकांमध्ये वितरीत होत आहे. राष्ट्रीय उत्पन्न वितरण करणारी व्यवस्था इतर नागरिकांचा आनंदाचा स्तर घटवते. मथ्यू ए. किलिंग्जवर्थ यांनी एक संशोधन करून आपला अहवाल प्रकाशित केला ज्यात 'मनुष्य जितके जास्त पैसे प्राप्त करू शकेल तितका जास्त आनंदी राहील'. पैसा सगळ्या सुखाचे स्रोत आहे. म्हणून पैसा जास्त आल्यास सुख जास्त आणि सुख जास्त म्हणजे आनंद जास्त. म्हणून महत्तम आनंदासाठी लोकांचे उत्पन्न जास्त असावे. यासाठी देशात पारदर्शक उत्पन्न वितरण व्यवस्था असली पाहिजे.

जीवनावश्यक गरज असलेल अन्न नियमित, पौष्टिक आणि पर्याप्त स्वरूपात मिळणे आवश्यक आहे. विविध सर्वेक्षणानुसार भारतात आजही २५ ते ३० टक्के लोक दारिद्र्य रेषेखाली राहतात. रोजच्या जगण्यासाठी अन्न मिळवण्यासाठी धडपडतात. असे लोक आनंदी कसे राहू शकतात? आणि अशी अर्थव्यवस्था विकसित होत आहे असेही म्हणता येणार नाही.

बेरोजगारीचे वाढते प्रमाण आनंदाचा स्तर कमी करण्यास कारणीभूत ठरत आहे. मार्च २०२३ मध्ये ७.८० टक्के एवढा बेरोजगारीचा दर आहे. २०१० साली १९.४७% असणारे तरुणांच्या

बेरोजगारीचे प्रमाण २०२१ मध्ये २८.२६% पर्यंत वाढले. भारत तरुणांचा देश म्हणून ओळखल्या जातो. अश्या देशा इतक्या मोठ्या प्रमाणात तरुण बेरोजगार असणे दुःखदायक आहे.

सामाजिक सलोखा व धार्मिक भावना राखण्याच्या निरंतर प्रयत्न भारतातील लोक करीत असतात. भारत हा विविध जाती धर्माच्या लोकांचा देश आहे. देशात राजकीय वर्चस्व प्राप्त करण्यासाठी धर्माचा वापर बऱ्यापैकी होतांना दिसतो. अनेक राजकीय पक्षांची विचारधारा विशिष्ट जाती धर्माच्या समुदायास पोषक असल्याचे दिसते. राजकीय कुरघोडी करण्यासाठी जाती धर्मांमध्ये तणाव निर्माण होतांना दिसतो. अश्या स्थितीत सामाजिक सलोखा राहत नाही. वाद-विवाद निर्माण होवून वातावरण तणावपूर्ण होते. अश्या स्थितीत आनंदाचा स्तर खालावतो.

जगभरातील भ्रष्टाचारी देशांचा विचार करता भारताचा १८० देशांच्या यादीत ८५ वा क्रमांक लागतो. ट्रान्स्पेरन्सी इंटरनॅशनल करप्शन परसेप्शन इंडेक्स या अहवालात ही प्रसिद्ध करण्यात आली आहे. सदर अहवाल भारतातील भ्रष्टाचाराच्या स्थितीची विदारक स्थिती स्पष्ट करतो. गरीब नागरिकांची मोठी संख्या देशात आहे. कल्याणकारी योजना सुद्धा राबवल्या जातात. मात्र असे लाभ मिळवण्यासाठी गरिबांना भ्रष्ट प्रवृत्तीचा सामना करावा लागतो. हि दुःखद बाब आहे.

प्रत्येक देशाची सामाजिक, आर्थिक, सांस्कृतिक, राजकीय स्थिती, लोकसंख्या तसेच नागरिकांचे उत्पन्न या सर्वांचा एकत्रित परिणाम आपल्या आनंदाचा षटकोन ठरवतो. आनंदमार्गावर प्रवास करण्यासाठी अक्षरशः मैलोगणती अंतर पार

करणे आवश्यक असल्याचे विदारक वास्तव आनंदाची जागतिक क्रमवारी दर्शवते.

संपत्ती आणि आनंद यांचा परस्पर संबंध आहे. अश्या स्थितीत भारतात मूठभर लोकांकडे एकवटलेली श्रीमंती आणि बहुसंख्य लोकसंख्येतील गरिबी हे आनंद अहवालात स्थान घसरण्याचे प्रमुख कारण आहे. गरिबी, भ्रष्टाचार, सार्वजनिक आरोग्य सुविधांचा दर्जा, मानसिक आरोग्यासाठी पोषक आणि पूरक सामाजिक सलोख्याचे वातावरण नसणे अशा अनेक बाबी या भारतीयांना आनंदी राहण्यापासून दूर ठेवणाऱ्या ठरत असल्याचे या अहवालाच्या निमित्ताने सांगण्यात येते.

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वैश्वीकरण : वर्तमान परिप्रेक्ष्य में वैश्विक संस्कृतियों का नवीनीकरण

डॉ. प्रगति दूबे

असिस्टेंट प्रोफेसर

समाजशास्त्र विभाग

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सारांश-

एक सिद्धांत के रूप में, वैश्वीकरण एक भूमंडली सांस्कृतिक व्यवस्था के उद्भव की विवेचना है। वैश्वीकरण के अनुसार भूमंडली संस्कृति अनेक विभिन्न सामाजिक एवं सांस्कृतिक विधाओं का परिणाम है। वैश्वीकरण की जनसंचार क्रांति ने एक नये आन्दोलन को जन्म दिया जिसने जीवन के सभी पहलू को चाहे वह आर्थिक हो या सांस्कृतिक, सामाजिक हो या राजनैतिक को प्रभावित किया है। संस्कृति जो प्राचीनता की परिचायक है उसके भी नवीनीकरण के लिये वैश्वीकरण ने नये नजरिए या यूँ कहे की देखने की पद्धति प्रदान किया है। वैश्वीकरण दुनिया के सभी देशों के वैश्विक अर्थव्यवस्था से जोड़ता है इसके परिणाम स्वरूप पूँजी, उत्पाद तथा सूचनायें इन सभी का स्वतंत्र रूप से दुनिया भर में पहुंचना आरम्भ हो जाता है। इससे केवल अर्थव्यवस्था पर ही प्रभाव नहीं पड़ता बल्कि विश्व स्तर पर राजनैतिक, सांस्कृतिक, सामाजिक तथा पर्यावरणीय क्षेत्र भी प्रभावित होते हैं। वैश्वीकरण से तात्पर्य केवल स्थानीय संस्कृति को वैश्विक संस्कृति से जोड़ना मात्र नहीं है अपितु स्थानीय संस्कृति की स्थानीयता को मूल रूप से बनाये रखना है। वैश्वीकरण का प्रमुख आधार विभिन्न देशों की सामाजिक, आर्थिक, सांस्कृतिक तथा राजनैतिक अंतर्निर्भरता को माना जाता है।

बीज शब्द- जनसंचार क्रांति, भूमंडली संस्कृति, नवीनीकरण

प्रस्तावना-

वैश्वीकरण उस वृहद प्रक्रिया का नाम है जिसके द्वारा सम्पूर्ण विश्व के देशों या समाजों के सामाजिक सम्बन्धों एवं उसकी अंतर्निर्भरता को गहराई से समझने में एक नई पहचान कायम की जा सके। वैश्वीकरण की इस प्रक्रिया को प्रारम्भ तो किया विविध देशों में खोले गये सुपर मार्केटों ने, जहाँ पर दुनिया भर के कई देशों में चलने वाले सामानों (उत्पादों) की बिक्री इसलिए होने लगी कि अंतर्राष्ट्रीय स्तर पर प्रतिस्पर्धा ने एक जोर पकड़ा तथा गुणात्मक उत्पादों के लाने में एक से एक वस्तुएँ सामने लाई गईं जिसे ग्राहकों-उपभोक्ताओं ने पसन्द किया। नये से नये उत्पाद आने

लगे हैं जो कुछ वर्षों पूर्व अस्तित्व में ही नहीं थे। इस वैश्वीकरण ने संसार को देखने का तरीका बदल दिया, तथा साथ ही वैश्विक स्तर पर विविध संस्कृतियों को समझने का मौका भी दिया। वैश्वीकरण एक परिप्रेक्ष्य या नजरिया देता है कि हम दुनिया के अन्य समाजों के साथ कैसे सम्बन्ध एवं क्रिया रखें। विश्व के किसी भी क्षेत्र की समस्याएँ हमारे जीवन को प्रभावित कर सकती हैं।

गत कुछ दशकों में यह देखा गया है कि सूचना तकनीकी के विस्तार ने सम्पूर्ण विश्व के लोगों के बीच संपर्क की नई-नई संभावनाओं को उपलब्ध कराया है। इस प्रकार के सूचना प्रवाह का परिणाम यह

होने लगा है कि लोग अब अपने आप को देश-विदेश के अन्य लोगों के साथ जुड़े हुए अधिक पाते हैं। लोग विश्व के मुद्दों एवं प्रक्रियाओं में अब रुचि दिखाने लगे हैं। टी०वी०, रेडियो एवं दैनिक प्रेस वाले भी उनकी राय जानने हेतु तरह-तरह के प्रश्न प्रसारित करते हैं तथा उनके विचारों को जनता तक पहुँचाते हैं।

सूचना-प्रवाह में तेजी की यह अप्रत्याशित वृद्धि वैश्वीकरण में विश्व के लोगों को एक साथ जोड़ने में सफल हुई है। सूचना प्रचार की तेजी से लोगों के दृष्टिकोण को प्रभावित करने वाले कारक भी बदल दिये हैं।

भूमंडलीकरण का सामाजिक आशय बहुत महत्वपूर्ण है। समाज के विभिन्न हिस्सों पर इसका प्रभाव बहुत ही भिन्न प्रकार का होता है। इसलिए भूमण्डलीकरण के प्रभाव के बारे में लोगों के विचार एक समान न होकर, बहुत ही विभाजित हैं। कुछ का विश्वास है कि भूमण्डलीकरण बेहतर विश्व के अग्रदूत के रूप में अत्यंत आवश्यक है। दूसरों को डर है कि अधिक सुविधा सम्पन्न वर्गों में बहुत से लोगों को तो वैश्वीकरण से लाभ होगा लेकिन पहले से ही सुविधा-वंचित आबादी के बहुत बड़े हिस्से ही हालत बद से बदतर होती चली जाएगी। परन्तु अन्त में हम इसी निष्कर्ष पर पहुँचते हैं कि भूमण्डलीकरण का अर्थ समूचे विश्व में सामाजिक एवं आर्थिक संबंधों के विस्तार के कारण विश्व में विभिन्न लोगों, क्षेत्रों एवं देशों के मध्य अंतः निर्भरता की वृद्धि से है।

भूमण्डलीकरण संस्कृति को कई प्रकार से प्रभावित करता है। युगों से भारत सांस्कृतिक प्रभावों के प्रति खुला दृष्टिकोण अपनाए हुए है और इसी के फलस्वरूप वह सांस्कृतिक दृष्टि से समृद्ध होता रहा है। पिछले दशकों में कई बड़े-बड़े सांस्कृतिक परिवर्तन हुए हैं जिनसे यह डर पैदा हो गया है कि कहीं हमारी स्थानीय संस्कृतियाँ पीछे न रह जाएँ। हमने पहले देखा था कि हमारी सांस्कृतिक परम्परा कूपमंडूक यानी

जीवनभर कुँ के भीतर रहने वाले उस मेढक की स्थिति से सावधान रहने की शिक्षा देती है जो कुँ से बाहर की दुनिया के बारे में कुछ नहीं जानता और हर बाहरी वस्तु के प्रति शंकालु बना रहता है।

सौभाग्य से हम आज भी अपनी परम्परागत खुली अभिवृत्ति अपनाए हुए हैं। इसलिए, हमारे समाज में राजनीतिक और आर्थिक मुद्दों पर ही नहीं बल्कि कपड़ों, शैलियों, संगीत, फिल्म, भाषा, हाव-भाव आदि के बारे में गरमागरम बहस होती है। इस प्रवृत्ति की ओर अधिक प्रोत्साहित किया वैश्वीकरण ने, जिसने विश्व पटल पर यह विश्वास दिलाया कि विविध संस्कृतियों में कुछ नवीनता है जिससे हमें परिचित होना चाहिए तथा सहृदयता से उसका स्वागत करना चाहिए एवं उसमें बदलाव के लिए सदैव तैयार एवं उत्सुक रहना चाहिए।

कुछ विद्वानों का मत है कि संस्कृति के भूस्थानीकरण की प्रवृत्ति बढ़ती जा रही है। भूस्थानीकरण का अर्थ है भूमण्डलीय के साथ-साथ स्थानीय का मिश्रण। यह एक ऐसी रणनीति है जो अक्सर विदेशी फर्मों द्वारा अपना बाजार बढ़ाने के लिए स्थानीय परंपराओं के साथ व्यवहार में लाई जाती है। भारत में, हम यह देखते हैं कि स्टार, एम.टी.वी. चैनल वी, और कार्टून नेटवर्क जैसे सभी विदेशी टेलीविजन चैनल भारतीय भाषाओं का प्रयोग करते हैं।

यहाँ तक कि मैक्डॉनाल्ड्स भी भारत में अपने निरामिष और चिकन उत्पाद ही बेचता है, गोमांस के उत्पाद नहीं, जो विदेशों में बहुत लोकप्रिय हैं। नवरात्रि पर्व पर तो मैक्डॉनाल्ड्स विशुद्ध निरामिष हो जाता है। यह इस तथ्य की ओर प्रकाश डालता है कि संस्कृति की नवीनता के सन्दर्भ में भी स्थानीय परम्पराओं का ध्यान रखा जाता है। वैश्वीकरण हमारे स्थानीय दिन-प्रतिदिन के जीवन को प्रभावित करता है। यह भी समझना चाहिए कि जहाँ वैश्वीकरण लोगों को एक-दूसरे के निकट लाता है, वहीं उनमें तनाव भी पैदा करते

हैं। स्थानीय संस्कृति और बाजार को वैश्विक संस्कृति और बाजार का भय सदैव बना रहता है। ऐसा लगता है कि वैश्विक संगीत कहीं हमारे स्थानीय संगीत- भोजपुरी नाच गाने, गुजराती गरवे और महाराष्ट्र के तमासों- को न गटक जाये।

थियोडोर लेविट ने एक जगह कहा है कि - “हमें वैश्विक तरीके से सोचना चाहिए और हमारे काम करने के तरीके स्थानीय यानि देशी होने चाहिए।” लेविट का यह कथन वैश्विक और स्थानीय में तनाव कम करके सामंजस्य स्थापित करता है। वैश्वीकरण का सिद्धांत वैश्विक सांस्कृतिक व्यवस्था की पड़ताल करता है।

यदि हम वर्तमान परिप्रेक्ष्य में वैश्विक संस्कृतियों के नवीनीकरण की चर्चा कर रहे हैं तो यह कैसे सम्भव है कि हम कनाडा के लेखक मार्शल मैक्लूहान के “विश्व गाँव” की चर्चा न करें। उनका प्रबन्ध है कि इलेक्ट्रॉनिक संचार ने सम्पूर्ण संसार को एक सूत्र में बाँध दिया है। इस तरह से दुनिया भर के लोग टेलीविजन द्वारा प्रसारित खबरों और घटनाक्रम को साथ-साथ देखते हैं। जैसे- किसी गाँव के लोग हर निवासी, पड़ोसी और नातेदार को व्यक्तिगत रूप से जानते हैं, किसी से कोई दूराव नहीं है, वैसे ही दुनिया भर के लोग एक-दूसरे को जानते हैं। मैक्लूहान का कहना है कि मीडिया ने सम्पूर्ण दुनिया को एक छोटा सा गाँव बना दिया है।

मैक्लूहान ने यह प्रबन्ध रखा था कि संस्कृति एक स्थान से दूसरे स्थान पर और सभी स्थानों पर विकसित होती है। इस विवरण में संचार तथा तकनीकी यंत्र की भूमिका बहुत भारी होती है। इस तंत्र ने समय और स्थान के बंधन को उखाड़ फेंका है। अब सारे संसार के लोग एक-दूसरे के साथ संवाद में जुट गये हैं।

वैश्वीकरण के बुलबुले की चर्चा करना आज के समय में एक सामान्य बात है। कहिये यह एक

फैशन है। कोई भी बात अधूरी है जब तक वैश्वीकरण के पद का प्रयोग नहीं होता। केवीन रोबिन्स ने अपने एक निबन्ध में वैश्वीय संस्कृति की चर्चा बड़े विस्तार से की है। उनका कहना है कि पूंजीवादी अर्थव्यवस्था का बहुत बड़ा प्रभाव संस्कृति पर पड़ा है। जब आर्थिक गतिविधियों का वैश्वीकरण हो रहा है, तो सांस्कृतिक रूपान्तरण का भी नया दौर आ रहा है। अब संसार भर में सार्वभौमिक सांस्कृतिक उत्पाद पैदा हो रहे हैं। मतलब कि, संस्कृति का वस्तुओं की तरह उत्पादन हो रहा है।

इस सम्बन्ध में (Saathchi and Saathchi) ने एक नये पद को गढ़ा है। वे कहते हैं कि आज के वैश्वीकरण के युग में संस्कृति का मिलन हुआ है। अर्थ स्पष्ट है, अब दुनियाभर के लोगों की जीवन-पद्धति (Life Style) एक जैसी हो गयी है। सभी लोग राष्ट्र-राज्यों की सीमाओं को लाँघकर एक जैसी संस्कृति को अपनाने लगे हैं। उपभोग की वस्तुएँ समान हैं - पीजा, टूथपेस्ट, टीन में बंद खाद्य पदार्थ और भाँति-भाँति के जेल पेन। वास्तव में वैश्वीकरण ने एक ऐसी साझा संस्कृति (Shared Culture) को पैदा किया है जो विश्वव्यापी है। आज संस्कृति को पैदा करने वाले नये सौदागर हैं। वे चाहते हैं कि संस्कृति का विस्तार इस भाँति से हो कि देश और राज्यों की सभी सीमाएँ इसके सामने समाप्त हो जायें।

“अमेरिका केवल न्यूज नेटवर्क (CNN) ने एक स्थान पर यह विज्ञापित किया है कि, आज की संस्कृति इलेक्ट्रॉनिक संस्कृति है। वह सिगनल्स (Signals) पर सवार होकर आती है और सबको चकाचौंध कर देती है।

अतः यह स्पष्टतः कहा जा सकता है कि वैश्वीकरण के इस दौर में विविध देशों की संस्कृतियाँ नवीनीकरण के दौर में हैं। वे जहाँ अपने परम्परागत स्वरूप को संजोने में जुटी हुयी हैं, वहीं वे नवीनीकरण की प्रक्रिया से प्रभावित होने लगी हैं। यदि ये दौर

चकाचौंध भरा है। तो वहीं पर यह हमें गहरे कुँए की तरफ भी ले जाता है, जहाँ हमारी पुरानी स्थानीय संस्कृति का अस्तित्व एक नये दौर से गुजर रहा है।

वैश्वीकरण के प्रभाव को आज पहनावे, उपभोग प्रतिमान, खान-पान की आदतों आदि की एकरूपता में स्पष्ट रूप से देखा जा सकता है। लोग, विशेष तौर पर युवा, नई जीवन शैली को पागलों की तरह अपना रहे हैं, जन संचार माध्यमों ने दुनिया की उन संस्कृतियों के निकट ला दिया है, जो सुदूर स्थानों पर रहने वाले लोगों के लिए अनजान थी। भूगोल, पर्यटन और वन्य जीवों से जुड़े टेलीविजन चैनलों ने दुनिया के लोगों को, उनकी विशिष्टताओं की उपेक्षा करते हुए, सांस्कृतिक रूप से एकीकृत करने में बहुत अधिक योगदान दिया है।

प्रो० योगेन्द्र सिंह का कहना है कि वैश्वीकरण ने सांस्कृतिक अभिव्यक्ति, भाषाओं के इस्तेमाल तथा स्थानीय, क्षेत्रीय और राष्ट्रीय स्तरों पर संचार माध्यमों के परम्परागत तरीकों को बदला है। इसने नगरीय क्षेत्रों में पूरी तरह से नए तरीके की बहुत सी उप-संस्कृतियों का निर्माण किया है। ग्रामीण और नगरीय, दोनों ही केन्द्रों से जुड़ी लोकप्रिय संस्कृति का उद्भव एक नवीन घटना है।

वहीं दूसरे स्तर पर, वैश्वीकरण की प्रक्रिया के अन्तर्गत होने वाला सांस्कृतिक रूपान्तरण स्थानीय संस्कृति के लिए भौतिक लाभ भी उपलब्ध कराता है। भारत की स्थानीय संस्कृतियाँ जैसे उड़ीसा का पीपली का काम, राजस्थान के कसीदाकारी वाले वस्त्र, कर्नाटक का हाथी दाँत का काम तथा अन्य दूसरी लोक संस्कृतियों जैसे लोक कला, लोक गीत तथा लोकनृत्य, पहले स्थानीय जगहों तक ही सीमित थे, वैश्वीकरण के द्वारा आज इनका विस्तार इनकी परम्परागत सीमाओं से बहुत दूर तक हो गया है। ये नवीनीकरण ही तो है कि विविध स्थानीय संस्कृतियों का वस्तुकरण और

मौद्रीकरण हो रहा है। ये संस्कृतियाँ वैश्विक स्तर पर अपने बाजार मूल्य के अस्तित्व का आनन्द ले रही हैं।

वैश्वीकरण की प्रक्रिया के अन्तर्गत, सूचना प्रौद्योगिकी में हुई क्रान्तिकारी प्रगति के कारण आज समय और स्थान सिमट गए हैं। लोगों, विशेषकर युवाओं की जीवनशैली में गम्भीर परिवर्तन हुए हैं। लोगों के बीच एक स्वाभाविक भय रहा है कि वैश्वीकरण सांस्कृतिक सजातीयकरण, राज्य विहीनता तथा राष्ट्रीय, क्षेत्रीय और स्थानीय पहचान का संकट पैदा करेगा। लेकिन यह भय जल्दी ही निराधार सिद्ध हो गया, क्योंकि जीवनशैली, पहनावा, खान-पान, काम और अवकाश में गम्भीर परिवर्तन के बावजूद स्थानीय पहचान पूरी तरह से विस्मृत नहीं हुई, बल्कि यह कई रूपों में और भी मजबूत हुई है।

आज वैश्विक और स्थानीय दोनों संस्कृतियों के सह-अस्तित्व का तथ्य उभरकर सामने आ रही है। वैश्वीकरण की इस प्रक्रिया ने स्थानीय संस्कृति को प्रतिस्थापित करने के बजाय इसके साथ अनुकूल स्थापित किया है। परन्तु ये संस्कृति नवीनता को ग्रहण किये हुए हैं, इस प्रकार से विकसित हुई संस्कृति, एक ऐसी संस्कृति है, जिसमें विदेशी और देशी, दोनों ही संस्कृतियों के तत्व शामिल होते हैं। यद्यपि इस नवीनीकरण के सन्दर्भ में कई विद्वानों ने अपने नकारात्मक विचारों को व्यक्त किया है, उनका मानना है कि विशेषतः भारतीय सन्दर्भ में सांस्कृतिक वैश्वीकरण के खिलाफ आर्थिक वैश्वीकरण की तुलना में बड़ा हल्ला हो रहा है।

संकट यह है कि यदि इसी रफ्तार से वैश्विक संस्कृति ने यहाँ अपना पैर फैलाया तो हमारी पहचान समाप्त हो जायेगी। वस्तुतः यह संकट पहचान (Identity) का है। पॉप संगीत के सामने हमारे शास्त्रीय संगीत का क्या होगा? वेस्टर्न डान्स की तुलना में हमारे भरत नाट्यम और ओडिसी नृत्य जिसकी वर्षों से साधना होती है, कहाँ खड़े होंगे, आज प्रेमचन्द्र और

फणीश्वरनाथ रेणु को कौन पढ़ता है, उनका विचार है कि छत्तीसगढ़ की पंडवानी, विन्ध्य प्रदेश का आल्हा, महाराष्ट्र का तमाशा, उत्तर-प्रदेश और बिहार की नौटंकी और पंजाब का गिद्दा समाप्ति की छोर पर है। ऐसा लगता है कि यदि सांस्कृतिक वैश्वीकरण इसी तरह अपना पैर फैलाता रहा तो हमारी सांस्कृतिक विरासत देखते-देखते हमारे हाथों से किसी साबुन की तरह फिसल जायेगी और हम रीते हाथ रह जायेंगे।

परन्तु यदि एक छोर से इस तथ्य पर विचार करें तो यह देखा जा सकता है कि भूमण्डलीकरण के युग में स्थानीय संस्कृति का महत्व बढ़ा है और वैश्विक संस्कृतियों में अन्तः सम्बन्ध बढ़ा है। हमारी संस्कृति में भूमण्डलीकरण की प्रक्रिया में अपनी अस्मिता तथा अस्तित्व को नया रूप दिया है। योगेन्द्र सिंह ने ठीक ही लिखा है कि भारतीय सांस्कृतिक अस्मिता भूमण्डलीकरण के कारण समाप्त नहीं होगी बल्कि इसमें ज्यादा सशक्तिकरण होगा, जिसे स्थानीय स्तर से लेकर राष्ट्रीय स्तर तक देखा जा सकता है।

निष्कर्ष-

अन्ततः विविध तथ्यों, विचारों एवं विचारकों के दृष्टिकोण को समझने के बाद इस निष्कर्ष पर पहुँचा जा सकता है कि वैश्वीकरण की प्रक्रिया ने वैश्विक स्तर पर सारी सीमाओं को तोड़कर एक सूत्र में सारी संस्कृतियों को पिरो दिया है, जिसके कारण स्थानीय संस्कृतियाँ एक नवीन रूप में विश्व पटल पर दिखायी दे

रही हैं, जिससे न केवल उनका नवीनीकरण हो रहा है बल्कि उनकी पहचान भी वैश्विक स्तर पर कायम हो रही है। जिसमें वैश्वीकरण की भागीदारी अतुलनीय और अविस्मरणीय है।

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-ग्रंथ परिचय-**आर्थिक तत्त्वज्ञान****लेखिका- जोन रॉबिन्सन****(Economic Philosophy by Joan Robinson)**

(प्रथम प्रकाशक - C. A. Watts 1962, पुनर्प्रकाशक: Pelican Books 1964)

पुनर्मुद्रण: 1966, 1968, 1970, 1973, 1974, Routledge- 2021)

धीरज कदम

सहायक प्राध्यापक

अर्थशास्त्र विभाग (स्वायत्त), रा. तु. म. नागपूर विद्यापीठ

श्रीमती जोन रॉबिन्सन (1903-1983) ह्या विसाव्या शतकातील एक महान अर्थशास्त्रज्ञ आणि मुक्त-बाजार भांडवलशाहीच्या निडर टीकाकार होत्या. युद्धोत्तर काळात अर्थशास्त्राच्या वादग्रस्त 'केंब्रिज स्कूल'मधील त्या एक अग्रगण्य व्यक्ती! त्यांनी आंतरराष्ट्रीय व्यापार आणि विकासाच्या अर्थशास्त्रात मूलभूत योगदान दिले.

जोन रॉबिन्सन यांचे 'आर्थिक तत्त्वज्ञान' (*Economic Philosophy*) हे पुस्तक प्रथमतः 1962 मध्ये प्रकाशित झाले असले, आणि त्यातील काही संदर्भ व निष्कर्ष तत्कालीन असले तरी, जोन रॉबिन्सनची अर्थशास्त्रामागील तत्त्वमीमांसा आणि वैचारिक कल्पनांबद्दलचे मत हे शाश्वत असून ते २१व्या शतकातील वाचकांच्या लक्षात आणून देण्यासारखे आहे. हे पुस्तक, विशेषतः अर्थशास्त्र हे एक विज्ञान म्हणून विकसित होत असताना त्याच्या झपाट्याने बदलणाऱ्या प्रतिमानांच्या संवेदनशीलतेची आठवण करून देते व त्यांच्या मर्यादा अचूकपणे नोंदवते. १४० पानांचे हे पुस्तक तसे छोटेखानी दिसत असले तरी त्याचा आवाका मात्र खूप मोठा आहे. या पुस्तकाचे योग्य आकलन

होण्याकरिता तत्कालीन आर्थिक विचार व सिद्धांत तसेच तत्त्वज्ञानातील मुलभूत संकल्पनांचे ज्ञान व जाण असणे ही आवश्यक अट आहे. प्रस्तुत लेखाद्वारे या वाचनीय आणि दुर्लक्षित पुस्तकाचा परिचय करून देण्याचा (धाडसी) प्रयत्न केला आहे. आधी उल्लेख केल्याप्रमाणे ग्रंथाचा आवाका मोठा असल्याने प्रस्तुत लेखाला दोन भागात विभाजित करून या पहिल्या भागात पुस्तकाच्या सुरुवातीच्या तीन प्रकरणांचा परिचय करून देण्यात आला असून उर्वरित तीन प्रकरणांचा परिचय पुढल्या अंकात प्रकाशित करण्यात येणार आहे.

“...economics itself (that is the subject as it is taught in universities and evening classes and pronounced upon in leading articles) has always been partly a vehicle for the ruling ideology of each period as well as partly a method of scientific investigation.¹ ...It limps along with one foot in untested hypotheses and the other in untestable slogans. Here our

task is to sort out as best we may this mixture of ideology and science.²

“अर्थशास्त्र हे नेहमीच प्रत्येक कालखंडातील सत्ताधारी विचारसरणीसाठी अंशतः एक वाहन आणि अंशतः वैज्ञानिक चौकशीची पद्धत राहिले आहे..... ते एका पायाने न तपासलेल्या गृहितकांमध्ये आणि दुसऱ्या पायाने सिद्ध न झालेल्या घोषणांमध्ये लंगडे राहते.विचारधारा आणि विज्ञान यांचे मिश्रण शक्य तितक्या चांगल्या प्रकारे सोडवणे हे आमचे कार्य आहे.” या उत्तेजित शब्दांसह, जोन रॉबिन्सन या जिवंत आणि प्रतीकात्मक पुस्तकाची ओळख करून देतात.

लिखाणाबाबत आपली भूमिका स्पष्ट करतांना त्या असे म्हणतात की “हा विषय प्रामुख्याने अँडम स्मिथ आणि नंतरच्या अर्थशास्त्रज्ञांच्या एक किंवा दोन प्रमुख कल्पनांच्या संदर्भात चित्रित आहे, विचारांच्या विकासाचा शोध घेण्यासाठी किंवा ऐतिहासिकदृष्ट्या कल्पना कशा निर्माण झाल्या हे दर्शविण्यासाठी नाही. याउलट रहस्यमय पद्धतीने हे शोधण्याचा प्रयत्न आहे, की कोणत्याही तार्किक सामग्रीशिवाय अधिभौतिक प्रस्ताव (metaphysical propositions) हे, विचार आणि कृतीवर कसा प्रबळ प्रभाव टाकतात”.

रॉबिन्सन यांनी आर्थिक सिद्धांतात महत्त्वपूर्ण योगदान दिले आहे, परंतु याठिकाणी त्या वाचकाला प्रत्यक्ष पडद्याआड घेऊन जातात आणि आर्थिक रूढीवादाच्या कट्टरतेचा पर्दाफाश करतात. तसेच अप्रचलित तत्त्वमीमांसेला मार्गातून बाजूला सारून अर्थशास्त्र विज्ञान म्हणून भरीव प्रगती करू शकते असा आशावाद निर्माण करतात.

जोन रॉबिन्सन यांनी या पुस्तकाची मांडणी एकूण सहा प्रकरणांमध्ये केली आहे.

1. Metaphysics, Morals, and Science
2. The Classics: Value
3. The Neo-Classics: Utility
4. The Keynesian Revolution
5. Development and Under-Development
6. What are the Rules of the Game?

तत्त्वमीमांसा (मेटाफिजिक्स), नैतिकता आणि विज्ञान (Metaphysics, Morals, and Science)

या पहिल्या प्रकरणात त्यांनी आर्थिक तत्त्वज्ञानाच्या संदर्भात प्रामुख्याने अँडम स्मिथच्या कल्पना आणि विचारांची चिकित्सा केली आहे. त्या असे म्हणतात की स्मिथ यांच्या *Theory of Moral Sentiment* (1759) आणि *Wealth of Nations* (1776) या दोन पुस्तकांनी पुढील काळातील अर्थशास्त्रातील विचारांची दिशा निश्चित केली. अँडम स्मिथने अर्थशास्त्राला समाजाच्या पायाभरणीच्या विस्तृत चौकशीचा भाग म्हणून पाहिले. त्याच्या काही कल्पना मॅडेव्हिलच्या प्रतिक्रिया होत्या, ज्यांनी “मधमाशांच्या दंतकथा” मध्ये असा युक्तिवाद केला की ‘त्याग नव्हे तर, मुक्त बाजार आणि आरामदायक उपभोग, समृद्ध अर्थव्यवस्थेचा मार्ग आहे. मधमाशीच्या पोळ्यामध्ये, अति उपभोगामुळे रोजगार निर्माण होतो आणि प्रत्येक मधमाशीला त्या मागण्या पूर्ण करण्यात व्यस्त ठेवले जाते’. त्यामुळे या तत्त्वानुसार समाजातील सर्वात गरीब लोक देखील अन्यथा असते त्यापेक्षा चांगले स्थितीत राहतात.

Theory of Moral Sentiment मध्ये, स्मिथ गुणवत्ता आणि मूल्यासंबंधी निर्णय घेताना शिष्टसंमत आचाराचे भान आणि आपल्याकडे असणाऱ्या मान्यतांचे परीक्षण करतो. तो सहानुभूतीच्या संकल्पनेला प्रोत्साहन देतो. तो विचारतो की लोकांना समाजात राहणे कशामुळे

शक्य होते. वेल्थ ऑफ नेशन्समध्ये, तो व्यावसायिक समाजाकडे पाहतो आणि लोक त्यांच्या स्वतःच्या हितसंबंधांचा पाठपुरावा करत असले तरीही ते सामाजिक उन्नतीला कसे पूरक ठरू शकते यावर विचार करतो. तो श्रमविभागणीची कल्पना मांडतो, आणि किंमतीच्या संरचनेची तपशीलवार चर्चा करतो. किंमती श्रमासारख्या निविष्टांद्वारे नव्हे तर स्पर्धा, पुरवठा आणि मागणी यानुसार कशा ठरवल्या जातात याची मीमांसा करतो. भांडवल हस्तांतरित करण्याचे स्वातंत्र्य, उत्पादनक्षमता आणि मागणी आणि पुरवठा हे त्यांनी महत्त्वाचे मानले. त्याने बाजार यंत्रणेला "अदृश्य हात" म्हणून पाहिलं. न्यायव्यवस्था, कायदा आणि सुव्यवस्था, वाहतूक आणि शिक्षण यांवर सरकारचे काही नियंत्रण असले तरी पण सरकारने बाजारात हस्तक्षेप करू नये, अशा निर्हस्तक्षेप नीतीसाठी त्याने युक्तिवाद केला.

यासंदर्भात जोन रॉबिन्सन असे मत प्रदर्शित करतात की, स्मिथ आणि त्याच्या समकालीनांनी पर्यायी शब्दांचा वापर करून तत्वमीमांसा किंवा विचारसरणीवर त्यांची मते आधारित केली. आपण विचारधारेला विज्ञानापासून कसे वेगळे करतो यावर त्या चर्चा करतात. अधिभौतिक किंवा वैचारिक प्रस्ताव परीक्षणास सक्षम नाही. ते कोणत्याही भौतिक प्रमाणात मोजता येत नाहीत. म्हणून आपण त्यांच्याकडे दुर्लक्ष केले पाहिजे का? असा प्रश्न देखील त्या उपस्थित करतात.

मानसिक आणि सामाजिक समस्यांसाठी मेटाफिजिक्स आवश्यक आहे. उदाहरणार्थ, "सर्व पुरुष समान आहेत" हे शारीरिकदृष्ट्या अर्थहीन आहे, परंतु ते आपल्याला हक्क, कर्तव्ये इत्यादींवरील चर्चेसाठी एक प्रारंभिक बिंदू प्रदान करते. सामान्य भावना विचारधारा म्हणून व्यक्त केल्या जातात. त्या एक प्रकारच्या सामाजिक वृत्ति आहेत. यातून

व्युत्पन्न होणारे काहीही सामाजिकदृष्ट्या बरोबर किंवा चूक नाहीत. त्या म्हणतात, "निरपेक्ष अहंकारी समाज लवकरच स्वतःचे तुकडे करेल, परंतु एक उत्तम परोपकारी व्यक्ती लवकरच उपाशी राहील." म्हणून स्वार्थ विरुद्ध करुणा संतुलीत असणे आवश्यक आहे. प्रामाणिकपणाबद्दलही असेच म्हणता येईल. प्रामाणिकपणाचा अभाव हा समाजात मोठा उपद्रव आहे. आपण त्याला पाप म्हणून संबोधण्याची किंवा त्याला वैचारिक अर्थ देण्याची गरज नाही. समाज प्रामाणिकपणाची मागणी करतो, भलेही व्यक्ती प्रामाणिकपणा टाळण्याचा प्रयत्न करत असेल. "माझ्या सोईसाठी इतर लोकांचा प्रामाणिकपणा आवश्यक आहे. काकडीसुद्धा एकमेकांच्या डहाळ्या चोरत नाहीत; हा त्यांच्यासाठी उत्क्रांतीचा फायदा असल्याचे सिद्ध झाले आहे." त्याचप्रमाणे, प्रामाणिकपणा आणि न्याय्य व्यवहार हे मानवांसाठी सामाजिक फायदे आहेत. असे असले तरी, जर आपल्याला जगायचे असेल तर रस्त्यावरील स्वहिताचा समतोल साधला पाहिजे, अशी भूमिका त्या घेतात.

मानवी वर्तनाचा अभ्यास करतांना यापैकी मापन न करता येणारे काही घटक आपल्यात अंगभूत असतात; त्यांचे स्वरूप भौतिक नसल्यामुळे त्यांना निर्दिष्ट करणे कठीण आहे. तसेच, पारंपरिक प्रथा त्यांच्या व्याख्येमध्ये एक महत्त्वाची भूमिका बजावते. त्या असा निष्कर्ष काढतात की नैतिक भावना विज्ञानातून प्राप्त होत नाहीत, तर संपूर्णपणे प्रथामधून प्राप्त होतात. शिवाय, सर्व नैतिक प्रणालींमध्ये एक साखळी आहे. याउलट विचारधारा ही नियमांकडे घेऊन जाते आणि विवेकाकडे नेते.

मॅडविलेचा असे वाटत होते की समाज किमान, लोभ आणि स्वतःसाठी अधिक हव्या असलेल्या गोष्टींमुळे चालतो. हा लोभ, ज्याला

स्मिथने स्वहित म्हणणे पसंत केले, ते अर्थशास्त्रातील एक महत्त्वाचे चालक तत्त्व आहे आणि परमार्थ-स्वार्थ संतुलन हा राजकीय आणि नैतिक विवादाचा कणा आहे.

अभिजातवाद्यांचे- मूल्य विश्लेषण (The Classics- Value)

या दुसऱ्या प्रकरणात डेव्हिड रिकार्डो आणि कार्ल मार्क्स या प्रमुख अर्थशास्त्रज्ञांच्या विचारांची मीमांसा करण्यात आली आहे. डेव्हिड रिकार्डो (1772 ते 1823) यांनी भांडवल संचय आणि वृद्धी यांच्यातील दुवा, माल्यसचा लोकसंख्या सिद्धांत आणि विभेदक खंडाचा सिद्धांत तीन कल्पनांवर आधारित प्रणाली तयार केली. त्याचा मते, अधिक नफा (सुपीक जमीन किंवा चांगल्या व्यवसायातून) गुंतवणुकीला प्रोत्साहन देतो आणि उत्पन्न कामगारांद्वारे वाटून घेतले जाते. हा सिद्धांत उत्पादनापेक्षा शेतीसाठी चांगला मानला गेला. खंड वाढल्याशिवाय भूमिपतींना सुधारणा करण्यास प्रोत्साहन मिळणार नाही अशी कल्पना त्यांनी केली.

कार्ल मार्क्स (1818 ते 1883) यांनी हेगेलच्या विचारावर आधारित "द्वंद्वात्मक भौतिकवादाची" (Dialectical Materialism) संकल्पना स्पष्ट केली. द्वंद्वात्मक भौतिकवादाची प्रक्रिया अशा श्रमिकांना अर्थव्यवस्थेतून बाहेर करेल जे त्यांना जगण्यासाठी आवश्यक संसाधने खरेदी करू शकत नाहीत व त्याद्वारे भांडवलशाही व्यवस्थेचा विकास व त्याच्या अनिवार्य विनाशाची कल्पना मार्क्सने केली. रिकार्डोच्या शेतीविषयक पक्षपाती कल्पनांच्या विपरीत, हा एक सिद्धांत होता जो थेट व्हिक्टोरियन विनिर्मानावर लागू झाला.

जसजसे चक्र पुढे जाईल तसतसे मालक (बुर्जुआ) नफा मिळवतील, श्रीमंत होतील आणि

पुन्हा गुंतवणूक करतील. बाजार संपृक्ततेला पोहोचपर्यंत सर्व काही ठीक होईल आणि मूल्याच्या श्रम सिद्धांतानुसार, कामगारांची मजुरी कमी करावी लागेल. परिणामी कामगारांची क्रांती होईल. या तर्कातील दोष रॉबिन्सन यांनी मांडले आहेत. थोडक्यात, क्रांती होण्याची शक्यता नाही कारण नवीन तंत्रज्ञानामुळे उत्पादन वाढते आणि बाजारपेठा आणि फॅशन बदलतात. मार्क्सच्या परिकल्पनापेक्षा ही व्यवस्था पूर्णपणे अधिक मुक्त आणि गतिमान आहे. त्यामुळे त्याचा श्रम सिद्धांत इतर घटकांच्या प्रकाशात अपुरा ठरला.

जोन रॉबिन्सनच्या मते, अभिजातवाद्यांचा असा विश्वास होता की श्रमाला मूल्य असले पाहिजे, ज्याने किंमत निश्चित केली पाहिजे. पण "मूल्य" म्हणजे काय आणि ते कुठून येते? आपण उपयोगिता मूल्य आणि विनिमय मूल्य यात भेद करणे आवश्यक आहे. पाण्यात उपयोगिता मूल्य अधिक आहे; तर हिऱ्याचे विनिमय अधिक मूल्य आहे. देवाणघेवाण सामान्यतः तेव्हा होते जेव्हा उपभोगाच्या विशेषीकरणामध्ये फरक असतो. यालाच तुलनात्मक लाभाचा सिद्धांत म्हणतात. श्रम केवळ आदर्श जगातच भूमिका बजावते. एखाद्या वस्तूची किंमत श्रम + खंड + नफा दर्शवेल. किंमती, मुक्त व्यापाराच्या प्रक्रियेद्वारे आणि संचयनाद्वारे निश्चित केल्या जातात आणि व्यवसाय पुढे नेण्यासाठी उत्पादन किंमतीत वाढ करणे पुरेसे आहे.

रिकार्डोला मूल्य मापनासाठी श्रम वेळेचा वापर करायचा होता आणि म्हणूनच त्याचे सिद्धांत यशस्वी झाले नाहीत. रिकार्डो सारख्या कृषी आधारित सिद्धांतांसाठी स्थिर मजुरी-लाभ आणि स्थिर मजुरी-भांडवल गुणोत्तराची आवश्यकता असते.

मार्क्सच्या मते, भांडवलशाहीमध्ये, विनिमयाच्या दृष्टीने प्रत्येक गोष्टीचे मूल्य असते. पण मार्क्सला कामगाराने निर्माण केलेल्या कामाच्या मूल्यात (जे विनिमयावर अवलंबून असते) रस नसून, त्याला काय मोबदला दिला जातो यात होता. भांडवलशाही चालते, पण ती कामगाराचे शोषण करते.

मार्क्सच्या मते, भांडवलशाहीमध्ये जो काही न्याय आहे, तो केवळ त्याच्या स्वतःच्या नियमांच्या चौकटीमध्ये आहे. त्या नियमांच्या बाहेर पाहिल्यास ती संपूर्णता अन्यायकारक आहे. त्यामुळे ही व्यवस्था संपूर्ण उखडून टाकली पाहिजे. यासंदर्भात रॉबिन्सन असे म्हणतात की ज्या प्रक्रियेद्वारे नफा वाढतो, वेतन समान राहते आणि कामगार अखेरीस दुर्मिळ होतात आणि त्यांचे आणखी शोषण होते. तेव्हा क्रांती येण्याची अपेक्षा असते पण प्रत्यक्षात, नावीन्य किंवा काहीतरी वेगळेपणा, (फॅशन, मागणी) यामुळे बदलास विलंब होतो आणि दुसरे व्यापार चक्र सुरू होते.

रॉबिन्सनच्या मते, श्रम हे मूल्याचे मापक म्हणून निरूपयोगी आहे. कारण श्रमिकांच्या कार्यक्षमतेत फरक असतो; तंत्रज्ञानामुळे कार्यक्षमतेत बदल होते; काही कामगारांकडे नवीनतम ज्ञान/कौशल्य असेल आणि तर काहींकडे नाही; भांडवल संचय करणे किंवा चांगल्या कामाचे कौतुक याचा अभाव ही देखील काही करणे आहेत.

नव-अभिजात- उपयोगिता (The Neo-Classics: Utility),

या तिसऱ्या प्रकरणात वॉलरास, जेव्हन्स, आणि मार्शल या अर्थशास्त्रज्ञांचा विचार करण्यात आला आहे. त्यांनी अर्थशास्त्राला गणिती

बनवण्याचा प्रयत्न केला आणि संतुलन साधणाऱ्या प्रणाली तयार करण्याचे जणू वेड लागले.

जेव्हन्स, बेन्थमच्या उपयुक्ततेच्या सिद्धांतापासून सुरुवात करतो. जेव्हन्सने असे मानले की उपयोगितावादने आर्थिक वर्तनाचे स्पष्टीकरण दिले आणि गणितीय आर्थिक प्रतिमान तयार केले ज्यामध्ये त्यांनी गृहीत धरले की व्यक्तीं महत्तम उपयोगिता (कमीत कमी त्यागात अधिक समाधान) प्राप्त करण्यासाठी प्रयत्न करतो. एकदा हे साध्य झाल्यावर, व्यवस्था संतुलनात आहे असे म्हणता येईल. वेगवेगळ्या उपयोगादरम्यान वस्तूंचे आवंटन करणे, वस्तूंचा विनिमय करणे, वस्तूंचे उत्पादन करण्यासाठी काम करणे आणि भांडवल वापरणे यासारख्या घटकांचा त्यांनी विचार केला आणि मॉडेलला गणितीयदृष्ट्या अनुकूल करण्याचा प्रयत्न केला.

वॉलरासनेही तत्सम धर्तीवर काम केले, परंतु मूल्य उपयोगितेपेक्षा दुर्मिळतेवर अवलंबून असल्याचे त्यांनी गृहीत धरले. त्याने मागणी आणि पुरवठा वक्र तयार केले आणि व्यवहाराच्या किंमती कुठे कमी झाल्या याचे मूल्यमापन करण्याचा प्रयत्न केला. मग त्याने उत्पादन वक्र सादर केले आणि एकाचवेळी अनेक समीकरणे असलेल्या जटिल मॉडेलसह त्याला प्रस्तुत केले. त्यांना हे माहित होते की हे वास्तवाचे प्रतिनिधित्व करत नाही, परंतु ते अनुमानासाठी उपयुक्त ठरू शकते.

आल्फ्रेड मार्शल (1842 ते 1924) यांनी त्यांच्या उपयोगितावादावर आधारित पुरवठा आणि मागणीचे गणितीय सादरीकरण केले. त्याने वॉलरास आणि जेव्हन्सपेक्षा अधिक वास्तववाद शोधला आणि आंशिक समतोल विश्लेषणाची पद्धत विकसित केली. पुरवठा आणि मागणीच्या सिद्धांतावर आधारित बाजारपेठेतील उत्क्रांतीवादी

बदलाची कल्पना त्यांनी मांडली. उत्पादन संस्था जीवन चक्रातून जातात: त्या निर्माण होतात, वाढतात आणि परिवर्तीत होतात. याला त्याने दीर्घकाळ म्हटले. पेढ्या केवळ मागणी आणि पुरवठा यांच्या प्रतिसादातच उत्पादन वाढवू किंवा कमी करू शकतात. तंत्रज्ञान, ज्ञान, लोकसंख्या आणि भांडवल यांचा समावेश असलेल्या बदलांच्या दीर्घ चक्राचाही त्यांनी अंदाज घेतला. मार्शलचा दृष्टीकोन वॉलरास किंवा जेव्हन्सपेक्षा अधिक व्यापक आणि निश्चितच कमी आदर्श असल्याचे दिसते. तरीही, त्यांनी ज्या तत्वांवर काम केले ते समान आहेत आणि या तत्वांवर रॉबिन्सन यांनी टीका केली आहे.

रॉबिन्सनच्या मते, "उपयोगिता ही अभेद्य निरपेक्षतेची एक आधिभौतिक संकल्पना आहे; उपयोगिता ही वस्तूंमधील गुणवत्ता आहे ज्यामुळे व्यक्तींना त्या खरेदी कराव्याशा वाटतात आणि व्यक्तीची त्या वस्तूला विकत घेण्याची इच्छा हे दर्शवते की त्यामध्ये उपयोगिता आहे." या वाक्याने, रॉबिन्सन त्यांचा नव-अभिमतपंथीवरचा अध्याय उघडतो.

पाण्याची अंगभूत उपयोगिता उच्च पण किंमत कमी आहे; हिऱ्यांची अंगभूत उपयोगिता कमी पण किंमत जास्त असते. किंमत सामान्यतः सीमांत उपयोगितेवरून निश्चित होते. त्यामुळे यूकेमध्ये पाणी मुबलक आणि स्वस्त आहे; तर आफ्रिकेत, ते अधिक प्रिय आणि दुर्मिळ आहे. म्हणून उपयोगिता हे इच्छा किंवा गरजा यांचे फलन आहे. एखादी व्यक्ती आपली इच्छा पूर्ण करण्यासाठी द्यायला तयार असते ती म्हणजे किंमत. जसजसा पुरवठा वाढतो, इच्छा कमी होते आणि प्रति मात्रा उपयोगिता कमी होते. याठिकाणी त्या प्रश्न उपस्थित करतात की इच्छा केवळ प्राप्त झालेले समाधान प्रतिबिंबित करते का?

उपयोगिता ही "चांगली गोष्ट" असावी; परंतु नेहमीच नाही. उदाहरणार्थ व्यसनाधीन औषधे. काही गोष्टी आपल्यासाठी इतरापेक्षा चांगल्या असतात, ते उपयोगीतेमध्ये कसे प्रतिबिंबित होते?

बाजार उपयोगितेला प्रतिबिंबित करू शकतो का? तर तत्त्वतः होय, व्यवहारात बाजारातील खरेदीदार किंवा विक्रेते दोघांनाही पुरेशी माहिती मिळू शकत नाही. तसेच, लोकांच्या सवयी, फॅशन, गरजा आणि इच्छा बदलतात. वस्तू खरेदी करण्याची समान संधी ही एक काल्पनिक आहे आणि म्हणून मोजता न येणारी इष्टतम संधी आहे. तसेच, गरीब माणसाचे प्राधान्यक्रम श्रीमंत माणसापेक्षा वेगळे असतील. सरकारी निर्हस्ताकक्षेपाच्या (*laissez-faire*) तत्त्वामध्ये मध्ये, लोकांच्या इच्छा समान आहेत असे गृहीत धरले जाते, परंतु पैसे देण्याची क्षमता वेगळी आहे. हे गृहितक परत स्मिथकडे घेऊन जाते - लोक स्वतः ला चांगले बनवू इच्छितात आणि त्यांच्या स्वतःच्या हितासाठी कार्य करू इच्छितात. मुक्त बाजार महत्वाकांक्षा असलेल्यांना आणि व्यवहारातील पक्षांच्या स्वार्थासाठी वस्तूंचे वितरण करेल.

उपयोगिता सिद्धांत आणि लेसेझ फेअरच्या वर्तुळाचे वर्ग कसे करायचे हा प्रश्न उद्भवतो. नेहमीचे उत्तर म्हणजे जास्तीत जास्त उत्पादन, म्हणजेच अधिक माल अधिक स्वस्तात उपलब्ध करून देणे. हे भांडवलशाहीच्या बोधाची आठवण करून देते आणि विस्तारामुळे जीवनमान का उंचावते याचे कारण स्पष्ट करते.

याच्याशी जोडलेली आणखी एक कल्पना ही आहे की केवळ श्रीमंतच बचत करतात आणि त्यामुळे भांडवल संचयनासाठी असमानता आवश्यक आहे. जे निम्न उत्पन्नाला वर नेईल. एकूण उत्पन्न

वाढेल, जेव्हाकी वितरणामुळे एकूण उत्पन्न समान राहील.

वॉलरस आणि जेव्हॉन्स यांनी भांडवलावरील नफ्याचे दर आणि वित्तव्याज दरांचा विचार न केल्याची टीका रॉबिन्सन करतात. त्या म्हणतात मार्शल किमान "प्रतीक्षा" बदल बोलतो आणि म्हणतो की "जमीन, श्रम आणि प्रतीक्षा हे उत्पादनाचे घटक आहेत; व खंड, मजुरी आणि व्याज हे त्याचे पुरस्कार आहेत". अन्यथा, नव-अभिजात मॉडेलमध्ये वेळ (Time) ही मुख्यतः दुर्लक्षित केलेली गोष्ट आहे.

नव-अभिजात स्कूल मुक्त व्यापाराचे जोरदार समर्थक होते. "मुक्त व्यापाराने समतोल स्थितीचे नेतृत्व करणे अपेक्षित होते ज्यामध्ये स्पर्धेमुळे संपूर्ण जगात अधिकाधिक उपयोगिता देणारी संसाधने तयार केली जाते". मुक्त व्यापारासाठी, काही गृहीतके आवश्यक आहेत: जसे आंतरराष्ट्रीय संतुलन, जिथे आयातीचे मूल्य निर्यातीच्या मूल्याच्या बरोबरीचे असते; पूर्ण रोजगार; आणि परिपूर्ण स्पर्धा. अशा परिस्थितीत, प्रशुल्कांची आवश्यकता नसते. परंतु वास्तवात अशी परिस्थिती कधीच अस्तित्वात नसते.

एकूणच, रॉबिन्सनच्या मते, नव-अभिजातवाद्यांनी फारच कमी साध्य केले. याची त्या तीन कारणे सांगतात- १) त्यांनी चर्चा केलेल्या प्रश्नांना व्यावहारिक महत्त्व नव्हते. सैद्धांतिक म्हणून मुक्त व्यापार ही संकल्पना मोठ्या मिश्रणात एक छोटी गोष्ट ठरते त्यामुळे त्यांचे मॉडेल आदर्शवादी बनले

होते; २) त्यांनी समतोलाच्या अगदी जवळ असलेल्या प्रणालींवर जास्त लक्ष केंद्रित केले; ३) आर्थिक दृष्टीने उपयोगिता परिभाषित करण्यात ते कधीही यशस्वी झाले नाहीत.

थोडक्यात, या पुस्तकात रॉबिन्सन विज्ञानाच्या स्वरूपातील अर्थशास्त्र आणि एका विचारधारेच्या स्वरूपातील अर्थशास्त्र यामधील निरंतर चाललेल्या संघर्षाला प्रकट करण्यासाठी त्या आपल्याला एकप्रकारे अर्थशास्त्राच्या पडद्यामागे घेऊन जातात.

आपल्या प्रभावी आणि स्पष्ट शैलीत, त्यांनी अभिजात अर्थशास्त्रज्ञ अँडम स्मिथ व डेव्हिड रिकार्डो आणि नव-अभिजात अर्थशास्त्रज्ञ अल्फ्रेड मार्शल, स्टॅनले जेव्हॉन्स आणि लिओन वॉलरस यांच्या मूल्याच्या प्रश्नावर टीका केली. त्या असे दर्शवितात की, त्यांनी अनुक्रमे श्रम-वेळ, सीमांत उपयोगिता किंवा प्राधान्ये यांना मूल्याचे निर्माता मानले. मुळात या सगळ्या कल्पना वैज्ञानिक नसून 'अधिभौतिक' आहेत आणि हे सहसा विचारसरणीमध्ये असते, ते विज्ञान नाही, ज्यात आपण आर्थिक सिद्धांत नाकारण्याचे कारण शोधतो. रॉबिन्सन आजच्या अशांत आणि असमान अर्थव्यवस्थेत प्रतिध्वनित होणाऱ्या भविष्यसूचक विधानाने समारोप करतांना असे म्हणतात की 'अर्थशास्त्रज्ञाचे कार्य हे आहे की ज्या मूल्यांचे मापन केली जाते, ते केवळ पैशाच्या मापदंडानेच मोजली जाऊ शकतात या कल्पनेचा प्रतिवाद करणे.'
