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SHREE H.S.SHAH COLLEGE OF COMMERCE

Modasa Dist- Arrvalli

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Editor's Column

The blast of knowledge at the universal hut due to scientific dynamics has without doubt redefined the very concept of new Era. The main set-up of education especially higher education-has become a subject of study and scrutiny for the scholars and practitioners who have a hunger desire to face change and challenges. It is because we, the creature beings, are brilliant with the faculty of option and a liberated will.

Unlike other type, we are not planned. We can make choices and use our free will to act and get our objectives. Inequities in learning opportunities, quality of educational military and level of learning success persist by gender, rural/town locality, ethnic backdrop, and socioeconomic status.

The quality of education and the aptitude to define and monitor this quality is absent in most upward countries. The means and span of education continue to be fine and curbed to past models of delivery, and the use of other channels continues to be informal and subsidiary. The increase in quantitative and qualitative demand for education is not in step by an raise in funds.

At this point in time, it is safe to situation that the split of views on the risk of change is marvelous. We, the publishers of Research Genius E Journal, are very much eager to view some aspect of these changes through academic article contributed by impressive scholar and social group. The nearby issue contains papers with decisive coming and scrutiny as well as orderly argument and reflection on various theme of language, prose, information technology, commerce and so on. We trust this will positively be helpful for the community who desire transform.

Chief-Editor

Dr. Sudhir G. Joshi

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Gender Equality and Information Technology

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Abstract

The contribution of information technology (IT) cannot be underscored in the current century. Information technology is driving everything and has reduced the whole world into a global village. There is a low participation of females in information technology as compared to males due to their gender and roles. Gender is a social construct defining differentiated roles of males and females. Gender equity is promoting equal opportunity and fair treatment for males and females. Acquisition and application of information technology requires that one craves time and has resources. At work places rarely do organizations spare time to train their human resources on information technology. This means one has to learn information technology during free time. People with more roles to perform outside their daily work tend to be disadvantaged and thus lag behind in information technology. It will also assess whether gender equity as advocated by affirmative action has had an impact in bridging the gap between men and women in information technology.

Let there is a new beginning at every stage in life.

“There is one Universal truth applicable to all countries, culture and communities, violence against women are never acceptable, never excusable, and never tolerable”.

Our work to eliminate violence against women is central to our commitment to promote gender equality and the empowerment of women, both of which are integral to sustainable development.

For women, the basic problems are the problems that are much larger than technology.

They are the gender equality, the patriarchy, the violence against women who date to use the technologies because men are suspicious.

The forces that keep women and girls from going to school. These forces keep them from using the technology even if it is in the house.

Women's responsibilities within the household and their limited mobility affect the time available to them and the spaces they can access.

Distance learning allows women to acquire education and e-banking, it is clear that new technologies widen the spaces available to women and women themselves experience these changes as empowering, with an increase in their self-esteem and knowledge. Economic independence has the potential of shifting bargaining power within the household and access to knowledge and information can transform the horizons of women. According to Kelkar and Nathan, ICTs have the potential for transforming traditional gender roles.

Women are not participating equally in the ICT revolution and those who participate belong to a small and educated urban elite and do not represent the life situation of the majority of women in developing countries with regard to female participation in ICT employment, women are mostly represented in low – skill and low – paid service or manufacturing employment.

What are the underlying reasons for the ICT gender gap? Why are the majority of women in developing countries unable to tap the opportunities created by the new technologies?

Women's lower levels of education also contribute to the ICT gender gap, as better education leads to better paid employment. Furthermore, education is necessary for obtaining a skill-set, like

literacy, English language skills and technological and scientific knowledge that is necessary for harnessing ICTs. The persistent gender gap in schooling and literacy levels in developing countries puts women at a disadvantage with regard to ICTs.

India is the country with the largest number of ICT for development initiatives and the new government under Prime Minister Narendra Modi committed itself with the 'Digital India' campaign to transforming India into "a digitally empowered society and knowledge economy". Despite the gender blindness of most of the efforts, there have been a number of private sector initiatives targeting female access and usage of ICTs. Google launched the 'Helping Get Women Online' campaign in November 2013, which aims at helping women overcome the access, knowledge and awareness barriers which impair their participation online. The website www.hwgo.com instructs women on how to use a computer and the internet and how to get access to so called relevant information. The website is available in English as well as four regional languages and indicates the number of a free helpline for those who require help in operating the computer or the internet.

The website seems to be designed especially for the urban, literate, non-working and married woman who has access to the internet at her home, but who is not aware of how to use it.

May be in response to this last critique, Google launched in July 2015 the 'Internet Saathi' campaign, which targets the digital literacy of the rural woman, over a period of eighteen months, about five million rural women will learn how to use the internet. As we have seen, other factors like literacy levels, socio-cultural barriers and infrastructural constraints condition the engagement of women with the digital world.

To achieve this, they need to be involved in the process of empowerment and acknowledge the injustice of female subordination and recognize the need of female engagement with the new technologies.

Introduction

The concept of Gender Equality is a common concern over the world. Moreover, with the introduction of ICTs it has acquired new dimensions to it. ICT has the potential to bring about change and development to a nation and has already started taking these steps in different areas like education, etc. More specifically to women, it can bring about an overall change and allow the movement of empowering women through its usage. In this paper we will focus on the current role of ICTs in India, and how specifically it has affected the role that women take in different economic sectors like health, education and entrepreneurship. Improving Gender Equality with ICTs. The characteristics of ICTs and its overall benefits for economic development makes it a key component through which gender equality can be improved. Looking more specifically, ICTs can for one influence the public opinions in a positive way about gender equality. Especially in a country like India, this can be a good strategy by inducing policymakers to include gender as an important component to their social and economic policies. In other sectors of the industry like health and education, ICT4D can be more focused on improving the lives of women in more rural areas. This will be better understood when explaining the project examples later on in this paper. Specifically looking at India, ICT can be a powerful tool for gender empowerment. There has been a substantial growth in the ICT sector since the late 1980s and the use of ICT has dramatically expanded since the 1990s (2). Statistically looking into the World Bank, the number of Internet users is accounted to grow at a rate of 50% per annum with teledensity reaching up to 3.8% of the population by 2008. The IT and ITES sector is projected to grow 18% in the next five years to become an industry of Rs 4.58 Lakh Crores by 2011, according to an IDC release (2). Overall there is significant growth and strength in the IT sector of India. But the problem is

spreading this growth of ICTs across women also. The main problem is the digital divide that exists in India. According to the 2004 report by the Cisco Learning Institute for women, only 23% of Indian women are Internet users (2). This gender digital divide in India is characterized by low-level access of technologies. Some of the factors restricting access to ICT infrastructure are poverty, lack of computer literacy and language barriers in these areas.

Importance of Information Technology for Women Empowerment Social Empowerment

- New knowledge and information.
- Awareness and understanding of issues.
- Skills, abilities and competence.
- Support, friendship and inspiration.
- Participating in group activities with women

Political Empowerment

- Participating in policy making.
- Taking action to change your life or your community.
- Networking and lobbying.
- Changing stereotypes about rural women

Psychological Empowerment

- Self confidence and self esteem.
- Feeling more valued and respected.
- Motivation, interest and enthusiasm
- Freedom to do things or express yourself.
- Feelings of belonging wellbeing and happiness.

Technical Empowerment

- Knowledge about ICTs.
- Awareness and understanding about ICTs.
- Skills and competence in using new ICTs
- Ongoing support and advice in using ICTs
- Access to high quality technologies.
- Confidence to use and speak about ICTs.

Economical Empowerment

- Women's control over income.
- Relative contribution to family support.
- Employment opportunities.

Section 354C: The Law That Helps Women Fight for Their Rights If Their Privacy Is Invaded

The punishments have been made more stringent to deter the criminals and to curb the shooting crime rates against women.

As soon as we open the newspapers or switch on the television, we read/hear some news that disturbs us as a reader/viewer. We often read about men raping children and women or women being stalked and sexually harassed or being burned to death just because of dowry hassles. The rate of crimes against women is soaring high, and 1 out of every 4 women has been a victim of one or the other sexual attack/crime.

The Nirbhaya rape case shook the country and forced the introduction of better and more stringent laws in order to protect the women of the country. From sexually coloured remarks on the streets to being molested and harassed, the women had had enough. There was a need for reform in the judicial system of the country, a change in the ideology of the people and a need to empower the women. After the case, the Justice Verma Committee led by Justice J.S. Verma, was set up, which submitted a report suggesting several changes in the existing law? One such amendment was the addition of the offence of voyeurism. Before such an amendment was made, the only remedy available to the victims was to file a case under Section 67 of the Information Technology Act, which prohibited the dissemination of obscene content that had the power to corrupt the mind of an individual.

Since the above-mentioned law failed to cover all the aspects such as recording acts without consent, a new law had to be proposed. Section 354C of the amended bill reads as follows,

“Whoever watches, or captures the image of, a woman engaging in a private act in circumstances where she would usually have the expectation of not being observed either by the perpetrator or by any other person at the behest of the perpetrator shall be punished on first conviction with imprisonment of either description for a term which shall not be less than one year, but which may extend to three years, and shall also be liable to fine, and be punished on a second or subsequent conviction, with imprisonment of either description for a term which shall not be less than three years, but which may extend to seven years, and shall also be liable to fine.” However, most people, especially women in India are unaware of the existence of any such law. If a law exists only on paper and not in the knowledge of the citizens, the law is merely a law. It is very important to invest in women and promote greater gender equality. The section gained widespread coverage recently when the Union Minister, Ms. Smriti Irani found a camera in the changing rooms of a Fab India store in Goa. She filed a complaint under section 354C immediately.

You might also like: Every Indian Employee Needs to be Aware of these Important Labour Laws.

Explanation of the word “private act”

The section basically aims at protecting women engaging in private acts. For the purpose for this section private acts mean such an act where a woman has an expectation of being alone and / or not being observed by any other person. A private act includes the following

- Sexual acts
- Changing clothes
- Bathing etc.

Need for gender neutral laws

The law is not gender neutral as it clearly states that in a case of voyeurism the victim will be a woman and the perpetrator would be a man. There could be situations in which the roles might be reserved but in that situation, the victim would have no remedy under the law as he would be a guy and the law is gender-biased. There is a need for a gender-neutral law because the above-mentioned situation is not a hypothetical situation and even though the chances of a male being a victim of voyeurism are less but they are not zero. Moreover no mention has been made for people who do not identify themselves as either males or females. Hence the law should be made gender neutral to remove the bias on the basis of gender and to give people their right to

move the law of court when need be. Article 14 of the Indian Constitution ensures equality to all before law but if a person is being stripped off his right to equality just because he is a male or doesn't identify with one or the other gender, then the law violates the fundamental right of the person. Not only this, the need of the hour is the introduction of various other progressive laws in the country.

Violation of fundamental rights

Voyeurism is not only a crime which affects the society at large, it is also an offence that violates the fundamental rights of the victim. Article 21 ensures the right to life and liberty to all the citizens of the country. Its ambit is wider than what appears at first reading, it includes the right to safe environment, right to live with dignity, the right to privacy etc. since it also includes the right to privacy the offence of voyeurism violates the fundamental right of the victim because a woman is being observed while indulging in a private act where she has an expectation of not being observed by the perpetrator or anybody else on behalf of the perpetrator. Here are 13 civil rights that all.

Examples

Information technology (IT) has become a potent force in transforming social, economic, and political life globally. Without its incorporation into the information age, there is little chance for countries or regions to develop. More and more concern is being shown about the impact of those left on the other side of the digital divide- the division between the information "haves" and "have nots." Most women within developing countries are in the deepest part of the divide further removed from the information age than the men whose poverty they share. If access to and use of these technologies is directly linked to social and economic development, then it is imperative to ensure that women in developing countries understand the significance of these technologies and use them. If not, they will become further marginalized from the mainstream of their countries and of the world. It is essential that gender issues be considered early in the process of the introduction of information technology in developing countries so that gender concerns can be incorporated from the beginning and not as a corrective afterwards. Many people dismiss the concern for gender and IT in developing countries on the basis that development should deal with basic needs first. However, it is not a choice between one and the other. IT can be an important tool in meeting women's basic needs and can provide the access to resources to lead women out of poverty.

THE CURRENT SITUATION OF GENDER AND INFORMATION TECHNOLOGY IN DEVELOPING COUNTRIES: Getting reliable statistics on women's Internet use in developing countries is very difficult. The standard indicators are not disaggregated by sex, and the available data are not very reliable or comparable. However, it is clear that the numbers are small and the distribution limited. Most women Internet users in almost all developing countries are not representative of women in the country as a whole, but rather are part of a small, urban educated elite. In many developing countries, less than one percent of the population male or female has Internet access. By regions, women are 22 percent of all Internet users in Asia, 38 percent of those in Latin America, and six percent of Middle Eastern users. No regional figures by sex are available for Africa. USES Most women in developing countries who use information technology use it at work. Except in upper-income enclaves, home access to a computer and the Internet is not a phenomenon. Users at work generally divide up between those who use it as a tool of production (routine office work, data entry, manufacturing, computer industry jobs, programming, and related work) and those who use it as a tool of communication (creating and exchanging information). As a tool of communication, 2 the most prevalent

application is networking for political advocacy on behalf of women. This came about because the nongovernmental organizations that promoted electronic networking and worked in political advocacy were the early adopters and is continuing users of the technology in developing countries. Also, developing country women have used electronic communication for networking to promote their business interests. This area is far less developed than that of politically activist networking, but it represents an interesting area with possibilities for further development. E-mail is the major information technology application that women's organizations and individual women in developing countries use. But, time constraints as well as bandwidth limitations make Web use difficult for women. Few women are producers of information technology, whether as Internet content providers, programmers, designers, inventors, or fixers of computers. In addition, women are also conspicuously absent from decision-making structures in information technology in developing countries.

OBSTACLES TO WOMEN'S ACCESS

A series of factors, including literacy and education, language, time, cost, geographical location of facilities, social and cultural norms, and women's computer and information search and dissemination skills constrain women's access to information technology. Science and technology education is necessary for women to work in IT at the level of computer programmers, engineers, systems analysts, and designers. Women's low enrolment in science impedes this globally. In developing countries, there is a great deal of variation in the percentages of women in natural sciences, computer science, and engineers. There are indications that young women in developing countries are not as affected as U.S. women by attitudes that computer science is not an attractive field to enter. For example, women comprise between 30 and 50 percent of students in computer science and other natural sciences in a number of developing countries. Africa remains the area of greatest concern; however, as African women have the lowest participation rates in the world in science and technology education at all levels. Impact of Information on Women's Work Women tend to be concentrated in end user, lower skilled IT jobs related to word processing or data entry and make up small percentages of managerial, maintenance, and design personnel in networks, operating systems, or software. Although IT is a new field, gendered division of labour patterns are already emerging. However, women are making inroads into higher levels of the IT workforce in Latin America, East and Central Europe, much of Western and South East Asia, and South Africa. Women comprise a significant percentage of software programmers in India and Brazil and at all levels of IT work in Malaysia. Globalization has had a significant impact on women's work in information technology in developing countries. In the first phase of industrialization in Asia, primarily, and Latin America, secondarily, women found many information technology-related jobs in the assembly of electronics. During the last 15 years when manufacturing became more automated, greater technical and cognitive skills were required than in the first phase of industrialization, and the number of women employed in information technology manufacturing dropped. Also, the first generation of women workers was and is not being retrained for the new jobs. While advances in information technology are making many women's manufacturing jobs redundant, it is creating other jobs largely taken by women in the service industries for information processing, banking, insurance, printing, and publishing where skill requirements are higher than in the first phase of IT manufacturing job creation. Within the service sector, the major employment for women is in information processing jobs, particularly involving data entry. The West Indies and the Philippines were the early leaders in this area, followed by China, India, Singapore, Vietnam, and extending most recently to Ghana and Uganda. Many of the new jobs are in call centres, in

Geographical Information Systems (GIS), and in software, all of which require higher skill levels than data entry. India and Malaysia have cornered the bulk of these jobs, but they are expanding to other areas as well, notably Togo and Tanzania. The salaries for IT service jobs are generally better than in other locally-available jobs with comparable skill levels. While there has been much discussion about teleporting in developing countries, most of the teleworking jobs in developing countries are actually outsourced, located in commercial areas and not in homes. Also, women have expressed a preference for work near but not in their homes. Economic Empowerment through Information Technology Uses of information technology to assist women in their current economic activities, including farming, trade, and entrepreneurship, are detailed in the following sections. For instance, women farmers could greatly increase productivity using information on improved technologies, agricultural inputs, weather, and markets. Traders and other entrepreneurs need to find marketing information and disseminate information about their businesses. School girls from the local communities who generally learn computer skills rapidly could be trained to serve as information intermediaries for the older women. The new information economy offers many possibilities for new IT-enabled businesses that women could establish or in which they could work. Most numerous are the service jobs outsourced by major corporations in the U.S. and Europe. At the low end of the skill level and largest in number are jobs in data entry and data capture. Software programming, GIS, and systems analysis jobs require much higher skills and education, but women are moving into these jobs in several developing countries. While the business-to-consumer e-commerce area has generated a great deal of excitement, it can be a difficult field to enter. Women's handicrafts can find niche markets, but marketing and management skills are needed, and supply and delivery problems must be addressed. Some successful developing country businesses have targeted their Diaspora markets and taken advantage of local delivery. More profitable opportunities exist for women's small-scale enterprises in business-to-business and business-to-government markets. IT-enabled communications businesses offer much promise for women entrepreneurs, following the model of Grameen Phone in Bangladesh, *téléboutiques* in Senegal and Morocco, and phone shops in Ghana. Given high demand, low capital, and skills requirements, these businesses are within the reach of many women in developing countries, if their country has the necessary enabling environment permitting the establishment of such businesses. Availability of credit, particularly in the form of microcredit, is a necessity for women to enter such businesses. While microcredit is increasingly popular, its availability falls far short of demand. For employment in core sector information technology jobs, women in developing countries need to acquire the necessary training to move into more technical, better paying, cognitively oriented jobs. While degrees in science and technology are the entry tickets to the higher end of using and producing information technology, women can master many aspects of computer use and maintenance with much less training, with much of it available outside the formal education system.

WOMEN'S POLITICAL EMPOWERMENT THROUGH

IT is a forceful tool to improve governance and strengthen democracy. It is particularly powerful for giving a voice to women who so frequently in developing countries have been isolated, invisible, and without a voice. Information technology can contribute to the political empowerment of women as tools for networking to perform social and political advocacy, to strengthen women's participation in the political process, to improve the performance of elected women officials, to improve women's access to government and its services, to educate, and to disseminate indigenous knowledge. IT is particularly useful in increasing the transparency of accountability of government—an application from which women can particularly profit. A

number of projects for women's political empowerment in developing countries are detailed in the following sections.

ENSURING WOMEN'S ABILITY TO TAKE ADVANTAGE OF IT OPPORTUNITIES

Information technology can offer significant opportunities for virtually all girls and women in developing countries, including poor women living in rural areas. However, their ability to take advantage of these opportunities is contingent upon conducive policies, an enabling environment in their countries to extend communications infrastructure to where women live, and increased educational levels. Out of enlightened self-interest, women in developing countries need to involve themselves in the area of information and communication technology policy and regulation.

Conclusion

The implementation of ICT has changed the global scenario and many unexplored areas are now open for encashment. Gender Equality, being one of them has seen many benefits through this usage and more importantly have used the flexibility of adjustments of ICTs to their benefit. But it is important to consider the strategy of these implementations and what methodologies need to be used to keep it sustainable. So far, some of the projects mentioned have adhered to infrastructural, cultural and social needs which have worked out especially in the case of India. Overall ICT can make more impacts in this area: by amplifying women's voices and publicizing experiences this can open more doors and in turn initiate a change in the global scenario. We have seen that the way in which most ICTs operator today in developing countries i.e within the parameters of a male- dominated society and favouring male access and usage, largely fail to truly empower the majority of women. The gendered mindsets of both men and women on the social construction of female subordination and gender inequality in our societies to need to be addressed. Gender – sensitive ICT for development initiatives have to take all these aspects into consideration if they aspire to have a lasting and transformative impact on the lives of women.

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MGNREGA: A Journey of a Decade

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Abstract

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) commenced in 2005 to provide 100 days of wage employment in every financial year to rural households whose adult members are willing to do unskilled manual work in the rural areas. It was introduced to address the worst kind of poverty in the country, and provide unskilled wage work to the poor at the bottom who have very low risk bearing capacity and poor credit worthiness to take up self-employment ventures and have strong preference for wage work. The MGNREGA is the unique employment programme and it goes beyond poverty alleviation and recognizes employment as a legal right. This legal commitment is a landmark event in the history of poverty alleviation schemes of India. It is also unique programme in the world, as no country in the world has ever given legal right of this kind of such a large rural population who have very poor socio-economic conditions. At present, the implementation procedure and corruption of MGNREGA has become a debatable issue for researchers, academicians, and politicians. Keeping these views in mind, the present paper analysed the various aspects like, Progress and Functioning part of MGNREGA since 2006-07 to 2015-16. At last, this article provides some Suggestions and Policy Implications for continuity and consistency of MGNREGA, which will be helpful for better implementation of the scheme towards a journey of a New Decade.

Introduction

Mahatma Gandhi has rightly pointed out that real India lives in Village, census data also proved the same; As per the census of 2011, about 74 percentage of population in India Subsists in 6,38,596 villages directly or indirectly involved in Agriculture and its allied activities for earning their Livelihood. Out of them about 50 percentage of the villages have very poor socio-economic conditions. Since the independence, rigorous efforts have been taken up to improve the standard living of Rural Populace. With this in view, Indian parliament passed a revolutionary novel and unique Act i.e. National Rural Employment Guarantee Act (NREGA) in 2005. The ongoing programmes of Sampoorn Grameen Rozgar Yojana (SGRY) and National Food

For Work Programme (NFFWP) were subsumed within NREGA. It was renamed on 2 October 2009, as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The Mahatma Gandhi National Rural Employment Guarantee Act (here after NREGA) goes beyond poverty alleviation and recognizes employment as a legal right (Chakraborty, 2007). Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is considered as a “Silver Bullet” for eradicating rural poverty and unemployment, by way of generating demand for productive labour force in villages. MGNREGA is one of the largest ever work employment programme visualized in human history. MGNREGA is the flagship programme of the Government of India that directly touches lives of the poor and promotes inclusive growth. It comes at a time when there is a severe rural livelihood distress.

Recently, the Global Human Development Report (GHDR, 2015) conducted by UNDP refers to MGNREGA as one of the pioneer in social protection measures in the world, with comparable other schemes Rural Employment for Public Assets in Bangladesh, Jefes De Hoger in Argentina and the limited Karnali Employment Programme in Nepal. These programmes are limited in scope, in terms of their inclusion criteria of beneficiaries compare to MGNREGA.

It is remarkable that, the MGNREG Act enters the 10th year, many research report pointed out that MGNREGA has continued to achieve several milestones in the collective Indian Journey towards grounding in the values of equality and social justice. Here, we are trying to reveals some progress and execution of MGNREGA and its achievements so far. At last, provides some Suggestions and Policy Implications for continuity and consistency of MGNREGA, which will be helpful for better implementation of the scheme towards a journey of a New Decade.

Progress of MGNREGA since Inception

To understand the scenario of progressive report of MGNREGA, we need to focus firstly on three indicators of the progress of MGNREGA i.e. financial aspect of the scheme which include total fund released during each financial year and total expenditure made on it, total employment generated includes No. of households and No. of Person days and lastly number of works taken up and completed under MGNREGA. Following table, provide details related to financial aspect under MGNREGA, Employment generated and number of works taken up and completed under MGNREGA during 2006-07 to 2015-16.

Table - 1 Progress of MGNREGA since 2006-07 to 2015-16

Year	Funds Availability	Total Expenditure	Total Employment		Number of Works	
	(₹ Crore)	(₹ Crore)	No. of HHs (Crore)	Persondays (Crore)	Taken (Lakh)	Completed (Lakh)
2006-07	11300.00	8823.25	2.10	90.50	8.35	3.97
2007-08	19278.78	15858.44	3.39	143.68	17.81	12.14
2008-09	37361.40	27250.68	4.51	216.32	27.25	12.14
2009-10	49653.06	37971.19	5.26	283.32	46.03	20.97
2010-11	54172.14	39377.27	5.49	257.15	50.99	25.90
2011-12	48832.49	38034.70	5.06	218.81	82.51	18.56
2012-13	42464.26	39778.29	7.97	230.41	104.62	25.53
2013-14	33000.00	30287.00	4.53	208.86	94.59	25.77
2014-15	34000.00	16929.41	3.89	155.88	67.22	25.94
2015-16	34699.00	23673.74	4.24	189.08	76.66	49.47

Source: www.nrega.nic.in (MGNREGA Public Data Portal)

Table-1 shows that the overall progress of MGNREGA in India Since 2006-07 to 2015-16. In the country total funds availability was ₹11,300 crore; from the total amount spent on various works was ₹ 8823.25 crore in 2006-07. During the same period, total no. of Households were employed was 2.10 crore and person days generated through MGNREGA was 90.50 crore. We can see that, Total of 8.35 lakh works were taken up during 2013-14 and only 3.97 lakh works has been completed. In the year 2007-08, total expenditure accounted ₹15858.44 crore against the total fund available of ₹19278.78 crore. It generated 143.68 crore person days with employment covering was about 3.39 crore Households. Against total works taken up 17.81 lakh, only 12.14 lakh works were completed.

During 2008-09 to 2013-14, overall scenario of Progress of MGNREGA was remarkable in all aspects. Mostly, in terms of Total amount availability and total no. of Expenditure has been made on various activities were increased continuously except 2011-12 and 2012-13 financial years (See Table 1). So far as employment generation is concerned, the same pattern has been observed like Fund Availability and Expenditure Aspects. With a view to, may best strengthen the compulsion of quality of assets creation and livelihood for the Scheme; it was surprised to say that total no. of works taken up was also gone high and nearby 30 to 40 percent works were completed during this couple of years.

Lastly, in 2014-15, total funds released by central government was about `34000 crore against this fund total expenditure has been made only `16929.41 crore. A total employment provided to Rural Households was 3.89 crore and it created 155.88 crore person days during this time. A total 67.22 works were taken up and the works were completed was about 25.94 crore during 2014-15 across the country. Similarly, in 2015-16, total funds released by central government was about `34699 crore against this fund total expenditure has been made only `23673.74 crore. A total employment provided to Rural Households was 4.24 crore and it created 189.08 crore person days during this time. A total 76.66 works were taken up and the works were completed was about 49.47 crore during 2015-16 financial year. In every successive year, total funds released by the Government for MGNREGA indicates that How the gigantic size of the programme was! It also reveals that central government wants to focus more and more to sustained this rural development MGNREGA; for better aspect of Rural Empowerment.

Functioning of MGNREGA since Inception

In order to understand the functioning part of the programme we need to focus on Wage Policy, Women's Empowerment, Arresting Distress Migration and Bonded Labour, Payment systems.

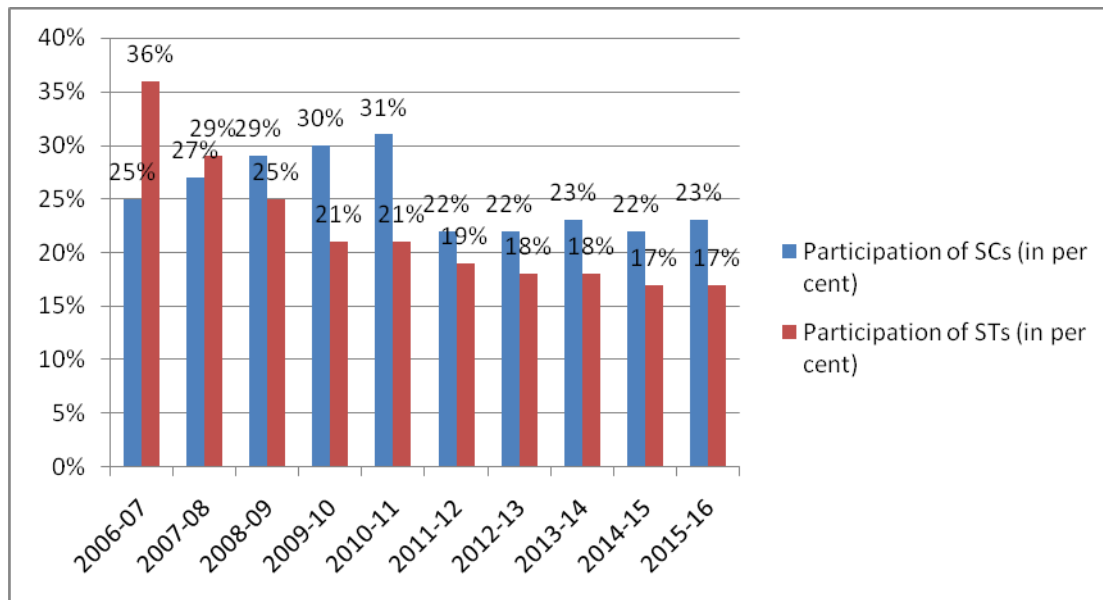
1. Changes in the Wage Policy over the years

The MGNREGA has two different provisions relating to wage payments. Section 6(1) which provides for the Central Government to notify the wage rate and Section 6 (2) which allows for the State Government to notify the wage rate. The Central Government meets the costs in full, for the wages of unskilled workers employed under the programme. Since the implementation of the Act, both provisions have been used. Up till 2009, Section 6 (2) was under implementation wherein the minimum wage was fixed by the State Government as per section 3 of the Minimum Wages Act, 1948 for Agriculture Labourers. This was notified as the MGNREGA wage rate in the respective states. From 1st January, 2009, Section 6 (1) has been applied with the Central Government revising the notified MGNREGA wage rates for all states every year. Later on, from 1st January, 2011, it was notified that MGNREGA wage rates have been indexed to the Consumer Price Index Agriculture Labour (CPI-AL).

2. Social Inclusion: Participation of SCs and STs

Number of researches have suggests that the MGNREGA is succeeding as a self targeting Programme, with participation from Marginalised Groups including the Schedule Castes (SCs) and Schedule Tribes (STs). The share of SCs and STs in the work provided under the Act has been increased year by year. Following figure clearly shows the fact of participation of SCs and STc.

Figure-1 Participation of SCs and STs

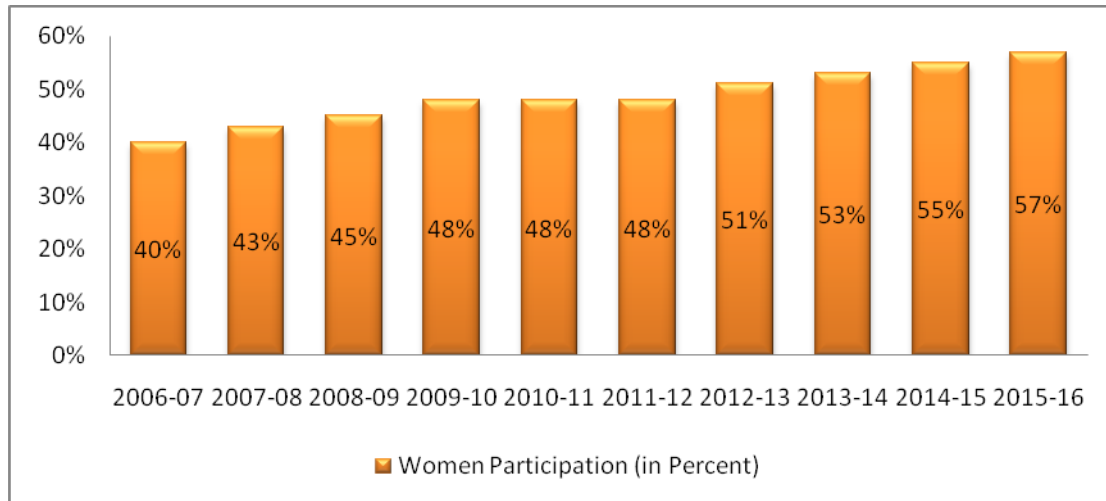


Source: www.nrega.nic.in (MGNREGA Public Data Portal)

In the figure we can see that the participation of SCs has remained above 20% from FY2006-07 to FY 2010-11, even it shows that it has declined afterwards and stand nearby 17per cent to 19 per cent form FY 2011-12 to FY 2015-16. While on the other hand, the Participation of the Scheduled Tribes (STs) has declined year by year and it has fallen between 36per cent to 17 per cent.

3. Women's Empowerment

Various provisions and Guidelines under the Act aim to ensure that women have equitable and easy access to work in any decent working conditions. Equal payment of wages and representation in decision making bodies. The participation of women in the scheme has been presented in below figure.

Figure: 2 Participation of women

Source: www.nrega.nic.in (MGNREGA Public Data Portal)

Above figure shows the trends of the participation of women each and every financial year has increased from 40 per cent to 57 percent, with this the rate of person days and equal wages for women has increased. Number of studies and field evidence suggest a positive impact of the Scheme on the economic well-being of women and for their children. A large number of women workers report spending their Money Wages to avoid Hunger, repay small Debts, paying their child's schooling etc.

4. Arresting Distress Migration and Bonded Labour

The impact of MGNREGA on rural labour markets is complex. The claim on MGNREGA is that it diverts agriculture labour is not fully backed by evidence. Multiple factors are responsible for the diversion of agriculture wage labour and changes in local rural wage rates. The scheme provides an alternative source of income for rural labour, to survive their life, in times of extreme distress that forces workers to migrate or work in harsh and inequitable conditions.

5. Natural resource regeneration and sustainable development

The works undertaken through Mahatma Gandhi NREGA give priority to activities related to water harvesting, groundwater recharge, drought-proofing, and flood protection. Its focus on eco-restoration and sustainable livelihoods will lead over time, to an increase in land productivity and aid the workers in moving from wage employment to sustainable employment. Almost 53% works relate to soil and water conservation. Mahatma Gandhi NREGA works focus on regenerating the rural ecosystem and creating rural infrastructure

that supports sustainable livelihoods. Where planned and implemented well, MGNREGA works have led to a rise in ground water, improvement in soil quality and reduction in vulnerability of production system to climate variability. However, the extent and kind of impact of MGNREGA works on the environment depend on the scale of the activities undertaken, the technical design, the quality of assets created and ownership and use of physical structures constructed. A study found that due to check dams created under the Mahatma Gandhi NREGA, the percolation potential of the villages studied improved by 1,000 - 28,000 cubic metres a year. Construction of percolation tanks also improved recharge in the watersheds considered.

6. Impact on agricultural productivity

Provision of water is vital for agriculture and ensuring food and water security in rural India. Research suggests that water-related assets created under MGNREGA have increased the number of days in a year water is available and also the quantity of water available for irrigation. The increased availability of water has also led to changes in crop patterns and increased area under cultivation according to some studies. To further strengthen the Scheme's synergy with agriculture and livelihood creation, the list of permissible works under Mahatma Gandhi NREGA has been expanded. The expansion of work is likely to improve the socio-economic condition of marginalised section of the society i.e., SC/ST/ Small and Marginal farmers/IAY beneficiaries/Forest Right Act beneficiaries etc. since most of the new works are allowed on the land or homestead of these sections.

Suggestions and Policy Implications for continuity and consistency of MGNREGA

Most of the reviews and suggestions of the various field investigations are in favour to continuation of MGNREGA programme with some modifications. MGNREGA is able to enhance employment, income level, food security and livelihood security of rural poor households on a sustainable mode. The level of benefits consequent from MGNREGA was found below at the expected level. This shows that still MGNREGA implementation having some critical problems and constraints. The policy recommendations for raising performance and effectiveness of MGNREGA has suggested in following way.

- Panchayats take up the responsibility to maintain assets created under MGNREGA. The assets like farm ponds, irrigation wells etc. created on private land of

SC/ST/General/OBC/BPL households are owned by landowners. The assets created on private land are generally well maintained by the owners. However, most of the studies found that panchayats are not well performed to maintain community assets in proper way. They always argued that have no adequate fund to tackle this bottleneck. Because of the poor maintenance of these community assets, it becomes less durable and non-useable in a short time period. The MGNREGA does not have any system to ensure maintenance of these assets. As a result, assets that created under MGNREGA are wasting away due to lack of accurate and timely maintenance. Officially, if the assets are within Panchayats lands, responsibility of maintenance of assets lies with it. Therefore, maintenance of created community assets must be brought under the MGNREGA purview and Panchayat should be provided with special funds for maintenance. If this problem not addressed immediately, this alone has the potential to destroy whatever has been achieved.

- It is obvious that to take responsibility and in charge of any government programme may be tough decision for any one. To implement and functioning of MGNREGA, DDO and TDO have been given additional charge of DPC and PO respectively. DDO and TDO are already overloading with their regular duties. Many appointments including engineers are either on deputation from other line departments of state government or given additional charge. Some appointments such as Junior Engineer (JE), Clerks, MIS coordinator, accountants, APO, DDPC, GRS etc. have been made at the block/district level but on contract basis for limited term (11 months) with fixed pay. At village level, Talati cum Mantri is loaded with his regular works. Many sanctioned posts are left to vacant at present. Because of the additional responsibility, lack of expertise and part time based appointments; they lack motivation, dedication and are demoralized. The shortage of well-qualified permanent staff causing interruption in planning, approval implementation and monitoring of MGNREGA works. It also adversely affected to the inspection, muster roll verification, quality and measurement of works done and timely payment of wages. Sometime measurement itself can take few weeks even if it is supposed to be done within week. Delayed in wage payment is one of the big problems of MGNREGA and creating large extent dissatisfaction among households. Therefore, some suggestions from our side to fill all sanctioned posts and enrolment of permanent professional's staff dedicated to

MGNREGA at all level but most significantly at the block and Village level. This will obvious diminish troubles of MGNREGA implementation and functioning.

- Pragmatic that in different activities taken up under MGNREGA, wage payment of work done is determined by use of task-wage method. This method is very complex and beyond the understanding level of the workers. Due to this wage calculation method, MGNREGA workers obtained average wage rate less than the daily basic minimum wage prescribed in the Act. Therefore, there is a need to simplified and make easier to understand the task-wage method. Whatever may be the unaware of wage-calculation method, households were obtained wage rate less than minimum prescribed wage.
- Irregular and late in payment of MGNREGA works is also adversely affect the act's progress potential. During the field study, we have been seen that many households expressed their frustration towards very late payment of wages. In some places, payment found to be delayed for month and beyond it. Most of the households are very poor and have very poor economic conditions, due to late in timely payment; they are facing lot of problems to meet their recurring expenses. Owing to late payment, some households stopped to work under MGNREGA activity and started to work in non-MGNREGA works where payment is high and in timely base. The shortage of qualified staff and their laziness at all levels was the main cause for delay in wage payment. Therefore, it is our esteemed suggestion to create an appropriate agreement and ensuring timely and regular wage payment to MGNREGA workers.
- When MGNREGA commenced in 2006, wage-rate of MGNREGA works was marginally higher than prevailing market labour cost of agriculture and non-agricultural works. The announcement of MGNREGA influenced available labour forces and created labour shortage in market. Due to shortage of availability of labourers, wage rate of non-MGNREGA works moved up extensively. At present, non-MGNREGA wage rates of different activities are considerably higher (20 to 40 percent) than it for MGNREGA works. In addition, subsequently, it leads to higher scale of out-migration and deprived participation in MGNREGA. Moreover, high rate of inflation on basic needs items make current wage rate of MGNREGA non-affordable. Therefore, to correct this policy, we suggest every year revised the basic minimum wage rate of MGNREGA in the context of inflation scenario or consumer price index of labourers.

- For securing maximum benefits from MGNREGA, it is necessary to integrate MGNREGA programme with the other relevant ongoing central/ state government programmes. In this context, ongoing programmes like, Watershed Development, NWDPRA, DPAP, Minor Irrigation, Farm Ponds, and Tribal Development Programme etc. Instead of permit new independent works, efforts should be made to contribute to the ongoing efforts through MGNREGA. It is also necessary that at the district, taluka and village level, efforts should be made for convergence of these different programmes to make them effective. Such convergence will enable the planner to generate large-scale wage employment on a continuous basis in these districts on one hand and promote rapid development of the regions on the other hand.
- As per Act, if employment not provided within 15 days, unemployment allowance in cash has to be paid to applicant. A responsibility to pay unemployment allowance is of state government. During the study, it was observed that inspite of having application form in some cases unemployment allowance not paid to anyone. To avoid the payment of unemployment allowance, some Gram Panchayats are accepting nondated demand applications or oral instruction. In some Gram Panchayats, villagers are giving job-demanding applications only when they received instructions from Talati/ village functionaries. Thus, by using this instrument legal guarantee of providing unemployment allowance is reduced. In addition, there is no awareness or collective strength of household union on the part to demand unemployment allowance and no willingness on the part of authorities to make such payment. Therefore, central government must pursue this matter with state government to pay regularly due unemployment allowance to all eligible workers. The policy of payment of unemployment allowance will put pressure on the state government as well as on other functionaries to perform better and timely.
- MGNREGA guarantee atleast 100 days of wage employment per households. In every financial year. While calculating the limit of prescribed days under the Act, size of the household family cannot be taken in to account. This provision has depressed large families. A family having 3 to 4 adult members will get employment for about 25 to 30 days per person in a financial year. This duration is inadequate to sustain their livelihood in entire year. Therefore, they try to find out other sources of the income and they have no any other option but to continue migration at other places. Therefore, to stop out

migration, we suggest to raise the limit of person days and if it possible to link it with all adult members of the family.

- Capacity building is a continuous process. The need is felt for capacitybuilding of all stakeholders of the MGNREGA, governmentadministration at all levels, Panchayati Raj Institutions at all the levels,community organisations and common people at the village level.During the field investigation, it was found that many of them lack fullawareness on various components of the programme. Households foundunaware about their legal rights, unemployment allowance rate, wagecalculation method, how to conduct social audit etc. However, traininghas not reached to all stakeholders. Therefore, we suggest that create awell-prepared capacity building who have all knowledge about the eachpart of the programme in positive approach.
- Field survey revealed poor involvement of line departments in planning, execution of works and at other stages of the programme. Due to low level involvement of line departments such as Irrigation, PWD, Forest etc. there were discrepancies in selection of suitable works, suitable location, size of works, quality of works etc. Therefore, it is necessarily to build active line involvement of all related line departments in implementation of MGNREGA

Conclusion

The outcomes of the paper interpreted that MGNREGA Act clutch the keyprogramme to the overall development of nations vast rural populates. Theprogramme has such a huge potential in empowering rural communities.MGNREGA has such capabilities to improve income level, food security andlivelihood security of rural poor on a sustainable approach. Additionally,MGNREGA brought very significant changes in respect of employmentgeneration, assets creation, income level, wage-rates and food security. The outcomes reveal thatthe participation of authorized peoples was low at the different level stages ofplanning, implementation and Gram Sabhas. The awareness level aboutprogramme activities was also low to moderate. It implies that we need to putsome higher efforts to increase the people's participation at all the stages of theprogramme. The study shows need of bringing more transparency inconducting social audits. It is worth to influence more participation of linedepartments in the programme will be helpful in effective implementation ofprogramme.

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The Circle of Reason: Recreating Gandhian Philosophy

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Abstract

Amitav Ghosh was born in Calcutta in July 1956, the son of a diplomat and housewife. Although the family had hailed from eastern Bengal and migrated to Calcutta before the partition cataclysms of 1947. One of the first followers of Rushdie in his style of writing is Amitav Ghosh. Amitav Ghosh has won many accolades for his fiction that is keenly intertwined with history. His fiction is characterized by strong themes that may be sometimes identified as historical novels. In many of his works we find the reflections of his own life. His first novel the Circle of Reason is, to great extent, based on Gandhian Philosophy of education, Cleanliness & industrialisation.

The world is aware about the thoughts of Mahatma Gandhi on industrialisation and westernisation. He was against industrialisation especially in context to India. He was of the opinion that Indian handicraft is a backbone of Indian economy and also Indian culture. Indian should adhere to it instead of blindly following western industrialisation. The symbol of 'Charkha' was associated with Gandhiji which is a symbol of handicraft. Amitav Ghosh uses the symbol of 'Sewing Machine' to represent Gandhian thought. He very tactfully puts Gandhian thought against the western concept of education & industrialisation.

Key Words: Gandhian thought, Industrialisation, Basic Education

Amitav Ghosh was born in Calcutta in July 1956, the son of a diplomat and housewife. Although the family had hailed from eastern Bengal and migrated to Calcutta before the partition cataclysms of 1947. One of the first followers of Rushdie in his style of writing is Amitav Ghosh. Amitav Ghosh has won many accolades for his fiction that is keenly intertwined with history. His fiction is characterized by strong themes that may be sometimes identified as historical novels. In many of his works we find the reflections of

his own life. His first novel the Circle of Reason is, to great extent, based on Gandhian Philosophy of education, Cleanliness & industrialisation.

The novel comes with a completely different historical movement rather than an event. Colonial India was completely under the British influence in each and every facet of life. Education was no exception from it. Education policy was also decided and implemented by the Britishers. As far as education is concerned, Lord Macaulay was the chief contributor and pioneer to establish English model of education in India. His ideas showed that their policy was just to create slaves and mediators serving to the British Empire. Proclaiming the education policy in India Macaulay said,

“We must at present do our best to form a class who may be interpreters between us and the millions whom we govern; a class of persons, Indians in blood and colour but English in tastes, in opinions, in morals, and in intellect.”¹

(Macaulay, Thomas. “*Minutes on Indian Education*”)

Their intention was clear. It was to produce subordinates and slaves who would work for the British Empire. On the other hand, Mahatma Gandhi was having completely different employment oriented education policy. His thoughts on education gave birth to the concept of ‘Basic Education’ or ‘Fundamental Education’. According to him, the object of education should not be only to provide literacy and knowledge. He says, “The object of basic education is the physical, intellectual and moral development of children through the medium of handicraft.”²

Ghosh has presented this concept through the School of Reason which has an object of providing training of handicraft. The destruction of old school is the symbol of English education system. On the other hand, the success of School of Reason shows the inception of Basic Education. Balaram runs it successfully with the help of Shambhu Debnath, Rakhal and Alu. Thus the English Education policy was questioned by Ghosh. At the same time the cleanliness drive initiated by Mahatma Gandhi runs simultaneously.

In *The Circle of Reason*, another special facet of the British is treated by Ghosh. Though it is about the conflict between the tradition and the modernization, it indirectly points to the westernization of the Indian and Asian trades. Ghosh uses the adverse effects of western industrialisation on the traditional small industries, as a backbone of this novel.

History of weaving, for what India was famous and had earned international credit, was shown to be struggling against the new technologies introduced by Britain and other western countries. Narrating the history of weaver's trade, Balaram says to Alu, ".....[the loom] has created not separate worlds but one, for it has never permitted the division of the world. The loom recognizes no continents and no countries. It has tied the world together."³

(The Circle of Reason, P.59)

Then famous and the international trade has come to the verge of downfall due to the industrialisation of the trade. Europe and many other countries produced cloths with the help of huge machines and exported them to the colonized countries making the local small industries collapse down. Extending his lecture on the history of the loom by placing it in the context of British imperial trade, Balaram asserts, "Lancashire poured out its waterfalls of cloth, and [the] once.....peaceful Englishmen.....of Calcutta.....turned their trade into garrotte to make every continent safe for the cloth of Lancashire, strangling the very weavers and techniques they had crossed oceans to discover. Millions of Africans and half of America were enslaved by cotton"⁴ *(The Circle of Reason, P.61)*

The British ravaged India's formerly thriving weaving and handicrafts industries through an exploitative system of tariffs which prevented the export of Indian textiles. Simultaneously, Britain used its colonial sovereignty to allow India's cotton plants to be used in the production of Lancashire textiles, which were then exported back to India at inflated prices. This British policy proved to be a double blow for Indian cotton industry.

The novel is based upon the debate concerning the interrelationship of science, technology and nationalism in India. The period of this debate is almost the beginning of the 19th century. The debate also seems to be between 'tradition' and 'modernity'. Main advocates on the part of 'tradition' are Ram Mohan Roy, Tagore, Gandhi and Nehru, whereas on the part of 'modernity' there were colonial thinkers like William Jones and Macaulay. Ghosh does not make it like an encounter between East and west. He, rather, problematizes 'the science is West and tradition is East' dichotomy.

The world is aware about the thoughts of Mahatma Gandhi on industrialisation and westernisation. He was against industrialisation especially in context to India. He was of the opinion that Indian handicraft is a backbone of Indian economy and also Indian culture. Indian should adhere to it instead of blindly following western industrialisation. The symbol of 'Charkha' was associated with Gandhiji which is a symbol of handicraft. Amitav Ghosh uses the symbol of 'Sewing Machine' to represent Gandhian thought. He very tactfully puts Gandhian thought against the western concept of education & industrialisation.

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Commerce Education and Industry Interface

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Abstract

Universities are organs of society, intellectual pioneers of culture and sanctuaries of the inner life of a nation. In this age, universities became the main instruments of social change, the main agency for the development of human resources. Education is the core to human development and education is an investment. No investment is greater than that in the in people. The main aim of education is to train the mind, body, and soul of our youth and to draw their best to fulfillment stage, to teach them the art of living harmoniously and graciously with one's own fellowmen, to equip them, to face the realities of tomorrow and make them to follow a noble path. Nothing on earth could be equated with knowledge. A king has respect only in his kingdom whereas a knowledgeable man has respect everywhere. Knowledge is power.

As we have different organs to carry out the various functions of our body, the education system has different branches like arts, science, commerce, law, medicine, engineering, etc. As everybody is aware, the base for all the activities is money. How to get it? How to use it? How to save it? ...and Reutilize the same for one's growth and expansion is the knowledge given by commerce education at different levels like UG, PG, DIPLOMA MBA, etc.

Today commerce education is a fast and vast developing discipline. It has become cornerstone in the context of LPG. It commands third position after engineering and medicine. The hundred year old commerce education (1903-2003), which made a beginning with teaching of book keeping, has now grown to the extent of meeting the changes that have taken place in the business world. Consequent upon the economic reforms initiated 14 year back. By meeting above industries expectations commerce students can be made practical managers in all the fields. A day is not far for commerce graduates from job seekers to job creators.

Commerce Education and Industry Interface

Universities are organs of society, intellectual pioneers of culture and sanctuaries of the inner life of a nation. In recent world, universities became the main instruments of social change, the main agency for the development of human resources. Education is the core to human development and education is an investment. No investment is greater than that in the in people. The main aim of education is to train the mind, body, and soul of our youth and to draw their best to fulfillment

stage, to teach them the art of living harmoniously and graciously with one's own fellowmen, to equip them, to face the realities of tomorrow and make them to follow a noble path. Nothing on earth could be equated with knowledge. A king has respect only in his kingdom whereas a knowledgeable man has respect everywhere. Knowledge is power. As we have different organs to carry out the various functions of our body, the education system has different branches like arts, science, commerce, law, medicine, engineering, etc. As everybody is aware, the base for all the activities is money. How to get it ? How to use it ? How to save it ? ...and reutilize the same for one's growth and expansion is the knowledge given by commerce education at different levels like UG, PG, DIPLOMA MBA, etc.

History and Background:-

Commerce education began its journey in India as early as 1886, when the first commercial school was started in Madras by the trustees of Pachiapps Charities. About the same time, the Government of Madras instituted an examination in Commerce. Government of India started a school Calicut in 1895. Commerce classes were started in Presidency College in Calcutta in 1903. Between 1903 and 1912 commerce institutions were also started in Bombay and Delhi. The first commerce college was established in 1913 in Bombay known as Sydenham College of commerce was established in 1921 in Lucknow. Out of total 14000 Colleges in India more than 60% colleges are imparting education in commerce

Text :-

The objects of commerce education were not clear from the beginning. Even the Radhakrishnan Commission on university education was not clear about the objects of commerce education. It was intended to produce commerce graduates who could take their place in secretarial or junior administrative post in commercial concern. The special committee for commerce education 1961 reported in the following lines "the students of commerce are expected to develop knowledge of principles and analyze the structure of operation of the world business." The lexical meaning of commerce is trade and aids-to-trade. But modern industry requires much more than this. It embraces besides the above industries of all type service sectors and non-profit making organizations. As per Frederick G Nichols, "the primary objectives of commerce education is to prepare the people to enter upon a business career or having entered upon such career to render more efficient service therein and advance from their present levels of employment to higher levels" thus commerce education is a general, and liberal education on the other hand, is a kind of training

for skill formation for a business career depending on existing opportunities. With WTO agreement coming into its implementation stage (2005), scores of foreign universities specially from USA, UK and Australia are planning to setup their infrastructure in India. commerce education needs to be competitive vis-a-vis corporate requirements in India and around the globe. While we are living in a globalized world it is important that managers (Businessman and women) of tomorrow be left in dealing with globalized industry expectations. Students are required to go beyond theories and equip themselves with practical skills, which can be applied in real world. Sir Walter Mobterly, the Chairman, UGC of UK, said that "the right balance between theory and action is very much essential in the system of education". Same as applicable to commerce education.

University and industry mutually benefit and its effectiveness is reflected in the quality of life of the nation. UNESCO has designed a programme known as University- Industry Science partnership (UNISPAR). It proposes to match university education with industry needs, transfer research findings from university to industry and retrain its in service personnel and maintain them competent all the time and finally to continuously reorient university curriculum to cater to every development sector.

Germany was the first country in the world to move towards capitalization of knowledge and accordingly, it developed well-adopted education institutes and research establishments. USA universities became annexes of the industrial research laboratory. American Universities have established productive partnership with the business enterprises. Bill Gates in his book Business at the Speed of thought has remarked that due to lack of co-ordination between universities and industry, the capacity of most of the industries is not fully utilized in developing countries.

At a number of platforms CII, FICCI, Chambers of Commerce and many other groups of Indian Industry have been complaining about the irrelevance of education specially commerce. Today Stereotype degrees with old and outdated syllabus have lost their relevance.

Problems of Commerce Education :-

- (1) Too many subjects lead to lack of specialization in any subject.
- (2) Old and outdated classroom teaching.
- (3) Lack of practical knowledge on the part of teachers.
- (4) Non-involvement of practical people in the field of commerce education.
- (5) Lack of linkage of commerce education with requirement of industry.
- (6) Too much dependency on university syllabi.

- (7) Irrational weight ages to many subjects.
- (8) Lack of applicability of management principals to solve practical problems of contemporary nature.
- (9) Routine syllabi. The updating of curriculum is lengthy and complex process.
- (10) Lack of involvement of research scholars and PhD holders with industries.

Expectation of Industries from Commerce Education :-

- (i) Commerce education should be made only to the students who really deserve it.
- (ii) Entry at the first year should be made purely on the merit basis with a minimum 45% at higher secondary level for commerce.
- (iii) Involving Executives in the evaluation and assessment process of projects/ research studies taken up by the students. This will enrich the curriculum and also help experiences.
- (iv) Conducting of surveys to find out the relevance of existing course contents.
- (v) Ensuring flexibility in curriculum of relevant subjects by providing a slope for adding some Contents based on experience and inputs coming from the industry.
- (vi) Holding joint seminars, conferences and workshops.
- (vii) Inviting people from industries and showing them innovations being carried out by the research scholars in the field of commerce.
- (viii) Rendering consultancy services to the industries on the basis of PhDs in commerce like in costing, A/c's, tax planning, marketing research, etc.
- (ix) Student's knowledge on problem solving skills, skills in planning and operations presentation skills, stress management practical advertisement, etc.
- (x) Work experience must be required by assigning field survey, work in factories Industry, Chamber of Commerce, CA firms, etc.
- (xi) Writing skills like letter writing, preference report, minutes, agenda, orders, handbill, Promissory note, BOB, etc.
- (xii) Identifying areas of research with joint effort which are action oriented for mutual benefit.
- (xiv) Encouraging the teachers to work for a few months each year in industries.
- (xv) Including of people from industries in the highest decision making bodies of university, i.e., Academic council, court, executive council, BOS, etc.
- (xvi) Introduction of new subjects like accounting for employees stock options, inflation A/c's, A/ c's for E-Commerce, Human Resources A/c's, Capital Market Research A/c's, etc.

Conclusion:-

Today commerce education is a fast and vast developing discipline. It has become cornerstone in the context of LPG. It commands third position after engineering and medicine. The hundred year old commerce education (1903-2003), which made a beginning with teaching of book keeping has now grown to the extent of meeting the changes that have taken place in the business world. Consequent upon the economic reforms initiated 14 year back. By meeting above industries expectations commerce students can be made practical managers in all the fields. A day is not far for commerce graduates from job seekers to job creators

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મહિલા સશક્તિકરણનીસમસ્યાઓઉકેલ સખીમંડળ થકી

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સશક્તિકરણ એક પડકારરૂપ ખ્યાલ છે જે લોકોને દુનિયા સાથે જોડે છે. સશક્તિકરણ શબ્દનો અર્થ, અર્થઘટન, વ્યાખ્યા, અર્થશાસ્ત્ર, માનસશાસ્ત્ર, સમાજશાસ્ત્ર, શિક્ષણશાસ્ત્ર અને ફિલસૂફી જેવી વિદ્યાશાખાઓથી પણ ખૂબ ઉચાં ઉદ્યોગ વ્યાપારીકરણના સ્વાવલંબન અને પ્રેરણાત્મક વિજ્ઞાન સુધીના એક વિશાળ ભૂમિ દૃશ્યને આવરી લે છે. સશક્તિકરણ શબ્દનો ઉપયોગ વ્યાપક પ્રમાણમાં થાય છે.

ભારતમાં શહેરો અને ગામડાઓ બધેજ અનેક પ્રકારની સમસ્યાઓ છે જેવીકે બેકારી, અર્ધબેકારી, ગરીબી, કુટુંબનું મોટું કદ, કામની અયોગ્ય પરિસ્થિતિ, પીવાના પાણીની અછત, અપૂરતી આરોગ્ય સુવિધાઓ, નબળી સોદાશક્તિ, ભરતીપ્રથાના અનિષ્ટો, નીચું જીવનધોરણ, દેવાદારપણું, સામાજિક પ્રશ્નો, મોંઘવારી, કુપોષણ, ભૂખમરો, ઠેર ઠેર ફેલાયેલી ગંદકી, અનેક પ્રકારના પ્રદૂષણો તેમજ અન્ય પ્રશ્નો જેવાકે કુદરતી હોનારત, અપૂરતો વરસાદ વગેરે. આમ અનેક સમસ્યાઓનો સામનો આપણાં દેશમાં અનેક પ્રકારે થઈ રહ્યો છે.

સશક્તિકરણ અને આર્થિક વિકાસ

સશક્તિકરણ અને આર્થિક વિકાસ વચ્ચે એક ગાઢ સંબંધ છે. સશક્તિકરણ એક એવું સાધન છે. જેના વગર કોઇપણ દેશનો આર્થિક વિકાસ શક્ય નથી. દેશના આર્થિક વિકાસ માટે સશક્તિકરણ એક જવાબદાર પરિબળ તરિકે ભૂમિકા ભજવે છે. એક દેશ અને રાજ્યના આર્થિક વિકાસ અને સદ્ગતિનો આધાર દેશ અને રાજ્યના લોકોના સશક્તિકરણના પ્રમાણ ઉપર રહેલો છે. એક દેશ અને રાજ્યની ઉત્ક્રાંતિ માટે સમાજ સશક્ત હોવો ખૂબ જરૂરી છે.

એક વિકાસશીલ દેશનો વિકાસ કરવામાં સશક્તિકરણ એ એક અગત્યના પાયારૂપી પરિબળ તરીકે ભાગ ભજવે છે. દેશના લોકો જેટલા ઝડપથી સશક્ત બને છે એટલી જ ઝડપથી દેશના આર્થિક વિકાસમાં વધારો થાય છે. આર્થિક વિકાસ ઝડપી કરવા માટે સશક્તિકરણને મુખ્ય આધાર પર રાખી વિકાસ યોજના બનાવી કાર્ય કરવામાં આવે તે જરૂરી છે.

સશક્તિકરણ અને ગરીબી

સશક્તિકરણ અને આર્થિક વિકાસની જેમ જ સશક્તિકરણ અને ગરીબી વચ્ચે પણ ગાઢ સંબંધ છે. ગરીબી મહદઅંશે એક સામાજિક દૂષણ છે. સશક્તિકરણ એ ગરીબી નિવારણ કરવા માટેનો ઉત્તમ ઉપાય તથા વિકલ્પ છે. એ પણ જોવામાં આવ્યું છે કે જે દેશમાં ગરીબીનું પ્રમાણ ઓછું છે તે દેશમાં સશક્તિકરણનું પ્રમાણ વધુ હોય છે તથા જે દેશમાં ગરીબીનું પ્રમાણ વધુ હોય છે તે દેશમાં સશક્તિકરણનું પ્રમાણ ઓછું હોય છે.

ભારત દેશ અનેક પ્રકારની આર્થિક સમસ્યાઓથી ઘેરાયેલો છે તેમાં ગરીબી એ સૌથી મોટી આર્થિક સમસ્યા છે. સ્વરોજગારીએ ગરીબી નિવારણનો ઉત્તમ ઉપાય છે. પરંતુ એ કાર્ય સહેલાઈથી સિદ્ધ થતું નથી. સાચી વાત છે જેમ સશક્તિકરણ અને વિકાસનો સીધો સંબંધ છે તેમજ ગરીબી અને સશક્તિકરણ વચ્ચે પણ બહુ ગાઢ સંબંધ છે. સ્વરોજગાર ગરીબીનો ઈલાજ છે પરંતુ રોજગાર માટે સશક્તિકરણ અનિવાર્ય છે. આમ સશક્તિકરણ, સ્વરોજગાર અને વિકાસ એટલે ગરીબી નાબુદી.

ગુજરાતમાં સખીમંડળ યોજનાની શરૂઆત 2007ના વર્ષથી થઈ હતી. જેનો મુખ્ય ઉદ્દેશ મહિલાઓને સશક્ત કરવાનો અને તેના આધારે ગામડાઓને સશક્ત કરવાનો છે. વિકાસની વાત કરવામાં આવે ત્યારે એક નક્કર હકીકત સ્વીકારવી પડે ભારત દેશના વિકાસ માટે જે રીતે ગ્રામિણ વિકાસ આવશ્યક છે તેજ રીતે ગ્રામિણ વિકાસ માટે મહિલાઓનો વિકાસ અતિઆવશ્યક છે. જો ગામડાઓનો વિકાસ કરવામાં આવે તો તેને લાભ સમગ્ર દેશના અર્થતંત્ર ઉપર પડે છે અને વિકાસની સાથે સાથે અર્થતંત્રનો વિકાસ પણ થાય છે. સ્વસહાય જૂથ ગામડાઓની મહિલાઓને પોતાની કુશળતા પ્રમાણે વિકાસ કરવાની એક તક આપે છે.

સશક્ત મહિલા જ સશક્ત સમાજનું નિર્માણ કરી શકે છે. મહિલા સશક્તિકરણની યોજનાને વેગ આપવા માટે મહિલાઓને જીવન જરૂરી દરેક પાસાઓમાં આગળ પડતો ભાગ ભજવવાની જરૂરિયાત રહેલી છે. જેના દ્વારા મહિલાઓનું સશક્તિકરણ થઈ શકે. સશક્તિકરણ એટલે સારી રીતે જીવવું અને સશક્ત જીવન અંગેની પસંદગી કરવી. વિદેશી મહિલાઓની સરખામણીમાં ભારતીય મહિલાઓ હજુ ઘણીબધી બાબતોમાં પછાત છે અને તેમણે શિક્ષણ, તાલીમ, સંગઠન અને આર્થિક સ્વાવલંબી બનાવવાની અત્યંત આવશ્યકતા છે.

મહિલા પણ આર્થિક અને સામાજિક વિકાસની ભાગીદાર છે. તેમ છતાં પુરુષોની સરખામણીમાં જો તેમનું સ્થાન નીચું રાખવામાં આવતું હોય તો તે ગેરકાનૂની અને

અમાનવીય છે. સ્ત્રી અને પુરુષ બંને સમાજમાં એક જ રથના બે સમાન પૈડાં છે કે જેના ઉપર રથની સ્થિરતા અને મજબૂતીનો આધાર છે. મહિલાઓએ પોતાની એક અલગ ઓળખાણ ઉભી કરવાની જરૂર છે. પોતાનું એક અલગ અસ્તિત્વ બનાવવાની જરૂર છે. તેઓ પોતે એક અલગ વ્યક્તિત્વ પણ ધરાવે છે તે સમજવાની જરૂર છે. આ બધીજ બાબતોનો વિકાસ કરવો એ જ સશક્તિકરણનો હેતુ છે.

અભ્યાસના હેતુઓ:-

આ સંશોધનમાં નીચે દર્શાવ્યાપ્રમાણેના હેતુઓ રાખવામાં આવેલ છે.

૧. મહિલા સશક્તિકરણના સમસ્યાઓજાણવી
૨. સમાજમાં મહિલાઓની રૂઢિગત સમાજનો અભ્યાસ કરવો.
૩. મહિલા સશક્તિકરણ સરકારકઈ રીતે કરવામાંગે છે તેનોઅભ્યાસ કરવો.
૪. ગુજરાતના વિકાસમાં મહિલા સશક્તિકરણની ભૂમિકાની સમીક્ષા કરવી.
૫. સખી મંડળની વિવિધ પ્રવૃત્તિઓ અંગે માહિતી મેળવવી.
૬. સખી મંડળની વિવિધ સમસ્યાઓની માહિતી મેળવવી.

સંશોધનની પરિકલ્પનાઓ:-

૧. સ્વ સહમય જૂથના કારણે મહિલા સશક્તિકરણમાં જાગૃતિ થવા પામી છે.
૨. મહિલા સશક્તિકરણમાં જાગૃતિનાકારણે મજબૂત બની છે.
૩. મહિલાઓની ભાગીદારીથી કુટુંબીનાં આર્થિક પાસુ સશક્ત બન્યું છે.
૪. મહિલા સશક્તિકરણમાં જાગૃતિ કારણે નિરક્ષરતા ઘટી છે.

સંશોધનનું અભ્યાસ ક્ષેત્ર:-

ભારત સરકારના વિકાસ મંત્રાલયના અહેવાલ પ્રમાણે વર્ષ ૨૦૧૭માં સમગ્ર ભારત દેશમાં ૫૧,૧૪,૮૭૧ સખી મંડળો અથવા સ્વ-સહાય જૂથો નોંધાયા હતા. તથા ગુજરાત રાજ્ય આવે છે જેમાં કુલ સખી મંડળો ૨,૩૧,૮૫૫ કે જેની ટકાવારી ૪.૫૩ હિસ્સો ધરાવે છે. તેવી જ રીતે સમગ્ર ગુજરાતમાં સખી મંડળોની સભ્ય સંખ્યા ૨૩,૮૦,૪૬૫ કે જેનો ટકાવારી હિસ્સો ૪.૨૯ થાય છે. તેમાં ખેડા જિલ્લાની પસંદગી કરી છે. આ જિલ્લાનું ક્ષેત્રફળ મોટું હોવાને કારણે નમૂના પસંદગી કરેલી છે. ખેડા જિલ્લામાં કુલ ૧૦ તાલુકા આવેલા છે. જેમાંથી બે તાલુકાના કુલ ૮ ગામનો અભ્યાસ કરવાનો છે. આ બે તાલુકાના નામ જોઇએ તો (૧) કપડવંજ અને (૨) મહુધા ઉપર પસંદગી ઉતારી છે. આ બન્ને તાલુકામાં કપડવંજ તાલુકામાં ૯૨ ગામો અને મહુધા તાલુકામાં ૪૦ ગામો આવેલા છે. જેમાંથી બન્ને તાલુકામાંથી ત્રણ-ત્રણ

ગામોની પસંદગી કરવામાં આવી છે. તદ્ઉપરાંત બન્ને તાલુકામાં ૨૩૬૩ સખી મંડળો અને તેમાં કુલ સભાસદોની સંખ્યા ૨૫૧૭૧ નોંધાયેલી છે.

અભ્યાસની મર્યાદા:-

આ સંશોધનમાં નીચે પ્રમાણે મર્યાદાઓ છે.

૧. પ્રસ્તુત અભ્યાસ પ્રકાશિત સાહિત્ય અને વેબસાઇટ્સ પરથી લેવામાં આવેલી માધ્યમિક માહિતી પર આધારિત છે.

૨. પ્રસ્તુત અભ્યાસ મુખ્યત્વે ગુણોત્તર વિશ્લેષણ પર આધારિત છે. જેની પોતાની એક મર્યાદા છે.

૩. મહિલા સશક્તિકરણના મુખ્ય પ્રભાવના અનેક વિવિધ પાસાંઓ હોય છે. અને જ્યારે નિષ્ણાતોને તેને જોવા માટેના મંતવ્યો અલગ અલગ હોય છે.

૪. સંશોધન માટે મળુલી જરૂરી માહિતીની ઉપલબ્ધતા પર પરિણામ આધારિત છે. જ્યારે મળેલી ગૈણ માહિતીનો સંગ્રહ અમુક ખામીઓ ધરાવી શકે છે.

વિશ્લેષણ:-

ખેડા જિલ્લાના કુલ ૬ ગામોનો અભ્યાસની સખી મંડળનો અભ્યાસ કરવામાં આવ્યો છે. જેમાં જુદા જુદા દ્રષ્ટિકોણથી કુલ ૩૦ જુથોના ૩૦૦ સભ્યોને પ્રશ્નો પૂછી માહિતી એકત્રિત કરવામાં આવી છે. જેમાં કુલ પાંચ પ્રકારના વિભાગ રાખવામાં આવેલ છે. જેમ કે ૧) ઉત્તરદાતાની પ્રાથમિક (સામાન્ય તથા કૌટુંબિક) માહિતી જેમાં કુલ ૮ પ્રશ્નોનો સમાવેશ કરેલ છે. જેમ કે ઉત્તરદાતાનો અભ્યાસ, ઉંમર, જાતિ, ધર્મ, વૈવાહિક દરજ્જો, રેશનકાર્ડના પ્રકારો, કુટુંબના સભ્યો અને તેમના બાળકો તથા તેઓનો અભ્યાસ, બીજા વિભાગમાં ઉત્તરદાતાના કુટુંબની આર્થિક પરિસ્થિતિના પ્રશ્નો પૂછવામાં આવ્યા હતા જેમાં કુટુંબમાં કમાનાર સભ્યો અને સરેરાશ માસિક આવક, ઉત્તરદાતાનાં મકાનનું માલિકીપણું અને મકાનનો પ્રકાર, મકાનમાં મૂળભૂત જરૂરિયાતો, જમીનની માલિકીપણું અને જમીનનો પ્રકાર, ખેતી અને પાકોનાં ઉત્પાદન તેના માટેના સાધનોનો ઉપયોગ, ઉત્પાદનનું વેચાણ અને ઉછીના નાંણા લેવાની સ્થિતિવિગેરે જેવા પ્રશ્નોનો સમાવેશ કરવામાં આવ્યો હતો. ત્રીજા વિભાગમાં ઉત્તરદાતાની સખીમંડળ વિષયક માહિતીને લગતા પ્રશ્નો લેવામાં આવ્યા હતા. ચોથા વિભાગમાં સખીમંડળમાં જોડાવાથી ઉત્તરદાતા મહિલાઓને થતા આર્થિક ફાયદાના પ્રશ્નો પસંદગી યુક્ત સભ્યોને પૂછવામાં આવ્યા હતા. અને છેલ્લા વિભાગમાં સખીમંડળથી

ઉત્તરદાતા મહિલાઓનાં જીવનમાં આવેલ સામાજિક બદલાવ અંગેના પ્રશ્ના પૂછીને માહિતી એકત્રિત કરવામાં આવી છે.

કોષ્ટક નં. ૧ સખીમંડળમાં હોદ્દો તેમાં જોડાયાનો સમય

તાલુકો	ગામનું નામ	હોદ્દો	જોડાયાનો સમય (સરેરાશ કાઢતા)	કુલ
કપડવંજ	૧. આંત્રોલી	સભ્ય	૫.૦૦ વર્ષ	૨૦
	૨. તોરણા	સભ્ય	૭.૦૦ વર્ષ	૨૦
	૩. આંતરસુબા	સભ્ય	૬.૮ વર્ષ	૨૦
	૪. અંતિસર	સભ્ય	૮.૩ વર્ષ	૨૦
મહુધા	૧. મહુધા	સભ્ય	૬.૭ વર્ષ	૨૦
	૨. મહીસા	સભ્ય	૪.૦૦ વર્ષ	૨૦
	૩. ફિણાવ	સભ્ય	૧૦.૦૦ વર્ષ	૨૦
	૪. મીરઝાપુર/કેયજ	સભ્ય	૮.૦૦ વર્ષ	૨૦

કોષ્ટક નં.૧માં સખીમંડળમાં હોદ્દો અને તેમાં જોડાયાનો સમય સરેરાશ કાઢતા માલુમ પડે છે કે બન્ને તાલુકાના તમામ ગામના ઉત્તરદાતાઓ સભ્યો છે. એટલે કે ૧૦૦ ટકા ઉત્તરદાતાઓ સભ્યો છે. પણ કપડવંજ તાલુકાના અંતિસર ગામમાં સૌથી વધારે સમયથી એટલે કે સરેરાશ ૮.૩ વર્ષના જૂના સભ્યો છે. તેવી જ રીતે બીજા ક્રમે તોરણા ગામના ૭ વર્ષના આંતરસુબાના ૬.૮ વર્ષ અને આંત્રોલી ગામમાં ૫.૦૦ વર્ષ સરેરાશ જૂના સભ્યો છે. એવી જ રીતે મહુધા તાલુકામાં ફિણાવ ગામના ૧૦ વર્ષ મીરઝાપુર/કેયજમાં ૮ વર્ષ મહુધા ગામના ૬.૭ વર્ષ અને મહીસા ગામના સભ્યોએ ૪ વર્ષથી અને ઉત્તરદાતાઓ સભ્યો તરીકે સખીમંડળ કાર્યરત છે.

ટૂંકમાં મહુધા તાલુકામાં સખીમંડળ કાર્યરત ઉત્તરદાતાઓ સભ્યોની સરેરાશ કાઢવામાં આવે તો ૭.૧૭ વર્ષ અને કપડવંજ તાલુકાના ગામોમાં આ પ્રમાણ ૬.૭ વર્ષ આવે છે. જેના ઉપરથી સાબિત થાય છે કે મહુધા તાલુકામાં સખીમંડળ કપડવંજ તાલુકાના સખીમંડળ કરતા જુનું છે.

કોષ્ટક નં. ૨ સખીમંડળમાં જોડાવાનું પ્રોત્સાહન

તાલુકો	ગામનું નામ	રાષ્ટ્રીય કૃષિ અને ગ્રામીણ વિકાસ બેન્ક દ્વારા	સંકલિત બાળ વિકાસ કાર્યક્રમ	ખાસ રોજગાર કાર્યક્રમ	નાબાર્ડ	કુલ
કપડવંજ	૧. આંત્રોલી	૧૦	૦૦	૧૦	૦૦	૨૦
	૨. તોરણા	૧૨	૦૦	૦૮	૦૦	૨૦

	૩. આંતરસુબા	૧૩	૦૦	૦૭	૦૦	૨૦
	૪. અંતિસર	૧૧	૦૦	૦૮	૦૦	૨૦
મહુધા	૧. મહુધા	૦૫	૦૦	૧૫	૦૦	૨૦
	૨. મહીસા	૧૦	૦૦	૧૦	૦૦	૨૦
	૩. ફિણાવ	૧૦	૦૦	૧૦	૦૦	૨૦
	૪. મીરઝાપુર/કૈયજ	૧૦	૦૦	૧૦	૦૦	૨૦

કોષ્ટક નં. ૨માં સખીમંડળમાં જોડાવવાનું પ્રોત્સાહન કોના થકી મળેલ છે તે જાણવાનો પ્રયત્ન કરેલ છે. જેમાં બન્ને તાલુકાના દરેક ગામમાંથી ગામો નામે કપડવંજ તાલુકાનું આંત્રોલી અને મહુધા તાલુકાનું મહિસા, ફિણાવ અને મીરઝાપુર/કૈયજમાં રાષ્ટ્રીય કૃષિ ગ્રામીણ વિકાસ બેન્ક દ્વારા અને ખાસ રોજગાર કાર્યક્રમ દ્વારા ૫૦-૫૦ ટકા પ્રોત્સાહન પુરું પાડવામાં આવ્યું છે. ત્યારબાદ કપડવંજ તાલુકાના બાકીના ત્રણ ગામો નામે આંતરસુબામાં ૬૫ ટકા રાષ્ટ્રીય કૃષિ અને ગ્રામીણ વિકાસ બેન્ક દ્વારા અને ખાસ રોજગાર કાર્યક્રમ દ્વારા ૩૫ ટકા, તોરણા ગામમાં ૬૦ ટકા અને ૪૦ ટકા અનુક્રમે રાષ્ટ્રીય કૃષિ અને ગ્રામીણ વિકાસ બેન્ક દ્વારા અને ખાસ રોજગાર કાર્યક્રમ દ્વારા પ્રોત્સાહિત કરવામાં આવ્યા છે. જ્યારે અંતિસરમાં રાષ્ટ્રીય કૃષિ અને ગ્રામીણ વિકાસ બેન્ક દ્વારા ૫૫ ટકા અને ૪૫ ટકા ખાસ રોજગાર કાર્યક્રમ દ્વારા પ્રોત્સાહન આપવામાં આવ્યું હતું. આ રીતે મહુધા તાલુકાના મહુધા ગામમાં ૨૫ ટકા રાષ્ટ્રીય કૃષિ અને ગ્રામીણ વિકાસ બેન્ક દ્વારા અને ૭૫ ટકા ખાસ રોજગાર કાર્યક્રમ દ્વારા મહિલાઓને સખી મંડળમાં જોડાવવાનું પ્રોત્સાહન મળ્યું હતું. (ફરીથી લખાણ ચેક કરવું. સદતંત્ર ખોટું છે.)

કોષ્ટક નં. ૩ સખીમંડળમાંથી લોન લીધેલાનું અને લોનનો ઉપયોગનું વર્ગીકરણ

તાલુકો	ગામનું નામ	સખીમંડળમાંથી લોન	લોનનો ઉપયોગ				
			મકાન	સામાજિક પ્રસંગ	બાળકોના અભ્યાસ	ઘરખર્ચ	બિમારી
કપડવંજ	૧. આંત્રોલી	હા	હા	હા	હા	હા	હા
	૨. તોરણા	હા	હા	હા	હા	હા	હા
	૩. આંતરસુબા	હા	હા	હા	હા	હા	હા
	૪. અંતિસર	હા	હા	હા	હા	હા	હા
મહુધા	૧. મહુધા	હા	હા	હા	હા	હા	હા
	૨. મહીસા	હા	હા	હા	હા	હા	હા
	૩. ફિણાવ	હા	હા	હા	હા	હા	હા
	૪. મીરઝાપુર/કૈયજ	હા	હા	હા	હા	હા	હા

કોષ્ટક નં.૩માં સખી મંડળના ઉત્તરદાતા સભ્યો તરફથી સખી મંડળમાં લીધેલ લોનનો ઉપયોગ ક્યાં કરે છે તો તેના જવાબમાં કપડવંજ તાલુકાના આંત્રોલી ગામના, તોરણા ગામના અને આંતરસુબા ગામના મકાનમાં, સામાજીક પ્રસંગમાં, બાળકોના અભ્યાસમાં અને ઘરખર્ચમાં તેનો ઉપયોગ કરે છે. જ્યારે અંતિસર ગામના ઉત્તરદાતાઓ ઉપરોક્ત લોનનો ઉપયોગ ઉપરાંત બિમારીમાં પણ કરે છે.

તેજ પ્રમાણે મહુધા તાલુકાના મહુધા ગામના, મહિસા ગામના, ફિણાવ ગામના અને મીરઝાપુર/કૈયજ ગામના તમામ ઉત્તરદાતા સભ્યો મકાનમાં, સામાજીક પ્રસંગમાં, બાળકોના અભ્યાસમાં, ઘરખર્ચમાં અને બિમારીમાં તેનો ઉપયોગ કરે છે.

ટૂંકમાં કહીએ તો કપડવંજ તાલુકાના અને મહુધા તાલુકાના આઠેય ગામના ઉત્તરદાતાઓ સખી મંડળમાંથી લોન લે છે તેનું કારણ એ છે કે તેમની આવકના સ્ત્રોતો ખુબ જ મર્યાદિત છે. તેથી આસ્કમિક સમયે ઉત્તરદાતાઓને લોન લેવી પડે છે.

Unemployment Rate in India

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Introduction

Unemployment Rate in India decreased to 4.90 percent in 2013 from 5.20 percent in 2012. Unemployment Rate in India averaged 7.32 percent from 1983 until 2013, reaching an all-time high of 9.40 percent in 2009 and a record low of 4.90 percent in 2013. Unemployment Rate in India is reported by the Ministry of Labor and Employment India.¹



In India, the unemployment rate measures the number of people actively looking for a job as a percentage of the labour force. This page provides - India Unemployment Rate - actual values, historical data, forecast, chart, statistics, economic calendar and news. India Unemployment Rate - actual data, historical chart and calendar of releases - was last updated on October of 2016.²

¹<https://tradingeconomics.com/india/unemployment-rate>

² India Unemployment Rate

Latest

South Korea Economy Grows 2.7% YoY in Q3South Korea Q3 GDP Growth Slows to 0.7% QoQUS Factory Activity Growth at 12-Month High: MarkitMexico Unemployment Rate Falls to 4.1% in SeptemberSingapore CPI Falls the Least in 21 Months in SeptemberJapan Trade Balance Swings to Surplus in SeptemberCanada Inflation Rate Up to 1.3% in SeptemberMalaysia Inflation Rate Steady at 1.5% in SeptemberUS Initial Jobless Claims at 5-Week High of 260KECB Leaves Monetary Policy UnchangedTurkey Holds Repo Rate at 7.5%, Lending Rate at 8.25%Bank Indonesia Unexpectedly Cuts Key Rate to 4.75%Hong Kong Inflation Slows to 2.7% in SeptemberSpain Trade Gap Narrows 19.9% YoY in AugustSwitzerland Trade Surplus Hits Record High in SeptemberAustralia Jobless Rate Drops to 3-Year Low in SeptemberBrazil Cuts Key Rate to 14%Canada Keeps Monetary Policy Steady in OctoberRussia Jobless Rate Steady at 5.2% in SeptemberUS Housing Starts Fall for 2nd Month.³

Markets**GDPLabour**

Employed PersonsLabor Force Participation RateLiving Wage FamilyLiving Wage IndividualPopulationRetirement Age MenRetirement Age WomenUnemployed PersonsUnemployment RateWagesHigh SkilledWages In ManufacturingWages Low SkilledYouth Unemployment Rate.

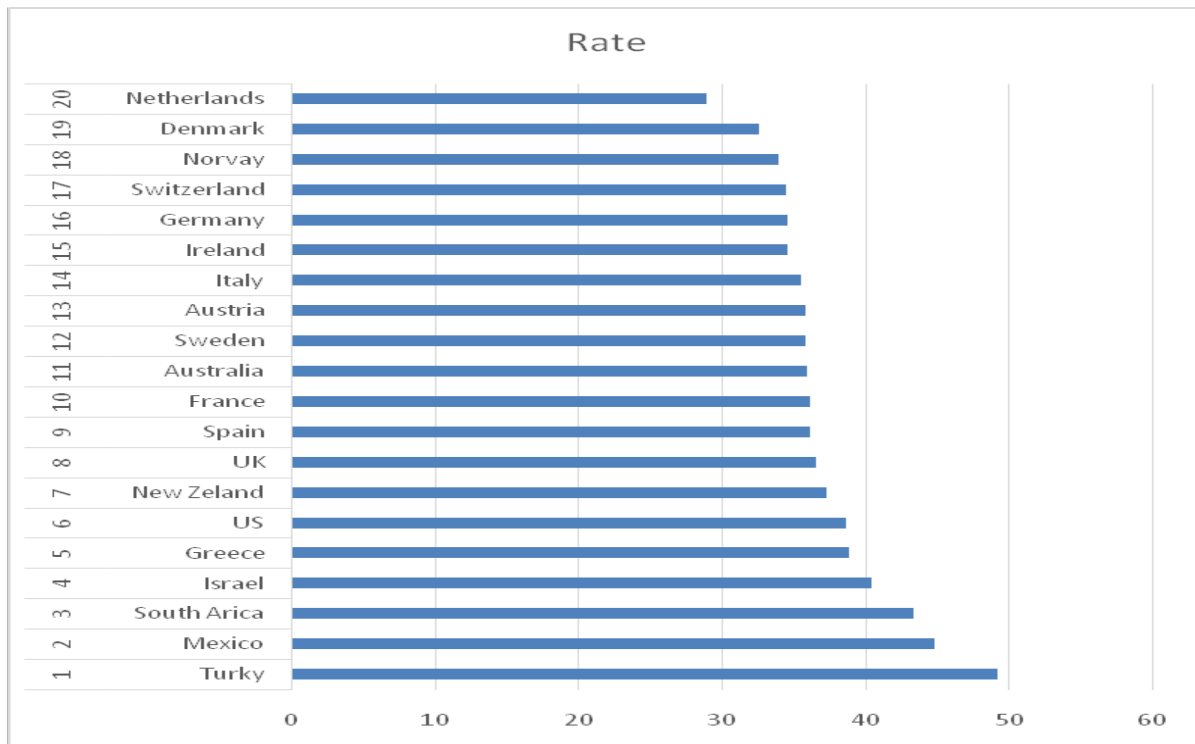
Table: 1 Average Usual Weekly Hours Worked On the Main Job-Salaried
Employment-2014

Sr . No	Country	Rate
1	Turky	49.1
2	Mexico	44.7
3	South Arica	43.3

³<https://www.cnbc.com/2019/01/22/gdp-growth-south-korea-economy-grew-at-the-slowest-pace-in-six-years.html>

4	Israel	40.4
5	Greece	38.8
6	US	38.6
7	New Zealand	37.2
8	UK	36.5
9	Spain	36.1
10	France	36.1
11	Australia	35.9
12	Sweden	35.8
13	Austria	35.8
14	Italy	35.4
15	Ireland	34.5
16	Germany	34.5
17	Switzerland	34.4
18	Norway	33.9
19	Denmark	32.5
20	Netherlands	28.9

3:02'02 Average usual weekly hours worked on the main job-salaried employment, 2014,
India and the world; Graphic courtesy: The Times of India, June 9, 2016



Average usual weekly hours worked on the main job-salaried employment, 2014, India and the world as per the Census 2001, the Indian workforce is over 400 million strong, which constitutes 39.1 % of the total population of the country. The workers comprise 312 million main workers and 88 million marginal workers (i.e., those who did not work for at least 183 days in the preceding 12 months to the census taking) Sex differential among the number of male and female worker in the total workforce is significant. Of the total 402 million workers, 275 million are males and 127 million females. This would mean that 51.7 percent of the total males and 25.6 percent of the total females are workers. The number of female workers is about less than half the number of male workers. In terms of proportion, 68.4 percent of the workers are males and 31.6 percent females the census taking).⁴

Main workers constitute 77.8 percent of the total workers. The remaining are marginal workers. Among the main workers, female workers, are only 23.3 % and 76.7% are male workers. Majority of female workers (87.3 percent) are from rural areas. This is also twice that of male workers, which may be due to their being employed predominantly in activities like cultivation and agricultural labour. In the urban areas, majority of female workers are engaged in Households industry and other work.⁵

Interestingly, among marginal workers females outnumber the males. In three of the four categories, viz. cultivators, agricultural labourers and household industries, female marginal workers outnumber male workers.

⁴https://www.ilo.org/wcmsp5/groups/public/---asia/---ro-bangkok/---sro-ne_delhi/documents/publication/wcms_568701.pdf

⁵https://censusindia.gov.in/census_And_You/economic_activity.aspx

Table 2: Number of workers ('000)

Category	Persons	Males	Females
Total population	1,028,610	532,157	496,453
Total workers	402,235	275,015	127,220
Main workers	313,005	240,148	72,857
Marginal workers	89,230	34,867	54,363
Non-workers	626,376	257,142	369,234
Cultivation	127,313	85,417	41,896
Agricultural laborers	106,957	57,329	49,446
Household industry workers	16,957	8,744	8,213
Other workers	151,190	123,525	27,665

Source: https://censusindia.gov.in/census_And_You/economic_activity.aspx

The workers have been classified by the type of economic activity into broad the type of economic activity into nine broad categories as per National Industrial Classification, 1998. Distribution of main workers by industrial category shows that agriculture sector still employs largest number of workers. The dependence on agriculture is brought out by the fact that of the 313 million main workers in the country, 166 million (56.6%) has been engaged in 'Agricultural and allied activities'. This is followed by 'Manufacturing Industries', which employed about 42 million (13.4%). There are 31.1 million workers in the services sector forming 10 % of the total main workers with similar number engaged in 'Wholesale retail trade and repair work, Hotel and restaurant.'⁶

⁶Employment India - Indpaedia

Table: 3 Unemployment Percentage of Youth (20-29 Years)

Sr.No	Unemployment	Percentage
1	All India	20
2	Christian	26
3	Hindu	20
4	Muslim	20
5	Buddhist	18
6	Sikh	17
7	Jain	12
8	Other	35

Source: Unemployment percentage of youths (20-29 years), 2011;
Graphic courtesy: The Times
Of India, June 11, 2016

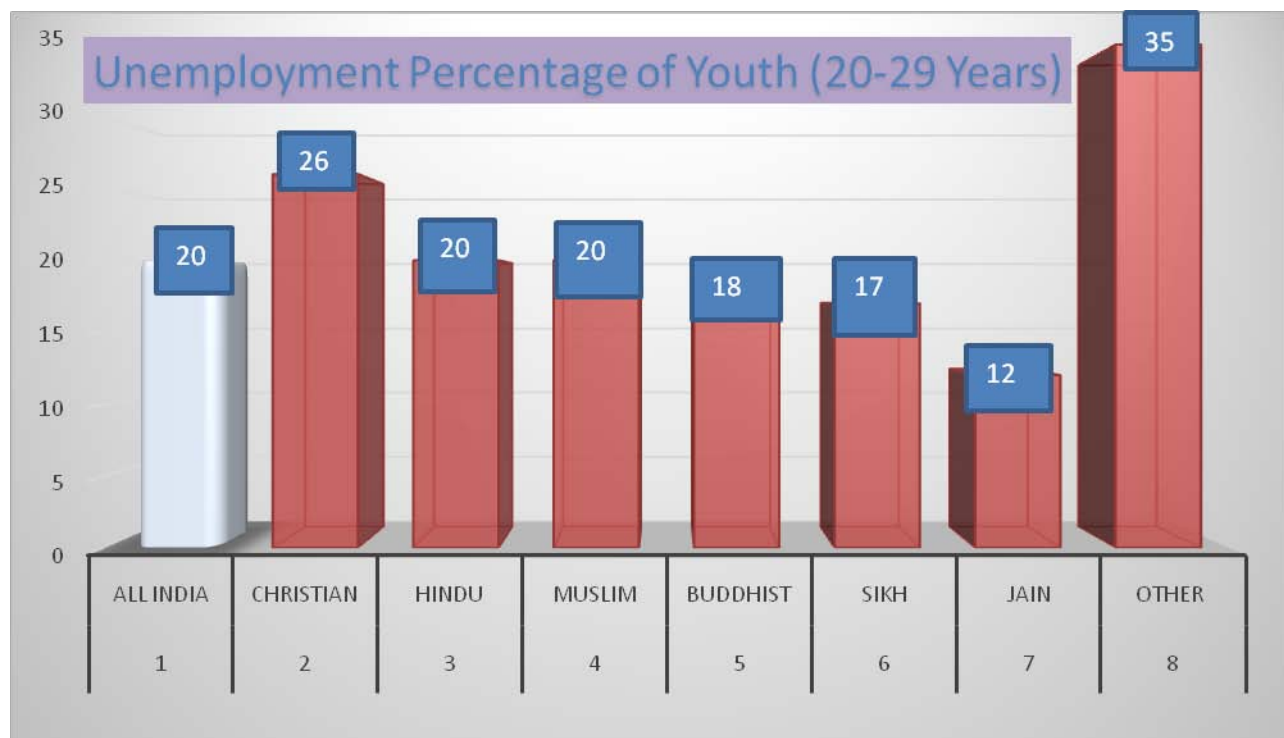
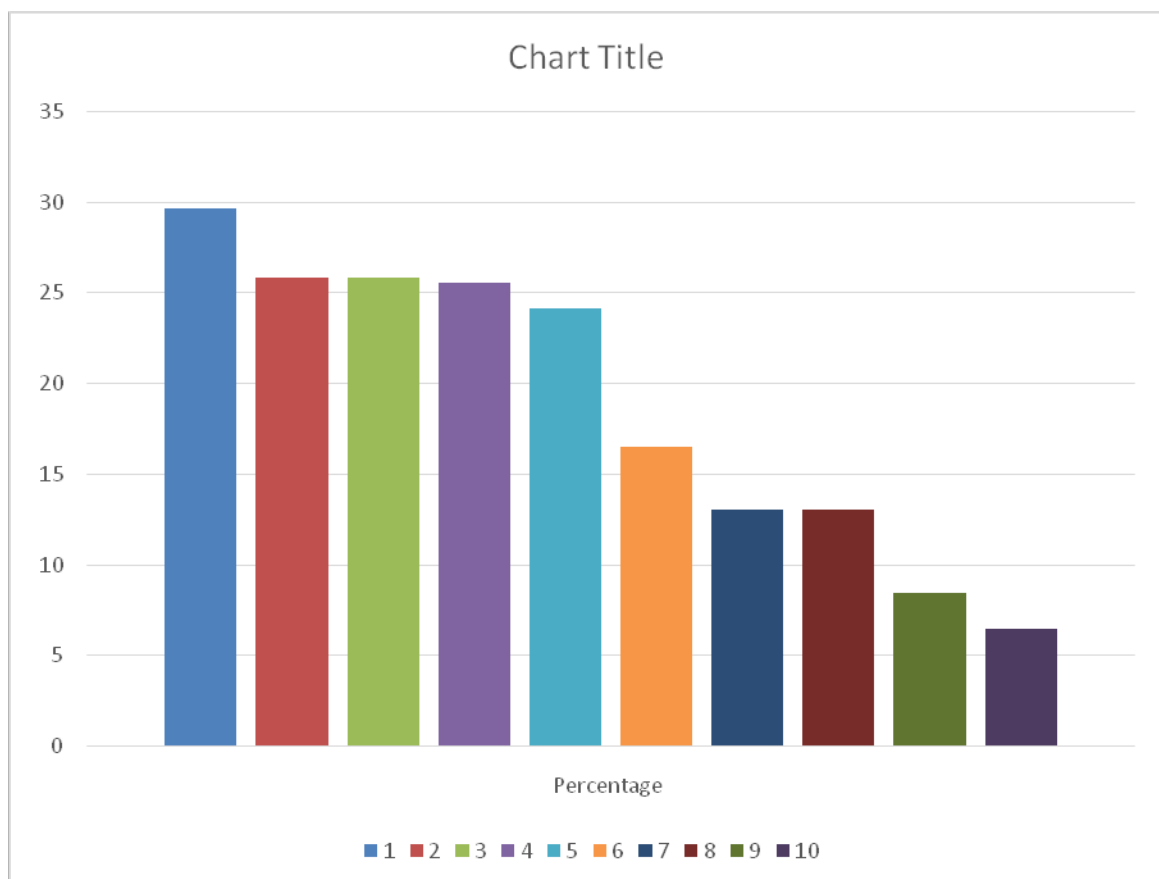


Table: 4Where 10% of households get at least 110 days of employment
In a year: the Best and worst states.

Sr. No	Position	Increase in to workers 201-2011	State	Percentage
1	Best		Jarkhand	29.6
2			Chhattisgarh	25.8
3			Rajsthan	25.8
4			Assam	25.5
5			Bihar	24.1
6	Worst		Gujarat	16.5
7			Kerala	13
8			Andhara	13
9			Punjab	8.4
10			Haryana	6.4

Source: The Times of India



India has a total workforce of 47.41 crore as per the last survey of the National Sample Survey Office (NSSO) conducted in 2011-12, Parliament was told today. Minister of State for Labour Vishnu DeoSai in a written reply to Rajya Sabha today said out of the total figure, 33.69 crore were workers in the rural areas. "The last survey was conducted during 2011-12. According to it, the total workforce is estimated at 47.41 crore, out of which 33.69 crore were rural workers Sai said. He said in the rural areas, 35.3 per cent of the workers are employed as casual labourers while the figure is 14.6 per cent in the urban areas. Replying to another question, Sai said as per the last three NSSO surveys, the estimated number of unemployed persons as per the usual status varied from 1.08 crore during 2004-05, to 0.95 crore during 2009-10 and 1.06 crore during 2011-12. He said the government has been making continuous efforts through normal. To another question, Sai said as per the NSSO survey of 2009-10, the total employment in the unorganised sector is 43.7 crore. Giving details of the National Health Insurance Scheme, he said it is currently active in 26 states and Union Territories covering 3,85,15,411 families. The minister said the total number of women workers in 2011, including rural and urban, as per population Census 2011 was 15.0 crore. In the rural areas, it was 12.2 while in urban areas it was 2.8. The total workforce participation rate of women workers was 25.5 per cent. He said according to the last three NSSO surveys, the workforce in the country grew from 45.91 crore in 2004-05 to 47.41 crore persons in 2011-12. While 23.18 crore persons were employed in agriculture and allied sectors in 2011-12, 11.50 crore were employed in industries sector and 12.73 in the services sector.



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