

पंडीत जवाहरलाल नेहरूंचे समाजवादाविषयी विचार

डॉ. कांतीलाल दाजभाऊ सोनवणे

(राज्यशास्त्र विभाग प्रमुख)

जगन्नाथ कडवादास शाह आदर्श महाविद्यालय,

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सारांश: २० व्या शतकात अनेक राष्ट्रांनी समाज वादाचा कोणत्या ना कोणत्या स्वरूपात स्विकार केल्याने समाजवाद हा अत्यंत रुढ, प्रचलित असा शब्द झालेला दिसतो. १९ व्या शतकातील आत्यांविक्त व्यक्तीवाद, उदारमतवाद यांना विरोध करण्यासाठी जी विचारसरणी पुढे आली त्याला 'समाजवाद' असे म्हटले गेले. दारिद्र्य, शोषण, विषमता दूर करून न्यायाच्या आधारावर समाजाची पुर्नरचना करणे व मानवी जीवन सुखी करणे हे समाज वादाच्या व्यापक अर्थात अभिप्रेत आहेत. रॉबर्ट ओवेन या समाजशास्त्राने इ.स. १८२७मध्ये समाजवाद या संज्ञेचा सर्वप्रथम प्रयोग केला. माणसाचे व्यक्तीमत्व आणि वर्तन हे सामाजिक वातावरणात आकार घेते. असा विचार म्हणजे समाजवादी प्रेरणा होय. त्यातून आदर्श समाज रचनेसाठी विचारवंतांनी विचार मांडले. लोकशाही व उदारमतवाद या तत्वांवर निष्ठा असलेल्या पंडीत जवाहरलाल नेहरूंची समाजवादा बद्दल आस्था होती. आणि भारतात त्याचा पुरस्कार पंडीत नेहरूंनीच केला.

पारिभाषिक शब्द: लोकशाही, जवाहरलाल नेहरू, सामाजिक अन्याय, आर्थिक न्याय, समाजवाद

प्रस्तावना :

२० व्या शतकात अनेक राष्ट्रांनी समाज वादाचा कोणत्या ना कोणत्या स्वरूपात स्विकार केल्याने समाजवाद हा अत्यंत रुढ, प्रचलित असा शब्द झालेला दिसतो. १९ व्या शतकातील आत्यांविक्त व्यक्तीवाद, उदारमतवाद यांना विरोध करण्यासाठी जी विचारसरणी पुढे आली त्याला 'समाजवाद' असे म्हटले गेले. दारिद्र्य, शोषण, विषमता दूर करून न्यायाच्या आधारावर समाजाची पुर्नरचना करणे व मानवी जीवन सुखी करणे हे समाज वादाच्या व्यापक अर्थात अभिप्रेत आहेत. रॉबर्ट ओवेन या समाजशास्त्राने इ.स. १८२७मध्ये समाजवाद या संज्ञेचा सर्वप्रथम प्रयोग केला. माणसाचे व्यक्तीमत्व आणि वर्तन हे सामाजिक वातावरणात आकार घेते. असा विचार म्हणजे समाजवादी प्रेरणा होय. त्यातून आदर्श समाज रचनेसाठी विचारवंतांनी विचार मांडले. लोकशाही व उदारमतवाद या तत्वांवर निष्ठा असलेल्या पंडीत जवाहरलाल नेहरूंची समाजवादा बद्दल आस्था होती. आणि भारतात त्याचा पुरस्कार पंडीत नेहरूंनीच केला.

भारतीय समाजात अनेक भेदाभेद व प्रगतीला मारक अशा चालीरीती, प्रथा, परंपरा, धर्म, जाती इ. होत्या. हे सर्व नाहीसे झाल्याशिवाय समाजाचा विकास होणे अशक्य आहे. हे पंडीत नेहरूंनी हेरले होते. वर्गविरहीत व जातीविरहीत समाज व्यवस्था प्रस्थापित व्हावयास पाहिजे असे त्यांना वाटत होते. म्हणून त्यादृष्टीने प्रथमच त्यांनी अस्पृश्यतेचा धक्का केला. भाषाभेद, प्रांतभेद, जातीभेद, धार्मिक भेद, त्यांनी निंदनीय मानला आणि राष्ट्राची एक भाषा म्हणून त्यांनी हिंदीचा स्विकार केला. पण त्यांचा हा प्रचार अभिन्वेषाने प्रेरीत झालेला नव्हता. हिंदू कोड बिलासारखे कायदे त्यांनी संसदेकडून मान्य करून घेतले. समाजाच्या सर्व क्षेत्रात स्त्रियांना समान दर्जा प्राप्त होईल अशी व्यवस्था निर्माण झाली. एकंदरीत भारताची एकात्मका सामाजिक एकता यांना पोषक अशा ज्या गोष्टी आवश्यक मानण्यात आल्या त्या सर्व गोष्टींचा विचार व पाठींबा त्यांनी दिला होता.

नेहरूंच्या लोकशाही समाजवादाची वैशिष्ट्ये :-

१) संमिश्र अर्थव्यवस्था :

पाश्चात्य देशातील भांडवल शाहीतील एका व्यक्तीची खाजगी मालकी/ खाजकी भांडवल व साम्यवाद / समाजवादातील भांडवलचे असणारे राष्ट्रीयकरण हा कमालीचा विरोधाभास टाळण्यासाठी नेहरूंनी भारतासाठी मिश्र अर्थव्यवस्था स्विकारली. यामध्ये काही उद्योग खाजगी मालकीचे पण पिळवणूक नको म्हणून आर्थिक समता प्रस्थापित करण्याचे तत्व पंडीत नेहरूंना अभिप्रेत होते. प्रत्येकाला उत्पादनाचा न्याय्य वाटा व संपत्तीचे न्याय्य वितरण याचाही समावेश लोकशाही समाजवादात होतो. भारतामध्ये लोकशाही समाजवाद राबवण्यासाठी भांडवलदार व मजूर यांच्या संबंधात सुधारणा घडवून आणल्या उत्पादन प्रक्रियेत मजुरांना 'शेअर्स होल्डर' म्हणून स्थान देण्यात आले. कल्याणकारी योजना राबवण्यापासून ते वस्तुचे न्याय्य वाटप करण्यापर्यंतचे आवश्यक वस्तुचा तुटवडा नको, आर्थिक स्वातंत्र्य भांडवलशाही व साम्यवादातील दोष नष्ट करण्यासाठी कल्याणकारी राज्य निर्माण करून व्यक्तीला स्वातंत्र्यासाठी मिश्र तत्वज्ञान लोकशाही समाजवादाच्या माध्यमातून मिश्र अर्थव्यवस्थेतून भारताने नेहरूंच्या विचारानुसार स्विकारले.

२) व्यक्तीला स्वातंत्र्यास महत्व :

व्यक्तीचा सर्वांगीण विकास ही संकल्पना लोकशाही समाजवादात अभिप्रेत असते यासाठी सामाजिक व आर्थिक न्यायाची प्रस्थापना केली जाते. राज्याने व्यक्ती विकासाचे कार्यक्रम राबवले पाहिजेत. कारण व्यक्तीच्या विकासातच राज्याचा विकास समाविष्ट असतो. त्यामुळे व्यक्तीला विकासाकरीता राज्याने व्यक्तीला स्वातंत्र्य व मुलभूत अधिकार द्यावेत असे नेहरूंच्या लोकशाही समाजवादात अभिप्रेत आहे. ते प्रत्येक व्यक्तीला आपले स्वातंत्र्य अबाधित ठेवण्यासाठी विचार अभिव्यक्ती, धर्म, उपासना, शिक्षण, स्वातंत्र्य, समता याचा आग्रह धरतात.

३) राष्ट्रीयकरण :

सामाजिक विषमता निर्माण होण्यास जबाबदार ही भांडवलशाही असून गरीब, श्रीमंत, मालक, मजूर, वर्ग निर्माण होतात. ही विषमता नष्ट करण्यासाठी ते आवश्यक ते महत्वाचे उद्योग राष्ट्रांच्या मालकीचे असावेत व कमी महत्वाचे उद्योग खाजगी मालकीचे असावेत, असे म्हणतात. यामुळे काही प्रमाणात समाजातील सामाजिक विषमता नष्ट होईल. पण त्या बरोबर ते खाजगी उद्योग धंद्यांवर शासन नियंत्रण शोषण व नफेखोरीस आळा घालतात.

४) भांडवलशाही अर्थव्यवस्थेत विरोध :

श्रमिकांचे होणारे शोषण व सामाजिक विषमता या दोन कारणासाठी पंडीत नेहरूंनी भांडवलशाही अर्थव्यवस्थेस विरोध केला. भांडवलशाहीत ज्या व्यक्तीच्या हाती उत्पादनाची साधने असतात. त्याच व्यक्ती समाजात सत्ताधारी होतात. सत्ता व पैसा यांचे होणारे विक्रेदीकरण यामुळे विषमता वाढतात. भांडवलशाहीत देशाचा विकास व उत्पादन वाढत असलेल्या त्यांच्यातील दोषांमुळे पंडीत नेहरू आपल्या लोकशाही समाजवादात भांडवलशाही अर्थव्यवस्थेचा विरोध केला.

५) संपत्तीचे न्याय्य वितरण :

खाजगी संपत्ती हा घटक सामाजिक विषमता वाढवणारा असल्यामुळे खाजगी संपत्तीवर मर्यादा घालण्यात यावी असे नेहरू म्हणतात. संपत्तीचे उत्पादन न्याय्य वितरण करणे उत्पादीत वस्तुंचे योग्य वितरण केले तर विषमता निर्माण होणार नाही. यासाठी प्रत्येक व्यक्तीला विकासाची समान संधी दिली पाहिजे. ते खाजगी संपत्तीला विरोध करून उत्पादीत संपत्तीचे न्याय्य वितरण व्हावे यांवर भर देतात त्याचा जास्त भर हा विषमते ऐवजी दारिद्र्य निर्मुलनावर होता.

६) अहिंसात्मक समाजवाद :

नेहरूंच्या समाजवादाला हिंसा आणि शक्तीचा वापर मान्य नाही. लोकशाहीवर त्यांची श्रद्धा असल्यामुळे शांततापूर्ण मार्गानेच त्यांना समाजवाद अंमलात आणणे त्यांना इष्ट वाटत होते. संघटेने बळ हिंसेतून वाढत नसून शांततापूर्ण संघटनात्मक कृतीतून वाढत असते. यावर त्यांचा विश्वास होता समाजवाद अंमलात आणण्यासाठी सरकारने कायद्याचा वापर करावा. शक्तीचा वापर करू नये असे ते म्हणतात.

७) अर्थ नियोजन :

रशियाने समाजवादाचा स्विकार केला. आणि आर्थिक नियोजन करून अल्पावधीत भरीव प्रगती केली. त्या प्रगतीचा प्रभाव हा नेहरूंवर पडला. म्हणून भारताच्या आर्थिक विकासाला नियोजना शिवाय पर्याय नाही. असे सांगून पंचवार्षिक योजना सारखा कार्यक्रम सांगितला.

८) खाजगी मालमत्तेवर नियंत्रण :

संपत्तीच्या केंद्रीकरणामुळे आर्थिक विषमता निर्माण होते. आणि मुठभर श्रीमंत राजसत्तेवर आपले वर्चस्व प्रस्थापित करतात. म्हणून सामाजिक, राजकीय हिताच्या दृष्टीने खाजगी मालमत्तेवर निश्चित मर्यादा असली पाहिजे. परंतू खाजगी मालमत्तेला नेहरूंचा विरोध नव्हता.

निष्कर्ष :

पंडीत जवाहरलाल नेहरू यांनी लोकशाहीचा समाजवादाशी मेळ घालून महत्वाची कामगिरी केली. व त्यातून सामाजिक न्याय प्रस्थापित करण्याचा प्रयत्न केला. तरीही त्यात पूर्णतः यश मिळालेले दिसत नाही. भारत २० व्या शतकात विकसीत व महासत्ता होण्याच्या दिशेने मार्गक्रमण करत आहे. मात्र हे सर्व करीत असतांना भारताला आपल्या गरजा, मर्यादा, येथे सामाजिक, आर्थिक, व राजकीय परिस्थिती तसेच भारतातील विशिष्ट प्रश्न यांच्याकडे दुर्लक्ष करून चालणार नाही. कारण नेहरूंनी या प्रश्नांना प्राधान्य देऊन देशाचा आधुनिक पध्दतीने विकास घडवून आणण्यावर भर दिला होता. म्हणून आजच्या राज्यकर्त्यांना पंडीत नेहरूंना अभिप्रेत असलेल्या समाजवाद डोळ्यासमोर ठेवून राज्यकारभार आणि धोरणे आमलांत आणावी लागतील.

संदर्भ ग्रंथ :

- १) आधुनिक भारतातील राजकीय विचार : डॉ. भा. ल. भोळे
- २) समाजवाद काही समस्या :- अं.द. पुरानीक.
- ३) पंडीत जवाहरलाल नेहरु :- राजा मंगळवेढे.
- ४) आधुनिक राजकीय विचारवंत :- प्रा. अरविंद शृंगारपुरे.
- ५) आधुनिक भारतीय विचारवंत :- ना. य. डोळे.

भारतीय लोकशाही समोरील आव्हान : जमातवाद

डॉ. ज्योती रमेश कांबळे

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सारांश: जमातवाद हे भारतीय लोकशाही समोरील मोठे आव्हान आहे. संकुचित धार्मिक अभिमानातून जमातवाद निर्माण दिसून येतो. धर्माधता हा जमातवादाचा पाया आहे. धर्माधतेमुळे व्यापक राष्ट्रीय हिताचा विसर पडतो. परस्परविषयी त्यांना संशय वाटू लागतो. परधर्मीय देशबांधावाना शत्रू लेखले जाते. संकुचित धार्मिक अभिमानातून जमातवाद निर्माण होतो. धर्माधतेमुळे व्यापक राष्ट्रहिताचा विसर पडतो. स्वातंत्र्योत्तर काळातही देशातील सांस्कृतिक विविधतेला विळखा घालून हा एक ज्वलंत सामाजिक व राजकीय प्रश्न म्हणून अस्तित्वात राहिलेला दिसतो. स्वातंत्र्योत्तर काळात लोकशाही राजकारणामध्ये जमातवाद हा प्रश्न अधिकच गुंतागुंतीचा झाला. जमातवादाची चर्चा एकीकडे हिंदू-मुस्लिम दंगली, तर दुसरीकडे इतिहासाचे आकलन, धर्माची चिकित्सा, धर्मनिरपेक्ष राष्ट्रवादाची जडण-घडण इत्यादी मुद्याभोवती प्रामुख्याने राहिलेली दिसते.

पारिभाषिक शब्द: लोकशाही, जमातवाद, भारत, धर्म

प्रस्तावना :

जमातवाद हे भारतीय लोकशाही समोरील मोठे आव्हान आहे. संकुचित धार्मिक अभिमानातून जमातवाद निर्माण दिसून येतो. धर्माधता हा जमातवादाचा पाया आहे. धर्माधतेमुळे व्यापक राष्ट्रीय हिताचा विसर पडतो. परस्परविषयी त्यांना संशय वाटू लागतो. परधर्मीय देशबांधावाना शत्रू लेखले जाते. संकुचित धार्मिक अभिमानातून जमातवाद निर्माण होतो. धर्माधतेमुळे व्यापक राष्ट्रहिताचा विसर पडतो. स्वातंत्र्योत्तर काळातही देशातील सांस्कृतिक विविधतेला विळखा घालून हा एक ज्वलंत सामाजिक व राजकीय प्रश्न म्हणून अस्तित्वात राहिलेला दिसतो. स्वातंत्र्योत्तर काळात लोकशाही राजकारणामध्ये जमातवाद हा प्रश्न अधिकच गुंतागुंतीचा झाला. जमातवादाची चर्चा एकीकडे हिंदू-मुस्लिम दंगली, तर दुसरीकडे इतिहासाचे आकलन, धर्माची चिकित्सा, धर्मनिरपेक्ष राष्ट्रवादाची जडण-घडण इत्यादी मुद्याभोवती प्रामुख्याने राहिलेली दिसते.

उद्दिष्टे :-

१. जमातवादाची संकल्पना अभ्यासणे.
२. भारतीय लोकशाही समोरील जमातवादाचे आव्हान अभ्यासणे.
३. जमातवादाचे जागतिकरणावर व स्त्रियांवर होणाऱ्या दुष्परिणामांचा अभ्यास करणे.

जमातवाद :- Communalism या संकल्पनेला मराठी मध्ये जमातवाद अथवा सांप्रदायिकता” असेही शब्दप्रयोग वापरले जातात. धार्मिक मूलतत्त्ववाद या अंशानेही जमातवादाचा अभ्यास केला जातो. सर्व सामान्याची रूढीप्रियता, धर्मभोळेपणा याचा आपल्या हितासाठी फायदा घेवून राजकीय किंवा धार्मिक समुदाय दुसऱ्या धार्मिक समुदायाविरुद्ध धर्माच्या आधारवर संघर्ष करण्यास प्रवृत्त होतो तेव्हा जमातवादाचा उदय होतो. यातून धर्माचे राजकारण आकार घेते. थोडक्यात जमातवाद म्हणजे दोन समुदायामध्ये धर्माच्या आधाराने संघर्ष निर्माण होणे.

भारतीय लोकशाही आणि जमातवाद :- भारतीय हिंदू आणि मुस्लिम यांच्या वरिष्ठ आणि मध्यम वर्गीय घटकांचे जमातवादीकरण ब्रिटीश राजवटीत अथवा एकोणिसाव्या शतकाच्या उत्तरार्धात किंबहुना शेवटच्या दोन दशकात सुरु झाले. ब्रिटीश व पाश्चात्य विचारवंतांनी राष्ट्रवादाच्या मुलभूत घटक म्हणून धर्म आणि संस्कृतीची मांडणी केली. भारतातील मुसलमानांचा समाजशास्त्रीय व मानसशास्त्रीय अभ्यास असे दर्शवितो की, भारतातील ३५% मुसलमान हे एकेकाळच्या जातीजमातीतील आहेत. मुठभर अशरफ मुस्लिम अपवाद सोडल्यास हिंदू आणि मुसलमान यांत फक्त उपासना पद्धती आणि धार्मिक आचारांचा फरक असून भाषिक, सामाजिक आणि सांस्कृतिक दृष्ट्या त्यांच्यात प्रचंड सरमिसळ असलेली दिसून येते, परंतु ही सरमिसळ दृष्टीआड करून केवळ धर्म हाच समाजरचना आणि सामाजिक संबंध निश्चित करणारा घटक असतो. असे मानून त्याद्वारे धर्माचे एकसाची रूप उभे करण्यातून जमातवादी विचार प्रणाली रुजविली गेली जात आहे. भारतीय राज्यघटनेमध्ये राज्याचा असा कोणताच धर्म असू नये. नागरिकात धर्मावरून भेदभाव होवू नयेत. अल्पसंख्याकाना असुरक्षितपणा जाणवू नये. त्यांना आपला धर्म व संस्कृती सांभाळण्याचे स्वातंत्र्य असणे गरजेचे आहे. अशी भूमिका भारतीय संविधान निर्मात्यांनी घेतलेली दिसून येते. भारतीय राज्यघटनेत स्वातंत्र्य, सार्वभौमत्व, संघराज्यीय एकात्मता, धर्मनिरपेक्षता, समाजवाद, लोकशाही, ही मुलभूत तत्वे म्हणून समाविष्ट केली आहेत. जमातवादामुळे धर्मनिरपेक्षता ऐवजी धर्मराष्ट्रांचा पगडा देशात वाढत चालला आहे. धर्मावर नव्हे तर आर्थिक समतेवर आधारित समाजवादाच्या संकल्पनेऐवजी कमालीच्या विषमतावादी भांडवलशाहीचा पुरस्कार केला जात आहे.

जागतिकीकरण आणि जमातवाद :- जागतिकीकरणाचे सांस्कृतिक परिणाम म्हणून अनेक प्रकरणी धर्मनिरपेक्ष लोकशाही संकृतीला हादरे बसत आहेत. राष्ट्रातील भांडवलवादी संकृती उद्योगात हितसंबंध गुंतलेले असल्यामुळे विविध मार्गांचा वापर करून त्याने त्यात शिरकाव केला आहे. संस्कृतीचे जमातवादी स्वरूपात सवंग सादरीकरण हा त्याचाच एक महत्वाचा परिणाम दिसतो. जागतिक भांडवलशाहीपुढे उभा असलेला पेच सोडविण्यासाठी १९७० नंतर जागतिक नाणेनिधी व जागतिक बँकेमार्फत भांडवलशाहीची पुनर्रचना करण्यास सुरुवात झाली. ८० च्या दशकात याला रिजनवाद व थेचरीझम म्हणून संबोधले जाऊ लागले. या विचारप्रणालीमार्फत नव-उदारमतवादी बाजारपेठेची भलावण सुरु झाली. शर्मिला रेगे यांच्या मते, खुल्या बाजारपेठेचा गौरव करणारे, त्यांची सक्ती करणारे अर्थकारण, नव-सांस्कृतिक राष्ट्रवाद मांडणारे, राजकारण व धर्मांध व प्रतिगामी मुल्यांची भलावण करणारे राजकारण या जागतिकीकरणाच्या गाभ्याशी होते. म्हणजेच खुल्या बाजारपेठांची दुसरी बाजू म्हणजे जमातवाद / धार्मिक मूलतत्त्ववाद हे स्पष्टपणे पुढे येते. भारतामध्ये १९९० नंतर हिंदू राष्ट्राची कल्पना व परकीय भांडवल हे हातात हात घालून आले. ९० च्या दशकात खुल्या अर्थकारणाचे धोरण स्वीकारल्यानंतर एका बाजूला साम्राज्यवादी शक्तीशी हातमिळवणी सुरु झाली, तर दुसऱ्या बाजूला राजकीय हितसंबंध जोपासण्यासाठी खुलेपणाने जमातवादाचा वापर सुरु झाला.

जमातवाद आणि स्त्रिया :- काही स्त्रीवादी अभ्यासकांच्या मते जमातवाद आणि लिंगभावातील संबंध देखील गुंतागुंतीचा आहे. जमातवादी राजकारणामध्ये स्त्रिया संबंधीचा मुद्दा नेहमीच समूहाच्या अस्मितेचा मुद्दा बनविला जातो. म्हणजेच अनेकदा जमातवादी राजकारण आपल्या किंवा दुसऱ्या समूहाच्या स्त्रियांना वापरून केला जातो. उदाहरणार्थ अलीकडेच घडून आलेली उत्तर प्रदेशातील मुजफ्फरनगर शहरांमधली दोन धर्मातील समूहातील दंगल इत्यादी दंगलीमध्ये स्त्रीची छेडछाड हा मुद्दा कळीचा ठरला आहे. हिंसेचे समर्थन करणारा ठरला आहे, धार्मिक संघटन करण्यासाठी ही स्त्रियांचा वापर केला जातो. एक जिन्सी समूहाची कल्पना दंगलीमध्ये वापरली जाते. दुसऱ्या समूहाला शत्रू ठरविण्यासाठी जमातवादी अस्मिता जागृत केल्या जातात, यासाठी स्त्रियांचा वापर इतिहास आतून बाजूला करून मिथके, प्रतीके म्हणून वापर केला जातो. सण, उत्सवाचा वापर, प्रसारमाध्यमे, रामायण, महाभारत यासारख्या टीव्ही मालिका यांचा वापर करून स्त्रियांचे विचार वळविले जातात. भारत व पाकिस्तान फाळणीतून हे दिसून येते की, स्त्रियांना समूहाचे राष्ट्राचे प्रतीके बनविले जातात, ही प्रतीके पुरुषप्रधान मूल्यवस्थेतून आलेली असतात.

जमातवादी दंगलीकडे स्त्रीवादी परिप्रेक्ष्यातून पाहताना जात, वर्ग, लिंगभाव व समुदाय यांच्यातील गुंतागुंतीच्या संबंधाकडे दुर्लक्ष करून चालणार नाही. बाबरी मशिदीनंतरच्या किंवा गोधरानंतरच्या दंगलीतील स्त्रियांचा वाढता सहभाग पाहता, या परिघटनेचे विश्लेषण करण्याची गरज स्त्रीवादी अभ्यासकांना वाटू लागली आहे जमात वाद आणि स्त्रिया यांचा संबंध केवळ स्त्रिया जमात वादाच्या बळी असतात या पलीकडे जाऊन तपासण्याची गरज वाटू लागली स्व समूहातील स्त्रियांच्या लैंगिक पावित्र्याच्या संरक्षणाचा मुद्दा जमातवादी दंगलीमध्ये महत्वाचा बनतो जमातवादी दंगलीमध्ये बलात्काराचा वापर शस्त्रासारखा केला जातो. स्त्रियांच्या शरीरावर सत्ता गाजवून तिच्या समूहाला हरविण्यासाठी साधन म्हणून त्याचा वापर होतो. जमातवादी दंगलीमध्ये सामूहिक बलात्कार मोठ्या संख्येने होतात.

सारांश :- जमातवादाचा प्रश्न हा भारताच्या लोकशाही धर्मनिरपेक्षतेपुढील खूप मोठे आव्हान आहे, त्याचे व्यक्तिगत, सामाजिक, आर्थिक, धार्मिक, तसेच मानसिक अशा सर्व पातळ्यांवर परिणाम होत असताना दिसून येतात. त्याचबरोबर जमातवादाचा पुरुषसत्तेशी व जागतिक भांडवलशाहीशी असलेला अनन्य साधारण संबंध लक्षात घेता, या प्रश्नाची व्याप्ती व गुंतागुंत समजून घेता येऊ शकते. व्यापक पद्धतीने केलेले जमातवादाचे समाजशास्त्रीय आकलनच जमातवाद या प्रश्नाच्या सोडवणुकीची योग्य दिशा दाखवू शकते.

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Critical Analysis of Pressure Groups in Indian Politics

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Abstract:

Society consists of not only individuals but also groups that form based on shared interests. These groups engage in struggles, negotiations, and compromises, ultimately shaping the intricate realm of politics. While political parties actively partake in the political process, various economic, business, religious, cultural, and social entities indirectly participate by exerting pressure on the government to safeguard their interests. Referred to as pressure groups, this paper delves into an examination of diverse pressure groups.

Keywords: Society, Conflicts, Political Parties, Social Groups, Interests, Government

Introduction:

In the United States, intellectuals like David Truman and V.O. Key have extensively studied pressure groups, emphasizing their significance in the political process. These pressure groups systematically promote their interests and mold public opinion to align with their goals. Government officials, political party leaders, and legislators maintain ongoing communication with these pressure groups to gain accurate insights into their concerns. Pressure groups often collaborate with political parties; however, their objective remains focused on influencing government decisions rather than seeking power.

When interest groups take action to shape government policies, they are commonly referred to as pressure groups. A prevalent political technique employed by these groups to influence legislative members is known as 'lobbying'. Pressure groups establish their own lobbies by directly or indirectly employing financial means, such as holding meetings with party members or sending delegations.

Nevertheless, recent times have witnessed instances where certain pressure groups resort to illegal and even violent methods. In the context of a developing nation like India, well-structured pressure groups might not wield as much influence on a large scale as observed in Western countries. Nevertheless, their impact on India's political landscape remains noteworthy. It is conceivable that these pressure groups will assume a pivotal role in India's political process in the future. Western political scholars, including Stanley Kochneck, have meticulously scrutinized pressure groups in India. Thus, a comprehensive understanding of the nature and operations of these pressure groups in the Indian context is imperative.

Nature of Pressure Groups in India:

In Indian society, there exists a pervasive sense of scepticism towards power and politics, often viewing them as vehicles for personal gain. This perspective encourages individuals of moral integrity to distance

themselves from political involvement. Even those engaged in politics often strive to avoid the trappings of power. Indian culture holds a deep admiration for detachment and asceticism, exemplified by Mahatma Gandhi's withdrawal from Congress after 1934 and Jayaprakash Narayan's abstention from electoral contests. Vinoba Bhave, too, opted for a political disengagement by initiating the Sarvodaya movement. This prevalent mindset regarding power and politics has presented challenges for the emergence of pressure groups within Indian politics. The establishment of pressure groups, akin to Western countries, faces resistance as it clashes with the moral fabric of Indian society.

In the pre-independence era, a connection existed between the British rulers and the common populace, with only institutions rooted in traditional caste and religious structures having influence over governance. Given the transparency inherent to this pre-independence democracy, the establishment of pressure groups focused on safeguarding interests and advocating demands faced hurdles. Post-independence, the Congress party served as a convergence point for numerous interest groups, which, upon attaining power, found it more pragmatic to pursue their demands from within the party. Various caste, religious, labor, and professional groups aligned themselves with Congress, inhibiting the autonomous growth of pressure groups in a liberated environment.

A noteworthy consideration while examining pressure groups in India is the interplay between modernity and tradition. Alongside modern pressure groups, there exist traditional ones advocating for the interests of caste, religion, language, and tribal communities.

A distinct trait of Indian pressure groups is their propensity to maintain indirect or covert ties with political parties. This approach aims to retain the sympathy of those who seek detachment from politics. While labor unions in India bear influence from political entities, their formal association remains unestablished, preserving a degree of autonomy.

Pressure groups in India often resort to unconventional methods such as sieges, demonstrations, strikes, and employ Gandhian Satyagraha to assert their demands. Occasionally, these groups have even resorted to violence, illustrating a fourth characteristic of these organizations.

Despite their limitations, pressure groups in India have played a crucial role in shaping political development and fostering public awareness. In a society marked by traditional divisions, these groups have served as connective bridges, linking individuals and institutions, including the military and bureaucracy.

In conclusion, while acknowledging the constraints of pressure groups in India, it remains evident that they contribute significantly to political progress and societal consciousness. These groups operate within a cultural context where traditional norms intersect with modern aspirations. Although pressure groups in India have not attained the same prominence as their Western counterparts, their impact on political dynamics and societal cohesion should not be underestimated.

Organized Business Pressure Groups in India:

Organized business pressure groups in India can be categorized into following main types:

(a) Pressure groups of trade and industrial associations:

The origins of organized business pressure groups in India can be traced back to the early stages of industrial development during the British colonial period. During this time, trade institutions were established at the provincial level, particularly in major cities such as Calcutta, Bombay (now Mumbai), and Madras (now Chennai). For instance, the Calcutta Chamber of Commerce was founded in 1834, followed by the Indian Merchants Chamber of Bombay in 1907 and the Southern Indian Chamber of Commerce in 1909. Additionally, the Marwari traders formed the 'Bharat Chamber of Commerce' (formerly known as the 'Marwari Chamber of Commerce'), and the Bengal National Chamber was established.

The post-independence period witnessed the growth of both the trade and industrial sectors. Regional trade associations began to collaborate to address government policies related to trade and industry, culminating in the formation of the Federation of Indian Chambers of Commerce and Industry (FICCI). The FICCI included the Indian Merchants Chamber of Bombay, the Indian Merchants Chamber of Calcutta, and the House Indian Chamber of Commerce of Madras. The Associated Chamber of Commerce was also established by the Bengal Chamber of Commerce of Calcutta, along with its affiliate, the Central Commercial Organization based in Delhi. Furthermore, small-scale industry professionals founded the All India Manufacturers Organization-Naissen in Delhi, expanding its branches to Calcutta and Mumbai.

During the pre-independence era, the British colonial policies were not conducive to the growth of Indian industry, leading to challenges faced by the business class in trade and industry. Consequently, this period saw the promotion of economic nationalism among the business community.

Post-independence, the Congress party gradually adopted socialist policies, with a significant shift occurring in 1955 during the Aabhadi Session. Economic planning was introduced, accompanied by increased government control over trade and industry. Some industrialists, such as JRD Tata, expressed criticism of these policies and aligned themselves with right-wing parties like the Swatantra Party and the Jana Sangh. However, other industrialists, like Ghanshyamdas Birla, adopted a more pragmatic approach, recognizing the importance of political stability for industrial development.

While industrialists maintained support for the Congress party due to its potential to ensure stability, they also recognized the influence of bureaucracy and often engaged more with administrative officials than political leaders. Recent instances, such as those in 1990 involving tax refunds, illustrate the reliance of industrialists on administrative channels.

Compared to pressure groups in the United States, Indian business pressure groups employ different tactics due to the parliamentary system and limited financial resources. Rather than relying heavily on traditional lobbying, these groups often operate through direct or indirect means, including financial contributions and

support for political parties or affiliated institutions. Although a law banning donations to political parties was passed in 1969, subsequent amendments have allowed political parties to receive donations from industrialists.

In conclusion, organized business pressure groups in India have evolved in response to historical and political developments. Their engagement strategies, influenced by the Indian context, involve a combination of direct and indirect methods to advocate for their interests within the framework of the country's political landscape.

(b) Labor / Trade Union Pressure Groups in India:

The labor movement in India traces its origins back to the British colonial period. The initial attempt at forming a trade union was made by Lokhande in Mumbai, while in 1918, B. P. Wadia established a labor organization in Madras, thereby catalyzing the labor movement. Subsequently, the All India Trade Union Congress (AITUC) was formed in 1920, under the leadership of Lala Lajpat Rai. The AITUC became an integral part of the national movement and collaborated with the Indian National Congress. During the late 1920s, communist labor leaders gained prominence within the AITUC, resulting in a power struggle with Congress. By 1942, the Communists gained control over AITUC while Congress leaders were imprisoned during the 'Quit India' movement. However, in 1944, the Congress formed its independent trade union, INTUC, under its own leadership. Post-independence, the Indian National Trade Union Congress and Hind Mazdoor Sabha were also established as significant labor organizations.

The propensity of political parties in India to splinter is mirrored within trade unions. Often, trade unions are aligned with major political parties, leading to divisions when political parties split. This phenomenon was evident when the Samajwadi Party and the Congress-led worker unions united to form the Hind Mazdoor Sabha after the formation of the Janata Party. Similarly, the split within the Communist Party in 1964 led to the formation of the Centre for Indian Trade Unions (CITU).

Trade unions in India have adopted various strategies to address labor issues. While some have cooperated with both the government and employers to resolve conflicts, others have leaned towards more combative and, in some cases, irrational methods. The Bombay Industrial Relations Act (BIR) of 1948, enacted in the state of Mumbai, mandated recognition for organizations where at least 30% of workers were members.

However, criticisms persist regarding the priorities of labor organizations. Some assert that these organizations tend to prioritize financial demands, often neglecting broader national interests. Left-leaning labor groups, aspiring to bring about revolutionary change through organized labor, have faced confusion and disillusionment over time. This has resulted in a divergence between wage-related demands and revolutionary ideologies.

While trade unions advocate for wage increases, there is a perception that workers may not always exhibit a corresponding commitment to their duties. Opposition to mechanization, driven by concerns of job reduction, has further hindered industrial modernization.

The fragmentation and internal disputes within trade unions have often resulted in failures, causing losses for workers. Unreasonable demands and strikes at inopportune times, often influenced by external factors, have further complicated labor issues. Additionally, the relationship between trade unions and employers has sometimes been questionable, with accusations of financial improprieties.

Many trade unions in India have become intertwined with political parties, impeding their ability to make independent decisions. These unions often participate in political events such as strikes for political reasons, and decision-making processes within these organizations may lack true democratic participation.

A growing concern is the escalation of violence associated with trade union activities, leading to a sense of fear and intimidation within their spheres of influence. In essence, it can be argued that trade unions in India have yet to fully mature. Their approach often lacks a forward-looking perspective, leading to negative outcomes that impede the country's industrial progress.

Concluding Remarks:

The prevailing sense of skepticism towards power and politics within Indian society has impeded the growth of pressure groups in the country's political landscape. Despite this, in the pre-independence era, various interest groups converged within the Congress party, a trend that continued even after India gained independence. These associations encompass modern pressure groups linked not only to commercial, industrial, and agricultural sectors, but also traditional ones aimed at safeguarding caste, religious, linguistic, and tribal interests.

Indian pressure groups establish covert, rather than overt, relationships with political parties, resorting to tactics like sieges, demonstrations, strikes, and Gandhian Satyagraha to advance their demands, often taking non-parliamentary routes. While the development of pressure groups in India falls short of that in Western nations, these entities have played a pivotal role in bridging the gaps within a society marked by traditional divisions, thereby contributing to the success of democratic governance.

Three primary categories of organized professional pressure groups in India are trade and industrial organizations, labor unions, and peasant unions. Additionally, unorganized pressure groups include those comprised of students, youth, and women from specific regions. This diverse landscape underscores the unique pattern of pressure group formation in India. In the context of numerous political parties within the country, some observers argue that since many of these parties function akin to pressure groups, the significance of pressure groups outweighs that of political parties in Indian politics.

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A Comparative Study of Indian Democratic Polity and Electoral System

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Abstract:

India has a vibrant democratic polity and electoral system that plays a central role in shaping the country's governance and decision-making processes. India follows a federal parliamentary democratic system. The Constitution of India, adopted in 1950, is the supreme law of the land and provides the framework for the functioning of the government. The country is a union of states and territories, with a division of powers between the central (Union) government and the state governments.

India follows a mixed electoral system. The electoral process involves both direct and indirect elections. Members of the Lok Sabha are elected through a first-past-the-post (FPTP) system, where the candidate with the most votes in a constituency wins. Members of the Rajya Sabha are elected by state legislatures using a single transferable vote (STV) system.

India has a multi-party system with a wide range of political parties representing various ideologies, regions, and interests. The Indian National Congress and the Bharatiya Janata Party (BJP) are two of the most prominent national parties. India has witnessed constant conflict in the different states vied for supremacy. This research paper discusses about A Comparative Study of Indian Democratic Polity and Electoral System.

Keywords: Democratic Polity, Electoral system, Legislatures, Lok Sabha, Rajya Sabha

Introduction:

Today's democratic system has been adopted by almost all countries in the world as opposed to the authoritarian system of government that was practiced in the past. In a monarchy, the king and the royal family had the sole authority. His helpers like Amatya, Prime Minister, Chaplains, Generals and Council of Octagons consulted from time to time in every case, but the final decision was in the hands of the king. To the extent that he was aware and knowledgeable about the welfare of the subjects, the life of the subjects could be safe and happy. Even in a nation like India, which consisted of many small and large states, the atmosphere of warfare in the zeal to conquer territory constantly pervaded the medieval period. The Mahabharata wars have proved that the kings did not feel the need to take into account the disruption of life caused by wars for the state and personal enmity within the states. But if King Prajahlitdaksa was a scholar, a good warrior and a good politician, the subjects lived safely under his rule, it can be seen on the basis of Ramayana. Right from birth, the young king was groomed as the future king. Care was taken to see how he would become skilled in the education of various types of weapons. The history of Indian monarchy shows examples of subjects getting good and exemplary leadership as they are inculcated in him with all that is necessary for the rule of the people.

One of the great faults of power is that it quickly corrupts a man. Be it in any field. About power in an omnipotent field like politics, this thing proves its truth to a great extent. A dictator like Hitler is a eloquent example of the fact that a dictatorship with so many flaws can soon turn into a dictatorship, and if the dictatorship is not properly guided, the destruction of the human race is inevitable.

Dictatorship can also arise in a democratic system. An effective leader can take the reins of a country in his hands; But in such a democratic system of government, there are representatives of the people, elected by the people, who consider the interests of the people, to direct its power from time to time. The period of their power is also limited. If they are not able to protect the interest of the people, if they are behaving in a way that is harmful to the public interest or if they are following a wrong path, then the public can call them to account and depose them. For that, people can take the help of the judiciary in an absolute manner and without any pressure from the government; Because the judicial system should not be under any pressure to be transparent in the process of administration of justice, which is an important condition in a democratic polity. However, justice has to be sought in the court only on the basis of the rules prevailing during that time and in that regime. In a democratic system of government, government, judiciary and management institutions are very important. Their relationship with each other helps the governance system. The success of democracy depends on how these principles are actually implemented in management. Often ideal principles are flawed in practice. These errors arise from an inadequate and faulty understanding of the management that implements them rather than from the underlying principles; But because of this, the inability of the democratic system can be dangerous for the protection and development of the country.

Minority Interests in Democracy:

No polity can satisfy everyone at all times, at all levels, give them justice and protection. It can only succeed in preserving the interests of the majority; Therefore, it cannot be forgotten that disgruntled and disaffected minorities can come together and create unrest in the democratic system. For that there must be an opposition group in a democratic system of government.

Role of Opposing Group:

In a democratic system of government this opposition group can serve to keep the government on course just as much as the party in power on the strength of the majority. But often taking the stance of opposing Sate just for the sake of opposing it, the party also finds it worthwhile to demonstrate its power to the public. Their ill-conceived efforts at all levels to get power in their hands, although at the practical level they are compatible with the role of 'opposition party', they are not justified at the theoretical level. In addition, if the ruling party and the opposition party are united by the unification of many parties, then the mind does not need to exert much effort to understand the extent to which they can follow the democratic system. At such a time, a skillful and effective leadership that combines the principles of all parties, can give maximum justice to all, and adheres to democracy, can make the principles of democratic government very successful in practice. But at such a time, it starts to look like a dictatorship-dynasty, relying on one leadership.

Individual Liberty and Duties of Citizens:

The race of democratic system depends on civilized individual at the level of people, masses, citizens. The majority of the people in the society as citizens should have the ability to look at every incident of the nation consciously and from a broad perspective. Thinkers are expressing the need for brainstorming in the society; So the activists who are boldly doing the work of making them active also have to be created from time to time. When the work of not allowing the areas of individual freedom, intelligence, faith, social bonds, and religiousness to conflict with each other is happening in modern society, then there is a possibility of the democratic technique in the democratic system being put into practice; But such coordinating intelligence rarely remains in operation for long. The intellect is so sharp that it can draw a true picture of a lie and a true picture of a lie without realizing it. A man is so attached to his own opinion that he can only prove with the force of his intellect how his only opinion is right.

He can spread any false principle by giving as broad a definition of individual freedom as he needs. That is why he can sell soil at the price of gold and value real gold by this wisdom. But if he has a sense of good manners and social welfare, he can combine individual freedom and equality, equal opportunity, equal work, equal treatment, etc., necessary for the development of everyone in the society, on the right occasion. This harmony between freedom and equality is necessary for a civilized, intelligent, creative, cultured and society, when a person who considers restrictions on individual freedom and acts knowing his duties and purposes as a citizen of the nation, the rule of the democratic system can be successful; But in reality such a picture is rarely seen.

In a democratic system, people interact with the government only through elections. Democracy succeeds on meeting people's opinions. A representative of the people who understands the opinion of the people, properly coordinates their opinions and effectively presents them to the government, brings justice to the people in a democracy. But often its representation is not sufficient for the majority, caught in the flux of religion and caste. Many umbrellas of independent parties spring up to get themselves leadership.

Misleading voters:

Even in the process of election, voters are not given the necessary security or fearlessness. His mind is confused by the barrage of newspapers, lectures, advertisements, leaflets. Moreover, their technique of buying votes is well-known. Occupying actual polling stations or booths, stealing ballot boxes, stuffing fake ballot papers in ballot boxes, intimidating the environment by violence, oppression, hooliganism, etc. cannot manifest this representation of the people. Increasing oppression in all spheres succeeds in silencing the common people, justifying crime and putting the key to power in the hands of the thief; If these things are happening in elections, then it has to be said that the weeds of oppression are being sprouted in the name of democracy.

Malpractices in the Electoral Process of Democracy:

Is there any other way to test public opinion in democracy without elections? Is there a way to find out which representative has 'Janate Kaul' by making some changes in the electoral process? Remedies such as calling in the help of the police or the army are only temporary. Moreover, how much can the fear of the police

sustain in the face of increasing bullying in the society? If corruption is rampant from top to bottom, curbing it is the right way to make the democratic process successful. But unfortunately, in today's situation, representatives can only spend the windfall of elections on the financial support of gangsters and terrorists. Not only this, the representatives appointed/stayed in many states have also served jail time in the name of crimes like theft-robbery-murder-rape. In such a situation it is not possible to get 'people's vote' through elections.

Until a solution is found to curb these tendencies that encourage corruption and abuse in the hierarchy of power, elections are dangerous in a democracy. There are some solutions to prevent this. Although their desirable effects may not be felt immediately, they may work to bring discipline to elections over time. The main thing is that people should have fearlessness. It is not enough to just condemn bullying; So the good and virtuous forces of the society should come together and raise their voices. This is the strength of a good group with an 'as is' attitude. Virtuous, well-cultivated organizations should demonstrate the power to subdue evil forces, oppression and bullying by all forms of competition, price, fine, discrimination etc. Keeping in mind that group opinion has value in democracy, an educated and cultured society should pool its collective strength. If today's castes like doctors, lawyers, businessmen, workers, teachers stand together against corruption, then an atmosphere of discipline can be created in elections.

Remedial Schemes for Eligible Representatives and Voters:

There should be a change in the rules regarding the relationship between representatives and voters. Age should not be the only criterion regarding the voter. He should be an earner, should be well educated and should have a record of good conduct in the place where he is working. This will increase the tendency to do small business. It will help in the development of education and industry.

In respect of candidates/representatives also, emphasis should be placed on his social work, education, good manners. His representation should not be accepted unless there is convincing evidence of his good conduct. His study of social mind, public gathering, public speaking, eloquence, independence should be convinced; It is not because there are no representatives who can act constructively. But they don't have the courage to stand up to the task, they don't have the conversational tact to convince their point of view. A representative democracy with no other option but coercion and oppression is a taint to democracy. It is the voter's job to stand up for the right demands of their representative or rule out his misconduct.

Such measures have to be taken consistently. In the society, people have good attitude, gentility, sense of duty and responsibility. She needs to be awakened and create a fearless environment. If the people can have increasing influence on the elections, judicial institutions, management, government in this way, the way to achieve the interests of the people can be easier for the democratic system.

Concluding Remarks:

Democratic polity is opposed to the concentration of power in the hands of a single polity; But dictatorships can also occur in democracies. But a dictatorship in the hands of a sensible-forceful leadership can be a patriot. In democracy the collective interest of the majority is concerned; But care has to be taken that the interests of minorities are not neglected. The success of a democratic system depends on an intelligent, civilized

public. The election through which the people run the government through representation, that election and that representation has to be good. But corruption in both contexts hampers representation and threatens democracy. The electoral process must be conducted in a fearless environment and elections must be contested on professional representation rather than caste representation.

Overall, India's democratic polity and electoral system reflect its commitment to inclusiveness, representation, and the voice of the people in shaping the nation's future.

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Micro Finance and Socio - Economic Development: A Case study of Sangli District**1. Dr. Vinodkumar D. Kumbhar**

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Abstract :

Development of a nation is very much dependent on the development of rural masses. But the real problem faced by the developing countries like India is the poverty. Poverty is a term with which many developing countries are suffering. Even after more than 50 years of planning, various poverty alleviation programmes, official estimates shows that around 26.1 percent of total population still lives below the poverty line in India. The financial requirement is one of the basic needs of the poor rural people of the society for their socio-economic upliftment. Amongst the poor the most disadvantageous group are the women and they constitutes almost half of the population of India. Now a day in India, the contribution of this women population towards the socio-economic development is vital. As per 2001 census 48.2 percent(49.60 crores) of total population are women, while the 2011 census provisional figures released on 31st March 2011 reveals that the female population has risen by 18.12 percent to reach 586.5 million (58 crores). Microfinance to Self Help Groups (SHGs) may be considered as a vital tool for meeting the financial requirement of those poorer sections of the society living in the rural areas. In India, in the ninth and tenth five year plans proper emphasis has been given for the empowerment of women through SHGs by the planning commission. The NABARD is the main initiator of the SHG movement since 1986-87. Now a day's both central and state governments, nationalized commercial banks, regional rural banks, cooperative banks, NGOs, non-banking financial corporation (NBFC) etc. have joined in the SHG movement as promoters.

The present research paper is an attempt to analyze the role of Micro-Finance and Self-Help-Groups (SHGs) for the socio-economic development of the poor people in Sangli district of Maharashtra. For collecting the primary data a total of 40 SHGs and ten (10) members from each SHG (40x10= 400 respondents) were randomly selected covering the entire Sangli district. From the study it has been found that after joining the SHGs the poor rural people can increase their income and improve their standard of living by performing economic activities independently.

Key words: Micro-Finance, Self-Help-Groups, Socio-Economic Development, Rural People

1.1 INTRODUCTION

Development of a nation is very much dependent on the development of rural masses. But the real problem faced by the developing countries like India is the poverty. Poverty is a term with which many developing countries are suffering. Even after more than 50 years of planning, various poverty alleviation programmes, official estimates shows that around 26.1 percent of total population still lives below the poverty line in India. The financial requirement is one of the basic needs of the poor rural people of the society for their socio-economic upliftment. Amongst the poor the most disadvantageous group are the women and they constitutes almost half of the population of India. Now a day in India, the contribution of this women population towards the socio-economic development is vital. As per 2001 census 48.2 percent(49.60 crores) of total population are women, while the 2011 census provisional figures released on 31st March 2011 reveals that the female population has risen by 18.12 percent to reach 586.5 million (58 crores). Microfinance to Self Help Groups (SHGs) may be considered as a vital tool for meeting the financial requirement of those poorer sections of the society living in the rural areas. In India, in the ninth and tenth five year plans proper emphasis has been given for the empowerment of women through SHGs by the planning commission. The NABARD is the main initiator of the SHG movement since 1986-87. Now a day's both central and state governments, nationalized commercial banks, regional rural banks, cooperative banks, NGOs, non-banking financial corporation (NBFC) etc. have joined in the SHG movement as promoters.

The present research paper is an attempt to analyze the role of Micro-Finance and Self-Help-Groups (SHGs) for the socio-economic development of the poor people in Sangli district of Maharashtra. For collecting the primary data a total of 40 SHGs and ten (10) members from each SHG (40x10= 400 respondents) were randomly selected covering the entire Sangli district. From the study it has been found that after joining the SHGs the poor rural people can increase their income and improve their standard of living by performing economic activities independently.

1.2 CONCEPT OF MICROFINANCE

Microfinance has evolved over the past quarter century across India into various operating forms and to a varying degree of success. One such form of microfinance has been the development of the self-help movement (Reddy &Manak, 2005). Micro finance is a programme for the poor and by the poor to mobilize the savings and use them to meet their financial needs (Rao, 2010). The Task Force on Supportive Policy and Regulatory Framework for Micro Finance has defined Micro Finance as “the provision of thrift, credit and other financial services to the poor in rural, semi-urban and urban areas to help raise their income levels and improve their living standards” (NABARD,1999). Micro Finance is a participative model that can address the needs of the poor especially the women. The most common microfinance product is a micro credit or Loan. These tiny loans are enough for hard working micro-entrepreneurs particularly the rural women to start or expand their small business such as weaving, handloom & handicrafts, embroidery & tailoring etc. and sell the products in the markets for generating their income.

1.3 Need and Relevance of Micro Finance in India

The need for micro finance in India stems from the insufficient availability of credit from the Formal Rural Banking System for the rural poor and the consequent adverse impact on agricultural productivity and incomes. This problem of credit inadequacy has been the concern of policy makers and academics in India. The nationalization of banks in 1969 led to an increase in the branches in the rural areas and in the various policies aimed at social banking. This has resulted in rural people's access to credit. However the inequalities in the banking system across the regions and social classes persisted. The number of poor obtaining credit from formal rural banking system was lower than should have been expected considering their proportion within the population. Factors leading to this state of affairs relate to the following.

- Insistence on collateral by formal banking institutions which could not be provided by the poor. Procedures lay down by the banking institutions.
- Long distances between the villages and the bank branches.
- Cultural gaps between the bank officials and the poor.
- Inconvenient and short banking hours.
- Inflexible lending policies and procedures.
- Lack of credit available for consumption.
- Widespread belief that the poor are non-bankable.

These hurdles led to the need for micro finance for alleviation of rural poverty. In addition to these problems faced by the poor borrowers of credit from the formal banking institutions the latter themselves were compelled to find alternative ways of providing loans to poor people through the group based organizations like the self help groups. The factors responsible for the formal banking institutions themselves showing interest in this direction are worth studying.

1. In the later 1980s formal banking institutions began to face problems of higher transaction costs due to lending small amounts to large numbers and recurring losses. In addition managerial inadequacies within the banking system caused problems resulting in mounting over dues. This led to banks finding alternative ways of their credit deployment.
2. Commercial banks were particularly attracted to group based (SHG) credit programmes because lending was based on savings of members of such groups and larger loans could be given only after the group had proved itself through repayment. Repayment rates were better from such groups.
3. The government of India decided that from 1999-2000 onwards group methodology should be adopted in the case of poverty alleviation programmes such as IRDP, TRYSEM and DWCRA. This programme channeled the assistance to the poor who were part of SHGs. The SHG would select the beneficiaries and help the implementing agencies in monitoring the assistance provided and help in the recovery of loans.
4. Banks tried to find ways of improving their financial viability. Bank started lending to members of SHG (with or without NGO intermediation) which undertook the responsibility of selection, monitoring and recovery of loans and repayment to banks. Banks also secured refinance from NABARD for their loans to SHGs and had the advantages of a reduction in the transaction costs, improvement in recoveries and lending to wider coverage of the target group. The borrowers also experienced a reduction in transaction costs.

5. The rigid banking system and the consequent inaccessibility of credit to the poor also stimulated many NGOs in introducing and expanding micro finance programmes. A majority of an estimated 30,000 NGOs in India started micro finance programmes.

Micro finance enabled the poor to save and provide the poor with the confidence to approach banks to deposit their savings, thus enabling them to access the banks' resources.

1.4 International Experiences in Micro Finance

The global nature of micro finance movement is reflected in the growing number of organizations providing micro finance to poor people. Here a brief account of the experiences of a few countries in micro finance has been provided.

1. Bangladesh

Grameen Bank is the largest provider of micro credit in Bangladesh. Prof. Mohammed Yunus is the man behind the Grameen bank. He obtained certain amount from the bank for on-lending without any security/collateral to the poor who were organized into small groups. The process led to the constitutions of the bank under Grameen Bank Ordinance of the Government of Bangladesh in 1983.

2. Latin American Countries

The two major economic crises in the last 15 years with its origin in Mexico had its impact on the poverty levels in many of the Latin American countries. The government in these countries had responded with initiating a variety of programmes to tackle the issue of rising poverty.

Argentina significantly reduced poverty in the early 1990s compared to the immediately preceding years as a result of successful micro-economic stabilization programme. An NGO founded in 1992 by a group of Argentinean business leaders provides the basic tools – access to credit and business training.

In Bolivia two apex organizations PRODEM and Banco Sol are providing micro finance to the poor.

In Chilly PROPESA an organization founded in 1988 by a group of Chilean businessman with support from ACCION international is dedicated to creating jobs and bettering lives of micro entrepreneurs in the formal sector through credit programme and training.

In Columbia, four important micro finance institutions operating viz., Actuar Tolima, Cooperative Exponder, Foundation Mario Santa Domingo (FMSD).

The cross country experiences documents clearly brings out the fact that there is no unique model that can be replicated across the countries for the success of micro finance programmes in alleviating poverty. The paradigm of micro finance has varied from country to country depending upon the prevalent social, cultural, economic and political milieu. In countries like India, Indonesia, Nepal and Thailand, the government has taken the initiative in alleviating poverty through micro finance programmes. In some others like Bangladesh the initiative was taken by Non Government Organizations (NGOs). In the Latin American countries initiatives of group of individuals facilitated promotion of micro finance programmes.

1.5 Evolution of Micro Finance in India

Micro finance is not a new concept in India. The earliest step in micro finance can be traced back to the initiative of Self Employed Women's Association (SEWA) established in 1974 in Gujarat on cooperative principle for providing banking services to the poor women employed in unorganized sector of Ahmadabad. The linking of SHGs to micro finance took place in the late eighties. First official interest in informal group lending in India took shape during 1986-87 on the initiative of National Bank for Agriculture and Rural Development (NABARD). A part of this broad mandate NABARD initiated certain research projects on SHGs as a channel for delivery of micro finance in the late 80s. Among these the Mysore Resettlement and Development Agency (MYRADA) sponsored action research project on "Savings and Credit Management of SHGs" was partially funded by NABARD. In 1988-89 in collaboration with some of the member institutions of the Asia Pacific Rural and Agricultural Credit Association (APRACA) NABARD undertook a survey of 43 NGOs in 11 states in India to study the functioning of micro finance SHGs and their collaboration possibilities with the formal banking system. Both these research projects threw up encouraging possibilities and the NABARD initiated a pilot project called the SHG linkage project.

The launching of NABARD's pilot phase of SHG bank linkage programme in 1992 could be considered as a land mark development in banking with the poor.

1.6 Scope of the Research Study

The present study covers the various aspects of micro finance in the backward talukas of Belgaum district of Karnataka. It deals with the role of the banks in the growth and development of women SHGs. It also deals with the role of the banks in women SHGs linkage programmes and problems faced by the banks while financing the women SHGs. Further, the study covers the socio economic impact of micro finance on women SHG members and its role in entrepreneurship development.

1.7 Significance of the Research Study

Today many women are unable to get financial assistance from institutional sources of finance, due to lack of collaterals to provide as security against the credit. To make provision for financial assistance from institutional sources of finance, the Government of India and regulatory bodies have taken many measures to support the poorest of the poor. The most important measures are:

- a) The National Micro Finance Task Force 1998.
- b) The Working Group on Financial Flows to Informal Sector 2002.
- c) The Micro Finance Development and Equity Fund NABARD 2005.

1.8 Objectives of the Research Study

1. To examine the role of the banks in promoting the women SHGs.
2. To study the socio-economic impact of micro finance on women SHGs members.
3. To ascertain the problems of women SHGs members in promoting entrepreneurial activities.

1.9 Research Methodology and Data collection

The present study is based on secondary data. The secondary data would be collected from one branch of CB, RRB and Co-op Bank by selecting randomly as a sample from each taluka of Sangli district of Maharashtra to know the role of banks in the development of women SHGs and the bank linkage programmes. There are twelve talukas in Sangli district. Further, newspapers, websites, books and journals, etc. are used to collect the necessary information for the study. Besides, discussions will also be held with the officials of banks, NGOs and members of women SHGs.

The present research paper is an attempt to analyze the role of Micro-Finance and Self-Help-Groups (SHGs) for the socio-economic development of the poor people in Sangli district of Maharashtra. For collecting the primary data a total of 40 SHGs and ten (10) members from each SHG (40x10= 400 respondents) were randomly selected covering the entire Sangli district. From the study it has been found that after joining the SHGs the poor rural people can increase their income and improve their standard of living by performing economic activities independently.

1.10 Socio – Economic Background of the Respondents

Social class, family size, marital status, education, age and rate of interest etc are some of the variables that affect the rural people particularly the women in their socio-economic development. Table 1 shows the socio-economic profile of the respondents.

TABLE 1

Socio – Economic Background of the Respondents

Sr. No.	Variables and Categories		Frequency (No.)	Percentage (%)
1	Community:	i. General & others	220	55
		ii. Schedule Caste	60	15
		iii. Schedule Tribes	120	30
		Total	400	100
2	Family size	i. Small (2-4)	110	27.5
		ii. Medium (4-6)	190	47.5
		iii. Big (6 and above)	100	25
		Total	400	100
3	Marital Status	i. Married	310	77.50
		ii. Unmarried	69	17.25
		iii. Widow	21	5.25
		Total	400	100
4	Educational Qualification	i. Illiterate	56	14
		ii. Below HSC	215	53.75
		iii. HSC pass	81	20.25
		iv. Graduate	30	7.50
		v. other	18	4.50

		Total	400	100
5	Age Group	i. 18-25	74	18.50
		ii. 26-35	155	38.75
		iii. 36-45	81	20.25
		iv. 46-55	65	16.25
		v. 56-65	25	6.25
		Total	400	100
6	Sources of information	i. NGOs	154	38.50
		ii. Friends	136	34
		iii. Neighbors	110	27.50
		Total	400	100
7	Rate of Interest	i. 12 & above	60	15
		ii. 11	182	45.50
		iii. 10	89	22.50
		iv. 09	69	17.25
		Total	400	100
8	Opinion on the Interest Rate	i. Very High	68	17
		ii. High	56	14
		iii. Moderate	187	46.75
		iv. low	89	22.25
		Total	400	100
9	Status of Respondents	i. House Wife	210	52.50
		ii. Self-Employments	80	20
		iii. Labour	110	27.50
		Total	400	100
10	Joining in the SHGs	i. 2009	159	38.75
		ii. 2010	89	22.25
		iii. 2011	79	19.75
		iv. 2012	73	18.25
		Total	400	100
11	Motivation to Join Group	i. Self	42	10.50
		ii. Family Members	47	11.75
		iii. Friends	136	34
		iv. NGOs/Govt. Officers	175	43.75
		Total	400	100
12	Position in Group	i. Ordinary members	205	51.25
		ii. Representatives	110	27.50
		iii. Leader	85	21.25
		Total	400	100
13	Frequency of Group Meetings	i. Weekly	235	58.75
		ii. Fortnightly	145	36.25
		iii. Monthly	20	5

		Total	400	100
14	Participation in the Group Meeting	i. Regularly	310	77.50
		ii. Occasionally	90	22.50
		Total	400	100

Source: Field survey

1. Highest number of group member hails from general & other class representing 55 Percent followed by Scheduled Tribes (30%) and Scheduled Caste (15%).
2. 190 respondents have medium size family (4-6) representing 47.5percent, whereas only27.50 percent have small size family members.
3. Most of the respondents were reported as married representing 77.50 percent (310 out of400). 17.25 percent and 5.25 percent respondents were unmarried and widow womenrespectively.
4. Very few respondents were found poor in terms of education and literacy development.Only 14 percent respondents were reported to be illiterate. But educated respondentswere reported as 86 percent.
5. 38.75 percent respondents (155 out of 400) were in the age group of 26-35 years and morethan half (210 out of 400) respondents representing 52.50 percent were reported to behouse wife.
6. 182 respondents representing 45.50 percent are paying more than 11% interest on theirborrowings. 69 respondents (17.25 percent) are paying less than 10% rate of interest.
7. 69 percentages of respondents were satisfied with existing rate of interest while 124respondents representing 31 percent felt as high rate of interest.
8. 38.75 percent of respondents were jointing in SHGs during 2009. 89 membersrepresenting 22.25 percent formed in the year 2010 and 73 women's were joined after 2012.
9. 175 respondents out of 400 representing 43.75 percent reveals that NGOs/Govt. officers andfriends were the main motivators to join the group, whereas only 10.50 percent were the selfmotivated group members.
10. 205 out of 400 respondents (51.25 percent) were ordinary group members while 27.50percent and21.50 percent members are acting as representatives and leaders of the groups respectively.

1.11 Suggestions

1. Proper emphasis should be given to group lending and SHGs formulation for alleviatepoverty.
2. In avoiding of any misuse of money, there should be a need of proper regulating authorityat each level such as saving, depositing, and money lending.
3. Periodical training programme at regular intervals to group members may be organized by the NGOs and other Government officials to aware about bank loan, proper accountskeeping, self management, decision making etc.
4. Attendance at meeting and workshops should be made mandatory so that the memberscan enhance their group cohesiveness.
5. Women should be properly educated so that they will enhance the capability to managecommunities and community projects.
6. The NGOs and the State government must also monitor at a regular interval the overallperformance of SHGs and the members included in it.

7. There is a need for establishing a computerized MIS for SHGs and SHG federations to monitor their performance on a regular basis.

1.12 Conclusion

Microfinance is playing a significant role in alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural women. The Self Help Groups have proved the way for economic independence of rural women. Thus, it can be concluded that the self help groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well.

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E-Vehicles and India: A SWOT Analysis

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Abstract: This research paper was written in the view of emerging market of e-vehicles in Indian economy. This paper mainly focusses on the emerging market condition which was going to flourish for e-vehicles segment. The paper was mainly focus on SWOT analysis on e-vehicle industry which is growing faster than traditional auto industry. consist of information regarding

Key-wards: e-vehicle, green economy, pollution, Automobile industry

Introduction

India a diversified country with richest persons as well as words biggest slum area and approximately 30% malnutrition rates. India also known for diversified customers who are ready to buy cheapest goods as well as expensive goods and services. When we go into detailed in the different sectors of Economy, we get very extraordinary and eye-opening data and facts. For this research paper I am selecting the well-known sector of Indian economy that is automobile industry. India became the third largest auto market in 2023 was a watershed year for the Indian auto industry as it surpassed Japan and Germany to become the third-largest automobile market in the world by sales volumes. It was the seventh largest manufacturer of commercial vehicles in 2018. The Two Wheelers segment dominates the market in terms of volume owing to a growing middle class and a young population. Moreover, the growing interest of the companies in exploring the rural markets further aided the growth of the sector. India is also a prominent auto exporter and has strong export growth expectations for the near future. Automobile exports grew 14.50 per cent during FY19. It is expected to grow at a CAGR of 3.05 per cent during 2016-2026. In addition, several initiatives by the Government of India and the major automobile players in the Indian market are expected to make India a leader in the two-wheeler and four- wheeler market in the world by 2025

On 17 August 2017 Minister of state for power and renewable energy Piyush Goyal said the central Government is preparing a road map to ensure that only electronic vehicles will be produced and sold in the country by 2030. So, it is important to analysis has to be done for the current status of economy which is going to be changed by this announcement. In this research paper I am trying to be carried out SWOT analysis of Indian economy regarding electric vehicles.

OBJECTIVES:

1. To clear the concept of e-vehicle
2. To analyses the current status of automobile industry
3. To find out strength, weaknesses, opportunities and challenges faced by economy

Source of Data

This research paper is descriptive and informative regarding e-vehicles and Indian economy. For analysis the secondary data was used from government reports, websites and journals

Current status of Indian automobile industry

- India became the fourth largest auto market in 2018 with sales increasing 8.3 per cent year-on-year to 3.99 million units. It was the seventh largest manufacturer of commercial vehicles in 2018.
- The **automotive industry in India** is the third-largest by production in the world as per 2023 statistics as of 2023, India is the *3rd largest automobile market* in the world in terms of sales. In 2022, India became the fourth largest country in the world by the valuation of its automotive industry.
- The contribution of this sector to the National GDP has risen to about 7.1% now from 2.77% in 1992-93. It provides direct and indirect employment to over 19 million people. In the automobile market in India, Two-wheelers and passenger cars accounted for 77% and 18% market share respectively during the year 2021-22. Passenger car sales are dominated by small and mid-sized cars. Export of the total number of automobiles increased from 4,134,047 in 2020-21 to 5,617,246 in 2021-22, registering a positive growth of 35.9% India aims to double its auto industry size to Rs. 15 lakh crores by end of year 2024. There has been an FDI inflow of \$33.77 billion in the industry from April 2000 till September 2022 which is around 5.48% of the total FDI inflows in India during the same period.
- The Two Wheelers segment dominates the market in terms of volume owing to a growing middle class and a young population. Moreover, the growing interest of the companies in exploring the rural markets further aided the growth of the sector.
- India is also a prominent auto exporter and has strong export growth expectations for the near future. Automobile exports grew 14.50 per cent during FY19. It is expected to grow at a CAGR of 3.05 per cent during 2016-2026. In addition, several initiatives by the Government of India and the major automobile players in the Indian market are expected to make India a leader in the two-wheeler and four-wheeler market in the world by 2020

Market Size

- Overall domestic automobiles sales increased at 6.71 per cent CAGR between FY13-19 with 26.27 million vehicles getting sold in FY19. Domestic automobile production increased at 6.96 per cent CAGR between FY13-19 with 30.92 million vehicles manufactured in the country in FY19.
- In FY19, year-on-year growth in domestic sales among all the categories was recorded in commercial vehicles at 17.55 per cent followed by 10.27 per cent year-on-year growth in the sales of three-wheelers.
- Premium motorbike sales in India crossed one million units in FY18. During January- September 2018, BMW registered a growth of 11 per cent year-on-year in its sales in India at 7,915 units. Mercedes Benz ranked first in sales satisfaction in the luxury vehicles segment according to J D

Power 2018 India sales satisfaction index (luxury).

Types of e-vehicles in India

There are four types of electric vehicles available in Indian market

1. Battery Electric Vehicle (BEV)
2. Hybrid Electric Vehicle
3. Plug-in Hybrid Electric Vehicle (PHEV):
4. Fuel Cell Electric Vehicle (FCEV)

Electric vehicle sale in India

Year	Units Sold	% Growth
2013	2693	*
2014	2392	-11.12
2015	7772	224.95
2016	49065	531.22
2017	86120	75.52
2018	127256	48.13
2019	163459	28.12
2020	121459	-25.57
2021	322871	165.40
2022	999949	209.70
Data Source: https://vahan.parivahan.gov.in		

Government Policy/Initiative for e-vehicle Market

- The Government of India consistently demonstrates its commitment to establishing India as a worldwide leader in the EV industry by introducing Initiatives for electric vehicles. The government has developed several programmes and incentives to increase demand for electric cars and to encourage manufacturers to engage in the R&D of electric vehicles and related infrastructure. Electric cars are the driving force behind the transition to electric transportation.
- The government is implementing cheaper road fees, scrapping, and refit incentives to help meet the government's aim of 30% EVs by 2030. The growing expense of oil imports, rising pollution, and India's worldwide duties to tackle climate change are driving reasons behind the country's recent initiatives to expedite the transition to e-mobility.
 - The government is promoting the installation of EV charging stations by providing capital subsidies through the FAME India Programme Phase II and state-level measures. So far, the Indian government has announced the following incentives.
 - FAME-II
 - PLI SCHEME,

- Battery Switching Policy,
 - Special Electric Mobility Zone, and
 - Tax Reduction on EVs.
1. FAME India Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India: In recent years, there has been a significant increase in pollution from vehicle emissions. To reduce pollution caused by diesel and petrol-operated vehicles and to promote manufacturing of electric and hybrid vehicles, the Central Government launched the Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India (FAME India) 1 Scheme in 2015.
 2. Background: The National Electric Mobility Mission Plan (NEMMP) 2020 was launched in 2013 to achieve national fuel security by promoting hybrid and electric vehicles in the country. As part of the NEMMP 2020, the Ministry of Heavy Industries launched FAME India Scheme in 2015 to promote adoption of electric/hybrid vehicles (xEVs) in India.

FAME India Scheme operates in two phases. These are, •

Phase I: The first phase of Fame India Scheme started in 2015 and was functional till 31st March 2019 with a budget outlay of Rs 895 Crore. •

Phase II: The second phase of this scheme started in April 2019 and will continue till 31st March 2024.

Electric vehicles are slowly, but evidently, becoming the flavour of the season. The Narendra Modi government has set an ambitious target of converting 15 per cent of the total vehicles in the country to electric by 2024. But how many electric vehicles do we even have currently? According to the transport ministry, nearly 400,000 registered electric vehicles run in India, reported *The Times of India*.

Retail sales of electric vehicles in India have charged past the 700,000-unit mark in the first half of calendar year 2023. As of end-June 2023, as per Vahan data referenced on July 1, total sales were recorded at 721,971 units, which is already 73% of India EV Inc's record sales in CY2022. As is known, EV sales hit the million-sales milestone for the first time in CY2022 with total retails of 10,24,739 units and 210% year-on-year growth.

SWOT Analysis from the view of Indian Market

A) STRENGTH

1. **A relative abundance of exploitable renewable energy resources.** : India as geography is concern there are highly no of unused renewable power high is the most prominent strength for dream 2030, recently in Jammu Kashmir and Rajasthan the large amount of lithium was discovered which was capable Indian e-vehicle industry to export. Due to this discovery India become the largest stock holder of lithium right now.
2. **Skilled manpower and technology:** India become the first country in terms of population, also lead to provide skilled labor for production of auto vehicle. Increasing number of engineering and

technology colleges also helpful for these activity. Due to high number of labors the wage rate also comparatively low

3. **Consumer transition:** Indian customer is very diversified. He always like new things to buy either by hard cash or on loan facility. An infrastructure and consumer transition that affords opportunities to apply technologies to leapfrog stages of development.
4. **Financial Inclusion:** Today India is one of the most banking facility user countries. This is also fact that there is low saving rate in the banking sector but with number of days it is going to be increased by changing in economic development.
5. **Increasing Fuel prices:** In recent years the low production of oil and gas and high demand leads to increase in price on global level. In India the petrol and diesel price is high as compare to other countries. Also the LPG, CNG operated vehicles also get costly due to their prices hence e-vehicle is best option to chose for customer.

B) WEEKNESS

1. **Low income level:** India is featured with low income level economy. The people have hardly some money to spend on luxurious goods. Due to low saving rate it is unable to purchase a single vehicle in their life.
2. **Expensive Vehicle:** In current status Indian customer buys those cars which have low price. The highest selling car is Alto of maruti Suzuki which have price range of 3 to 4 lakh. India also known as country of NANO (Tata Motors) car, whose price is from 1 lakh to 2.50 lakh only. On the other hand the electronic vehicle has price range start from 8 lakh and above.
3. **Poor infrastructure:** An electronic vehicle needs point to point electric recharge station due to low average capacity. India already faced low production of electricity. As per some NGO data research almost 10 percent villages dose not have proper electricity channels. It's indicated that it is very important to create huge infrastructure changes before implementation of dreams
4. **Loan facility:** due to high price range it is very important to provide loan facility to the needy customer. As current scenario only govt. employee's businessman can gate loan facility over 10 lakh. It means low or middle income level people cannot get adequate loan facility.

C) OPPORTUNITY

1. **New trend and India Market:** India comes with diversify customer base. Indians like to adopt new changes. Indian market is witness of change with ne trends. So manufacturers have opportunity to change their destiny by offering low priced vehicles to the new customers.

2. **Government initiative:** The Government of India encourages foreign investment in the automobile sector and allows 100 per cent FDI under the automatic route. Under Union Budget 2019-20, government announced to provide additional income tax deduction of Rs 1.5 lakh (US\$ 2,146) on the interest paid on the loans taken to purchase EVs. The government aims to develop India as a global manufacturing centre and an R&D hub
3. **Boost for industry:** The automobile industry is supported by various factors such as availability of skilled labour at low cost, robust R&D centres and low cost steel production. The industry also provides great opportunities for investment and direct and indirect employment to skilled and unskilled labour. Indian automotive industry (including component manufacturing) is expected to reach Rs 16.16-18.18 trillion (US\$ 251.4-282.8 billion) by 2026. Two- wheelers are expected to grow 9 per cent in 2018.
4. **Employment generation:** Indian economy faced high rate of unemployment. We can achieve new level of employment rate with help of auto industry.
5. **Boost export/ foreign trade:** India already exporter of heavy vehicles (TATA, M&M), hence this is good opportunity to use this base. We have tremendous power of workforce; if we utilize optimum number of there we can boost our economy. Many countries need their vehicles. And we can be exporter of the cars and other vehicles

D) Challenges

- 1) **Climatic change:** The prospect of rapid global temperature increase has created the need for a reduction in the use of fossil fuels and the associated emissions. India has committed to cutting its GHG emissions intensity by 33% to 35% percent below 2005 levels by 2030.
- 2) **Advances in renewable energy:** Over the last decade, advances in wind and solar electricity generation technologies have drastically reduced their cost and introduced the possibility of clean, low-carbon and inexpensive grids. India proposes to add 175 GW of renewable energy capacity by 2020 and to achieve 40 percent of its electricity generation from non-fossil sources by the same year.
- 3) **Rapid urbanization:** Economic development, especially in emerging economies, is creating a wave of urbanization as rural populations move to cities in search of employment. While urbanization is an important component of the process of economic development, it also stresses upon the energy and transport infrastructure leading to congestion and pollution. According to a recent study by WHO, India is home to 14 out of 20 most polluted cities in the world. Electric vehicles (EVs) can improve that scenario by reducing local concentrations of pollutants in cities.
- 4) **Data capture and analysis:** With the rise of GPS enabled smartphones and the associated universe of mobility applications, mobility has undergone a digital revolution. That digital revolution has created possibility of a greater utilization of existing transportation assets and infrastructure. For EVs, which rely on lower variable costs to offset relatively high fixed costs, this enhanced utilization is a critical element of achieving total costs of ownership compared to internal combustion vehicles
- 5) **Battery chemistry:** Advances in battery technology have led to higher energy densities, faster charging

and reduced battery degradation from charging. Combined with the development of motors with higher rating and reliability, these improvements in battery chemistry have reduced costs and improved the performance and efficiency of electric vehicles.

- 6) Energy security:** The petrol, diesel and CNG needed to fuel an internal combustion engine (ICE) based mobility system requires an extensive costly supply chain that is prone to disruption from weather, geopolitical events and other factors. India needs to import oil to cover over 80 percent of its transport fuel. That ratio is set to grow as a rapidly urbanizing population demands greater intra-city and inter-city mobility.
- 7) Providing charging infrastructure:** The limiting factor of batteries on driving range may be addressed by developing an ecosystem of fast-charging or swapping of batteries, by creating an infrastructure, maybe even every kilometre, in dense areas. A smaller battery will lower costs by reducing the total weight of the vehicle, resulting in higher energy-efficiency and improved ability to upgrade as the technology evolves. Charging infrastructure can be rolled out on a city by city basis with select cities and regions leading the transition. This would be consistent with global experience where 33 percent of all EV sales take place in only 14 cities where charging infrastructure is widespread and convenient to use. Approaches for creating effective charging infrastructure are outlined below.
- 8) Increasing efficiency of vehicles:** Incentivizing developments to increase vehicle efficiency, thereby reducing energy consumption, can enable a vehicle to travel the same distance on a smaller battery pack. Energy efficiency can be enhanced by using more efficient electric motors [see Appendix II] using better tyres, enhancing the aero dynamics of the vehicles and reducing its weight. This would reduce battery size needed for a certain range.

CONCLUSION

As explained above though we decided to achieve dream 2030, we need to focus on all respected sectors like infrastructure, banking, marketing, electricity generation service industry. We have tremendous power of workforce; if we utilize optimum number of them we can boost our economy. India has a lot to gain by converting its ICE vehicles to EVs at the earliest. Its oil-import bill would considerably reduce. ICE vehicles are a major contributor to pollution in cities and their replacement with EVs will definitely improve air quality. There is a considerable possibility that we can become leaders in small and public electric vehicles. India has over 170 million two-wheelers. If we assume that each of these vehicles uses a little more than half a litre of petrol per day or about 200 liters per year, the total amount of petrol used by such vehicles is about 34 billion litres. At 70 per litre, this would cost about 2.4 lakh crores. Even if we assume that 50% of this is the cost of imported crude (as tax and other may be 50%), one may save 1.2 lakh crores worth of imported oil. There is a real possibility of getting this done in the next five to seven years. This would however require innovations, a policy regime that encourages access to latest technologies and a concerted effort by the Indian industry to achieve global competition through acquiring the necessary scale and using cutting edge technology.

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