



## Economic Exclusion of Dalit Women in India : A Review

*The persistence of caste-based prejudices and the denial of access to land, education, and political power have all contributed to an atmosphere of increasing intolerance and growing movements by Dalits to claim their rights. These claims are increasingly met with large-scale violence and attempts to further remove Dalits from economic self-sufficiency. Any attempt to reverse entrenched discrimination and dangerous new trends necessitates a closer look at the rights violations hidden under a landscape of poverty. Poverty is deceptive. It makes one conclude that all suffer from it equally. Poverty also masks a lack of political will to change the status quo by shifting the debate to a lack of resources. But a closer look at India's poverty reveals the discrimination inherent in the allocation of jobs, land, basic resources and amenities, and even physical security.*

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### **I**ntroduction :

In much of South Asia and India in particular, caste has become coterminous with race in the definition and exclusion of distinct population groups because of their descent. For one hundred and sixty million Dalits or 'untouchables' at the bottom of India's caste system a population on par with that of Russia or Brazil the exclusion extends to the economic realms of wages, jobs, education, and land. Despite formal protections in law, discriminatory treatment remains endemic and discriminatory societal norms continue to be reinforced by government and private structures, often through violent means.

Dalits are denied access to land, forced to work in degrading conditions, and routinely abused at the hands of the police and of higher-caste groups that enjoy the state's protection. In what has been called India's "hidden apartheid," entire villages in many Indian states remain completely segregated by caste. Untouchability endures as a cover for exploitative economic relationships and the caste system survives a cruel and efficient economic order. Under constitutional provisions and various laws, the state grants Dalits a certain number of privileges, including reservations (quotas) in education, government jobs, and government bodies. National and state legislation also outlaw the practice of bonded labour and manual scavenging, set ceilings on a single landowner's holdings, allocate surplus government lands to Dalit and tribal populations, and criminalise the practice of 'untouchability' and other atrocities against low-caste communities. The government has also attempted to increase the self-sufficiency of the scheduled-caste population through financial assistance for self-employment

activities and through development programs designed to increase education and skills. Protective measures are monitored by the National Commission for Scheduled Castes and Scheduled Tribes. Development measures for the educational, social, and economic uplifting of scheduled castes are administered by the Department of Welfare. Despite this large body of legislation and administrative agency mandates assigned exclusively to deal with the plight of scheduled castes, the laws have benefited few and, due to a lack of political will, development programs and welfare projects designed to improve economic conditions for Dalits have generally had little effect. Although the constitutional abolition of 'untouchability' in 1950 meant that upper-caste Hindus could no longer segregate Dalits or force them to perform any 'polluting' occupation, caste prejudice and corruption within the police and judiciary have effectively ensured that atrocities against Dalits go unpunished, that land reforms remain unimplemented, and that prohibitions on bonded labour and manual scavenging remain unenforced. Upper-caste threats of physical abuse and social boycotts for refusing to perform demeaning tasks also ensure preservation of the economic status quo. Any strategy to combat racial discrimination against Dalits must begin with a meaningful understanding of the economics of exclusion.

### **Caste and Employment Discrimination :**

Allocation of labour on the basis of caste is one of the fundamental tenets of the caste system. In traditional Indian society, Hinduism's fourfold varna theory describes a broad functional division of labour. For those within the four principal caste categories, caste has not proved to be a completely rigid system. Just as the higher ritual status of

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Brahmins does not necessarily translate into economic or political supremacy, those lower in the ranks are able to move up in the local hierarchy through the capture of political power, the acquisition of land, and migration to other regions. For Dalits, however, who occupy the fifth and lowest caste category, caste remains a determinative factor for the attainment of social, political, civil, and economic rights. Migration and the anonymity of the urban environment have in some cases resulted in upward occupational mobility, but the majority continues to perform their traditional or 'polluting' functions. A lack of training and education, as well as discrimination in seeking other forms of employment, have kept these traditions and their hereditary nature alive. Many 'untouchable' community members, for example, continue to work as leather workers, disposers of dead animals, and manual scavengers. As part of village custom, Dalits are made to render free services in times of death, marriage, or any village function. The cleaning of the whole village, the digging of graves, the carrying of firewood, and the disposal of dead animals are also tasks that Dalits are made to perform. A majority of the Dalit rural workforce subsists on the menial wages of landless agricultural labourers, earning less than Rs. 40 a day. Those in urban areas, work mostly in the unorganised sector. India's much touted system of affirmative action or reservations for scheduled castes assists less than 1 percent of the Dalit population. In all forms of labour, women are consistently paid less than men, compounding the dual discrimination of caste and gender.

#### **Education and Reservations :**

The Indian Constitution mandates the state to provide free, compulsory and universal education for all children up to fourteen years, with special care and consideration given to promote the educational progress of scheduled castes. India's policy of reservations is an attempt by the central government to remedy past injustices related to low-caste status. To allow for proportional representation in certain state and federal institutions, the constitution reserves 22.5 per cent of seats in federal government jobs, state legislatures, the lower house of parliament, and educational institutions for scheduled castes and scheduled tribes. Fifty years on, illiteracy still plagues almost two thirds of Dalits as compared to about one half of the general population. The literacy gap between Dalits and the rest of the population fell a scant .39 percent between 1961 and 1991. Ninety-nine per cent of Dalit students are enrolled in government schools that lack basic infrastructure, classrooms, teachers and teaching aids. A majority is also enrolled in vernacular schools whose students suffer serious disadvantages in the job market as compared to those who learn in English-speaking schools. Despite state assistance in primary education, Dalits also face an alarming dropout rate. According to the National Commission for Scheduled Castes and Scheduled Tribes' 1996-97 and 1997-98 Report, the national dropout rate for Dalit children was a staggering 49.35 per cent at the primary level, 67.77 per cent for middle school, and 77.65 per cent for

secondary school. Though these rates are partly attributable to the need for Dalit children to supplement their family wages through labour, more insidious and less well-documented are the loss of faith in education as an instrument for socio-economic change, and the discriminatory and abusive treatment faced by Dalit children, who often sit in the back of classrooms, at the hands of their teachers and fellow students. In a school in Piduguralla town, Andhra Pradesh, for example, a thirteen-year-old Dalit boy was singled out among several students playing with his Brahmin teacher's scooter. The teacher told the boy's father, a manual scavenger, that he was going to expel the child from school. After much pleading on the father's part, the teacher allowed the boy to stay in school on the condition that the father sign an apology letter. As the boy re-entered the classroom, the teacher threatened the child saying he would not allow him to study or amount to anything in life. Later that evening the boy was found dead on the railroad track, his body cut into pieces by an oncoming train. In his pocket was found the following suicide note: "I would not have felt bad if the teacher had abused me. I would not have felt bad if the teacher had slapped me. But because he humiliated my father, I felt very bad and finally when he told me he wouldn't let me study or progress in life, I felt extremely hurt. If I am not going to be able to study and progress in life what is the meaning of living my life?"

The reservation policy, too, has not been fully implemented. The National Commission for Scheduled Castes and Scheduled Tribes' report also indicates that of the total scheduled caste reservation quota in the Central Government, fifty-four per cent remains unfilled. More than eighty-eight per cent remains unfilled in the public sector and forty-five per cent in state banks. A closer examination of the caste composition of government services, institutions of education and other services, however, reveals an "unacknowledged reservation policy" for upper-castes, particularly Brahmins, insidiously built into the system. Though they represented only five per cent of the population in 1989, Brahmins comprised seventy per cent of the Class I officers in governmental services. At universities, upper-castes occupy ninety per cent of the teaching posts in the social sciences and ninety-four per cent in the sciences, while Dalit representation is a lowly 1.2 and 0.5 percent, respectively.

#### **The Impact of Economic Reforms :**

The impact of India's aggressive shift from a state regulated economy to a market economy with the privatisation of industries and the liquidation of policies and controls in economic planning and regulation has been most acutely felt by Dalits. The now decade-old economic reforms cling faithfully to the flawed 'trickle down' theory a theory that holds even less relevance for Dalits for whom few benefits can permeate the caste ceiling. Since 1991, the start of India's New Economic Policy, the country has made astounding progress in the areas of technology, infrastructure, machinery, science, space and even nuclear research. Much of this

progress has meant little to Dalits; most continue to live without the very basic amenities of electricity, sanitation, and safe drinking water. According to the Madras Institute for Development Studies, only thirty-one per cent of Dalit households are equipped with electricity, as compared to sixty-one per cent on non-Dalit households. Only ten per cent of Dalit households have sanitation facilities as compared to twenty-seven per cent of non-Dalit ones. Disparities in distribution are not accidental.

With the underlying economic philosophy of increased reliance on market forces, a dismantling of controls, and a drastically reduced role of the state, the public sector is shrinking. The reservations model is therefore affecting and able to assist fewer people, inasmuch as government-related jobs are being drastically reduced. Reservations in educational institutions and scholarships for Dalit students represent a critical component in Dalit socio-economic development. Economic reforms have also led to a freezing in grants to many institutions. The privatisation of social services is also turning education and health services into commodities only affordable to the rich.

#### **Conclusion :**

The persistence of caste-based prejudices and the denial of access to land, education, and political power have all contributed to an atmosphere of increasing intolerance and growing movements by Dalits to claim their rights. These claims are increasingly met with large-scale violence and attempts to further remove Dalits from economic self-sufficiency. Any attempt to reverse entrenched discrimination and dangerous new trends necessitates a closer look at the rights violations hidden under a landscape of poverty. Poverty is deceptive. It makes one conclude that all suffer from it equally. Poverty also masks a lack of political will to change the status quo by shifting the debate to a lack of resources. But a closer look at India's poverty reveals the discrimination inherent in the allocation of jobs, land, basic resources and amenities, and even physical security. A closer look at victims of violence, bonded labour, and other atrocities also reveals that they share in common the lowest ranking in the caste order. A perpetual state of economic dependency allows for atrocities to go unpunished, while a corrupt and racist state machinery looks the other way, or worse, becomes complicit in the abuse. Nationally, the government must act to uphold its own constitutional principles and work toward the uplifting of all citizens, regardless of caste. Globally, the international community must acknowledge its own role in sustaining economic and racial discrimination and then play its part to dismantle India's 'hidden apartheid.'

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## Banking Development in India and Present Position

*In recent years critics have charged that the non-government owned banks are too aggressive in their loan recovery efforts in connection with housing, vehicle and personal loans. There are press reports that the banks' loan recovery efforts have driven defaulting borrowers to suicide. Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors. For the past three decades India's banking system has several outstanding achievements to its credit. The most striking is its extensive reach. It is no longer confined to only metropolitans or cosmopolitans in India. In fact, Indian banking system has reached even to the remote corners of the country. This is one of the main reasons of India's growth process.*

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### Introduction :

The story of banking has much in common, as it evolved with the moneylenders accepting deposits and issuing receipts against them. Kautilya's Arthashastra, dating back to 400 BC contained references to creditors, lenders and lending rates. Banking was fairly varied and catered to the credit needs of the trade, commerce, agriculture as well as individuals in the economy. An extensive network of Indian banking houses existed in the country connecting all cities/towns that were of commercial importance. They had their own inland bills of exchange or hundis which were the major forms of transactions between Indian bankers and their trans-regional connections. Banking practices in force in India were vastly different from the European counterparts. The dishonoring of hundis was a rare occurrence. Most banking worked on mutual trust, confidence and without securities and facilities that were considered essential by British bankers. In fact, the classic 'Arthashastra' also had norms for banks going into liquidation. If anyone became bankrupt, debts owed to the State had priority over other creditors.

### Early History :

The journey of Indian Banking System can be segregated into three distinct phases. They are as mentioned below :

- (a) Early phase from 1786 to 1969 of Indian Banks
- (b) Nationalization of Indian Banks and up to 1991 prior to Indian banking sector Reforms.
- (c) New phase of Indian Banking System with the advent of Indian Financial and Banking Sector Reforms after 1991.

Banking in India originated in the last decades of the 18th century. The first bank was The General Bank of India which started in 1786, and the Bank of Hindustan, both of which are now defunct. The oldest bank in existence in India is the State Bank of India which originated in the Bank of Calcutta in June 1806, which almost immediately became the Bank of Bengal. This was one of the three presidency banks, the other two being the Bank of Bombay and the Bank of Madras, all three of which were established under charters from the British East India Company. For many years the Presidency banks acted as quasi-central banks, as did their successors. The three banks merged in 1921 to form the Imperial Bank of India, which, in 1955 became the State Bank of India.

Indian merchants in Calcutta established the Union Bank in 1839, but it failed in 1848 as a consequence of the economic crisis of 1848-49. The Allahabad Bank, established in 1865 and still functioning today, is the oldest Joint Stock bank in India. It was not the first though, that honor belongs to the Bank of Upper India, which was established in 1863, and which survived until 1913, when it failed, with some of its assets and liabilities being transferred to the Alliance Bank of Simla.

Foreign banks too started to arrive, particularly in Calcutta, in the 1860s. The Comptoire d'Escompte de Paris opened a branch in Calcutta in 1860, and another in Bombay in 1862. HSBC established itself in Bengal in 1869. Calcutta was the most active trading port in India, mainly due to the trade of the British Empire, and so became a banking centre.

The first entirely Indian joint stock bank was the Oudh Commercial Bank, established in 1881 in Faizabad. It failed in

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1958. The next was the Punjab National Bank, established in Lahore in 1895, which has survived to the present and is now one of the largest banks in India.

The period between 1906 and 1911, saw the establishment of banks inspired by the Swadeshi movement. A number of banks established then have survived to the present such as, Corporation Bank, Indian Bank, Bank of Baroda, Canara Bank and Central Bank of India.

**From World War I to Independence :**

The period during the First World War (1914-1918) through the end of the Second World War (1939-1945), and two years thereafter until the independence of India were challenging for Indian banking. The years of the First World War were turbulent, and it took its toll with banks simply collapsing despite the Indian economy gaining indirect boost due to war-related economic activities. At least 94 banks in India failed between 1913 and 1918 as indicated in the table 1.1.

**Table 1.1 : Bank Failures During 1913-18**

Years	Number of Banks that Failed	Authorized capital (Rs. Lakhs)	Paid-up Capital (Rs. Lakhs)
1913	12	274	35
1914	42	710	109
1915	11	56	5
1916	13	231	4
1917	9	76	25
1918	7	209	1

The Indian Central Banking Enquiry Committee, which was set up in 1929, observed that a central bank be established for the country and that a special Bank Act be enacted incorporating relevant provisions of the then existing Indian Companies Act (1913), and including new provisions relating to (i) organisation, (ii) management, (iii) audit and inspection, and (iv) liquidation and amalgamations.

**Setting up of the Reserve Bank and its Role :**

The setting up of a central bank for the country was recommended by various committees that went into the causes of bank failures." It is interesting to note that many central banks were established specifically to take care of bank failures. For instance, the US Federal Reserve was established in 1913 primarily against the background of recurrent banking crises. It was felt that the establishment of a central bank would bring in greater governance and integrate the loosely connected banking structure in the country. It was also believed that the establishment of a central bank as a separate entity that does not conduct ordinary banking business (like the Imperial Bank of India) was likely to have the stature to be able to deftly handle the central banking functions without the other joint stock banks

feeling any rivalry towards it. Accordingly, the Reserve Bank of India Act 1934 was enacted paving the way for the setting up of the Reserve Bank of India. The issue of bank failures and the need for catering to the requirements of agriculture were the two prime reasons for the establishment of the Reserve Bank. The banking sector came under the purview of the Reserve Bank in 1935.

**The World War II and its Impact on Indian Banking :**

The effects of the Second World War (1939 to 1944) on Indian banking were far-reaching. As India increasingly became a supply base for the Allied armies in the Middle East and South-East Asia, Government expenditure on defence and supplies to the Allies led to a rapid expansion of currency. Such a situation encouraged the development of banking enterprises, apart from exchange banks, whose performance was driven mainly by external factors. The number of branches increased sharply between 1940 and 1945 and most of this branch expansion was accounted for by scheduled commercial banks (other than Imperial Bank of India and exchange banks) and non-scheduled banks (Table 1.2).

Several of the banks that expanded had very low capital. For instance, one bank with a capital of less than Rs.2 lakh opened more than 75 branches. The banking system that prevailed, therefore, was freer than the 'free banking that prevailed in the US around the civil war'. This was because even under the free banking there were some norms regarding

**Table 1.2 : Number of Banks Branches (1940-1945)**

End-Dec.	Imperial Bank of India	Exchange Banks	Other Scheduled Banks	Total Scheduled Banks	Class 'A2' Non-Scheduled Banks*	Class 'B' and 'C' Non-scheduled Banks**	All Banks (5+6+7)
1	2	3	4	5	6	7	8
1940	383	57	544	1314	105	545	1954
1941	393	64	937	1414	204	678	2256
1942	392	64	971	1447	263	869	2579
1943	399	64	1395	1676	400	996	3274
1945	425	77	2451	2959	511	1434	5201

\* Banks with paid-up capital and reserves of above Rs. 5 lakh.

\*\* Banks with paid-up capital and reserves of Rs. 50000 and up to Rs. 5 lakh.

**Source :** Reserve Bank (History) Volume I.

entry level capital, and anyone meeting the minimum requirement of integrity and capital could receive a charter. In India, even these entry level requirements were not enforceable. The funds deposited by the public were often utilised to acquire control over non-banking companies by the purchase of their shares at highly inflated prices. Other conspicuous features of these small banks were the cross holding of shares between the banks and other companies in which the management was interested, large unsecured advances to persons connected with the management, advances against speculative shares when prices were very high and advances against immovable property which could not be recovered easily in times of need and hence between 1936 and 1945, many small banks failed.

Thus the period leading up to the independence was a difficult period for Indian banks. A large number of small banks sprang up with low capital base, although their exact number was not known. The organised sector consisted of the Imperial Bank of India, joint-stock banks (which included both joint stock English and Indian banks) and the exchange banks dealing in foreign exchange. During this period, a large number of banks also failed. This was due to several factors. This period saw the two world wars and the Great Depression of 1930. Although global factors contributed to bank failure in a large measure, several domestic factors were also at play. Low capital base, insufficient liquid assets and inter-connected lending were some of the major domestic factors. When the Reserve Bank was set up in 1935, the predominant concern was that of bank failures and of putting in place adequate safeguards in the form of appropriate banking regulation.

#### **Banking Development in Post-independence Period :**

The partition of India in 1947 adversely impacted the economies of Punjab and West Bengal, paralyzing banking activities for months. India's independence marked the end of a regime of the Laissez-faire for the Indian banking. The Government of India initiated measures to play an active role in the economic life of the nation, and the Industrial Policy Resolution adopted by the government in 1948 envisaged a mixed economy. This resulted into greater involvement of the state in different segments of the economy including banking and finance. The major steps to regulate banking included: (1) Nationalization of RBI in 1948, Banking Regulation Act 1949 was enacted and the Banking Regulation Act also provided that no new bank or branch of an existing bank could be opened without a license from the RBI.

In order to understand the grass root level situation to be able to address the concerns regarding the financing of the rural sector, the Reserve Bank commissioned the All India Rural Credit Survey Committee (AIRCS) in 1951. The survey had very clear suggestions regarding the Reserve Bank's development role.

The State Bank of India, which was required to open 400 branches within 5 years in unbanked centres, exceeded the target by opening 416 branches. The SBI was envisaged to act as the principal agent of the Reserve Bank to handle banking transactions of the Union and the State Governments throughout the country.

Eight banks that then formed subsidiaries of SBI were nationalized in 1960. This brought one-third of the banking segment under the direct control of the Government. The idea was to spread institutional credit far and wide in order to free the average Indian from the often exorbitant interest rate-debt cycle.

#### **Nationalization of Banks and spread of Banking :**

The rapid increase in deposits in relation to their owned capital enabled the industrialist shareholders to enjoy immense leverage. It was felt that if bank funds had to be channeled for rapid economic growth with social justice,

there was no alternative to nationalization of at least the major segment of the banking system. Accordingly, the Government nationalized 14 banks with deposits of over Rs.50 crore. The objective was to serve better the needs of development of the economy in conformity with national policy objectives.

The Indian banking system underwent major structural transformation after the nationalization in 1969. To address the issue of urban orientation, specific emphasis was laid on making banking facilities available in the then unbanked areas. This was executed through two definite steps, viz., by designing a specific branch license policy and by initiating specific schemes like the Lead Bank Scheme (LBS).

#### **Second Phase of Nationalization in 1980s :**

A second phase of nationalization of 6 more commercial banks followed in 1980. The stated reason for the nationalization was to give the government more control of credit delivery. With the second dose of nationalization, the Government of India controlled around 91% of the banking business of India. Later on, in the year 1993, the government merged New Bank of India with Punjab National Bank. It was the only merger between nationalized banks and resulted in the reduction of the number of nationalized banks from 20 to 19. After this, until the 1990s, the nationalized banks grew at a pace of around 4%, closer to the average growth rate of the Indian economy.

#### **Major Controls Introduced: 1967 to 1991 :**

Social control over banks announced in December 1967 with a view to securing a better alignment of the banking system to the needs of economic policy. National Credit Council (NCC) was set up in February, 1968, in 1969 The Lead Bank Scheme was introduced with a view to mobilizing deposits on a massive scale throughout the country and also for stepping up lending to the weaker sections. In 1972 Concept of priority sector was formalized, in 1973 a minimum lending rate was prescribed on all loans, except for the priority sector.

1975 Banks were required to place all borrowers with aggregate credit limit from the banking system in excess of Rs.10 lakh on the first method of lending, whereby 25 per cent of the working capital gap, i.e., the difference between current assets and current liabilities, excluding bank finance, was required to be funded from long-term sources.

1976 The maximum rate for bank loans was prescribed in addition to the minimum lending rates.

1980 The contribution from borrowers towards working capital out of their long-term sources was placed in the second method of lending, i.e., not less than 25 per cent of the current assets required for the estimated level of production, which would give a minimum current ratio of 1.33:1 (as against 25 per cent of working capital gap stipulated under the norms prescribed in 1975).

1980 Six Banks with demand and time liabilities greater than Rs.200 crore as on March 14, 1980, were nationalized on April 15, 1980.

1989 The CRR was gradually raised from 5.0 per cent in June 1973 to 15.0 per cent by July 1989.

1991 The SLR was raised by 12.5 percentage points from 26 per cent in February 1970 to 38.5 per cent in September 1990.

#### **The Liberalization Phase : First Phase of Reform 1991-92 to 1997-98 :**

The period beginning from the early 1990s witnessed the transformation of the banking sector as a result of financial sector reforms that were introduced as a part of structural reforms initiated in 1991. The reform process in the financial sector was undertaken with the prime objective of having a strong and resilient banking system. The progress that was achieved in the areas of strengthening the regulatory and supervisory norms ushered in greater accountability and market discipline amongst the participants. The Reserve Bank made sustained efforts towards adoption of international benchmarks in a gradual manner, as appropriate to the Indian conditions, in various areas such as prudential norms, risk management, supervision, corporate governance and transparency and disclosures.

#### **Second Phase of Reforms - 1998-99 onwards :**

In recent years critics have charged that the non-government owned banks are too aggressive in their loan recovery efforts in connection with housing, vehicle and personal loans. There are press reports that the banks' loan recovery efforts have driven defaulting borrowers to suicide. Without a sound and effective banking system in India it cannot have a healthy economy. The banking system of India should not only be hassle free but it should be able to meet new challenges posed by the technology and any other external and internal factors. For the past three decades India's banking system has several outstanding achievements to its credit. The most striking is its extensive reach. It is no longer confined to only metropolitans or cosmopolitans in India. In fact, Indian banking system has reached even to the remote corners of the country. This is one of the main reasons of India's growth process.

Not long ago, an account holder had to wait for hours at the bank counters for getting a draft or for withdrawing his own money. Today, he has a choice. Gone are the days when the most efficient bank transferred money from one branch to other in two days. Now it is simple as instant messaging or dials a pizza. Money has become the order of the day.

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## BRICS - Formation & Role in The Developing Economy

*By this research paper we would be able to understand why and how the concept of BRICS originated and how it is implemented. The research paper deals with how, when and whom originated the concept of BRICS and what is role of BRICS in forming a new world. By this, we get to know about the BRICS's global context and its effect on the global economy and the achievements so far. **Key Words** : BRICS, Economic, Reform, Gross Domestic Product (GDP).*

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### Introduction :

In 2001, in one of his seminal works, economist Jim O'Neil termed the acronym BRIC for the national economies represented by the countries of Brazil, Russia, India & China. In 2010, South Africa joined the group, and then a capital "S" was added, making it BRICS. The first four countries in the group have a combined population of over 2.8 billion, representing 40 percent of the population of the world, and a global gross domestic product (GDP) OF 25 percent, approximately 16.039 trillion dollars.

In 2009, in Yekaterinburg, Russia, the original group, BRIC, held its first summit meeting with each of the country's leaders present. The focus was on strategies to become more involved in, and improve, the global economic system and reform financial institutions. After this summit, the countries made an announcement resulted in a decline of the dollar's value. In 2014, during the summit in Brazil, the group signed papers to establish a multinational BRICS Development Bank, headquartered in South- Africa, with reserve currency of over 100 billion dollars and co- operative agreements with export credit agencies. The reason for establishing this bank was to provide an alternate banking option to the International Monetary Fund and World Bank, which are dominated by the United States. The BRICS primary focus for the bank is on providing finance and loans for infrastructure projects. Because these countries have a large number of low- income people, they are concerned with funding anti- poverty programs.

The influence of BRICS, representing over 3 billion people, is significant, policies and changes they implement impact regional and global economies. The fast- growing economies of Brazil, China and India are responsible for the expansion and development of investments in scientific research and publications in such areas as green transportation and clean energy resources. As a result, since, 2002, science research and development spending has increased over one trillion dollars globally. These three countries spent 17-24 percent of the total amount collectively.

Predictions are, by 2050, China will be the number one, largest economy in the world; it contributes over 15 percent of the economic growth worldwide. India will be the second largest, Brazil will be the fifth and Russia will be the sixth.

**Reason for The Formation of BRICS :** The quest for higher representation and political say in global governance might be the most important aspect highlighting the relevance of BRICS group. A joint statement was adopted in the first meeting of the BRICS in which they called for a more democratic and multi- polar world order based on co- operation, co- ordinate action and collective decision- making of all countries. Considering the political dimension, some analysts are interpreting the emergence of BRICS in neo- realistic way, assuming that BRICS want to challenge and counter- balance US dominion. One of the important agenda on the BRICS first summit was food security and the commitment to provide financial and technical assistance in fighting malnourishment in developing countries.

**The Role of BRICS in The Developing World :** The BRICS are the world's leading emerging economies. Especially in the last decade, they have been characterized by rapid economic growth and industrialization. Their role in world affairs is thus changing from that of developing countries who are recipients of aid to again significant donors of funds. This poses new challenges to the EU's ODA agenda and has led to the EU to refocus its relationship with these potential partner countries.

Although the BRICS have not reached the level of industrialization that characterizes traditional donors and are still plagued by persistent inequality and poverty, the BRICS have started to disburse significant investment and foreign assistance funds to other developing countries. South Africa, for example, has been the leading economy in Africa, and as such, is expected to lead peace and security efforts, promote regional economic integration and fund development projects. Similarly, Brazil and India are beginning to exert influence on their less developed neighbors and China is becoming a major source of foreign direct investment in the developing world.

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These changes are giving rise to the so called “South- South co- operation,” which is not only modifying the relationship between developing countries but also that between developing and industrialized countries.

**BRICS in The Global Context :** Increased globalization has meant that BRICS has become an important source of global growth and political influence. BRICS economies have grown rapidly with their share of global GDP rising from 11 percent in 1990 to almost 30 percent in 2014. BRICS account for over 40 percent of the world population, hold over US\$4 trillion in reserves and account for over 17 percent of global trade. Financial markets in the BRICS countries have similarly expanded in a rapid manner. For example, in the 20 years until 2010, Brazil's market capitalization increased from a very low 4 percent of GDP to 74 percent, India from 12 percent to 93 percent, Russia and China from almost zero to 70 percent and 81 percent, respectively. In South Africa, market capitalization has more than doubled from 123 percent to 278 percent. According to S&P Global Market Intelligence global bank rankings, banks from these five countries figured among the top 100 banks in the world, with the top 4 banks headquartered in China.

It therefore comes as no surprise then that these economies became the new engines of global demand. Having been victims of the global financial crisis, and suffering the impact of large and volatile capital flows and what Mohammed El Erian has referred to as “tourist dollars”, the BRICS countries were propelled in to a common objective of reforming the international financial and monetary system, with a strong desire to build a more just, and balanced international order that reflects the dynamics of today's global economy and serves the interests of all in a fair manner. To this end, the five countries in the BRICS community play an important role in the G20, in shaping global economic policy and promoting financial stability.

**Achievements of BRICS :** The BRICS grouping have achieved much since the first political dialogue in September 2006 and the first BRIC Summit which took place in June 2009. In the seven years since the first Summit, the BRICS Countries have established the New Development Bank (NDB), and the Contingent Reserve Arrangement (CRA), amongst other initiatives.

The establishment of the BRICS NDB marked a milestone in BRICS co- operation and as mentioned by some analysts in a testament of the “coming of age” of these countries in the world of development finance. Others have mentioned that the NDB was established to challenge the post- Second World War international economic order, that is, the Bretton Woods System. However, as has been indicated previously by many other BRICS colleagues, one of the objectives of the NDB is to promote South- South co- operation and to better serve the needs of developing countries through the promotion of infrastructure and sustainable development. Against this background, the NDB should rather be seen as a complement to, rather than a challenge or as competition to existing Bretton Woods institutions. In the future, the World Bank and the NDB may look to co-operate and by so doing, enhance the international development financing system.

The NDB is well under way in mobilizing resources for infrastructure development projects. The NDB has appointed its first President and has a fully functioning Board of Governors and Board of Directors. The NDB has already disbursed its first funds for renewable energy projects in all five BRICS nations, while the NDB Board has also approved the first five year Yuan bonds. The NDB is in the process of seeking an international rating where after issuance on international markets will be pursued.

What makes the NDB A “new” development bank. Firstly, it has new financing sources in that the financing will come from the world's major developing economies, within the framework of new South- South co- operation. Secondly, the financing is largely devoted to meeting the needs of developing countries for infrastructure development. This is different because MDBs are largely devoted to reducing global and regional poverty along with many other priorities, which limits the finance available for infrastructure development. Thirdly, it has new financing mechanisms which focuses on a more equal and balanced development partnership in the relations between major developing countries and with their smaller developing counterparts. The NDB plans to use market- oriented operations to reduce loan costs and provide innovative loan facilities so that developing countries will have a more robust, flexible and customer oriented development finance service.

The CRA Treaty of the BRICS countries was signed in July 2014 and came into effect a year later with the finalization of all the operational requirements pertaining to the Treaty. The CRA is basically a self managed contingent reserve arrangement to forestall short- term balance of payment pressures, provide mutual support and further strengthen financial stability. Once again, as with the establishment of the NDB, the CRA is not meant to replace any financing arrangements under the IMF, but is rather a complement to existing international monetary and financial arrangements and in the main helps to strengthen the global financial safety net. The arrangement is important because it provides the possibility to quickly obtain additional liquidity in the event of a crisis. As yet, none of the BRICS countries have had a need to call upon the CRA.

There are a number of new initiatives being discussed under the BRICS agenda, with a view to furthering the work already undertaken and cementing the progress that been made to date.

#### **Conclusion :**

Thus, we can conclude that BRICS is formed because the countries involved in BRICS are the major developing economies of the world and they represent 25 percent of the global GDP. In this paper we can find out that the countries involved in BRICS want to challenge and counter balance the US dominion. With this we can conclude that by the formation of BRICS all the countries involved in the BRICS have grown rapidly has become an important source of global growth and political influence. We have also studied about the achievements of the BRICS. The establishment of the NDB marked a milestone in world economy.

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## चिरमिरी कोयला खदान श्रमिकों को प्राप्त आवासीय सुविधा : एक अध्ययन

प्रस्तुत शोधपत्र में चिरमिरी कोयला खदान श्रमिकों को प्राप्त आवासीय सुविधा का अध्ययन किया गया है। आवास, मनुष्य की आधारभूत आवश्यकताओं में से एक है। भोजन तथा वस्त्र के बाद आवास अत्यंत महत्वपूर्ण मूलभूत आवश्यकता है। आवास न सिर्फ श्रमिकों के स्वस्थ जीवन, कल्याण एवं जीवन स्तर को प्रभावित करता है, बल्कि श्रमिक की कार्यक्षमता को भी प्रभावित करता है। आवासीय सुविधा ऐसी हो, जो आंतरिक एवं बाह्य दोनों रूप से आरामदायक, शांतिपूर्ण एवं सुरक्षात्मक हो। चिरमिरी कोयला क्षेत्र में श्रमिकों को आवासीय सुविधा उपलब्ध करने की दृष्टि से अलग-अलग टाइप के 12000 आवास उपलब्ध हैं। 2016 की स्थिति में 7200 श्रमिक इन आवासों में निवासरत हैं, अर्थात् 4800 आवास खाली हैं, जिनमें कुछ मकानों में अवैध कब्जा कर लिया गया है। खाली पड़े मकानों की स्थिति भी अत्यंत दयनीय है, क्योंकि उनकी मरम्मत व देखरेख नहीं हो पा रही है। प्रस्तुत शोध में राष्ट्रीयकरण के पूर्व एवं पश्चात् श्रमिकों को प्रदत्त आवासीय सुविधा का विश्लेषण एवं खाली पड़े आवासों को नियोजित तरीके से उपयोग हेतु सुझाव प्रस्तुत किए गए हैं।

**कु.रजनी सेठिया\* एवं डॉ.सुनीता दुबे\*\***

**प्रस्तावना :**

जीवन की आधारभूत आवश्यकताओं के अंतर्गत आवास अत्यंत महत्वपूर्ण है। भोजन तथा वस्त्र के बाद आवास तीसरी महत्वपूर्ण आवश्यकता है। आवास व्यवस्था भौतिक वातावरण का एक भाग है, जो मानव के स्वास्थ्य, कल्याण और कार्य क्षमता को निरन्तर प्रभावित करता है। औद्योगिक श्रमिकों की आवास व्यवस्था देश के विभिन्न क्षेत्रों में काफी पहले से ही एक विकराल समस्या के रूप में विद्यमान रही है। विगत वर्षों में सरकार औद्योगिक श्रम आवास की अनेक योजनाएँ व अधिनियम बनाती रही है, परन्तु इसके बावजूद भी औद्योगिक श्रमिकों के आवास की सामान्य दशा में कोई विशेष परिवर्तन नहीं हुआ है। श्रमिकों के सामाजिक और आर्थिक जीवन के दृष्टिकोण से आवास की संतोषजनक स्थिति होना जरूरी है। तभी दिन-रात उत्पादन में लगा श्रमिक का पूर्ण कुशलता से कार्य कर सकेगा तथा रोगग्रस्तता और खराब स्वास्थ्य और समस्त सामाजिक बुराइयों से दूर रह सकेगा। कोयला उद्योग में श्रमिकों का स्थान उद्योग की कार्यप्रणाली के अनुसार प्रतिक्षण जीवन और मौत से खेलते हुए उत्पादन पूर्ण करने में लगे रहने के कारण दूसरे औद्योगिक श्रमिकों की अपेक्षा कहीं अधिक महत्वपूर्ण है। जहाँ तक कोयला खानों के श्रमिकों के आवास का प्रश्न है, कोयला खानें जंगलों के बीच में शहरी क्षेत्रों से दूर हुआ करती हैं। अतः इन खानों में काम करने के लिए जो श्रमिक आते हैं, उनके लिए आवास की व्यवस्था करना आवश्यक हो जाता है। ऐसे स्थान में इन श्रमिकों की आवास की पूर्ति पूर्णतः सेवा योजक पर निर्भर करती है। अन्य

औद्योगिक क्षेत्रों में उद्योग लंबे समय के लिए स्थापित किए जाते हैं, परन्तु कोयला उद्योग में खदानों से कोयला निकालने के बाद क्षेत्र पुनः वीरान हो जाता है। अतः सेवा योजक अपने श्रमिकों के लिए रहने की व्यवस्था अस्थाई करना चाहता है। शायद यह सोचकर की श्रमिकों पर किया गया व्यय व्यर्थ है। इसी कारण कोयला खदानों में श्रमिकों की आवास स्थिति पूर्णतः संतोषजनक नहीं है।

छत्तीसगढ़ की समस्त कोयला खदानों में आवास की व्यवस्था तो है, परन्तु पूर्णतः संतोषजनक नहीं है। प्रायः सभी खान क्षेत्रों में 70 से 80 प्रतिशत तक श्रमिकों को आवास की सुविधा प्राप्त है और श्रमिकों को उद्योग क्षेत्र में भी विशेषकर खदानों के समीप ही रहने की सुविधा प्राप्त है। स्थानीय श्रमिक जिनके स्वयं के मकान क्षेत्र के पास है तथा निकटस्थ गाँव के हैं, वह स्वयं के आवास से कार्य स्थल पर पहुँचते हैं। कुछ आवास समस्याएँ हैं, भी तो आवास की दशाओं से संबंधित है। श्रमिकों को आवंटित आवास की स्थिति पूर्णतः संतोषजनक नहीं है, क्योंकि इस प्रकार के मकान वास्तविक रूप से श्रमिक की सुविधाओं, उनके स्वास्थ्य व अन्य आवश्यक सुविधाओं को ध्यान में रखकर सेवा योजक द्वारा नहीं बनाए गए हैं।

**अध्ययन का क्षेत्र :**

प्रस्तुत शोध पत्र चिरमिरी कोयला क्षेत्र की विभिन्न खदानों में कार्यरत श्रमिकों को प्रदत्त आवासीय सुविधा पर आधारित है।

**प्रस्तुत शोध के उद्देश्य :**

(1) राष्ट्रीयकरण के पूर्व एवं पश्चात् श्रमिकों को प्रदत्त आवासीय सुविधा एवं वर्तमान आवासीय सुविधा का विश्लेषण करना।

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(2) खाली पड़े आवासों के नियोजित तरीके से उपयोग हेतु सुझाव प्रस्तुत करना।

**शोध प्रविधि :**

एस.ई.सी.एल. मुख्यालय से विभिन्न रिपोर्टों एवं प्रत्यक्ष सम्पर्क द्वारा द्वितीयक आंकड़ों का संग्रहण किया गया है। साथ ही श्रमिकों से प्रश्नावली के माध्यम से प्राथमिक आंकड़ों का संग्रहण एवं विश्लेषण किया गया है। देव निदर्शन विधि द्वारा विभिन्न श्रेणी के 300 श्रमिकों (200 भूमिगत खदान एवं 100 खुली खदान) का चयन किया गया है।

**चिरमिरी कोयला क्षेत्र में श्रमिक आवास सुविधा :**

राष्ट्रीयकरण से पूर्व चिरमिरी कोयला क्षेत्र में श्रमिकों की आवास की सुविधा अत्यंत दयनीय थी। कारखाना अधिनियम 1948 खान अधिनियम 1952 तथा अन्य वैधानिक प्रावधानों के लागू होने के बाद से श्रमिक के आवास सुविधाओं हेतु मांग उठाई जाने लगी। राष्ट्रीयकरण से पूर्व चिरमिरी कोयला क्षेत्र में श्रमिकों की आवास व्यवस्था का दायित्व सेवा योजक तथा खान मालिक पर था, किन्तु उस समय आवास व्यवस्था दयनीय थी। श्रमिकों के मकान कच्चे होते थे, उन पर छत खपरों एवं सीमेन्ट सीट की होती थी। एक से एक सठे अनेक छोटे-छोटे मकान होते थे, जिनमें बिजली, पानी, प्रकाश जैसी आधारभूत सुविधाओं का अभाव रहता है।

**तालिका 1 : राष्ट्रीयकरण के पूर्व (1973) चिरमिरी कोयला क्षेत्र में आवासों की संख्या**

क्रमांक	कॉलरी का नाम	मकान संख्या
1	कुरासिया	4702
2	चिरमिरी	1051
3	एन.सी.पी.एच	1125
4	वेस्ट चिरमिरी	805
5	नार्थ चिरमिरी	913
6	डोमन हिल	1002
7	कोरिया	1222
8	सोनामनी	313

स्रोत : जी. एम. कार्यालय चिरमिरी।

**तालिका 2 : 1981 एवं 1992 में विभिन्न कोलरियों में आवास व्यवस्था**

क्र०	कॉलरी का नाम	मकान संख्या 1981	मकान संख्या 1992
1	कुरासिया	5832	6242
2	चिरमिरी	1487	1579
3	एन.सी.पी.एच	1258	1358
4	वेस्ट चिरमिरी	1105	1205
5	नार्थ चिरमिरी	904	954
6	डोमन हिल	1138	1238
7	कोरिया	1200	1200
8	सोनामनी	480	530
	<b>योग</b>	<b>13,404</b>	<b>14,305</b>

स्रोत : जी. एम. कार्यालय चिरमिरी।

तालिका क्रमांक 1 से स्पष्ट है कि राष्ट्रीयकरण के पूर्व चिरमिरी कोयला क्षेत्र में आवासों की कुल संख्या 11,113 थी, जो कि विभिन्न कोलरियों में बंटे हुए थे। राष्ट्रीयकरण के बाद कोयला खान श्रमिकों की आवास सुविधाओं में सुधार आया। आवास व्यवस्था श्रमिकों को प्राप्त हुई, श्रमिकों की आवासीय कालोनियाँ बनी तथा श्रमिकों को प्राप्त आवासीय व्यवस्था में निःशुल्क बिजली, पीने का पानी निःशुल्क कोयले की आपूर्ति श्रमिकों के आवास पर आदि प्रदत्त की गई थी।

राष्ट्रीयकरण के बाद इस बात का प्रयास किया गया कि सभी श्रमिकों को आवास सुविधा प्राप्त हो। 1981 एवं 1992 में विभिन्न कोलरियों में आवास व्यवस्था तालिका 2 से स्पष्ट है।

तालिका 2 से स्पष्ट है कि 1981 में चिरमिरी कोयला क्षेत्र की विभिन्न कोलरियों में प्रदत्त आवास की कुल संख्या 13,404 थी, जो 1992 में बढ़कर 14,305 हो गई। इसका कारण नई कोलरियों का प्रारंभ, उत्पादन वृद्धि एवं श्रमिकों की संख्या में वृद्धि आदि था।

**चिरमिरी कोयला क्षेत्र में वर्तमान में आवासीय सुविधा की स्थिति :**

चिरमिरी क्षेत्र मुख्य रूप से 8 आवासीय क्षेत्रों में विभाजित है, जिसमें हल्दीबाड़ी, बड़ा बाजार, डोमनहिल्स, बरतुंगा, छोटा बाजार, पोड़ी, ग्लेहापानी, कोरिया शामिल है। इनमें से गोदरीपारा और बड़ा बाजार, छोटा बाजार बड़े घने आवासीय क्षेत्र हैं। वर्तमान में कुछ क्षेत्र को छोड़कर कोयला खाने हैं।

एस.ई.सी.एल. द्वारा प्रदत्त आवासीय सुविधाएँ निम्न प्रकार की हैं :

- (1) चीप हाऊस (2) बी-टाईप हाऊस (3) सी-टाईप हाऊस (4) डी-टाईप हाऊस।

चिरमिरी कोयला खान क्षेत्र में श्रमिकों को आवासीय सुविधा उपलब्ध कराने की दृष्टि से एस.ई.सी.एल. के पास 12000 क्वार्टर्स हैं, जबकि वर्तमान में अधिकारी/कर्मचारी सिर्फ 7200 हैं। इसका कारण है कि श्रमिकों की भर्ती वर्तमान में बंद है और प्रतिवर्ष श्रमिक रिटायर्ड हो रहे हैं। अतः श्रमिकों की संख्या घटती जा रही है। अतः वर्तमान में लगभग 4800 आवास रिक्त हैं, जिन पर कुछ आवासों में अवैध कब्जा कर लिया गया है या देखरेख के अभाव में खंडहर हो रहे हैं।

**सर्वेक्षण से प्राप्त आवासीय सुविधा के संबंध में उत्तरदाताओं के अभिमतों का विश्लेषण :**

प्रश्न : क्या कोलरी द्वारा आवास सुविधा प्रदान की गई है?

**तालिका क्रमांक 3**

क्र.	उत्तरदाता का अभिमत	प्राप्त अभिमत	प्रतिशत
1	हाँ	285	95
2	नहीं	15	05
	<b>योग</b>	<b>300</b>	<b>100</b>

स्रोत : सर्वेक्षण से प्राप्त प्राथमिक समंक।

प्रस्तुत शोध पत्र में चिरमिरी कोयला खदान में कार्यरत श्रमिकों/कर्मचारियों को प्रदत्त आवास सुविधा की स्थिति के विश्लेषण हेतु न्यादर्श द्वारा 300 श्रमिकों का चयन किया गया है, जिनसे

तालिका क्रमांक 4

क्र.	उत्तरदाता का अभिमत	प्राप्त अभिमत	प्रतिशत
1	हाँ	195	65
2	नहीं	105	35
	<b>योग</b>	<b>300</b>	<b>100</b>

**स्रोत :** सर्वेक्षण से प्राप्त प्राथमिक समंक।

प्रश्नावली के माध्यम से आवास सुविधा से संबंधित विभिन्न जानकारी प्राप्त की गई है। उत्तरदाताओं के अभिमत निम्नानुसार प्राप्त हुए हैं:

**प्रश्न : क्या कोलरी द्वारा प्रदत्त आवास सुविधा की स्थिति संतोषजनक है ?**

उपर्युक्त प्राप्त अभिमतों के विश्लेषण से स्पष्ट है कि लगभग 95 प्रतिशत श्रमिकों को कोलरी द्वारा आवास प्रदान किया गया है एवं 5 प्रतिशत श्रमिक ऐसे हैं, जो कोलरी के आवास में न रहकर स्वयं के आवास में रहते हैं। आवास सुविधा की स्थिति संतोषजनक है। इस संबंध में प्राप्त अभिमतों के अनुसार 65 प्रतिशत श्रमिक कोलरी द्वारा प्रदत्त आवासीय सुविधा से संतुष्ट पाए गए। 35 प्रतिशत श्रमिकों ने असंतुष्टि व्यक्त की। असंतुष्टि के कारण निम्न पाए गए हैं :

- (1) आवास का आकार सदस्य संख्या के आधार पर अपर्याप्त है।
- (2) आवासों में मरम्मत का कार्य समयावधि में नहीं किया जाता है।
- (3) आवासों में जल निकासी की समुचित व्यवस्था नहीं है।
- (4) मकानों का रंग-रोगन समय पर नहीं कराया जाता है।
- (5) आवासों के आसपास स्वच्छता एवं सफाई पर कोई ध्यान नहीं दिया जाता है।
- (6) आवासों के चारों ओर बाउंड्रीवाल न होने के कारण असुरक्षित है।

**सुझाव :**

चिरमिरी कोयला क्षेत्र में श्रमिकों की भर्ती 1992 से लगभग बंद है। श्रमिक प्रतिवर्ष सेवानिवृत्त हो रहे हैं, जिससे वर्तमान में लगभग 4800 आवास रिक्त हैं। श्रमिक सेवानिवृत्ति कि बाद अपने कार्य क्षेत्र में रहना चाहते हैं, परन्तु शिक्षा, चिकित्सा, पेयजल जैसी आधारभूत सुविधाएँ उपलब्ध न होने के कारण अधिकांश श्रमिक एवं उनके परिवार इस क्षेत्र से पलायन कर रहे हैं। अतः आवश्यकता इस बात है कि श्रमिकों को प्रदत्त आवासों में जो कमियाँ हैं, उन्हें दूर किया जाना चाहिए। साथ ही प्रबंधन द्वारा श्रमिकों एवं उसके परिवार को आधारभूत सुविधाएँ उपलब्ध करायी जानी चाहिए। आवासीय स्थिति में सुधार एवं खाली पड़े आवासों के नियोजन हेतु कुछ प्रमुख सुझाव निम्नलिखित हैं :

- (1) वर्तमान आवासों में भी कमरों की संख्या में वृद्धि की जानी चाहिए, ताकि वह सदस्यों की संख्या के आधार पर पर्याप्त हो।
- (2) साथ ही पानी की निकासी एवं बिजली की आपूर्ति पर्याप्त हो।
- (3) बाउंड्री बनाई जाए ताकि श्रमिक सुरक्षित महसूस करें।
- (4) आवासों के आसपास सफाई की नियमित व्यवस्था की जानी चाहिए। आवासों की मरम्मत एवं अनुरक्षण भी समय पर किया जाना चाहिए।

(5) खाली पड़े आवासों को सेवानिवृत्त श्रमिकों को लीज पर आबंटित किया जाना चाहिए, जिससे श्रमिकों का पलायन एवं इस क्षेत्र की घटती आबादी को भी रोका जा सकेगा। खाली पड़े आवासों को स्थानीय नागरिकों को भी किराये व लीज पर उपलब्ध कराया जा सकता है, जिससे न सिर्फ कंपनी की आय बढ़ेगी, बल्कि आवासों की देखरेख भी हो सकेगी।

(6) खाली पड़े आवासों पर होने वाले अवैध कब्जों को भी रोका जा सकेगा।

(7) इस क्षेत्र में वाणिज्य एवं व्यापार की स्थिति में भी सुधार हो सकेगा।

**निष्कर्ष :**

चिरमिरी क्षेत्र प्राकृतिक रूप से सौन्दर्य से परिपूर्ण है एवं कोयला खदानों की उपलब्धता ने आर्थिक रूप से समृद्ध बनाया है। आवश्यकता है भूमि के सही प्रबंधन की चाहे वह खाली पड़े आवास हों या कोयला निकालने के पश्चात् खाली पड़ी भूमि साथ ही पर्याप्त आवास की उपलब्धता होते हुए भी कुछ कमियाँ हैं, जिन्हें सुधारा जाना आवश्यक है, तभी श्रमिकों को प्रदत्त आवासीय सुविधा अधिक संतोषजनक स्थिति में होगी।

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