

Emerging Challenges For The Mediclaim Insurance Market And Its Future- Post Pandemic Period

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Abstract:-Health insurance or Mediclaim is one of the fastest growing sectors in the country due to the existence of large potential market of 1.3 billion. However, a large number of people are not covered by Mediclaim or any health insurance. The insurance penetration and insurance density in India has remained very low as compared to global standards. Today there are 28 health insurance companies in India. It includes public sector as well as private sector companies (4 public sector and 24 private sector). The present paper explores the present status of the Mediclaim insurance market and the challenges and future prospects in the post pandemic period. The findings of the research revealed that majority of the CFO of the health companies pointed out that there is likely to be some decline in revenue and profit of this sector. However, health sector premium collection has gone up in the FY 2021 as compared to FY 2020. Product wise insurance premium share shows a decline in the motor insurance share and rise in the health insurance share. HDFC ERGO performance show that there is an increase in the number of policies sold by the company and sharp rise in the premium collected. HDFC ERGO performance has improved in the post covid period in 2021. It has earned higher premium collection as well as higher profit after tax. The challenges faced by the health sector in future are higher demand for customized products, digital mode of transaction etc. Thus, there is a better future prospect for the health insurance in view of the low penetration and density of insurance.

Keywords: - Life Insurance, Non-Life Insurance, General Insurance, Mediclaim, Covid-19

Introduction: The insurance industry consists of three major stakeholders namely life and non-life general insurance companies, the customers and regulator namely IRDI. At one time insurance sector was highly regulated sector in the country since 1990. The country opens up for private sector and this resulted in rapid rise in the number of Mediclaim / Insurance companies and the market structure changed from monopoly to duopoly to oligopoly.

The key drivers of the expansion of insurance sector are

1. Rising disposal income
2. Privatisation of Insurance
3. Development of innovative products
4. Emergence of innovative channels of distribution
5. Growing competition between public and private sector
6. Increase in FDI limit from 49 percent to 74 percent
7. Infusion of fund by the government to improve the financial health of the public insurer
8. Emergence of digital insurance
9. Increase in number of life-threatening diseases

There is rapid expansion of the insurance sector in the country. This can be seen from the following table

Table No. 1 – Number of Insurance Companies

Description	Nos.
Life Insurance	24
General Insurance	27
Standalone Health Insurance	7
Reinsurer	12
Total	70

Source: Own compilation

It can be seen from the above table that there are total 70 Insurance companies in the country. There are 24 life insurance companies and 27 general insurance companies. There are 7 standalone health insurance companies and 12 reinsurers.

As a result of stiff competition in the insurance sector there is decline in the share of life insurance companies of public sector and increase in the share of private sector.

Objectives - The major objectives of the research are

1. To review the current status of Mediclaim in the country
2. To access the impact of Covid-19 on the health insurance sector

3. To find out the future problems and challenges faced by the health insurer in post pandemic times.

Review of Literature:

1. **NITIAayog (2021)**, in their paper described that covid has created new market for insurance. People have become more health conscious. The pandemic has resulted in higher life insurance claims by 5 to 10 times and decline in general insurance claim. Post pandemic period witnessed increase in premium by 16 percent while life insurance grew by 21 percent. However, only 15 percent of coviddeath were insured. This points out low insurance coverage in India.
2. **SanjeevSinha (2020)**, elaborated on how Covid-19 has impacted health insurance in the country. The insurance companies are facing various challenges such as higher claims settlement, liquidity issues, product development, maintaining high reserves, liquidity risks, credit risk etc.
3. **R.Chandrasekaran (2020)**, is of the opinion that the impact of Covid-19 on health insurance will be marginal or normal. This is due to the fact that personal and family floater Mediclaim insurance covers less than 10 percent of the total number of people covered under private and public sponsored health insurance scheme. Subsequently there is also a possibility of increased premium being charged by the health insurer in the post covid period.
4. **Aparjita Sharma (2021)**, suggested that in the post pandemic period many health insurers may increase their health insurance premium by about 10 percent in the beginning of 2021 – 2022. This is due to the fact that some health insurance companies have not revised their insurance premium during last few years. Some insurers have revised their annual health premium after adding some additional features like global coverage, mental disorder, genetic diseases, neuro related medical disorder, psychiatric disorder in the health insurance policies. Covid-19 is also one of the reasons for the increase in Mediclaim premium. The health insurance companies have received medical claims worth Rs. 14000 crores and they have settled Rs. 9000 crores.
5. **Edelweiss Tokio (2021)**, report on how pandemic changed the life insurance sector found that pandemic has resulted in four major changes in the life insurance industry. Firstly, life insurance has become an essential commodity. Secondly, there is change in the perception of

health insurance as a pure risk insurance cover rather than insurance-based plan like ULIPS. Thirdly, customers are looking for better customization and targeted products. Lastly, there is increase in the digital mode of transactions. This is likely to have positive overall impact on the health insurance sector.

6. **ShubhamShankdhar (2021)**, submitted that insurance companies may not provide full claim settlement of covid cases on the ground of higher amount of claim exclusion clause, lack of representation of facts, exceeding the time limit etc. Covid-19 was not covered in the insurance claim policies earlier.
7. **Jayan Mathew (2020)**, focused on the positive impact of Covid-19 and the challenges faced by the insurance sector. The positive impact of Covid-19 is the higher demand for health insurance adoption by the people, growing adoption toward it digitalisation, change in the customers mindset, focus on health investment etc. In other words, the health industry has transformed from push factors to pull factors. The challenges the insurance sector faces are the higher claim for covid expenses, greater dissatisfaction customer may experience at the time of claim settlement.
8. **George Mathew (2021)**, highlighted the poor insurance penetration and insurance density in India. Out of the total death due to Covid-19 of 3.91 lakh only 14 percent of those of these are covered by way of insurance claim so far. The number of insurance claims are for 55276 cases out of the total 3.91 lakh deaths. Out of these 48484 claims have been settled by the insurance companies amounting to Rs. 3593 crores or 88 percent of the total claim.
9. **ArjunSrinivas (2020)**, reported that health insurance has taken a lead over other insurance namely motor insurance, crop insurance, fire insurance etc. Earlier motor insurance used to be the highest number or share in the non-life insurance. But in the April to September quarter of 2020, the share of health insurance is 29.7 percent and motor insurance is 19 percent, fire insurance is 11.9 percent. In other words, health insurance share increased by 15.8 percent while motor insurance share has declined by 13.3 percent. This can be attributed to the impact of Covid-19 on the insurance sector.

Research Methodology

1. Nature of Research design – Descriptive research design is chosen for the present research paper as it is useful in describing a present status of the Mediciam or health insurance.

2. Sources of data – Present research are based on the available secondary data or published data. Primary data is not taken into consideration.
3. Data Analysis – The data analysis is based on the published secondary data. Simple statistical tools like mean, percentage is used to analysis the data. Tables and charts are used to describe the data and make it more presentable.

Limitations - Some of the limitations of the present research are

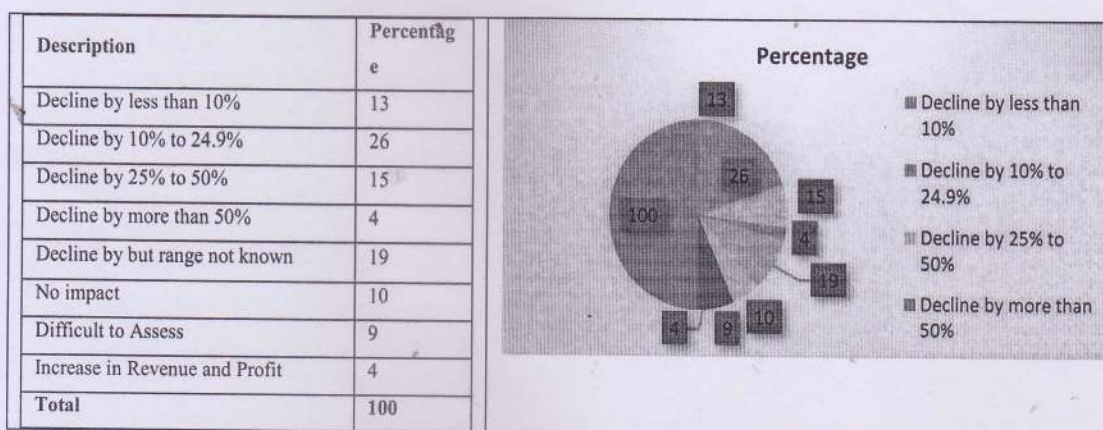
1. The research has focused on the quantitative aspect and not on the qualitative aspect of the research problem.
2. The research has taken only the available secondary data and not the primary data.
3. The research has focused on the impact of Covid-19 on the overall sector and not many individual organizations.
4. The research has not considered the financial performance of the health sector.

Data Analysis - The following section gives an overview of the data analysis taken randomly from the published data.

1. Impact of Health Companies' Revenues and Profit

The PWCCovid-19 CFO Pulse survey indicates that the majority of the respondents from the health sector pointed out that there will be decline in the company revenue and profit due to the pandemic situation. The details can be seen from the following table.

Table No. 2 – Impact on Health Companies' Revenue and Profit.



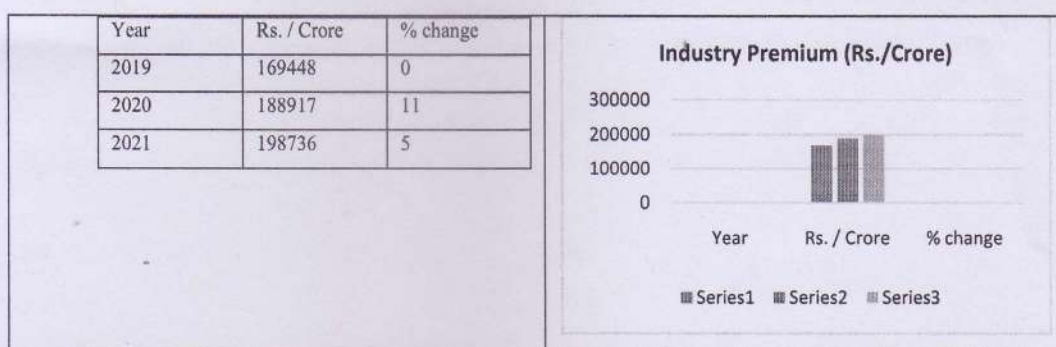
Source: PWC Covid 19, CFO pulse survey

It can observe that a large majority of the respondents agreed that there will be decline in revenue and profit of the health organizations. 58 percent respondents pointed out this while 19 percent also agreed that revenue and profit will decline but they were not sure about the range. 13 percent pointed out that it will decline by less than 10 percent, 26 percent pointed out that it will decline 10 to 24.9 percent, 15 percent suggested that it will decline by 25 to 50 percent. 4 percent pointed out that it will decline by more than 50 percent. On the other hand, 10 percent suggested no impact on revenue and profit while 9 percent pointed out difficulty in assessing the impact. Only 4 percent pointed out positively that the revenue and profit will rise in post covid situation.

2. Health Sector Premium Collection

The details regarding total premium collected by the insurance sector can be seen from the following table.

Table No. 3 – Industry premium Rs. / Crore



Source: IRDA Report 2019 – 2020.

It can be seen from the above table that there is continuous increase in the total premium collected by the health insurance. It increased from Rs. 169448 crores in 2019 to Rs. 188917 crores in 2020 and then Rs. 198736 crores in 2021. The growth rate was 11 percent and 5 percent respectively. Thus Covid-19 has resulted in increased in the amount of premium collected by the industry.

3. Product Wise Premium Share

The product wise insurance premium share of the industry can be seen from the following table.

Table No. 4 – Product Wise Premium Share

Description	Percentage Share		
	2019	2020	2021
Motor	38	36	34
Health	30	30	32
Commercial	16	17	18
Crop	16	17	16
Total	100	100	100

Source: HDFC ERGO Annual report 2020 – 2021.

It can be seen from the above table that the share of motor insurance has decline from 38 percent in 2019 to 34 percent in 2021. On the other hand, the share of health insurance increased from 30 percent in 2019 to 32 percent in 2021. Similarly, the share of commercial has increased from 16 percent in 2019 to 18 percent in 2021. Thus, motor premium share has decline while health premium share has increased.

4. HDFC ERGO Premium and Policies

The details regarding HDFC ERGO premium collection and policies issued can be seen from the following table.

Table No. 5 – HDFC ERGO Premium and Policies Issued

Year	Nos of Policies (In Lakhs)	Gross Premium (Rs. /Crore)
2019	85	8722
2020	104	9760
2021	102	12444

Source: HDFC ERGO Annual Report 2020 – 2021

It can be seen from the above table that total number of policies issued by the company increased from 85 lakh in 2019 to 102 lakhs in 2021. The total premium collected goes from Rs. 8722 crores in 2019 to Rs. 12444 crores in 2021.

5. HDFC ERGO Profit after Tax

The details in this regard can be seen from the following table.

Table No. 6 - HDFC ERGO Profit after Tax

Year	Rs. / Crores
2019	383
2020	327
2021	592

Source: HDFC ERGO Annual Report 2020 – 2021

It can be seen that in the year 2020, there was a decline in profit from Rs. 383 crores to Rs. 327 crores but in the year 2021 the profit increase to Rs. 592 crores. It increased by 81 percent during 2020 to 2021.

Summary and Conclusion:

1. The Indian insurance sector was once the most regulated and monopolised sector while today it most deregulated and oligopoly type of market.
2. After deregulation and allowing the private sector in the insurance sector there is rapid expansion in the number of health insurance or Mediclaim insurance. At present there are 4 public and 24 private health insurers operating in the insurance sector.
3. The key drivers of the growth of the insurance sector are rising demand, rising disposal income, innovative products, distribution channels, attractive investment opportunities, higher FDI (74 percent), Privatisation of state-run general insurance companies, infusion of fund by the government, Covid-19 (pandemic), digitalisation, higher medical treatment cost, life style diseases, better health care facilities etc.
4. Covid has created new market for insurance or Mediclaim. People have become more health conscious. There is an increase in the amount of premium for health.
5. PWC Covid-19 CFO Pulse survey shows that majority of the respondents from the health sector pointed out that there will be a decline in revenue and profit of the company ranging between 10 percent to 50 percent majority of the cases. A small number also suggested for in revenue and profit by more than 50 percent. Another small number of CFO (4 percent) suggested that there will be increase in revenue and profit due to the pandemic.
6. The health sector premium collected during the period 2019 – 2021 shows an increasing trend from Rs. 169448 crores in 2019 to Rs. 188917 crores in 2020 and Rs. 198736 crores in 2021. The growth rate in 2020 was 11 percent and 5 percent in 2021. This indicates that pandemic has positive impact in the health sector in the country.

7. There is a change in the product wise premium share showing a decline in the share of motor insurance and increase in the share of health insurance.
8. At the micro level, incase of one company namely HDFC ERGO, the overall performance is highly satisfactory with gross premium crossing Rs. 10000 crores and profit after tax crossing more than Rs. 500 crores.
9. Thus, the health sector insurance will witness major changes in the post pandemic. This will help in improving India health insurance penetration and insurance density. However, the insurance marketers will face various challenges as well as the opportunities in the marketing of the health insurance. These companies should focus on better customer services and retention of their customers. There is a great demand potential and market potential in India. The growing size of the middle class and rising disposal income will help to expand in size of the existing health care market.

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A Review of Performance of Public Sector and Private Sector Life Insurer Under Pandemic and Post Pandemic Period

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Abstract:-The insurance sector in India witnessed rapid transformation from the monopoly type of market to oligopolistic type of market. At one point the sector had the monopoly of LIC in the life insurance sector. Since 2000 the government allowed private sector in the insurance industry. In India the insurance sector was first under the private sector then it was nationalized by the government and again it is privatized. Today there are 54 companies 24 in life and 34 in non-life insurance. Among the life insurance there is only one public sector and the remaining 23 are private sector insurer. The entry of many private sector in the life insurance has created stiff market competition.

The present paper reviews the performance of the LIC (public sector) and private sector life insurance companies especially during and after covid19 or the pandemic times. There is stiff competition between the public sector and the private sector and LIC is slowly losing its market to the private sector. However, LIC has managed to control a large market of life insurance because of its large size and structure. It has the largest or highest number of agents and marketers for promoting insurance product. It has brought various changes in the customer services including digital marketing of insurance products. However, the emergence of pandemic has affected the entire economy including the global economies.

The findings of the research revealed that the pandemic has great disruption in the business of insurance and LIC has taken this challenge and provided timely services to the customers by providing extension of time period for renewal of policies, speedy clearance of death claims, assuring the customers about the treatment of covid19 on par with other policies. The overall market share indicates that LIC is losing its market to private insurer and private insurer are expanding their market slowly and gradually. But in the year 2019 – 2020, LIC had a market share of 66.22 percent while private sector had a market share of 33.78 percent.

In case of new business premium collection there is gradual increase in the business of overall industry LIC (public sector) as well as private sector. LIC has managed to maintain its leadership position in the market. It has introduced various innovative marketing strategies including online

and digital marketing to retain its market share. Pandemic has benefited the life insurance sector by expanding the size of the market for insurance.

Keywords: Pandemic, LIC, Private Sector, Life Insurance, IRDA

Introduction:-The insurance sector in India was once under private sector then nationalized and again privatized. In the year 2000, the government allowed the entry of private sector and FDI in the insurance sector. This resulted in rapid changes in the size and structure of the insurance sector. Today the insurance industry has 57 companies, 24 in the life insurance and 34 in the non-life insurance. In life insurance LIC is the only public company while remaining 23 are all private sector companies. However, a large market is still captured by LIC and remaining all 23 companies in the private sector managed to capture only 30 to 35 percent of the market. The advantages LIC has is that it is the oldest insurance company in India and it is owned by the government. It has many branches, offices, manpower, agents and marketers. Further due to huge size it enjoys the economies in operations which may not be available to small private sector insurer. LIC also offer the best of services to the customer and has high claim settlement ratio. Some of the prominent private sector life insurers are ICICI Prudential, HDFC life insurance, Future Generali, Max life, Kotak Mahindra, PNB Metlife, Aditya Birla Sunlife insurance, Bajaj Allianz and so on. The major drivers of the insurance sector in India are sound regulatory framework, rising disposable income, higher standard of living, rising cost of medical treatment, increase in life expectancy, government policy support, higher FDI, digitalization and impact of globalization. However, in India the insurance penetration and insurance density is very low as compared to global standards. Insurance penetration in the year 2019 was only 2.82 percent as against global average of 7.23 percent. In case of insurance density, it was 58 USD as against global average of 379 USD. Further there is fluctuation in the insurance penetration and density as in some years it started declining and then started rising. India has large insurance market because of the large population and the various insurance schemes adopted by the government from time to time. Private individual insurance accounts for a very small percentage of the total market. Pandemic which started in China gradually spread to all countries of the world. It has affected all economies in terms of decline in GDP, employment output, countries-imposed lockdown and closure of business activities. However, pandemic was a blessing in disguise for the insurance sector. It has resulted in greater awareness about the need of life insurance, development of variety of insurance products, innovation in the distribution channel,

digitalization, e-KYC, online payment and renewal of policies and so on. During the period from 2019 to 2021, there is increase in the overall premium collected by the insurance sector. Thus, pandemic has resulted in the expansion in the size of market for life insurance.

Objectives: The main objectives of the present research are

1. To find out the current status of life insurance market
2. To evaluate the market of public sector and private sector in life insurance
3. To access the impact of covid-19 (the pandemic) on the life insurance sector.

Review of literature:

1. BFSI (2020) elaborated on how LIC has extended customer services during the pandemic times. It has announced extension of time limit for the payment of premium by another month. The insurer has assured the policy holders / customers that covid cases are covered under the existing policies or on par with other causes of death. The company also assure that the claims will be settled on top priority basis. The company has settled more than 7.5 lakhs claims in 2020. The insurer is also allowed the use of digital platform for the renewal of policies.
2. Subrate Panda (2020), analysed how the pandemic caused disruption in the business of insurance and how LIC has resumed its normal business. The lock down had resulted in life insurance companies losing about four million policies and a premium of Rs. 45000 crores. LIC however has manage to overcome this and in August 2020, it has collected Rs. 87327 crores-through renewal of premium policies as against Rs. 77176 crores in the earlier year. The growth was 13.15 percent in 2020.
3. Ashwin Ramarathnam (2021), highlighted the excellent performance of LIC during the period of 2020 – 2021. The insurer has collected the highest amount of premium of Rs. 1.84 trillion in 2021. It has settled claims of Rs. 1.34 trillion to the policy holders. The company has issued 2.10 crores policies. The company's market share stood at 81 percent in the new policies issued during the month of March 2021. Overall market share for the entire year was 74.58 percent. Thus, LIC has continued to be the market leader in the life insurance segment.
4. Surabhi (2021) highlighted the business performance of the LIC during and after the pandemic period. As a result of covid19 the number of death claims were maximum during the last five years at 11 lakhs claims. The public sector life insurer received 11.42 lakhs

- death claims including some earlier period pending claims. The company has paid Rs. 24195 crores for death claims in the year FY 2021.
5. IBEF (2021) highlighted the current status of insurance sector. The size of the insurance market is about 280 billion USD in 2020. During the period 2019 and 2023 it is expected to growth at 5.3 percent. In the FY 2021, LIC has received a record premium of Rs. 56406 crores under individual assurance business which is 10.11 percent higher than preceding year.
 6. C. Kalpana (2015) found that the future prospects of the insurance industry in the country highly promising. It is likely to expand from the present size of 72 billion USD in 2014 to 280 billion USD in 2020. The factors contributing to this development are favorable regulatory environment, product innovation, adoption of innovative distribution channels. From the year 2015, the online insurance has contributed to the growth of this sector.
 7. Nagalakshmi (2019) highlighted the rapid expansion of the insurance sector in India in terms of number of offices, agents, policies premium collection and insurance penetration. There is stiff competition between public and private sector insurer in which public sector is losing out to the private sector. However, LIC is still the dominant market player.
 8. Aparna Iyer (2021) elaborated on the current trend in the insurance sector in which private sector is taking the share of the public sector. The share of LIC (in annualized premium) has declined from 52.6 percent in 2020 to 40.4 percent in Feb. 2021, while that of private sector has gone up from 47.4 percent to 59.6 percent. Among the private sector life insurer HDFC ERGO, ICICI Prudential have emerged as an important market player in the insurance sector.

Research Methodology: A brief description of the research methodology can be seen as below:

1. **Research Design:** The research design for the present research adopted is the Descriptive Research Design which help in describing the present status of the market and summarized the data in a more meaningful way.
2. **Sources of Data:** There are two sources of data namely primary data and secondary data. Primary data is the first-hand data directly collected from the respondents while secondary data is the available published data on the subject of research. In the present research only the secondary data has been used and analysed. There is plenty of secondary data available on the subject published by IRDA and LIC by way of annual reports.

3. Data Analysis: The secondary data was taken from the published work has been presented with the help of tables and charts (including pie diagram / bar diagrams). The data has been analysed in terms of percentage share and annual growth rate.

4. Limitations: Some of the limitations of the present research are as under –

4. The research has based on the available quantitative data and the qualitative data has not been considered.
5. The present research is exclusively based on secondary data. The primary data has not been used in the research.
6. The research has analysed the problem only at the macro level or industry level and not at the micro level.

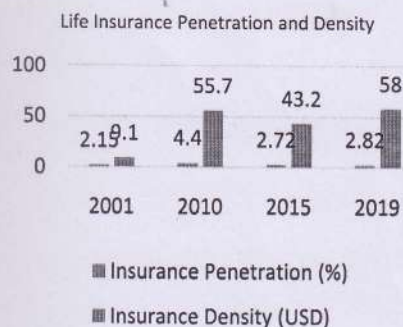
Data Analysis:

1. Life Insurance Penetration and Density: The life insurance penetration and density in India over the period of time can be seen from the following table.

Table No. 1 – Life Insurance Penetration and Density

Year	Insurance Penetration (%)	Insurance Density (USD)
2001	2.15	9.10
2010	4.40	55.70
2015	2.72	43.20
2019	2.82	58.00

Source: IRDA Annual Report 2019 – 2020



It can be seen from the above table that the life insurance penetration (calculated as a percentage of premium and GDP) in India which was 2.15% in 2001 increased to 4.40% in 2010, but then declined to 2.72 percent in 2015 and then marginally increased to 2.82%. It is much lower than the global standard of 7.23%. Insurance density (calculated by measuring the ratio of gross direct premium income to the total population) which was 9.10 USD in 2001 increased to 55.70 USD in 2010 and then declined to 43.20 USD in 2015 and then rose to 58 USD in 2019. It is much below the global standard of 379 USD.

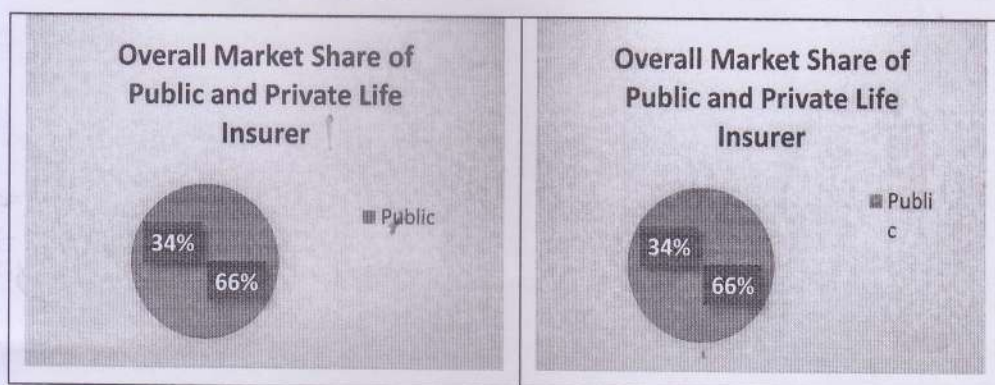
2 Overall Market Share: The overall market share of public sector and private sector can be seen from the following table.

Table No. 2 – Overall Market share of Public and Private Life Insurer

Insurer	2018 – 2019 (%)	2019 – 2020 (%)
Public	66.42	66.22
Private	33.58	33.78
Total	100	100

Source: IRDA Annual Report 2019- 2020

Pie Charts Presentation



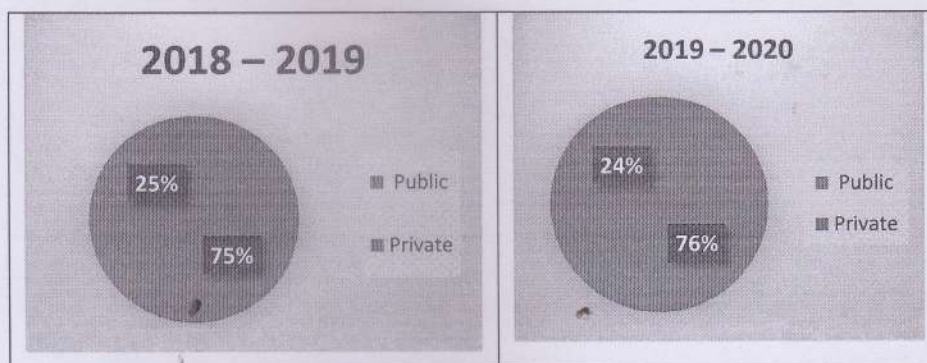
It can be seen from the above table that public sector (LIC) dominates the market share in life insurance at 66.42 percent in 2018-2019 which marginally declined to 66.22 percent in 2019 – 2020. On the other hand, the share of private sector in life insurance which was 33.58 percent in 2018 -19 increased marginally to 33.78 percent in 2019 – 2020.

2. Individual Policies Issued: The details regarding individual policies issued by life insurer can be seen from the following table.

Table No. 3 – Individual Policies Issued by Life Insurer

Insurer	2018 – 2019 (In lakhs)	2019 – 2020 (In lakhs)
Public	214.04	218.96
Private	72.44	69.50
Total	286.48	288.47

Source: IRDA Annual Report 2019-2020



It can be seen from the above table that the overall individual policies issued by the life insurers increased from 286.48 lakhs in 2018-19 to 288.47 lakhs in 2019 – 20. The growth rate was 0.69 percent.

In case of life insurance issued by the LIC increased from 214.04 lakhs in 2018-19 to 218.96 lakhs in 2019-20. The growth rate was 2.30 percent.

In case of life insurance issued by private insurer declined from 72.44 lakhs in 2018-19 to 69.50 lakhs in 2019-20. The growth rate was minus 4.05 percent.

On the basis of the individual policies issued the market share of public sector (LIC) was 74.71% in 2018-19 which increased to 75.90% in 2019-20. On the other hand the market share of private insurer declined from 25.29% to 24.10%.

3. New Business Premium: The details regarding new business premium of public sector and private sector life insurer can be seen from the following table.

Table No. 4 – New Business Premium Collection (Rs. / Crores)

Year	Public	Private	Total
2018-19	142335.96	72667.08	215003.04
2019-20	178276.24	80986.14	259262.38
2020-21	184174.57	94103.41	278277.98

Source: IRDA Annual Report 2019-20 and Life Insurance Council 2020-21.

It can be seen from the above table that there is increase in the new business premium of life insurance for the industry as a whole, public sector as well as private sector during the period 2018-19 to 2020-21 period. The total new business premium collection which was Rs. 215003.04 crores in 2018-19 increased to Rs. 259262.38 crores in 2019-20. The growth rate was 20.59

percent. In the year 2020-21, it further increased to Rs. 278277.98 crores registering an increase of 7.33 percent.

In case of LIC the new business premium which was Rs. 142335.96 crores in 2018-19 increased to Rs. 178276.24 crores in 2019-20. The growth rate was 25.25 percent. In the year 2020-21, it further rose to Rs. 184174.57 crores, a growth rate of 3.30 percent.

In case of private life insurer, the new business premium of life insurance was Rs. 72667.08 crores in 2018-19 which increased to Rs. 80986.14 crores in 2019-20 registering a growth rate of 11.45 percent. It further increased to Rs. 94103.41 crores in 2020-21. The growth rate was 16.19 percent.

Thus, in the year 2020-21, private sector has performed better in terms of growth of new business premium than the public sector insurer. However, the major share was that of public sector life insurer at 66.18 percent.

Summary and Conclusion:-The following conclusions can be drawn from the above research paper.

1. In India, the nature of the life insurance market has changed from the monopolist to oligopolistic type of market. In life insurance there are 24 companies which include one public sector and remaining 23 private sector.
2. The insurance penetration as well as insurance density is very low in India as compared to global average.
3. The drivers of growth of the insurance sector are rising disposable income, higher standard of living, rising cost of medical treatment, rapid rise in life threatening diseases, government initiatives, higher FDI etc.
4. There is growing competition between public sector and private sector life insurer. In the year 2019-20, the market share of public sector insurer was 66.22 percent and that of private sector was 33.78 percent. The market share of the public sector insurer is declining marginally.
5. LIC has adopted various customer care measures. It has allowed extension in the payment of premium, faster settlement of death claims during covid times, assuring customers that covid will be treated on par with other diseases, online compliance of e-KYC and digital marketing.

6. The total life insurance policies issued by the industry were 286.48 lakhs in 2018-19 and 288.47 lakhs in 2019-20. LIC witnessed increase in policies issued from 214.04 lakhs in 2018-19 to 218.96 lakhs in 2019-20. On the other hand, private sector witnessed decline in the number of policies issued from 72.44 lakhs in 2018-19 to 69.50 lakhs in 2019-20.
7. The overall premium collection by the industry from New Business premium shows increasing trend during the period 2018-19 and 2020-21. It increased from Rs.215003 crores in 2018-19 to Rs. 259262 crores in 2019-20 and Rs. 278277 crores in 2020-21. Thus, there was no adverse effect of pandemic or covid19 on the collection of new business premium.
8. Pandemic has positively impacted the life insurance sector by increase in the awareness of life insurance, introduction of variety of products to satisfy the changing needs of the customer, changes in the distribution channels, online marketing and so on. This in turn will help in increasing the size of the market, insurance penetration and insurance density.

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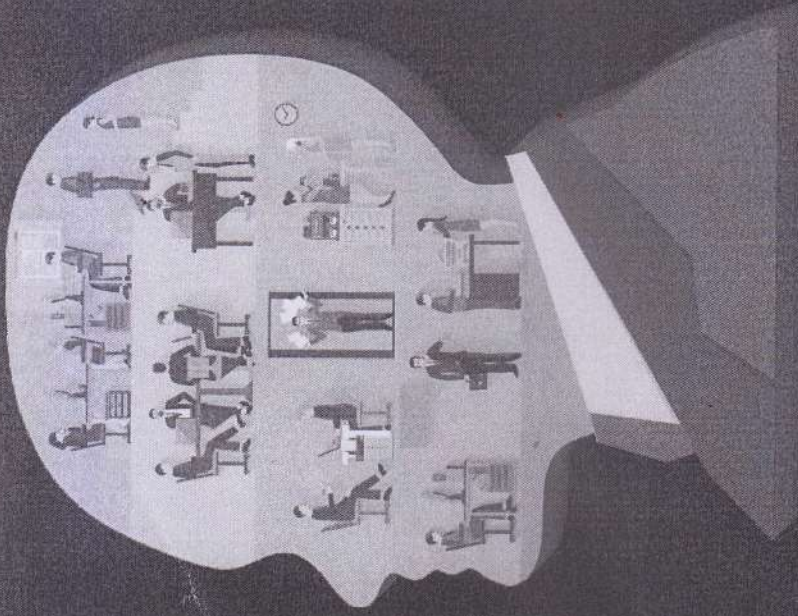
Sustainable Resource Management: Key Issues, Opportunities and Challenges

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ISBN: 9788195175604

₹ 200 \$ 50



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CHAPTER – 17

IMPACT ON WOMEN WORKERS DURING THE COVID-19 PERIOD IN INDIA

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ABSTRACT

The above research show during the COVID-19 period. As per the periodic participation rate in rural and in urban India. Women aged 40-44 form a mesority of Indias female labour force. Lockdown in part of women led business. This paper presents an analysis of the situations of women's employment pre-lock down and some indication on what the impact of COVID-19 could be based on micro studies and others literature available. This paper presents an analysis of pande mic that translates itself in to an economic crises has the potential to push women out of the labour force through several mechanism. Increased risk to women. Evidence from fast epidemic, including Ebola (2014-16) and Zika (2016) suggest that women and children are at greater risk of exploration and sexual violence. As an average women spend to times as many hours as men doing unpaid care giving work as well as domestic work. Women's greater involvement in the unpaid care economy could also impact their already low workforce participation rate. For analysis this research we mostly relied on secondary data collected through Books, journals, newspaper all them tic internet sources etc. The outcome of this research will be helpful for academicians, researchers a policy market in related study.

Key Words: Indians falling female labour force women's labour crisis, the gender in equality, unpaid care work.

INTRODUCTION

Labour in India refers to employment in the Economy of India. In 2020, there were around 501 million workers in India, the second largest after China.⁽¹⁾ Out of which, agriculture industry consist of 41.19%, industry sector consist of 26.18% and service sector consist 32.33% of total labour force. Of these over 94 percent work in unincorporated, unorganised enterprises ranging from pushcart vendors to home-based diamond and gem polishing operations. The organised sector includes workers employed by the government, state-owned enterprises and private sector enterprises. In 2008, the organised sector employed 27.5 million workers, of which 17.3 million worked for government or government owned entities. The Human Rights Measurement Initiative finds that India is only doing 43.9% of what should be possible at its level of income for the right to work.

THE CONUNDRUM OF INDIA'S FALLING FEMALE LABOUR FORCE AND WORKFORCE PARTICIPATION

As per the Periodic Labour Force Survey 2018-19, the Female Labour Force Participation rate (FLFPR) was only 19.7% in rural India and 16.1% in urban India (versus greater than 55% for males). India's FLFPR remains remarkably low despite economic development, decreasing fertility rates and rising education levels of women and girls. This is contrary to the experience in other countries where similar factors have resulted in substantial increase in the FLFPR (Infographic 1). Even though, India became the fifth largest world economy in 2019-20, World Economic Forum's Global Gender Gap Report 2020 ranks it as among the five worst performing countries on the

‘Economic Participation and Opportunity’ metric.

INDIA’S FEMALE LABOUR FORCE PARTICIPATION ECONOMY

According to the data from the Centre for Monitoring Indian Economy (CMIE), the labour participation rate, both at the urban and rural level, seems to have been affected the most during Phase-I of the economic lockdown in April. Unemployment rates were higher among women than men, and more so in urban areas (Infographic2)

of women in urban areas are unemployed	of women in rural areas are unemployed	of men in India are unemployed	of women in India are unemployed
21.9%	15.3%	10.9%	17.1%

While the data shows an improvement in labour force participation after April, neither the urban nor the rural labour force participation rate has caught up to its pre-pandemic levels, yet. Furthermore, CMIE data suggest that even though there is an uptick in rural jobs, more so among women, this is mostly true for those without high school education and for daily wage earners. This casts a doubt on the quality of jobs that are available and are being undertaken.

ONLY 10.3% WOMEN FROM URBAN AREAS ARE IN THE GREATER LABOUR FORCE. 90% of women aged 15 or more in urban India, are not employed, neither are they actively seeking work, nor are they willing to work.

This only underlines the significant obstacles that women face in urban India to working, not least of which is the issue of unpaid work, not having safe spaces to leave their

children, and multiple safety and mobility challenges – all of which perhaps affect a woman's motivation to work.

WOMEN AGED 40-44 form a majority of India's Female Labour Force. A large majority of India's female labour force is now in the age group of 40-44, which is nearly 2.6 times that of the labour force in the 25-29 age bracket. Worryingly, the highest proportion of 'unemployed, willing to work and active job seekers' are now found in the 20-24 age group for females.' 'Unemployed, willing to work and active job seekers' are now found in the 20-24 age group for females.

IWWAGE INSIGHTS: LOCKDOWN IMPACT ON WOMEN-LED BUSINESSES

A survey led by LEAD at Krea University in four states covering over 2,000 women-led non-farm enterprises that were either micro or small in nature, showed that on average, businesses reported a 72.5% drop in revenues between pre-COVID-19 and present time, with many enterprises reporting their median revenue in the core lockdown month (April) being nil. Another study led by LEAD in partnership with the Global Alliance for Mass Entrepreneurship on the impact of COVID-19 on 1,800 micro-enterprises shows that low sales and reduced customer foot fall was reported by 79% of the female entrepreneurs. That being said, there is still some glimmer of hope, with 19% respondents reporting a scaling up of their businesses during this period.

COVID-19 AND WOMEN'S LABOUR CRISIS

The covid-19 pandemic in India has had an unequal impact on women in a number of ways. In terms of economic opportunity, it has been seen that more women lost jobs compared to men and fewer have been able to rejoin labour force. This is in the context of gendered labour markets where female labour force participation has been low and

declining. This paper presents an analysis of the situation of women's employment pre-lockdown and some indications on what the impact of Covid-19 could be, based on micro studies and other literature available. Further, the adequacy of the social protection and employment generation programmes of the government that are specifically aimed at improving female labour force participation is assessed.

For women, who have been marginalised in most parts of the developing world throughout the period of globalisation, the pandemic has significantly increased the unequal nature of development. There is ample evidence which shows that women are more adversely affected than men by the social and economic effects of infectious disease outbreaks. They bear the greater brunt of household and care responsibilities, such as closure of schools, caring for the sick and elderly family members, and they are also at greater risk of domestic violence. Women remain disproportionately disadvantaged by reduced access to healthcare services and are deprived of proper nutritional intake during pandemics that impact food security provisions of the population (Wenham 2020). A pandemic that translates itself into an economic crisis has the potential to push women out of the labour force through several mechanisms. An economic crisis creates pressure on governments to cut down on social sector expenditures which potentially increases the burden of unpaid care and household work for women. As a result, women's time for engaging in productive work gets reduced, having a negative impact on their labour force participation.

THE INDIAN CASE

India's gender inequality is widening. While the country was already faring poorly on the UN Gender Inequality Index before the pandemic started (ranking nr 122 of 162), the coronavirus will likely worsen this situation. Growing

female unemployment, a considerable burden of unpaid care work, lack of representation, increased domestic violence and sexual harassment, are just some of the problems Indian women are coping with. It also poses a test for the full achievement of the United Nations Agenda 2030, particularly for Sustainable Development Goal 5 (Gender Equality). India is lagging on SDG 5 targets, as per the Niti Aayog's SDG Index 2019. Now the pandemic will further push back the achievement of said objectives.

India was also already in bad shape in terms of female unemployment. The female labour force participation (FLFPR) has been declining rapidly in the last 20 years. Currently, over 80% of women remain outside the workforce, according to Public Affairs Centre's (PAC) report for Southern Voice's State of the SDGs initiative. The COVID-19 pandemic is only going to add to this decline. As per the Centre for Monitoring the Indian Economy's new report, with 27%, India's unemployment is at a new high. This unemployment is going to be borne mostly by women, with religious, caste and economic inequalities adding to the burden. As cutbacks rise with the financial lockdown, women will be the first ones to be removed, due to inequalities, in access to technology and skills. With more than 60% of women employed in the informal sector, according to the PAC study, options like working from home and virtual workspaces are not viable. These economies already operate in a cycle of poor wages, discrimination and poor working conditions. They will simply do away with female employees. Such was the case for domestic and garment factory workers. They were instantly dismissed across the country, without any proper notice or compensation. Besides, the urban-rural migration could displace women employed in agriculture, as men return to take over.

ECONOMIC IMPACT

Emerging evidence on the impact of COVID-19 suggests that women's economic and productive lives will be affected disproportionately and differently from men. Across the globe, women earn less, save less, hold less secure jobs, and are more likely to be employed in the informal sector. In developing economies 70% of women work in the informal sector with few protections against dismissal or for paid sick leave and limited access to social protection. The Ebola virus showed that quarantines can significantly reduce women's economic and livelihood activities, increasing poverty rates, and exacerbating food insecurity. In India, the nationwide lockdown imposed by the government has left millions of migrant women unemployed and starved for food, placing a huge financial burden on these women, who contribute substantially to their household income.

On an average, women spend two times as many hours as men doing unpaid caregiving work as well as domestic work. With health facilities being overburdened and non-COVID-19 related health and social services being scaled down, women will be primary, unpaid caregivers to ailing family members, including children and old people. Women's greater involvement in the unpaid care economy could also impact their already low workforce participation rate. It is imperative to recognize women's caregiving responsibilities and include this work in economic metrics and decision-making.

INCREASED RISK TO WOMEN

Evidence from past epidemics, including Ebola (2014-16) and Zika (2016) suggests that women and children are at greater risk of exploitation and sexual violence.

1. Increasing the risks of violence for women were

increased stress, the disruption of social and protective networks, and decreased access to services. Efforts to contain outbreaks have in the past diverted resources from routine health services including pre- and post-natal health care and contraceptives,

2. And exacerbated already limited access to sexual and reproductive health services.
3. The Report of the High-Level Panel on the Global Response to Health Crises, set up by the United Nations (UN) Secretary-General, submitted in 2016⁴ underscored in its recommendations 'Focusing attention on the gender dimensions of global health crises'. It noted the need to incorporate gender analysis into responses, as well as recognize the critical role played by women in responding to health emergencies. It further stated that 'policy-makers and outbreak responders need to pay attention to gender-related roles and social and cultural practices'. Yet evidence across sectors, including economic planning and emergency response, continue to lack a gender lens. Less than one percent of published research papers on both Ebola and Zika outbreaks focused on the gender dimensions of the emergencies.⁵ Research on the gendered implications of previous health emergencies is even more scarce.

CONCLUSION

The above study shows that COVID 19 has had a major impact on women's labour force and employment in India. India has a large number of unemployed women in rural and urban areas. Women workers face many problems as well as hardships. Businesses started by women during the lockdown appear to have been badly affected. COVID-19

has seen a lot of problems for women workers. More women have lost their jobs than man. The Ebola and Zika virus, which preceded COVID-19 has also increased the risk of exploitation and sexual abuse of women and children during COVID-19.

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CHAPTER - 11
‘JANKI’: A REVOLUTIONARY PROTAGONIST
PORTRAYED BY BABURAO BAGUL IN THE
NOVEL ‘SOOD’

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ABSTRACT

Baburao Bagul is one of the Prominent Marathi Dalit Writers. He is also called the architect of Dalit literature. His characters are realistic and victims of this inhuman social structure. He has portrayed the character of ‘Janki’ as a protagonist of the novel, entitled “Sood”. Through her character, the author Bagul tried to expose the superstitions which are deeply rooted in society. Unfortunately, the Dalits have been becoming the victims of it under different banners. In the novel Sood, ‘Janki’ is belonging to the lower caste. She is the daughter of a prostitute name Gangubai. Janki is Muruli (dedicated to God Khandoba) Which means that she is prohibited to live along with her parents. She is becoming homeless. Many outrages as well atrocities take place over her in her early childhood. For instance: rape, molestation, discrimination, injustice, inequality, ill-treatment, and exploitation. The novel is the height of her tolerance. The writer Bagul had tried his best to give her justice through many incidents and scenes. At one point and it is fact that she was unable to bear the injustice and exploitation which is imposed by upper-caste Hindus especially, in this perverted male-dominated

society. Hence, she decided to take revenge against the male-dominant ethnicity and followed the revolutionary path to get justice. She had decided to take revenge against the male by disguising herself as a male. So, she disguised herself and possess the name “Jwalaprasad”. In meantime, she had come into contact with a “Swami ji” and got enlightened. And after that, her approach has converted in to an optimistic and worth of human life. Her disguise had made her completely transformed and enlighten into some positive vibrations. This transformation was to bring some unexpected changes and she used to search that what she has been missing in her life. And it is surprising that she has brought a submissive and polite change in overall behavior. As the result, her confidence had boosted double, and prepared to live the rest of her life tranquility.

Key Words: Dalit, exploitation, discrimination, superstitions, atrocities, outrages, dominate, enlighten, revolutionary, submissive, transformation.

Baburao Bagul, the writer of *Sood* lived in a slum of Mumbai, known as Matunga Labour Camp. He was born in a poor Dalit family and was brought up in a remote village. He had a very bitter experience in life. His father was a farmer and his mother worked on daily wages. He came to Mumbai for education. He used to travel frequently from his village Vinitgaon (Nashik) to Mumbai. When he became mature, he became the victim of ‘untouchability’. Therefore, right from his childhood, anger had developed in his mind, and wanted to take revenge against outrage and injustice. He came in contact with Shahu Maharaj and Dr. Babasaheb Ambedkar and read about the writings of Mahatma Jyotirao Phule as well as the Writing and Speeches of Dr. Ambedkar. These stalwarts were the real social reformer and emancipators of the lower caste Dalit caste in his time. These three social reformers wanted to bring some desired changes in the structure of society

because they realized 'Manu' is one of the enemies. Therefore, Dr. Babasaheb Ambedkar came forward in the protection. untouchables to give them equal rights and make them aware they are not less than other human beings but equal to them. But the Brahmins are cunning and purposely kept aloof untouchables from the mainstream of society and always look down on them in the name of caste, creed, gender, and religion not to access the fundamental rights e.g. they were accessing the water from well, especially from the public place. Further, Dr. Ambedkar made a movement for entry to the Dalit community of 'Kalaram Temple' and hence the writer Bagul is influenced him and he became rebellious since then. It is the rebellious attitude later on reflected in his writings.

The most important features of his writings were realistic and revolutionary. He has written his poem explicitly *Veda AdhiTuHotas*.

You existed before the Vedas, you existed before the lord of Vedas

Witnessing the huge, monsters from the five elements

You were getting distressed, anxious

You raised your hands in the first plea

Thus, was formed the first 'Richa' (Hymn) (Translation.)

Through this poem, he has awakened people ignorant of their identity and rights. He was much influenced by Dr. Babasaheb Ambedkar and writes:

"That's why I say

You want to become Ambedkar

i.e. Karunamay and revolutionary

Ambedkar and the real creator of Bharat Bhagyavidhata,

Ambedkar”.

In “*Sood*” novel the writer, Baburao Bagul conveyed his views critically on the superficial beliefs of the marriage of young girls to Khandoba the local god. These types of symbolic marriages are inhuman and have no place in a civilized society. He handles his writing of the character of rebellion very successfully and ‘Janki’ converts him into a peace-loving human being. He has successfully highlighted the evils of society depicting the future as beautiful, loving, and peaceful if manmade traditions are given up. His dreams of a society, which will be casteless, free from discrimination, inequality, oppression, and superfluous man-made religious traditions.

“*Sood*” is one of the long mysterious novels of Baburao Bagul. In this novel, he has focused on the life of Janki as she is: A Revolutionary, Protagonist Portrayed by Baburao Bagul in the novel “*Sood*”. Not only ‘Janki’ but also there are many women in society living their life under miserable conditions. According to the writer Bagul, she is only the representative but there are several Janki in the society who are the victims of the structure of the society that has completely dominated by the upper-caste Hindus. The writer has demonstrated several incidents and scenes in the life of ‘Janki’ as she suffers as well as dejected in every walks of life.

As a matter of fact, the Indian social structure is based on several irrational rudimentary customs. And the role of the male species is dominant in the Indian family. Obviously, this is one of the possible reasons writer Baburao Bagul is illustrated in his story entitled “*Vidhroha*” (Rebellion) the female character ‘Bhani’ is belonging to the caste Bhangi and on the basis of the people of higher caste Hindus is decided that she is followed her job as well her son who also do the same job according to inheritance as they

belonging to Bhangi community and they don't have any choice avail as per the traditions and norms of the upper-caste Hindus. Her son was educated and passed the Matriculation. (Old S.S.C). Even though he could not receive the job eventually his choice couldn't into consideration and ultimately, he had offered a job by Bhangi being he is educated. But at the same time, Jai has refused to do it. In another story of Bagul's titled '*Bhook*' (Hunger), he has depicted the miserable condition of living under the poverty line a female character name, 'Bhaghu Kolin' belonging to the lower caste, and to be fulfilled the hunger of her children went to the river to catch the fish and would be the fulfill the hunger of her two sons. Although she was not feeling well. She had a high fever. The fact she was unable to walk even she reached the river to catch the fish hence she could meet at least the hunger of her children. The writer is attempted to illustrate that hunger is one of the panics in the life of poor people belonging to the Dalit caste.

The present novel "*Sood*" 'Janki', is about the daughter of a Prostitute named Gangubai. Her symbolical married the local God Khandoba. She is belonging an untouchable (Dalit) community. And because of the Dalit caste, 'Janki' had become victimized by the Hindu traditions and rituals and due to same, there are many outrages done over her, some directly related to the physical rape and molestation. Her mother Gangubai handovers Janki to the Rasul for the sake of Mutton's debt. In brief, whatever the treatment had been given to Dalits based on caste it was so heinous. Therefore, Dalit women and only the easiest targets because they could not be opposed and as the result, they became victimized by higher caste people. The higher caste people were provided a lower work to the Dalit community but they were so unfortunate because they couldn't have the option of rejection. Ultimate the Dalits have accepted

whatever the work assigns to them for earning money for the sake of survival. In this regard, the writer raised a strong question that how and why the religion is treated

them as Dalit? And why did they become to be dependent on the basis of the upper-caste Hindu religion? This is one of the pathetic conducts in the life of untouchables.

In "*Sood*" fiction writer Baburao Bagul demonstrated the various features of the suffering of Dalit women. And it's based on reality. The writer had also tried to give some evidence on the basic historical, religious and rudimentary as well customs and traditions. The writer has exposed the important issues that society has praised the quality and merits of the woman randomly. But considered her only as subordinate and placed her secondary. The researcher observed that the approach of society toward women is negative and constrained for gaining benefits differently. But in reality, the woman is used as a sex object to fulfill the desire of the male community. The drawback of the woman is blindly believing and trusting the rigid norms imposed by the upper-caste Hindus in the name of the superstitions and the rigid norms which is not acceptable at all in the civilized modern society. That's the main reason, a woman who is easily victimized by the kind-heartedness, superstitions and sometimes she is admired by her husband by giving respect. Therefore, these women could lose their confidence and feel insecure about their existence. And think it by the negative direction and mentality and it's a same have become the obstacle and break for the future progress and hence they cannot make their future secure because they are always under pressure as she is daughter, sister, wife, mother of else. That is why she is unable to make her own progress instead she is caring for all.

The story of Baburao Bagul has not only based on the historical as well religious incidents but his story also on

somewhat the relevant divine incidents. In "*Sood*" the novel in the mind of "Jwalaprasad" means in the mind of 'Janki', eventually what could be happened? The writer gets aware and illustrates that "As a woman, she could be given equal importance according to the (Old Testament but it never came into existence spiritually in the society we are calling her by the different adjectives and names that she is Laxmi, Durga, Saraswati and worshipping her as she is a goddess and Mahamaya means her place is high but in reality what kind of trivial treatment given by the society. It is beyond our imagination means the writer is stated there is a double and hypocrisy in society. Instead in the story of Puran the Ravan used to run away from Seeta from her house, she has removed from the house by Rama. The neck and nipples of Shurpanakha have to be cut down instructed Rama to Laxman. In another story "Dropaddiche Vashraharan" made by the nude Draupadi by the Kauravas, the Brahma deva ran behind the girls who had sex in full swinging the ship. It means that the outrage and dehumanization of women is a practice from the ancient period till today is continuous though many drastic changes take place in the society the negative approach and mentality of higher caste Hindus cannot be changed and this is one of the serious issues which is remained unsolved even today. For example. It was one of the monstrous deeds in the society that the death of the husband and the wife is pushed forcefully and burning in the fire of her husband as the name of the "Satti" later the social reformer name Rajaram Mohan Roy opposed this tradition and gradually it comes to an end long back.

The female community did not have respect and honor anywhere else. On the contrary, the woman is the symbol of strength, love, and affection. The writer Bagul raised the question about the merit of women and she is praising and worshipping but when did worship of (Jagdammba) begin?

He was searching for the answer but he couldn't get it. "We could be seeing that a female community is a reason for becoming the victim. But on the other hand, several outrages took place, and even the role of a woman is

submissive and overall performed so-called behavior is sublime? Being a woman, she used to possess the quality of compassion, fondness, and superlative power too. The woman is considered herself the better half of her husband. But she was never treated equally to the male species. It is unfortunate that she could not be taken any certain stand against outrages and sufferings for long period. And this is the simple reason that the male-dominated mentality has easily crossed the limit of her pains and sufferings.

In this connection, what could be the mentality of a woman? And why should women be like that? To find out the reason the writer Bagulis explored both the way that he used to narrate the fact and make it aware of the self-reliance and secondly, he has also done it psychological analysis of the women. The writer Baburao Bagul, attempted to expose the realistic image and suffering of women before the eyes of the reader and memorized that the woman is playing effectively the role of mother from generation to generation.

If we analyze the work of Bagul, it is appealing to enclose all the ages i.e. Present, past, and future. And it is understanding the literature of Bagul, that appeal to the reader's in different forms such as historical, religious, legendary, realistic, and social backgrounds too. He has highlighted his anger and compassion simultaneously through his writings that women are continuously affected by the several outrages, injustice, discrimination, atrocities, and exploitation. That is why writer Bagul, has chosen an innovative route as well the observation to the readers and tried to reach the suffering of the Dalit women.

Bagul has also done a comment and says that "Hindus claim their (Dalit) literature as Vidhrohi literature and the same people torture and humiliate Dalits. This needs to be checked and examined through the review of Dalit literature, which he says needs to be promoted and glorified as this literature only focuses on humanity and gives no importance to the concept of God, goddess, their religion, and culture. He says that Dalits are the real heroes of this age, as they represent true humanity. To him, the Dalit is a revolutionary.

In this novel, the writer has sincerely commented on the issue of humanity, "Humanity is greater for him, not the God and man is greater than the state. For him, religion is not greater than a human being. For his misery and poverty do not belong to any particular community or country. They are whole identical and universal. He says that this adverse social system should be fought tooth and nail. He gives importance to humanity and his literature reflects only humanity."

In this context, the critic and expert Laxman Shashtri Joshi have also shared his valuable comments and said that "Baburao Bagul has his own status and a great sense of justice and equality. The man must have his status and freedom, and he must have a great sense of justice and equality. These values should be as firm as the society which brings about the upliftment of the united Dalit community. *But* it is not warring to battle only for Dalits; it is a war that removes untouchability, casteism, creed, religion, etc. It is one of the biggest wars that are waged upon by Dalit revolution and Dalit literature, pioneered by Baburao Bagul."

It is fiction, a story of a daughter to Muruli (dedicate to the local God, Khandoba). She was a daughter of a prostitute and her mother desired her to pursue the same profession.

But she refuses. Later, her mother marries her to Khandoba the local God. Therefore, the people see her with the desire for sex. The male community makes physical relations and makes her impure in her childhood itself. She develops a bad feeling towards the male community and decides to take revenge on male folk. She changes her look and keeps her name 'Jwalaprasad'.

She was fed up and disturbed in her life at the same time all of a sudden, she has seen the rays of hope when she comes in contact with a Swami ji name "Alkniranjan" on her journey to the Himalayas and the company of Swami ji changes her attitude towards the male folks. She realizes the importance of human life and decides to accept her new life once again. '*Sood*' highlights the suffering of women and the pain and torcher given by male folk. Does the writer examine in this novel why it happens? In society when these people are also made of the same chemistry, muscles, and skulls. The question touches the panic button in Indian society. In *Sood* Janki's life, miseries reach their zenith.

The writer, Bagul depicts in the novel that the women are miser product of the dominant class, imposed upon the poor. Janki is born beautiful. Her body and heart, both are beautiful but the outrage in the society transformed her into a rebel, as the beautiful flower turns into a hard rock. She develops feelings of hatred against the male folks.

When Janki decides to renounce the world and begins her journey to Himalaya as a Sanyasi, she meets Swami "Alakhniranjan". She finds in him the happiest man in the world like God. She finds him a great man with calm and composed. She had never seen such a person in society before.

Baburao Bagul portrays in *Sood*, the agony of not only 'Janki', the Dalit girl, but the entire Dalit woman folk. He

shows such an oppressed woman who rejects rigid established customs of society. He agrees with Dr. Babasaheb Ambedkar, who wanted to establish equality of gender and devoted all his life to this. *Sood* tries to make clear that there should be a change in society. The miseries and exploitation of women, particularly Dalit women must stop. This will be possible only when the social structure changes.

“*Sood*” the entire story has picturized about the life of ‘Janki’. Mind is ever-changing as anger, revenge, etc. Once occupied the mind changes into a cool soft and lofty one. In “*Sood*” this concept has been very successfully painted by the author. There is spiritual touch given to the novel. The story is a description of the feelings of oppressed Dalit women. He has used maximum phrases and the language of the effective beginning of divine salvation.

R.G. Jadhav, a Dalit writer has commented critically about “*Sood*” which is long and mysterious fiction of Baburao Bagul and said that, “the males of the upper caste of the Indian society, in the name of the civilization and enriched culture, have full freedom to satisfy their sexual urge by exploiting girls of lower castes. It is no sin for them. But the girls, whose modesty, honor, and everything are robbed, alone know the pain, suffering, and the meaning of honor in the society.”

Janaki's struggle begins from here. Her first rebellious step was to refuse to live as a woman and decided to live as a male. She feels suffocation in her womanhood because womanhood invites troubles from the male community. She decides to take revenge against male folk. After the first rape, she thinks that it is a system, in which the culture of society is to protect males and neglect women. She decides on the very first day to take revenge against the male community. But she was all alone; nobody was to support

her. However, she decides to break the custom and traditions prevalent in society. She thinks she is not the only victim.

There are many Janki's. She doesn't have any alternative, except to fight all alone. Other fellow women have no courage to go against the established social system and do not want to break the tradition and culture. Janki was alone in her battle. She attempted to commit suicide. She feels suicide is better than surrender. She doesn't want to bow down to the superficial custom made by wealthy and powerful persons in society. There are so many Janki's in the society, who meekly suffer this exploitation. Janki represents all such women. Unfortunately, 'Janki', a beautiful girl, feels disgusted about her beauty because, except for her beauty, she doesn't have anything. She has no identity of her own. And therefore, she blames her beauty only.

In the second half of the novel "*Sood*", Swami "Alakhniranjan" appeared as a second major character. He is the person who has brought a dramatic change in the life of Janki. Janki, without Swami ji, was very much confused and there was a lot of chaos in her mind. After meeting Swami ji, she could regain her lost confidence. Baburao Bagul portrays Swami ji as an innocent, sinless, and non-pretending character. When Swami ji asks 'Janki' about her renunciation, she narrates the horrifying experience of her life. While narrating her story she seemed to be very furious and had outbursts of anger.

At the same time, Swami ji gently pulls her near and very affectionately holds her close to his chest like a child. Swami ji, utters who the child is? Swami ji felt her body touch like that of an innocent child. The love and compassion and elegance through Swami ji's pure heart and soul completely transform 'Janki'. The purity and sanctity

of Swami ji changed her life and she could hold herself to a normal state. She got very much impressed and influenced by Swami ji's touch, which played the magic in her life. The action of Swami ji assured Janki, of the complete safety of her life from the society, which had harassed her.

'Vidyacharan', one of the disciples of Swami ji drew a wrong meaning from Swami ji's approach toward 'Janki'. Vidyacharan takes a different meaning of Swami ji's action with a beautiful woman Janki. Because Janki and Swami ji become very close to each other while she joined him on the pilgrimage. However, Swami ji looked at 'Janki' as a pure beauty of nature. He did not look at her with lust. Swami ji was a pure and holy person. After coming back from the pilgrimage Janki lives with Swami ji and his disciples. Whenever Janki and Swami ji meet together without the presence of others then there did not arise any sexual desire or lustful feeling in the mind of Swami ji. And therefore, Janki was utterly surprised by such a pure-hearted Swami ji. She did not experience an iota of lustful feeling in Swami ji's mind. Whenever she was taking a bath in the naked state in the presence of Swami ji, she observed pure love and affection, without any sexual feeling in the eyes of Swami ji. 'Janki', looked at Swami ji as if he was a saint and not an ordinary person, full of human feelings. Therefore, she got full faith in Swami ji. In this way so many years rolled in Swami ji's association, during which she had a very high opinion about Swami ji.

Swami ji exhibited the beauty and truth of his sublime, innocent, and ideal virtues of human beings. According to Swami ji, "God is beauty and beauty is God, like that of Truth, God is Truth. He saw everything as beautiful that is created by Him, (God). Janki started looking at Swami ji as a real human being. She found all qualities of truth in him. Baburao Bagul states that "He has trusted and believed that

man may be like God, but, which man? He questions further, he states that some men are not like a human but of animal species.” A human being is a true man like that of Swami ji. Further, he states that the relationship between Swami ji and ‘Janki’ is like that of Adam and Eve. Who was innocent, though adult, notwithstanding?

Some critics compared the relationship of ‘Janki’ and ‘Swami ji’ to that of ‘Vishwamitra’ and ‘Menka.’ But it is inappropriate to make such a comparison because ‘Menka’ got success in breaking ‘Vishwamitra’s religious austerity and peace, whereas Janki’s beauty and puberty could not affect Swami ji’s penance, religion, and holy life. Thus, Baburao Bagul, in “*Sood*” depicts the life of the very holy person and the humiliated woman like ‘Janki’, the two characters, which are completely contradictory to each other. He has narrated the story of these two in a very effective and impressive manner.

In this novel, Janki’s mother named, Gangubai fell victim to society and was sexually exploited willingly. She accepts Society’s ill-will and also wants her daughter to follow the same. The writer tried to depict the helplessness of an untouchable woman in the then society in the form of Gangubai, the mother of ‘Janki’. The writer also tries to portray a picture of the typical character of ‘Vidyacharan’, the disciple of Swami ji, who represented the bitter truth of the then society.

Baburao Bagul tried to express: the orthodox human Society, in which the higher caste male community treats women. Particularly, women from lower castes, as mere objects of joy, sex, and objects. He also narrates that ‘Janki’ was found between the double dilemma of ‘Vidyacharan’, the Brahmins orthodox disciple on the one hand, and the Swami ji, a great, sublime, character of a highly spiritual sect of Hinduism, on the other.

The writer Baburao Bagul, praised Indian women for their bravery, boldness, and revolutionary thinking against all odds of established orthodox religious practices in the society. Women, in general, are a neglected lot and weak. Baburao Bagul thinks to contribute her betterment and upliftment. There are two major characters in *sood*, 'Janki' and Swami 'Alakhniranjan'.

SUM-UP

The writer wanted to address human society through 'Vidyacharan', a typical, orthodox, and perverted religious and cultural man. On the other hand, he tried to show pure thoughts and pure soul like 'Swami ji' in the then Society. "*Sood*" narrates conflicts not only in the life of 'Janki' but also on the other side of 'Janki', which represents the pains and sorrows of the female community, especially, the female belonging to the lower caste community. Through his novel, the writer Baburao Babul has tried to portray: Janki: A Revolutionary Protagonist, in the novel "*Sood*". And he also tried to bring 'Janki' back to society, which she had previously rejected. Thus, he restored her to the complete woman hood, that society holds. Baburao Bagul tried to portray the eternal values of a true Society.

Through, "*Sood*" the writer has tried to bring about a classless and casteless society and at the same time, he conveys the message of equality. He wants to restructure the society in which there will be no discrimination. His character 'Janki' represents the entire world and her victimization is the victimization of the entire womenfolk

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CHAPTER - 12

DR. BABASHEB AMBEDKAR AND SOCIAL REFORMATION

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ABSTRACT

The labor laws which he had formed during his tenure as a labor Minister, Dr. Ambedkar has not brought changes in the lives of labor but also he worked a lot for the self-respect of women, equal salary and respect to motherhood, the paid maternity leave for six month and his resignation of law minister just for denial of Hindu Code Bill by other ministers. Dr. Ambedkars vision had brought a drastic change in the lives of deprived class. Dr. Ambedkar fought a lot with Mr. Gandhi and Ramsay MacDonald. It was a struggle for the self-respect of the deprived class people. At the same time everyone was against in giving rights to Dalits but Dr. Ambedkar was firm on his stand. In the Round –Table-Conference, he was the only person who had been invited by the British Government to discuss the problem of oppressed and depressed people.

Key Words: deprived, Self-respect, motherhood, maternity, oppressed and depressed

INTRODUCTION

“Democracy is not merely a form of Government...It is essentially an attitude of respect and reverence towards fellowmen.” B.R. Ambedkar, Annihilation of Caste.

This research paper is focuses and believes on the Democracy. Because democracy is admired to everyone with equality, voting rights, expression of speech, freedom and avoid deprivation of the right to life and liberty, and minority rights. Dr. Ambedkar is stated itself the features of the democracy that respect for basic human rights, respect for the rule of law, democratic governance and citizen participation. These rights are the 'soul' of our democracy. And that, the social reform is a general term and used to describe movements organized by members of a community who aim to create change in their society. These changes often relate to justice and ways that a society is currently relying on injustices for certain groups in order to function. In this connection, Dr. Ambedkar as maker of Indian Constitution and according to his opined Liberty, Equality, Fraternity and Media are the 'pillar' of democracy irrespective caste, creed, religion, sex and gender.

Dr. Ambedkar has manifold qualities were the passion for social reformers, endless sacrifices, courage and determination. He had a clear vision, sagacious leadership, excellent qualities of head and heart, equality, liberty and fraternity. His remarkable life and achievements brought the awakening among the downtrodden to struggle for their rights, privileges, human dignity, and social equality. Dr. B.R. Ambedkar, in his short span of 65 years of life, made a remarkable mark in the Indian history. The great contribution of Dr. Ambedkar is maker of Indian Constitution that Article 17, he provided for the abolition of untouchability and its practice in any form is made offence Punishable under law. He also provided for fundamental rights under Articles 14-35 to be exercised by all citizens of India.

Dr. Ambedkar wanted a change in the social structure of free India. He was one of the opined that when Depressed

classless are considered as a part of Hindu religion, they should be given equal treatment and equal opportunities, in all respects. But the Orthodox Hindu society did not agree with him. In pretext that 'Caste- System' of Hindus is the divine creation, Hindu society continued to oppress and suppressed them even after 75 years of independence of India. Egalitarian nature of constitution of India and the hordes of legislations have not brought any desirable transformation in the mindset of Hindus. Babasheb Ambedkar throughout his life, tried to bring about a reform in Hindu Society. He led many agitations to prove that his community is Hindu but all the times Hindus have rejected him. Ambadevi Temple Agitation of 1925, Mahad Water Agitation and Parvati Agitation of 1927, Nashik Kalaram temple Agitation of 1930, are prominent examples of his crusader. All his crusaders have yielded nothing in the minds of Hindus. Therefore, finally he decided to quit the Hindu religion and declared his intention of quitting Hinduism in a conference of Depressed classes held in Yeola, Nashik, in 193, and accomplished it at Nagpur, on October, 14, 1956, converting himself, along with 5 million of people to Buddhism. According to him the religion of Buddhism is most egalitarian, claiming no divinity, luring for no gain and comforts after death, rejecting existence of either God or soul; it strives only for the welfare of people. Dr. Ambedkar found this religion the most suitable for his people and also for the people at large.

DR. AMBEDKAR'S CONTRIBUTION FOR THE UPLIFTMENT OF HINDU WOMEN

Women are treated unequal in Hindu religion. They are denied the inheritance rights and several other rights. Dr Ambedkar thought that this will not allow India to progress. Therefore, when he became the first Law Minister of free India, he drafted a Bill called *Hindu Code Bill* and placed

before parliament on September 27, 1951, for discussion.

He wanted to bring about a change in the structure of Hindu society, giving equal rights and equal treatment to Hindu women. Congress boycotted the bill, Dr. Ambedkar had suggested in the bill for changes in marriage, divorce, maintenance, inheritance and adoption. Unfortunately, the bill was ignored by parliament and Dr. Ambedkar had to resign from the parliament. *The Hindu Code Bill* of Dr. Babasaheb Ambedkar had tried honestly to give protection to women which were viz. i) Registered Marriage ii) Divorce iii) Maintenance. iv) Property by inheritance. v) Adoption of the minor children.

REGISTERED MARRIAGE

The most important requirement, the marriage law was that the bride should have completed 14 years of age and the groom should be of more than 18 years old. But there was an additional thing to the marriage in the Hindu Code Bill. It permitted the inter-caste marriages and when the first wife is alive, it is strictly prohibited for a man to go for second wife.

DIVORCE

Hindu marriage is a religious marriage. So, there should be no divorce but there are some reasons which are applicable for divorce, as: i) One who forsakes the other ii) Conversion. iii) Illicit relations iv) Madness v) Disease, which is serious and not curable vi) Hidden disease vii) Cruelty.

INHERITANCE

The property of an undivided Hindu family is shared by all members in case of the death of the father i.e. the eldest member of the family. In case of the death of the husband the wife could get this share. The daughter gets an equal share in the father's property along with her brothers. The

property is equally shared and distributed between son and daughter. The daughter should get one half of the property from her father. And the son should get one half share of the property from his father. So, there is equal distribution of property between the son and the daughter. According to the old law, whatever the women could get as a share in the property it was up to the time she lived. According to Hindu Code Bill, women can use her property as per her wish. In case a woman has inherited the property from her father's family on her death, her husband does not get the right to share it i.e. Dowry received by a bride.

Dowry received by a bride is considered "Shridhan" and remains with the bride only. If the groom is below 18 years, wife's property should be kept with the bride's parents, who are as trustees. When she turns to 18 years, she will be able to get the possession of this property. Her husband's relatives should not make any claim upon it. If wife is living separately from her husband, she can claim for the maintenance. According to the old law, if she does not stay with her husband, she will not have any right or claim in upon his property. But under Hindu Code Bill, she can live separately for the following reasons: i) the husband having any serious disease ii) If he keeps another woman or if he has illicit relations iii) If, he treats her badly and cruelly iv) If he has left her for more than two years and lives separately v) If he is converted to religion, other than Hinduism.

ADOPTION

Two changes have been taken place in the law of adoption: i). If the husband desires to adopt his wife ii). He should get the permission from his wife. If the widow has desire to adopt a child the husband should have permitted to do so before his death or he should have made the will clearly for this.

Dr. Ambedkar had put the Hindu Code Bill for the welfare of the entire Hindu community focused especially upon the protection of women. When the Hindu Code Bill was rejected in the parliament, Dr. Ambedkar resigned. Another very crucial decision he took to renounce Hinduism and seek refuge in some other religion. People all over the world, especially, the Buddhist countries were stirred at this decision of his. He visited Burma, Ceylon and Nepal and also toured throughout India, meeting large gathering in search of a satisfying faith. He studied various faiths like the Christianity, Islam and Sikhism and Buddhism in depth.

DR. AMBEDKAR'S CONTRIBUTION TO EDUCATION

Dr. Ambedkar was of the view that poverty is the result of lack of education. Therefore, he emphasized on education for the depressed classes. He founded the People's Education Society, in Bombay, in 1945. Under this education society, he started higher education for depressed classes. He founded Siddharth College in Bombay and Milind College in Aurangabad. Later, there has been expansion of these colleges. Today, there are 7 colleges in Mumbai, 5 colleges in Aurangabad, 1 college in Mahad and 1 in Bangalore. Besides this, there are several high schools and hostels for boys and girls, run by the People's Education Society, in different parts of Maharashtra. Dr. Ambedkar advised the depressed classes to go for technical education; mere formal education will not help them.

After first world Dr. Ambedkar who has concentrated on the various problems of dalits and in this connection he has delivered speech in Mumbai Assembly during the era 1939 and declared his role and argued that as follows:

“Whenever there was differences create between me and my country at the same time I did not favour but my

country. I didn't follow any path in favouring. But there is one more strong desire in my mind and I am very much concerned with this and I never quit the same. I am born in which family obviously I am an integral part of it and would remain loyal and never keep any distancing to my Dalit community. I would like to tell something very much conforms that I will stand and act in favour of my Dalit community rather than country. In fact, if somebody is talking on the name of nation though I wouldn't support to them as there are majority in number. And if somebody is taking side of nation it doesn't mean I to give the support of that political party. My role and my intention is what to be understand by everybody?

When there is question of choice me and my country, insolently I must give my First preference to my nation. When the choice is given between my nation and community, my integrity would be with my community because I am the integral part of it and subsequently it is my real identity. (NaliniPandit.7.)

Dr. Ambedkar had given justification that this demand was not put forward to obtain the benefit on the basis of caste. But same time upper caste so called Hindus governor over the National Movement and they were unresponsive for the betterment of dalits. Henceforth Dr. Ambedkar who protest and defence the basic values of humanity such as freedom, equality and fraternity must be intestate in present social system. On this criterion Dr. Ambedkar has scrutinized the various things analytically that the Hindu norms and philosophy is standing by on injustice, diversity and enforcement and dominance. That is why to remove the same Dr. Ambedkar has put his effort persistently at the end of his life.

FIRST ROUND TABLE CONFERENCE

The First Round Table Conference during the era 12

November, 1930 to 19 January 1931. In this conference Gandhi has initiated the Civil Disobedience Movement on the behalf on Indian National Congress. At the same time many congress leaders were in jail the result Congress couldn't participate in the first conference. And after that the First Round Table Conference has cancelled.

After that the British Government has organized Second conference and held in London from 7th September 1931 to 1st December, 1931 along with the participation of Gandhi and National Congress. Said conference two weeks before the conference conveyed, the Labour Government had been replaced by the fundamentalists. But Gandhi was claimed to represent to whole people of India. This same view was not shared and communicated by the other delegates. That is why the division between the many attending groups was one of the reasons why the outcomes of the Second Round Table conference were again no sustainable results come out for the India's constitutional future. The result the civil unrest which was spread throughout India again and upon return to Gandhi was arrested along with congress leaders. The Third Round Table Conference during 17 November 1932-24 December 1932 was not attended by Indian National Congress and Gandhi. Beside many other leaders were also absent. In first two conferences it was not positive outcome. Hence once again the recommendations were published in white paper in March 1933 and debated afterwards in the parliament.

As soon the proposal of Mr. Gandhi came to an end Dr. Ambedkar has put his thought in accordance to the proposal of Gandhi that, "Untouchables are the part of Hindu society and it cannot make it separate. Hence they should not be the provision and offered any separate or individual rights". Now Dr. Ambedkar wanted to ask, "Does your Hindu society allow us to have meal together?" "The second question will you allow to intercaste marriage

of Dalit boy with a Brahmin girl? Ambedkar asked to Gandhi is any untouchable reach to the Gabbara of temple for pray and worship? The third question to Mr. Gandhi about access to Dalit people in the temple premises further Dr. Ambedkar very curiously questioned Mr. Gandhi about to access to water resources. We people get water from the river or well. These are the basic questions which were raised by Dr. Ambedkar before the British Government and convinced that who is the real representative of Dalits? And suggested what was the actual need and demand of dalits being they are born and brought up from Indian soil but they are deprived on the name of religion and caste which was created by 'Manusmurthi' Holy Scripture of upper caste Hindu people. Waman (Meshram pp. 24-25.)

TO SUM UP

Dr. Ambedkar is one of the great social reformer and he is not only contributed to the Particular Dalit Caste but he has worked for every single citizen of India as he is the maker of Indian Constitution and through this all Indians are equal irrespective cast, creed, gender and religion. In real sense the researcher is observed that Dr. Babasheb was not only a great as human but also human rights leader. He was not struggled for the rights of dalit so called depressed and oppressed class but his fight for the larger interest of the Indian Millennium. Dr. Ambedkar was the India's foremost human rights activist during the era of 20th century. He has designed the constitution of India to give equal rights to every single citizen and protect security of life. He has proved that 'untouchablity' is a crime against the humanity. He has appealed to Dalit community would come forward to secure social, economic, cultural, educational and political rights.

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