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Dr. Ana Mateen



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Kanpur**

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Book :

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Writer :

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Financial Inclusion and Economic Growth

**Prof. (Dr.) Aftab Anwar Shaikh
Dr. Ana Mateen**



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Edition : 2020

Book :

Financial Inclusion and Economic Growth

Editors :

Prof. (Dr.) Aftab Anwar Shaikh

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Women Empowerment & Economic Development

**Prof. (Dr.) Aftab Anwar Shaikh
Dr. Ana Mateen**



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Recent Concerns of Economic Growth

**Prof. (Dr.) Aftab Anwar Shaikh
Dr. M. Shahid Jamal Ansari
Dr. Gulnawaz Usmani**



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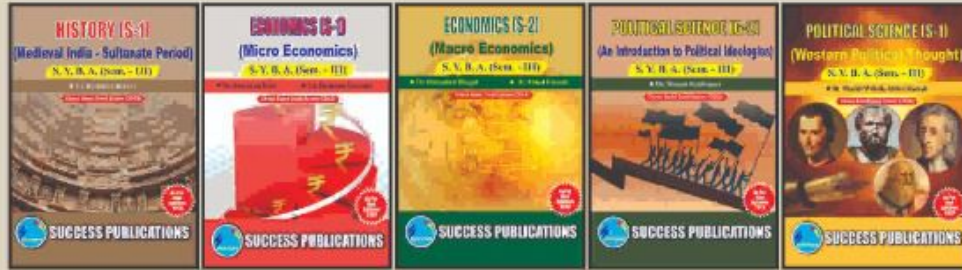
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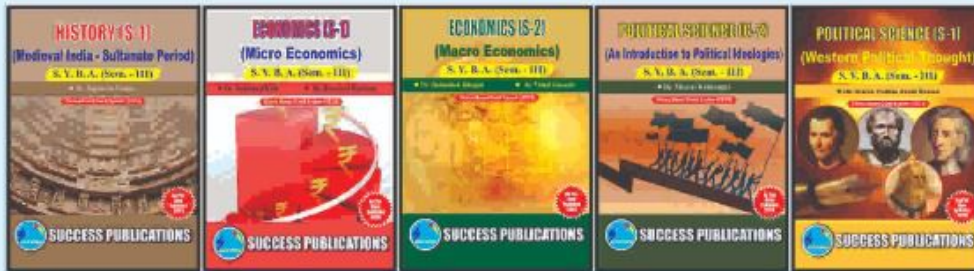
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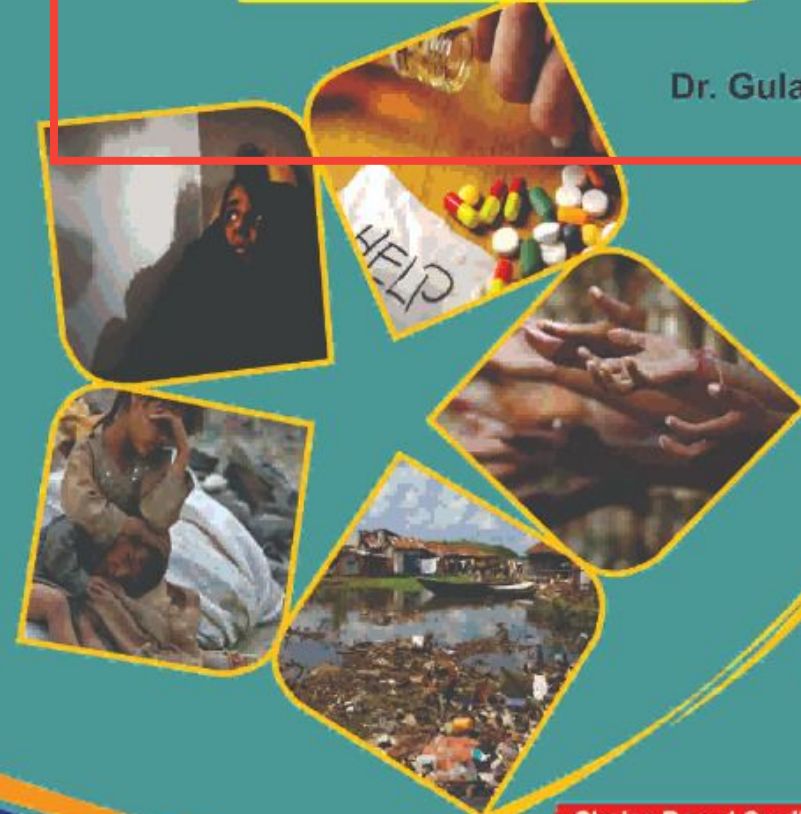
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”انتظار حسین کی افسانہ نگاری“ ان کی پہلی باقاعدہ تصنیف ہے جس میں انھوں نے انتظار حسین کے افسانوں کے ہمہ جہت پہلوؤں کا تفصیلی جائزہ پیش کیا ہے۔ اس کتاب میں انھوں نے انتظار حسین کے سوانحی کوائف، ادبی پس منظر، تخلیقیت، ادبی معکوسیت، ہندوستانی سماج میں اساطیری رجحانات، انگریزی استعمار، تقسیم ملک اور اس کے نتیجے میں تبدیل ہوتی سماجی، سیاسی، مذہبی، تہذیبی اور لسانی صورت حال کو انتظار حسین کی افسانہ نگاری کے تناظر میں دیکھنے کی کوشش کی ہے۔ انتظار حسین ایسے افسانہ نگار ہیں جن کے فن کی متعدد جہتیں ہیں، ان کی پرتوں کو کھولنا کوئی معمولی بات نہیں لیکن ڈاکٹر ابرار احمد اس سے بخوبی گزرے اور انتظار حسین کے فنی، فکری، تکنیکی اور اسلوبیاتی تنوع پر اس طرح ریویو کیا ہے جس طرح اس سے پہلے شاید ہی کسی نے کیا ہو۔ انھوں نے انتظار حسین کے فن کا محاکمہ جس باریک بینی سے کیا ہے وہ ان کی ژرف نگاری، اعلیٰ ادبی ذوق، عمیق مطالعے اور وسیع مشاہدے کی آئینہ دار ہے۔ اس کتاب میں ڈاکٹر ابرار نے الگ طریقے سے انتظار حسین کو سمجھنے اور سمجھانے کی کوشش کی ہے، چونکہ وہ خود فنکار ہیں اس لیے انھوں نے عام قاری یا تجزیہ نگار کی روش نہیں اپنائی ہے بلکہ انھوں نے اپنا سروکار فنی مباحث سے رکھا ہے اور اسی تناظر میں انتظار حسین کی ادبی شخصیت کو تلاش کرنے کی کوشش کی ہے۔ ایسا کرتے ہوئے انھوں نے انتظار حسین کی شخصیت کو اپنے اوپر حاوی ہونے دیا نہ متعصبانہ رویہ اپنایا بلکہ انھوں نے ان کے افسانوں کے مطالعے کے بعد جیسا ان کو پایا اسی کو بے تم و کاست صفحہ قرطاس پر منتقل کر دیا ہے۔ ڈاکٹر ابرار احمد کی یہ کتاب تنقید و تحقیق کا مرقع ہے اور انتظار حسین کے فن کا مکمل منظر نامہ بھی۔ اس کتاب کو تصنیف کر کے ڈاکٹر ابرار احمد نے ایک اہم علمی و ادبی کارنامہ انجام دیا ہے۔

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Women's Empowerment for Gender Equality

**Prof. (Dr.) Aftab Anwar Shaikh
Dr. Ana Mateen**



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Dr. Sayyed Ilyas is Associate Professor in Botany, AKI'S Poona College of Arts, Science and Commerce, Pune. M.Sc. (Gold Medal) Ph.D. in Physiology. 80 National and International conferences, 40 research papers, 2 research projects, M.Phil and Ph.D. guide of Savitribai Phule Pune University, Pune, Fellow of American Biographical Institute USA.



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About the Author



Ms. Deepika Abhijeet Kininge is awarded by the degree of **M.Phil (Economic)** by the Savitribai Phule Pune University. She is currently pursuing Ph.D in (Marketing Management) from Savitribai Phule university of Pune from Sept. 2016 in the subject Marketing Management. She has post-graduation with distinction in **MBA (Marketing and Finance)** from Shivaji University Kolhapur. She has **10 years** experience in teaching in different well known institutions like Bharti Vidyapeeth Sangli, N D Patil College Sangli, CIMDR Deccan Education, Sangli as a Lecturer have 2 years. corporate experience in HCl Infosystems and PAMAC finserve as a financial analyst and credit reviewer respectively.



Adv. Teja Vivek Dighe is working as **Assistant Professor in Marathwada Mitra Mandal's College of Commerce, Pune**. She has attended number of workshops, seminars organised by various institutions. She has presented several papers in National and International conferences. She has been faculty of B.Com, BBA, BBA(IB), BBA(CA), MBA(HR).

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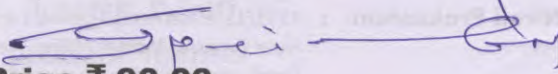
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Financial Inclusion and Economic Growth

**Prof. (Dr.) Aftab Anwar Shaikh
Dr. Ana Mateen**



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✓ 11.	Financial Inclusion : A Step Towards Cashless Economy PROF. (DR.) AFTAB ANWAR SHAIKH DR. ANA MATEEN	144
12.	Macroeconomic and Microeconomic Factors Affecting the NPA's & in the Indian Banking System : An Empirical Analysis PRAVATA KUMAR JENA	158
13.	Financial Inclusion and Payments Bank DR. SAJOY P.B., MS. MANJU M. KAIMAL	171
14.	Non Banking Financial Company (NBFC) Sector in India – Trends, Regulatory Issues and Way Forward DR. PUNEET KAUR	183
15.	Digital Finance – Role in Financial Inclusion and Inclusive Growth DR. RAMEESHA KALRA, DR. MANU K.S.	195
16.	Digital Empowerment and Transformation in Higher Education SANDESHWAR KUMAR MISHRA	208
17.	Economic Development of India and the Roles of Mass Media SUBIR SINHA	220
18.	Sustainable Agriculture : A Prerequisite for Food Security ASISAN MINZ, REMA DAS	229
19.	Demonetization : A Vision for Cashless Economy MR. UTTAM KUMAR	244
20.	Luxury Toys & it's Share in Indian Market Emerging Economy and Challenges Faced MR. SALMAN SAYYAD FAKHRUDDIN QADRI	258
21.	The World Bank Citizen charter Project's Impact on Economic and Social Aspects in Afghanistan MR. SARDAR MOHAMMAD BARANI	264

11

Financial Inclusion : A Step Towards Cashless Economy

**PROF. (DR.) AFTAB ANWAR SHAIKH
DR. ANA MATEEN**

ABSTRACT

Higher penetration of formal financial services is a positive developmental indicator. Finance has become an important component of an economy for development of the society as well as the entire economy. A strong financial system has to be incorporated for sustainable growth in the country as the majority of the rural population in India is still not included in the inclusive growth; the concept of financial inclusion becomes a challenge for the Indian economy. Many concrete steps are taken by the Reserve Bank of India (RBI) and Government of India (GoI) in favour of financial inclusion but the impact of these did not yield satisfactory results. Reserve Bank of India's vision for 2020 is to open nearly 600 million new customers' accounts. The government should encourage the banks to adopt financial inclusion by means of financial assistance, financial literacy, advertisement, awareness program, etc. to achieve the aim of 11th plan of Inclusive Growth. This paper examines the concept of financial inclusion by analysing the various steps taken by the RBI and GoI and discusses the emergence of cashless economy as a result of inclusive growth. This study focuses on approaches adopted by RBI & GoI towards achieving the ultimate goal of financial inclusion for inclusive growth and emergence of cashless economy in India and

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	Mudasir Amin	126
10.	EMPOWERING WOMEN THROUGH RURAL ENTREPRENEURSHIP	
	Dr. Diana Ann Issac	134
11.	THE ROLE OF PUBLIC LIBRARIES IN THE ECONOMIC EMPOWERMENT OF WOMEN	
	Pranjal Doko	143
✓ 12.	SKILL DEVELOPMENT IN MODERN INDIA: GANDHIAN PERSPECTIVE	
	Dr. M. Shahid Jamal Ansari	152
	Dr. Ana Mateen	
13.	EMPLOYABILITY OF MANAGEMENT GRADUATES AND CHALLENGES IN INDIAN HIGHER EDUCATION	
	Prof. Amruta Kirtane -Deshpande	162
14.	POLITICAL PHILOSOPHY OF DR AMBEDKAR WITH REFERENCE TO HIS CONCEPTION OF WOMEN EMPOWERMENT	
	Dr. S.M. Shafi Bhatt	175
15.	WOMEN IN BANKING SECTOR: A STUDY OF WOMEN'S ROLE IN ECONOMIC DEVELOPMENT	
	Mannava SRL Jyothsna	183
16.	A STUDY ON WOMEN ENTREPRENEURSHIP IN INDIA	
	Mr. Jaysukh B. Zinzala	199
✓ 17.	WOMEN EMPOWERMENT IN INDIA	
	Ms. Rifat Memon	207
18.	IMPACT OF LPG POLICY (1991) IN THE WORKING OF WOMEN ENTREPRENEUR'S OF INDIA	
	Chandra Bhowal	219
19.	HEALTH CARE AND EDUCATION OF WOMEN	
	Gharo Devi	231
20.	GLOBALISATION: PROS AND CONS ON WOMEN EMPOWERMENT	
	Maneesha Bhatt	241

12

Skill Development in Modern India: Gandhian Perspective

***Dr. M. Shahid Jamal Ansari**

****Dr. Ana Mateen**

Abstract

Skill development refers to the identification of skill gaps and developing the existing skills to enable a person to achieve his/her goals. The 21st Century has ushered in a plethora of opportunities available in terms of learning pattern, job types and it has also made it evident that we should equip ourselves with the skills that are required to meet these challenges like collaboration, communication, critical thinking, career planning etc. With the additional value of artificial intelligence getting added to our daily life, it has become imperative to create, uncreate and recreate. India is not a country but a continent where one-fifth of the global population inhabit. Majority of this population is of youth that can transform India from developing to a developed economy. After seven decades of its independence with abundance of natural resources, it falls in the league of developing countries with high percentage of poverty, unemployment, inequality, illiteracy, malnutrition, mortality, and other deprivations. Though, Father of Nation, Mahatma Gandhi emphasised on education with skills for all before independence during freedom struggle, yet we fail to go on the path shown by him. This article is a humble attempt to present Gandhian perspective in skill development in modern India.

Keywords: Skill Development, Gandhi, Youth, Education

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	Maneesha Bhatt	241

Women Empowerment in India

Ms. Rifat Memon

Abstract

Empowerment of girls would mean encouraging women to be self-reliant, economically independence, have positive self-esteem, generate confidence to face any difficult situation and incite active participation in various social – political development endeavours. Women empowerment involves the build-up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination and therefore the general feeling of persecutions which goes with being a women in a traditional male dominated society. In this paper the efforts have been made to analyse the women empowerment in India.

In India, women have rights which they will practice for the status of equality, but unfortunately, actually, the society has many misconceptions regarding these laws gone by the government. The religious customs and beliefs followed by the people make them unfair towards women or girl child. It is crucial that we awaken and take responsibility for these issues because the number of headlines associated with rape, abduction, and killing of girl child after sex. It is crucial to resolve these problems from the basis and eradicate it before the matter gets difficult to regulate. Increasing number of suicide and death of girls, preventing them from education and other such factors will eventually affect the people within the country during a long-run.

Keywords: Women Empowerment, History of Women, Non Government Organization (NGO), Education of women

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Lekshmi. S
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STUDY OF SELECTED PETROLEUM INDUSTRY IN
INDIA 118
Mahnaz Khan, Dr. B.K. Dixit
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INDIA'S FOREIGN TRADE 129
Ms. Namita George D'souza
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BLACK MONEY 137
Pankajj Manik Kalitaa
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SUSTIANABLE ECONOMIC GROWTH 150
Sajina J.
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DEVELOPING COUNTRIES: A COMPARATIVE STUDY 161
Shojauddin, Shakeeba Taqdees
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ON MICRO ENTERPRISES 177
Beauty Kalitaa
17. A REVIEW OF MERGER OF BANKS 187
Rufi Hasware
18. STARTUP OF A BUSINESS 202
Mr. Sohail Hamid
19. DEMONETIZATION 210
Ms Rifat Memon
20. INDIA-US TRADE IN PHARMACEUTICAL
PRODUCTS 222
Aanchal Dagar, Dr. Qamar Alam
21. PATTERN OF INWARD FOREIGN DIRECT INVESTMENT
INTO INDIA: A SPATIO-TEMPORAL ANALYSIS 234
Md Aktar Hussain, Dr. Abdul Hannan

DEMONETIZATION

Ms Rifat Memon

ABSTRACT

Demonetization did last year on 8th November 2016 perhaps was the single most decision after independence that affected every single person of India is it a politician, businessman, bureaucrat, laborer, housewife, child, etc. Demonetization done by our honorable Prime Minister Narendra Modi last year was with a very good intention to reduce corruption and black money from the economy, bring transparency and greater formalization in the economy. This single most decision shook the economy for a while, and everybody debated on its impact on Indian economy, business and different sectors of the economy. Now the economy has come out of that sudden jerk of cash crunch and trying to be stabilized, so it is a pretty good time to have a look at the effects of this demonetization on our economy. Though it will take at least 5-6 years to get the complete results of this demonetization some short-term effects are quite visible. This paper is an attempt to find out these short-term impacts of demonetization on Indian Economy both positive and negative. This study adopts a descriptive, analytical approach based on secondary data to find out these positive and negative effects of this demonetization on Indian economy in last one year.

Keywords: Demonetization, Indian Economy, Positive Effects, Negative effects Indirect Taxes, Sector-wise Effects.

Introduction: Demonetisation means withdrawing the legal tender rights of any denomination of currency. Units of money have

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CONTENTS

1. SMART TECHNOLOGIES MAKE CITY
INFRASTRUCTURE WORK HARDER 09
Anantharaman Subramaniyan
2. REGIONAL DISPARITY IN AGRICULTURE SECTOR OF
UTTAR PRADESH 24
Mohammad Raiz Ahmad
3. POVERTY AND INEQUALITY IN INDIA AFTER 1991
ECONOMIC REFORMS 38
Dr. Ahmad Shamshad
4. SKILL DEVELOPMENT AND SELF EMPLOYMENT IN
INDIA 46
Dr. Faraz Ahmad
5. A BRIEF ANALYSIS ON RECENT TRENDS OF
DEGLOBALIZATION 58
Dr. Iramani Kalita
6. AN ANALYSIS OF INDIAN FOREIGN TRADE IN
PRESENT ERA 64
Anurag Sharma
7. GST: A SURVEY OF THE ACCEPTANCE OF THE 'ONE
TAX, ONE NATION' IN INDIA 77
Ms. Pooja Kumari Verma
8. IMPACT OF MAKE IN INDIA CAMPAIGN IN INDIA: A
SECTOR WISE ANALYSIS 90
Dona Pius
9. SLUSH FUND IN INDIA – A Theoretical heap 100
Dr. Majeed Mulla

POVERTY AND INEQUALITY IN INDIA AFTER 1991 ECONOMIC REFORMS

Dr. Ahmad Shamshad

Introduction

India embarked on big-bang economic reforms 28-29 years back in 1991. It is well-known that GDP growth has been much higher in the post-reform period. However, GDP is only one metric. Ultimately, the success of reforms depends on whether the well-being of people, particularly that of poor, increased over time. There are two conclusions on trends in poverty. The first one, shown in a World Bank study in 1996, by Gaurav Datt and others, is that poverty declined by 1.36 percentage points per annum after 1991, compared to that of 0.44 percentage points per annum prior to 1991. Their study shows that among other things, urban growth is the most important contributor to the rapid reduction in poverty even though rural areas showed growth in the post-reform period. The second conclusion is that in the post-reform period, poverty declined faster in the 2000s than in the 1990s. The official estimates based on Tendulkar committee's poverty lines shows that poverty declined only 0.74 percentage points per annum during 1993-94 to 2004-05. But poverty declined by 2.2 percentage points per annum during 2004-05 to 2011-12. Around 138 million people were lifted above the poverty line during this period. This indicates the success of reforms in reducing poverty. The poverty of Scheduled Castes and Scheduled Tribes also declined faster in the 2000s. The

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A DEVELOPMENTAL STRATEGY

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Contents

Editor's Message	v
Author Profiles	vi
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1. Human Resource Strategy Aligning with Technology & AI Revolution <i>C.N. Narayana and D.N. Murthy</i>	1
2. Neuroentrepreneurship: Neural Basis of Innovation <i>Jyotirmaya Satpathy and Saylee S. Gankar</i>	11
3. A Study of Customer Awareness and Impact of Sustainability Initiatives on Implementing Green Marketing Strategy at Star Category Hotels in Hinjewadi Area of Pune <i>Suvarna M. Deshpande and Ruchita Ramani</i>	21
4. Creating an Ecosystem for Sustainability: A Study on Social Entrepreneurship in India <i>Afreen Abrar Ahmed and Iram Ansari</i>	37
5. An Interactive Model for Creating Innovation Culture in Technical Institutes in India <i>Sanjay S. Lakade</i>	56
6. Kudumbashree: A Model for Self-employment and Promoting Women Entrepreneurship in Kerala <i>U. Sreenath</i>	60
7. A Study on Challenges Faced Social Entrepreneurs in India <i>Anuradha Phadnis and Kajal Maheshwari</i>	66
8. Crowd Funding and Social Finance for Social Enterprises <i>Meghana Bhilare</i>	74
9. Raising Entrepreneurial Children <i>Aishwarya Gopalakrishnan and Sukant Panda</i>	79
10. Women Entrepreneur: Challenges and Opportunities with Reference to Pune District <i>Varsha Bihade and Saylee Karande</i>	85
11. A Study of Financing Sources for Start-up Companies in Gujarat <i>Atul K. Sharma and Dipti V. Sharma</i>	95
AUTHOR INDEX	99

Creating an Ecosystem for Sustainability: A Study on Social Entrepreneurship in India

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ABSTRACT—*Social entrepreneurship is the recognition of a social problem and the uses of entrepreneurial principles to organize create and manage a social venture to achieve a desired social change. While a business entrepreneur typically measures performance in profit and return, a social entrepreneur also measures positive returns to society. With the current economic climate, it is very likely that social needs will increase and, consequently, the number of people committed to addressing them will increase. There has been an increase in the number of companies that have started to think about corporate social responsibility (CSR). On the other hand, organizations that particularly target to soothe these social pressures have increased progressively as well. The paper tries to find out what qualities make social entrepreneurs different from others. This paper focuses on some of the best qualities to be a social entrepreneur and the role ecosystem in the success of social entrepreneurship and ultimately achieving sustainability.*

Keywords: *Social entrepreneurship, Sustainability, Ecosystem*

1. Introduction

There is an overall growing significant attention focused on the subject of entrepreneurship from the past few years owing chiefly to the findings and realization by economic analysts throughout the world that small firms contribute substantially to the greater economic development and vitality of any society or country at large. Besides, many people opt for entrepreneurial professions and paths mainly because they have the insight and belief that it will proffer better commercial and psychological rewards than the usual monotonous big corporation routes. Social entrepreneurship is gradually and gradually becoming, a vital, important and a very crucial element in the worldwide discussion on volunteerism and civic commitment. Social entrepreneurship is strikingly apart from the present different types of entrepreneurship routes due to its value proposition and the very fact that it gives the money making a heart and a noble social cause. Social entrepreneurs are intended to drive societal transformations and such entrepreneurs concurrently act to address particular cases of social issues and problems and empower transformational progress throughout the system.

Social entrepreneurship is the recognition of a social problem and the uses of entrepreneurial principles to organize create and manage a social venture to achieve a desired social change. While a business entrepreneur typically measures performance in profit and return, a social entrepreneur also measures positive returns to society. Thus, the main aim of social

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46.	डॉ. शहाबुद्दीन शेख सर : एक आदर्श व्यक्तित्व डॉ. मेदिनी अंजनीकर	194
47.	डॉ. शहाबुद्दीन शेख : एक असाधारण व्यक्तित्व डॉ. अरुणा हिरेमठ	197
48.	डॉ. शहाबुद्दीन शेख : सदाबहार व्यक्तित्व के धनी डॉ. शेख मोहम्मद शाकिर	198
49.	एक आदर्श प्राध्यापक : डॉ. शहाबुद्दीन शेख डॉ. अंबेकर वसीम फातेमा अब्दुल अजीज	199
50.	मितभाषी, मधुरभाषी, मृदुभाषी.... डॉ. सुनीता यादव	201
51.	डॉ. शहाबुद्दीन शेख जी के जीवन के विविध पहलू डॉ. बाळासाहेब बाचकर	204
52.	मेरे पथप्रदर्शक डॉ. शीला महादू घुले	207
53.	आदरणीय गुरुवर्य डॉ. शहाबुद्दीन नियाज मुहम्मद शेख डॉ. जयश्री अर्जुन माथेसुळ	209
54.	डॉ. शहाबुद्दीन शेख में झलकता मानवतावादी दृष्टिकोण डॉ. एफ. मस्तान शाह	212
55.	आमचे सन्मित्र : निगर्वी प्राचार्य डॉ. शहाबुद्दीन शेख प्राचार्य डॉ. अशोकराव शिंदे	216
56.	प्राचार्य डॉ. शहाबुद्दीन शेख : एक अष्टपैलू व्यक्तीमत्व डॉ. अब्दुल समद शेख	219
57.	प्राचार्य डॉ. शहाबुद्दीन शेख : शिष्य ते गुरुवर्य एक वाटचाल शेख जब्बार खलील	222
58.	माझ्या स्मृतीतील डॉ. शहाबुद्दीन शेख डॉ. रुपाली चौधरी	231

डॉ. शहाबुद्दीन शेख : सदाबहार व्यक्तित्व के धनी

डॉ. शेख मोहम्मद शाकिर (पुणे)

मनुष्य का कर्म ही उसके व्यक्तित्व की पहचान होती है। डॉ. शहाबुद्दीन शेख जी से मिलने का पहला अवसर जुलाई 2004 में उनके घर मिला। प्राध्यापक के पद हेतु साक्षात्कार के लिए तैयारी कैसे की जाए इस संदर्भ में सर का मार्गदर्शन अनमोल रहा जिसके फलस्वरूप पूना कॉलेज में हिंदी अध्यापक के रूप में मेरा चयन हुआ। 2005 में डॉ. शहाबुद्दीन शेख सर के मार्गदर्शन में पीएच.डी. करने का सुअवसर प्राप्त हुआ। शोध कार्य के दौरान सर के साथ विभिन्न स्थानों पर भ्रमण करने का अवसर मिला तथा सर में अंतर्निहित गुणों से परिचय हुआ।

डॉ. शहाबुद्दीन शेख का व्यक्तित्व सदाबहार है। उनके चेहरे पर कभी चिंता की रेखा नहीं देखी। हर बात में बेहद सकारात्मक दृष्टिकोण से सर मार्गदर्शन करते रहे। सफर के दौरान सुबह 5 बजे से रात के 11 बजे तक निरंतर कार्य में मग्न देखा। अपने विषय पर पकड होते हुए भी डॉ. शहाबुद्दीन शेख जी व्याख्यान देने के लिए सुबह 5 बजे से तैयारी करने लगते थे। महानगरीय जीवन की दौड़ भाग उनके साथ सदा लगी रहती। "आराम हराम है" वाली उक्ति शहाबुद्दीन सर के जीवन पर सार्थक होती है।

बेहद पेचीदा विषय पर भी वे अपना मंतव्य सादगी से तथा हँसी खुशी के वातावरण में देते हैं। एन.एस.एस. का घोष वाक्य Not me, But You को सामने रखते हुए सर ने अपने संपर्क में आए प्रत्येक व्यक्ति को लाभ पहुँचाने के लिए अपना कीमती समय दिया। अपने छात्र को सदैव अपने परिवार का हिस्सा समझा और उसके साथ अपने पुत्र जैसा बर्ताव किया।

"सादा जीवन, उच्च विचार" पर सर सदैव चलते रहे।

खान-पान, रहन-सहन में सादगी सर की विशेषता है।

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