



Ighls/Ofsf]klqmfdf gkfn 6]nsdsf rgf]lx;

k#c=0Zj /rGb| l/dfn



eldsf

IjZjdf ;g\!(#) sf]cfly\$ dGbl tyf /fHosf] x:tlfk]sf/l eldsfn]ubf{/sf/n}bZdf zflGt, ;/lff, /fh:j kl/rfngsf cltl/Qm hgtfsf nflu cfj Zos kg] j:t' tyf ;]fsf] ;dlrt Joj:yf ug{5{eGg] cjwf/Offcg'k ;fj h]lgs ;:yfgxZsf]:yfkf u/{sf] kfOG5 . :yflkt ;fj h]lgs ;:yfgxZsf]dVo p2Z}o klg bZdf pBf]u Joj ;fo a9f0{cfly\$ lqmf]snfk ;~rfng ug] j:t' tyf ;]fsf] pTkfbg hg:t/;Dd k'ofpg] /fhuf/l]sf cj ;/xZsf]l;h'of ug] /fh:j ; l'ng u/l /fli6@ cy{Gqdf 6]f k'ofpg]cf]lb /xZsf]kfOG5 . /fHosf] k]olf ;n]lgtf ckl/xfo{xG5 eGg] ;f]cg'k g}to; ;dodf ;fj h]lgs ;:yfgxZsf]:yfkf Pj +j sf; ePsf] lyof] t/ la:tf/;doqndh]/fHosf]c;km]tsf kf6fxZ vf]Nb}af]x/ Nofpg yf]Nof] km:jZk ;g\!(&) sf] bzsd] cf0k]ubf ;/sf/nf0{ s]Dd ;xhstf{(Facilator) / ;j4Gstf{(Enabler) sf]Z kdf /flvgkg]lj rf/n]k]vgtf kfof]. oxl lj rf/sf]efjcg'k ;/sf/n]cfk]nf0{kg]M kl/eflft ug{z'Z ug{yf]Nof] kl/Offd:jZk ljZjdf Ighls/Of ckl/xfo{j:t' aG k]lof].

Ighls/Of eg\$]s]xf]<

;sf/l :jfldTj sf pBf]u, Joj ;foxZ Ighl l'qnf0{ ;jfldTj a]ljvg, z'p/ laq] ug]tyf lglZrt cj]lwsf nflu ef8fdf lbg] klqmf]nf0{ ;fdGo af]hrfnsf] efiffdf Ighls/Of elG5 . Ighls/Of klqmf]nf0{Jojl:yt ug{lj =, = @)%} df Ighls/Of Pq @)%} kfl/t ePsf]lyof]/ pQm Pqdf Ighls/Of eGgn]kl]ti7fgsf]Joj:yfkfdf Ighl l'qnf0{ ;xflutf u/fpg]laq] ug]ef8fdf lbg];/sf/l :jfldTj nf0{ hg;fwf/Ofdf nh]fg]jf cGo sb]d]l]odaf6 Ighl l'q] jf To:tf kl]ti7fgsf sdcf/l, sdbf/ jf OR5s ;a; dxsf] cflZs jf kOf{; xflutf ug]u/fpg]sfo{;Demk5{egl Ighls/Ofsf]kl/efiff ul/Psf]5 . o; y{Ighls/Of eGgn]

;/sf/l :j fldTj sf ;:yfgnf0{Ighl l'q]df x:tfGt/Of -; DklQ laq] z'p/ laq] Joj:yfkf s/f/ ; DklQ ef8fh:tf pkfo ckgfP/_ ug]sfo{dfq a]n]G, a? o; n];fj h]lgs j:t' tyf ;]fsf]Joj:yf ldnfpg /fHon]; s]Dd Ighl l'q]sf] k'of]u ug]sfo{d]nf0{aen]p5 .

Ighls/Ofdf gkfn b' ;~rf/ ;:yfg

b0{bzsc]3 sNkgf; d] gul/Psf]Ighls/Ofsf]klqmf cfn cfP/ ljZjel/ g}Ps ;zQm / Jofks cjwf/Offsf] Zkdf :yflkt xBf /fHosf]k]olf ;n]lgtfdf ljZj; /fVg] klfnf0{krfpg ufxZxg' :jfe]lj s xf]. cem Ighls/Ofdf ljZj; /fVg] klfnf0{klg ljZjfl;nf] cfwf/ klxNofpg g; s\$]xBf rsf]lj /fw; d] xg]u/{sf]kfOG5 . Ighls/Of ug] :j fndf ;/sf/sf]ah'ofdf dfq e/ kg] pTkfbg j]4 u/] /fhuf/l]sf cj ; / l; h'of ug]{g; Sg]; w]h; ;f]3f6fdf ;~rfng xg]nufgl]df kl]t km] lbg g; Sg]k\$]t]sf ;:yfgnf0{ dfq Ighls/Of ul/gk5{eGg]xfoG . kl]t:kwl{Ighl l'q]sf] cefjdf cfwlgs pkef]nf lj lwzf:q (Consumer Jurisprudence) n]lj sl;t u/{sf]; jf / j:txZdf pkef]nf]sf]5gf]sf]clw]sf/ (Right to choose) xg]k5{ eGg]wf/Offcg'k 3f6fdf uPsf ;:yfgxZ dfq ge0{ gfk]d]v / gfk]d]f uPsf ;:yfgxZnf0{klg Ighls/Ofsf nflu k]l; fxg lbg]u/{sf]kfOG5 . oxl wf/Offcg'k xfd]f] bZdf klg gfk]d]v ;:yfg ab]n kfj/ sDkgl ln= nf0{ ;g\@)# df z'p/ laq]af/f Ighls/Of ul/of]eg]gfk]d]f u0/x\$]gkfn b';~rf/ ;:yfgnf0{@)^! ;fnsf]z'Zd} Ighls/Ofsf]klqmf z'Z u/l gkfn b';~rf/ sDkgl ln= -gkfn 6]nsd_ df kl/Of ul/Psf]5 .

Ighls/Of ubf{; f]rgLo lj ifoj :txZ

;:yfgsf] Ighls/Of klqmfdf k] u]k]sfo{gu/l



lghls/0fsf] sfo{ yfngl ug{ ; yfgdf sfo{t
sd{f/lx; n]cf{gfl: j fy{gsh dfq xg]u/l afwfc8kg
xflg; sfggl ; Argf klg sltko cj : yfdf ckof{t xg'
lghl lf{nf0{ ; zQm z kdf cufl8 Nofpg g; Sgh] klg
lghls/0fsf] sfo{h} ; kmrtf xfl; n ug{ ; Sb} . t; y{
lghls/0f ubf{lgDg s'fx; df lj rf/ k'ofpg ; s'f
dfq ljjfb/lxt / pknAw dhs z kdf lghls/0f ug{
; lsg]s'fdf lj Zj f; ug{ ; lsg5 .

- ; fj hlgS ; yfgx; kfoM sdhf} cj : yfdf
klu; s'k15 lghls/0f ug{k'bf z'p/x; vhf ahf/df
laqm ug{g; lsg]e0{Psd16 z'p/ lghl lf{nf0{
lj t/0f ug{k'g] afWotf b]vg ; Sb5 . t; y{
lghls/0fsf]sfo{cf/De e0; s'k15 hit; Sbf]l56f}
z'p/ ahf/df k'ofpgk5{.

- kof{t z'p/ lsg]lghl lf{ pknAw g'xg]kl/l: ylt
pTkGg ePdf ; yfsf]pBdzlntf / Joj : yfkslo
lfdtsf]lj Zj ; glotf lghl lf{sf ; fd'k : sgk5{.

- lghls/0f ug{k'j} { ; yfsf] k'gM ; Argf
(Restructuring) ug{k'f0{/fd]dflg5 .

- lghls/0f ubf{ToxfSfo{t sdbf/ sd{f/l tyf
>d ; E7gsf]kltlglw]j ; xeflutf xg' / lghls/0f
klqmf kf/bzl{9En}u/fpg' cfj Zos 7flg5 .

- lghls/0f sfo{f]ult s5]f ultdf ePdf ; yfg
eng\ ; d:ofu;t agb5 . t; y{lghls/0fsf]klqmf
yfnglkZrft\tlj ultdf sfo{Dkfbg xgkb5 .

- ; DklQsf]dNof]g, sdbf/ tyf sd{f/lx; sf]lxt,
k'tfjssf]klj lw tyf cfly\$ lfdtfh:tf klfd
pRr Wofg k'ofpgk5{.

- lghls/0fkZrft\klg lgoldt;kn]cgludg tyf
dNof]g hf/l /fvGk5{.

- ; fj hlgS Psflwsf/nf0{lghl Psflwsf/df kl/oft
ug{k'f} .

- ; yfg lghls/0fsf]qnd; E}klt:kwf{ds jftfj /0f
klg l; h'f ug{k'ofyl dflg5 .

lghls/0fkZrft\g'kfn b'; ~rf/ sDkgl In=
sf yk r'gf]Lx;

lghls/0fsf]klqmfkZrft\g'kfn b'; ~rf/ sDkgl
lnld6\$ s]n ; /sf/l sfo{h}k ckgfP/ cufl8 a9g
; Sg]l: ylt eg]kSs}5g . lj Zj Jofkls/0fsf]blgofE
tyf klt:kwf{ds jftfj /0fsf ; fd'o; n]cf{gflj : t' tyf
; j]fsf]lj : tf/ b't ultdf cufl8 a9fpgkgs'fdf lal wf
5g . o; sf ; fd'yk}rgf]Lx; 5g\h; nf0{lgDgfg; f/
cf'ofpg ; lsg5-

- sfo{f]msf cfwf/df cgfj Zos b/agblx; vf/h
ug] / sd{f/lx; nf0{k'g'f'ul tflnd lb0{sfo{f'gdf
cema9l nugzln / pQ/bfol agfpg].

- Traditional Bureacratc model eGbf dfly p7]
Business model df sDkglnf0{n'hfgkg].

- rxfj6 / clgoldttnf0{/f\$]l pTkfbstj a9fpE}
n'hfgkg].

- pTkfbg / laqm]t/0fdf ul/Psf]; j]f / j : tsf]u0f:t/df
cem; wf/ u/l ltgsf]Gofof]t lj t/0f ug{k'g].

- Joj : yfkslo lfdtf / bltf a9fpg dfg]lo ; yfwg,
cfly\$, ahf/ kj4\$, pTkfbg, u0f:t/ cfibdf ; wf/
u/l sDkgl]Goodwill clej]4 ug{sbd rflngkg].

- ; ~rfns ; ldltnf0{kof{t dfqdf Joj : yfkslo
: j tGqtf lb0gkg].

- sDkglaf6 k'f]g ug]j : t' tyf ; j]fdf ; dofgsh
lj lj wls/0f ubf{n'hfgkg].

pk; x'f/
lghls/0fsf]nx/ lj Zj sf]sgf]krf; Dd klu; s'f]
cj : yfdf ; /sf/n]3f6df uPsf / /fli6 lxtsf nflu
pkofyl g'xg] ; yfgx; dfq ge0{gk'f'vl ; yfg klg
lghls/0f ug{k'j wf/0fsf]kl/k'odf g'kfn b'; ~rf/ ; yfg
klg lghls/0f e0{xfn g'kfn b'; ~rf/ sDkgl lnld6\$
-g'kfn 6]hsd df kl/0ft e0{cf{gflj : t' tyf ; j]f u'fx; dlf
; b'fem]j Zj fl; nf]Pj +e/kb]z; kdf k'f]g ul//x'f]; a\$
; fd' huhfx] g}5 . lghls/0f; E tl; G'Gbf klg lj utsf
cgej x; af6 kf7 l; Sb}sdhf]l x6fpg]k'f; xg' lgtf't
cfj Zos bl]vPsf]5 . lghls/0fsf]klqmfdf ; DklQ dNof]g,
z'p/ lgisf; g / laqm]t/0fsf]lgwf'0f / lg0f6 klqmfdf
kf/blz'f bl]vg' tyf lghls/0fkZrft\ ; xhstf{/
cgludgstf\$]z kdf ; /sf/l ; e'qnl]lgj f'x ug{k'g]s'zn
eldsfnf0{cfhsf]cfj Zostsf z kdf lng]u/\$]kf0G5 .

lghls/0f /fli6 ; DklQ, pkefQn]sf]lxt, : j : y
klt:kwf{cfDgful/ssf]efj gf, /fhg]ts b'pk] / ; yfgdf
sfo{t sd{f/l / ltgsf cfl>t kl/j f/; E hf]8Psf]x'f'
a8f]; fj wfgl ckgf0{lghls/0fsf]klqmf cufl8 a9fpgkg]
xG5 . o; y{lghls/0fsf]cy{/fHon]hDd] f/laf6 p'gdIQm
vf]h\$]f]eg]kSs}x'f]g, a? /fHo lghl lf{df s]n ; xhstf'
kj4\$, lgods / cgludgstf\$]eldsf lgj f'x ug{k'5{eG]
W'odf s'f]b' /xgk5{eG]b]v'pg'g}cfhsf]; /sf/sf]b'lo]j
xg' k'f]5 . of]b'lo]j lgj f'x'nfliu : j foQt, Jofj ; flostf,
lghl lf{sf]; yfut lj sf; xg'h?/l xG5 .