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A Study On "Cross-Cultural Diversity Impact On Communication Within Remote And Distributed Teams"

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Introduction

In the rapidly evolving landscape of the 21st century, cross-cultural diversity and inclusion have emerged as pivotal elements of successful organizations. With the advent of advanced communication technologies, remote and distributed teams have become the norm, bringing together individuals from diverse cultural backgrounds. This paper aims to assess the influence of communication in managing such teams, focusing on the challenges and best practices for fostering an inclusive virtual work environment.

Literature Review

The concept of diversity and inclusion has undergone significant transformation over the decades. Early policies focused on compliance and representation, whereas contemporary approaches emphasize the value of diverse perspectives and the creation of inclusive cultures. Hofstede's Cultural Dimensions Theory provides a framework for understanding cultural differences, while Communication Accommodation Theory sheds light on the adaptation processes in intercultural interactions. Despite the growing body of research, there remains a gap in understanding the specific dynamics of cross-cultural communication in remote and virtual teams.

Research Design and Approach

Qualitative Approach

- **Purpose:** To gain in-depth understanding of communication dynamics and cultural influences in remote teams.
- Methods:
- **Interviews:** Shall conduct semi-structured interviews with team members and managers to explore their experiences and perceptions.
- **Focus Groups:** Shall facilitate discussions among team members to gather diverse perspectives on communication challenges and strategies.

2. Quantitative Approach

- **Purpose:** To quantify the impact of communication on team performance and inclusion.
- Methods:
- **Surveys:** Shall distribute structured questionnaires to a large sample of remote team members to gather data on communication effectiveness, challenges, and cultural factors.
- **Statistical Analysis:** Shall be using tools like regression analysis to identify correlations between communication practices and team outcomes.

4. Findings

•Communication Practices in Remote Teams

- Common Communication Tools and Platforms
- **Video Conferencing**: Platforms like Zoom, Microsoft Teams, and Google Meet are widely used for virtual meetings.
- **Instant Messaging**: Slack, Microsoft Teams chat, and WhatsApp are popular for real-time text communication.
- **Email**: Remains a standard tool for formal communication and documentation.
- **Collaboration Tools**: Platforms such as Asana, Trello, and Basecamp facilitate project management and collaborative work.

- **Document Sharing**: Google Drive, OneDrive, and Dropbox are commonly used for sharing and collaboratively editing documents.
- Frequency and Type of Communication
- **Daily Check-ins**: Many teams hold daily or weekly stand-up meetings to align on tasks and priorities.
- Ad Hoc Meetings: Scheduled as needed for project updates, problem-solving, and decision-making.
- Asynchronous Communication: Use of email and messaging platforms allows team members to communicate despite time zone differences.

5. Challenges and Barriers

- Language Barriers
- **Communication Clarity**: Non-native speakers may struggle with language nuances, idiomatic expressions, and technical jargon.
- **Misinterpretations**: Misunderstandings can occur due to differences in language proficiency and interpretation.
- Time Zone Differences
- **Scheduling Conflicts**: Coordinating meetings across multiple time zones can be challenging, often leading to inconvenient meeting times for some team members.
- **Delayed Responses**: Time zone differences can slow down communication, as team members may need to wait for others to become available.
- Cultural Misunderstandings
- **Communication Styles**: Direct versus indirect communication styles can lead to misinterpretations and conflict.
- **Norms and Etiquette**: Variations in workplace norms and etiquette (e.g., formality, hierarchy, and decision-making processes) can cause friction and confusion.
- 6. Strategies for Effective Communication
- Best Practices and Successful Strategies
- **Clear and Concise Communication**: Encouraging the use of simple and clear language to minimize misunderstandings.
- **Regular Updates**: Consistent check-ins and status updates to keep everyone informed and aligned.
- **Documentation**: Maintaining detailed records of discussions and decisions to ensure clarity and accountability.
- **Use of Visual Aids**: Employing visuals such as charts, graphs, and slides to support verbal communication and enhance understanding.
- **Cultural Training**: Providing cultural competence training to increase awareness and sensitivity to cultural differences.
- Role of Leadership in Fostering Inclusive Communication
- **Promoting Open Communication**: Leaders should encourage open dialogue and create an environment where team members feel comfortable sharing their thoughts and concerns.
- Active Listening: Demonstrating active listening skills to ensure that all voices are heard and understood.
- Setting Expectations: Clearly defining communication norms and expectations for the team to follow.
- **Supporting Tools and Resources**: Providing access to communication tools and resources that facilitate effective interaction.
- Addressing Issues Proactively: Quickly addressing communication breakdowns and conflicts to prevent escalation and maintain team cohesion.
- 7. Impact of Effective Communication on Team Performance
- Productivity
- Effective communication streamlines workflow, ensuring that tasks are clearly assigned and understood, which reduces errors and duplication of efforts.

• Teams with strong communication practices can quickly adapt to changes, share knowledge efficiently, and resolve issues promptly, leading to higher productivity.

Team Cohesion

- Regular and transparent communication fosters a sense of unity and trust among team members.
- Open dialogue encourages collaboration and the sharing of diverse perspectives, which strengthens team bonds and collective problem-solving abilities.
- Job Satisfaction
- Clear and consistent communication helps employees feel informed and valued, increasing their engagement and job satisfaction.
- Effective communication can reduce feelings of isolation in remote settings, as team members feel more connected and supported.

8. Role of Cross-Cultural Competence

- Importance of Cultural Awareness and Sensitivity
- Cross-cultural competence involves understanding and respecting cultural differences, which is essential for minimizing misunderstandings and conflicts.
- Culturally aware team members can better navigate diverse communication styles and work practices, enhancing overall team harmony and effectiveness.
- Sensitivity to cultural nuances helps in creating an inclusive environment where all team members feel respected and understood.

9. Inclusion Strategies in Virtual Environments

- How to Ensure All Team Members Feel Valued and Included
- Active Participation: Encourage all team members to contribute to discussions and decision-making processes.
- **Feedback Mechanisms**: Implement regular feedback sessions where team members can voice their concerns and suggestions.
- **Recognition and Acknowledgement**: Celebrate achievements and contributions from all team members, regardless of their cultural background or location.
- Examples of Inclusive Practices
- **Cultural Celebrations**: Acknowledge and celebrate cultural holidays and events from different team members' backgrounds.
- **Flexible Meeting Times**: Rotate meeting times to accommodate different time zones and ensure that no one is consistently disadvantaged.
- **Language Support**: Provide language resources and support for non-native speakers, such as translation tools and language training.
- **Mentorship Programs**: Establish mentorship programs that pair team members from different cultures to promote mutual learning and support.

10. Summary of Key Findings

- Effective communication significantly impacts team performance, enhancing productivity, cohesion, and job satisfaction.
- Cross-cultural competence is critical for managing diverse teams, as it fosters understanding and reduces conflict.
- Inclusion strategies, such as active participation, flexible meeting times, and cultural celebrations, are vital for ensuring that all team members feel valued and included in virtual environments.

11. Implications for Practice

- Recommendations for Organizations
- Invest in communication tools and training to improve clarity and efficiency in remote teams.
- Promote cross-cultural competence through training programs and inclusive policies.
- Implement strategies that support inclusion, such as flexible meeting schedules and recognition of cultural diversity.
- Encourage leadership practices that foster open communication and active listening.

12. Future Research Directions

• Explore the long-term effects of remote work on cross-cultural team dynamics and communication practices.

- Investigate the impact of emerging technologies, such as AI and virtual reality, on communication and inclusion in remote teams.
- Examine the role of different leadership styles in managing cross-cultural virtual teams.
- Conduct comparative studies across industries to identify sector-specific communication challenges and best practices.

13. Discussion

The findings highlight the importance of effective communication practices in managing cross-cultural remote teams. While common tools and platforms facilitate interaction, challenges such as language barriers, time zone differences, and cultural misunderstandings can hinder communication. Successful strategies, including clear communication, regular updates, and cultural training, along with strong leadership, are crucial in overcoming these challenges and fostering an inclusive and productive virtual work environment.

14. Conclusion

Effective communication is vital for the success of remote and distributed teams, particularly in diverse, cross-cultural settings. By understanding and addressing the unique challenges these teams face, organizations can implement strategies that enhance communication, promote inclusion, and improve overall team performance. Future research should continue to explore innovative communication practices and tools that support the evolving landscape of virtual work environments.

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Multivariate Regression Modeling for the Predictors of Average Yield of Rice in the districts of Assam, 2022

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Abstract

Among the major physiographic regions of India, Assam is one of the geographically strategic states located in the Indo-Ganga-Brahmaputra valley region. It is the gateway of the North East India connecting the mainland of India by a narrow strip of land in the border of North East India and West Bengal. The state geographically presents three physiographic divisions, i.e. the great Brahmaputra Valley, Mountains and hills and the plateau area occupying 78,840 square kilometer. The fertile river valley provides ecological set up for rice cultivation since the time immemorial. In Assam, rice is the most significant crop. It covers 2.54 million ha of the state's gross cropped area of 4.16 million ha and accounts for 96% of the state's total food grain production. Assam is well-known for its extensive rice genetic diversity. Fluctuation in monsoonal rainfall very often poses difficulties in the rice cultivation system. In this paper, 6 (six) specific independent variables (determinants) are selected to study the average yield rice (dependent variable) in the districts of Assam. Before fitting the multivariate regression model, multicollinearity among the independent variables is checked and the 3rd stage of modeling is found to be optimally fit. Consumption of fertilizer, percentage of gross irrigated area to total geographical area and percentage of farm families to total population are found positively predicting the yield of rice. Most interestingly, annual average rainfall does not exhibit any significant causal relationship with the yield of rice. Data collected from the Statistical Handbook of Assam-2022 are compiled with SPSS software and MS-Excel.

Introduction:

Assam is well-known for its extensive rice genetic diversity¹. Agriculture in Assam exhibits most of the characteristics of underdeveloped/backward agriculture, namely, a high dependence on agriculture for livelihood, widespread practice of traditional farming techniques and correspondingly low usage of modern farm inputs, low levels and low growth in productivity and incomes in the sector, widespread prevalence of subsistence cultivation, poor / inadequate agricultural infrastructure, and so on (Das, Rajani, 2019). Rice production depends on the season, fertilizer, variety, environment and geographical segmentation (Mamun, AI, Abdullah, 2021, and Nirmal, 2018). Study conducted by Lakshmi (2009) stated that the area treated with fertilizers exhibits change in production of rice. Moreover, with the use of excess fertilizers the returns of production becomes imbalance over the years (Jayanthi, 2012). The variations in the productivity of rice depend on the use of organic and chemical fertilizers. There is significant positive variation to the response of fertilizers used and urea being most effective in the land of Assam (Das et.al, 2020 and Saikia et.al., 2018). Determinants of agricultural production already mentioned herein control the yield of rice in the state. States of India like Assam where mechanization in agricultural sector is still in developing phase and fluctuating climatic parameters affecting the yield of rice becomes a crucial concern for the farmers. In this paper, an attempt has been made to explain the role of selected independent variables in determining the yield of rice in the districts of Assam for the year 2022.

Methods And Database:

Whenever a multiple regression analysis is attempted, it is useful to know as to how the parameters get changed when new variables are added or subtracted, one by one in the model (*Mahmood, Aslam, 2021*). **Multiple Linear Regression model** represents a linear relationship between a dependent variable Y and k-1 independent variables $X_2X_3X_4....X_k$ and a disturbance term U. This can be expressed as,

 $Y_i = \beta_1 + \beta_2 X_{2i} + \beta_3 X_{3i} + \dots + \beta_{ki} + U_i,$

Where, i = 1, 2, ..., n; β_{1} = Intercept ; $\beta_{2}, \beta_{3,...}, \beta_{k}$ = Regression coefficients

This model is used with the assumption that the independent variables have no exact linear relationship among themselves, i.e. the **multicollinearity** check in Correlation Matrix. Existence of high correlation between the independent variables is known as multicollinearity. Multicollinearity is detected by the Variance Inflation Factor (VIF) and Tolerance. VIF value 1 indicates no correlation, 1 to 5 indicates moderately correlated and 5 to 10 highly correlated. The researcher should be very careful about the presence of multicollinearity in the data set. The safest solution is to replace one or a few independent variables by some other independent variables before constructing **Multiple Linear Regression model** (*Mahmood, Aslam, 2021*). **Correlation matrix** shows the inter-correlations among the variables.

Correlation Matrix (R):

 $\begin{cases} 1r_{12}r_{13}..r_{1p} \\ r_{21}1r_{23}..r_{2p} \\ R=r_{31}r_{32}1..r_{3p} \\ ...1. \\ of pn \ x \ np \ matrix \ (n = 1,2,3...) \\ ...1. \\ r_{p1}r_{p2}r_{p3}..1 \end{cases}$

While conducting stepwise Regression Analysis, in order to build the model with addition of independent variables step by step, the value of \mathbf{R}^2 is normally examined. The independent variable that gives the maximum \mathbf{R}^2 in due course of inter-correlation with the dependent variable is added in the first step of modeling process. Next variable having second highest \mathbf{R}^2 is added in the second step of modeling. Likewise all independent variables are added step by step in the modeling process.

Changes in the values of R^2 show the contribution of an added or deleted variable in explaining the dependent variable.

$$R^{2} = \left[\hat{\beta}X^{|Y} - (\frac{\sum Y)^{2}}{n}\right] / \left[Y^{|Y} - (\frac{\sum Y)^{2}}{n}\right], \text{ where }, \left[\hat{\beta}X^{|Y} - (\frac{\sum Y)^{2}}{n}\right] = \text{Explained sum of squares}$$
$$\left[Y^{|Y} - (\frac{\sum Y)^{2}}{n}\right] = \text{Total sum of squares}$$

Changes in the value of $\overline{R^2}$ (adjusted R squared) helps to see whether the variable is worth including in the model or not. The values of R2 in two or more than two problems of multiple regressions, having unequal numbers of observations cannot be compared. To make them comparable, the R² is adjusted for degrees of freedom (k-1, n-k).

 $\overline{R^2} = 1 - [(n-1)/(n-k) * (1-R^2)]$

Tools used: IBM SPSS 27 statistical software (trial version) and MS-Excel is used for calculation.

Data Sources: Secondary data are collected from the official Statistical Handbook of Assam, 2022. Raw data for each variable has been transformed for the convenience of mathematical calculation and for the maintenance of homogeneity in units considered.

Selected Variables:

Y (Dependent variables) = Average yield of Rice (in k.g. per hectare) X_1 (Independent variable) = Rainfall (in m.m.)

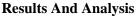
 X_2 (Independent variable) = Percentage of Gross irrigated area to total geographical area

 X_3 (Independent variable) = Consumption of Fertilizers per Hectare (in Kg)

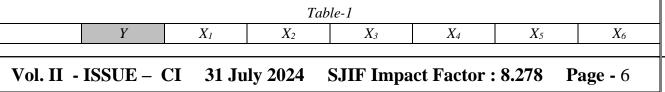
 X_4 (Independent variable) = Farm power availability (kw/ha)

 X_5 (Independent variable) = Percentage of farm families to total population

 X_6 (Independent variable) = Percentage of rural SC & ST population to total population



Correlation Matrix:



Worldwie	Worldwide International Inter Disciplinary Research Journal (A Peer Reviewed Referred) ISSN – 2454 - 7905						
Y	1						
X_1	0.006348	1					
X_2	0.186989	0.11796	1				
X_3	0.358665	0.415172	-0.10844	1			
X_4	-0.09645	0.060618	0.263619	-0.30148	1		
X_5	0.028996	-0.26888	-0.00559	-0.44291	0.286017	1	
X_6	-0.26515	-0.20045	-0.34533	-0.10877	-0.22873	0.118668	1

Table-1 shows that apart from the correlations observed in the inter-correlation matrix of X_1, X_2, X_3, X_4, X_5 and X_6 with Y, there is no significant correlations exist between the independent variable(s). It is indicative of presence of least multicollinearity in the data set. To start with the construction of the **Multiple Linear Regression model**, R² of each independent variable is calculated (see table-1).

Table-2	-		
	Y	R^2	Rank s
X_1	0.006348	0.000040	4
X_2	0.186989	0.034965	2
X_3	0.358665	0.128641	1
X_4	-0.09645	0.009302	6
X_5	0.028996	0.000841	3
$\overline{X_6}$	-0.26515	0.070304	5

In the stepwise multiple regression model, correlation(s) is/are established with the addition of variable in Yon X regression that produces high rank R² value (Table-2).

Stepwise Modeling:

Addition of independent variables in terms of ranks mentioned in the table-2 form 6(six) models and shows the results of Multiple Regressions.

Modeling Process:

Modeling	Addition of	Regression	Coefficien	Standar	t-	R^2	Chang	$\overline{R^{2}}$	<i>F</i> -
Stages	Independen	Coefficient(b	t of S.E.	d Error	value		e in R^2	Adjuste	value
	t variable)		(S.E)				d	
								R^2	
1	X_3	4.858	2.759	314.088	1.76	0.12		0.087	3.10
					0	8			0
2	X_3	5.193	2.758	312.164	1.88	0.18	0.052	0.098	2.19
					2	0			9
	X_2	5.926	5.280		1.12				
					2				
3	X_3	6.712	3.064	310.352	2.19	0.23	0.050	0.108	1.89
Intercept					0	0			4
:	X_2	6.277	5.259		1.19				
1403.647					3				
	X_5	26.565	23.913		1.11				
					0				
4	<i>X</i> ₃	7.784	3.306	312.036	2.35	0.26	0.032	0.099	1.60
					3	2			4
	X_2	7.117	5.370		1.32				
					5				
	X_5	24.51	24.152		1.01				
	1	1	1	1	5				1

	X_1	-0.089	0.100		-				
					0.89				
					3				
	X_{3}	7.574	3.324	313.016	2.27	0.29	0.037	0.093	1.45
					8	9			3
	X_2	5.286	5.727		0.92				
					2				
	X_5	25.688	24.259		1.05				
					8				
	X_{I}	-0.100	0.101		-				
					0.98				
					8				
	X_6	-3.827	4.062		-				
					0.94				
					2				
6	X_3	7.150	3.521	320.458	2.03	0.30	0.009	0.049	1.19
					0	8			1
	X_2	5.704	5.931		0.96				
					1				
	X_5	28.508	25.554		1.11				
					5				
	X_{I}	-0.091	0.105		-				
					0.86				
					3				
	X_6	-4.242	4.252		-				
					0.99				
					7				
	X_4	-59.297	126.541		-				
					0.46				
					8				

The above table shows that the Consumption of Fertilizers per Hectare (in Kg)[X₃] positively explains the maximum proportion of variations in the Average yield of Rice (in k.g. per hectare)[Y]. It is followed by Percentage of Gross irrigated area to total geographical area [X₂] and Percentage of farm families to total population [X₅], and Rainfall (in m.m.)[X₁] whereas Farm power availability (kw/ha)[X₄] and Percentage of rural SC & ST population to total population [X₆] is negatively correlated with the Average yield of Rice (in k.g. per hectare)[Y].

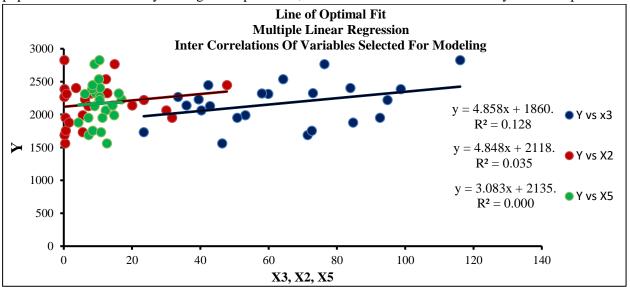
The contribution of Rainfall [X₁], Farm power availability [X₄] and Percentage of rural SC and ST population [X₆] appears to be very low with increasing value of R² in determining the Average yield of rice. The value of adjusted $\overline{R^2}$ decreases from the 3rd stage onward as Rainfall [X₁], percentage of rural SC & ST population to total population [X₆] and farm power availability (kw/ha)[X₄] are added into the model. It implies that the effects of these independent variables in increasing value of R² is not strong enough either positively or negatively to counterbalance the reverse effect on the explanatory power of the model due to gradual increase in degrees of freedom (n-k). Therefore, the table restricts the model at 3rd stage beyond which no further analysis is suggested.

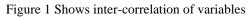
The value of b(regression coefficient) from 1 stage to 3^{rd} stage of modeling show a significant values for Consumption of fertilizer, percentage of gross irrigated area to total geographical area and percentage of

farm families to total population at 10% level of significance. After 3rd stage of modeling significance of regression coefficients loss its consistency.

The F- value becomes less significant after 3rd stage of modeling. Hence, multivariate relationship shown in the 3rd step of modeling may be identified as an optimal fit.

Y=1403.6144+6.2786X2+6.7126X3+26.5694X5, the equation shows that average change in the average yield of Rice may be caused by a unit change in consumption of fertilizer[X₃], percentage of gross irrigated area to total geographical area[X₂] and percentage of farm families to total population[X₅] is 6.2786, 6.7126 and 26.569 kg per hectare. The value of R² (**0.230**) at this stage of modeling shows that 23 % of the total variation in Average yield of Rice is explained by the combined positive effects of Consumption of fertilizer, percentage of gross irrigated area to total geographical area and percentage of farm families to total population. It is obviously not a good explanation; rather 77% of variations in Y are yet to be explained.





Observation: It is observed that as the analysis proceeds from 4^{th} to 6^{th} stage of modeling, abrupt fall in the regression coefficient is observed. The probable reason of this could be a moderate correlation between Rainfall [X₁] and Consumption of fertilizer [X₃]. This multicollinearity has disturbed the standard errors to some extent. As a result the Rainfall[X₁] which is expected to have a positive impact on the average yield of rice production consistently exhibit negative correlation.

Conclusion

Multivariate Regression analysis of mixed physical and social variables generally confronts the problem of multicollinearity and biasness arising out of the un-weighted variables. Here, inter-correlations of Y on X are not so significant in terms of positive or negative relationships. There is also multicollinearity, although insignificant, in the data set. These can be resolved by replacing independent variable(s) highly correlated with dependent variable only. That is how multicollinearity could also be minimized. Further, orthogonal transformation of a set of inter related structural variables into a new set of independent variables can also be taken into consideration for identification of principal independent variables.

CONFLICT OF INTEREST: There is no conflict of interest in terms of funding and use of data set.

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DATA SET

Source: St	tatistical	Handboc	ok of Assa	ım, 2022	
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DISTRICTS	Average yield of Rice (in kg / hect.)	Average annual rainfall (in m.m.)	% of gross irrigated area to total geographical area	Consumption of fertilizers per hectare (kg)	Farm Power Availability (kW/ha)	% of Farm families to total population	% of Rural SC & ST population to total population
DISTRICTS	Y	X1	X2	X3	X4	X5	X6
Kokrajhar	1989	3913.30	5.54	53.16	0.74	14.72	34.74
Dhubri	2765	2693.30	14.88	76.32	1.19	8.96	4.66
Goalpara	2325	3101.60	12.73	72.96	0.79	9.19	27.44
Barpeta	1950	3218.80	31.72	92.58	1.14	7.19	7.24
Morigaon	2401	1582.00	3.58	83.91	0.54	10.62	26.59
Nagaon	2060	931.50	30.02	40.28	0.82	12.23	12.86
Sonitpur	2230	2024.20	6.21	39.48	1.45	16.90	15.58
Lakhimpur	2128	2780.90	7.19	42.79	1.45	9.02	31.79
Dhemaji	1561	2298.00	0.41	46.38	1.37	12.64	53.89
Tinsukia	1687	2507.10	0.20	71.42	0.78	7.27	9.02
Dibrugarh	1753	2312.00	0.57	72.61	1.11	8.43	12.20
Sivasagar	2137	1863.40	20.02	35.94	0.71	14.28	10.42
Jorhat	1949	1857.50	0.49	50.77	2.73	11.32	13.75
Golaghat	2266	1468.30	0.14	33.45	0.55	10.52	16.32
Karbi Anglong	1730	1215.90	5.53	23.42	0.50	10.87	57.30
Dima Hasao	2384	1638.70	0.21	98.7	0.11	8.27	72.95
Cachar	2311	2526.70	0.82	59.85	0.51	6.21	16.27
Karimganj	1876	3160.10	1.54	84.69	0.44	4.29	13.01
Hailakandi	2826	2717.90	0.13	116.07	0.63	10.43	10.82
Bongaigaon	2220	3275.50	23.46	94.78	0.87	10.45	13.75
Kamrup_R	2320	1920.30	8.01	58.01	1.93	16.07	23.10
Nalbari	2446	2680.80	47.75	42.31	2.14	8.42	10.83
Darrang	2535	1769.60	12.35	64.23	0.45	10.28	5.24

Non-Communicable Diseases in India: A Comprehensive Analysis

Research student

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Abstract:

Non-communicable diseases (NCDs) are increasingly becoming the leading cause of mortality and morbidity in India. This paper explores the prevalence, risk factors, and socio-economic impact of NCDs in India. It also examines the government's strategies to combat these diseases and offers recommendations for future interventions.

Keywords:

Non-communicable diseases (NCDs), Burden, World Health Organization (WHO), Risk Factors, Public Health and Economy.

Introduction:

Non-communicable diseases (NCDs) include cardiovascular diseases, cancers, chronic respiratory diseases, and diabetes. Unlike communicable diseases, NCDs are not transmitted from person to person but are largely the result of lifestyle factors, environmental conditions, and genetic predisposition. In India, the rapid rise in NCDs poses a significant public health challenge, threatening to undermine economic progress and development.

Objectives:

1. To explore the economic burden of NCDs in India:

2. To study prevalence of NCDs in India.

3. To identify the risk factors and determinants of NCDs in India.

4. To study the impact of NCD on Public health and Economy.

5. To explore the government initiatives and strategies.

6.To study 'Best Buys' given by WHO.

The Burden of NCDs in India:

India is facing an alarming rise in NCDs, which account for approximately 63% of all deaths in the country. According to the World Health Organization (WHO), cardiovascular diseases are the leading cause of NCD deaths, followed by cancers, respiratory diseases, and diabetes. This shift from communicable to non-communicable diseases reflects changes in lifestyle, urbanization, and an aging population.

Prevalence of NCDs in India:

According to the World Health Organization (WHO), NCDs account for 63% of all deaths in India (WHO, 2021). The major contributors to this burden are cardiovascular diseases (27%), chronic respiratory diseases (11%), cancers (9%), and diabetes (3%) (ICMR, PHFI, & IHME, 2017). The increasing prevalence of these diseases is largely attributed to changes in lifestyle, dietary habits, and aging population.

Over two thirds of deaths worldwide are caused by these four main non-communicable diseases:

1. Cardiovascular diseases

2. Diabetes

3. Cancer

4. Chronic respiratory diseases

The worldwide increase of non-communicable diseases is a slow-motion disaster ... but the unhealthy lifestyles that fuel these diseases are spreading with a stunning speed and sweep. -Margaret Chan, Director General of the World Health Organization

Risk Factors:

Noncommunicable diseases (NCDs), also known as chronic diseases, are influenced by a combination of genetic, physiological, environmental, and behavioral factors. Here are some risk factors for NCDs ^{1 2 3}:

Environmental risk	Behavioural risk	Metabolic risk factors:	Socioeconomic risk
factors	factors		factors:
Air pollution		High blood pressure	Poverty
(ambient	Physical inactivity		
particulate matter,			
household			
air pollution, Ozone)			
Occupational risks	Unhealthy diet	Overweight/obesity	Low social position
Other environmental	Tobacco consumption	High fasting blood	
risks		glucose	
(Lead, Radon)			
Wash (unsafe water,	Alcohol and drug use	High LDL cholesterol	
unsafe			
sanitation, handwashing)			

Impact on Public Health and Economy:

The economic impact of NCDs is profound, with an estimated annual loss of \$6.2 trillion to the Indian economy between 2012 and 2030 due to healthcare costs and lost productivity (Bloom et al., 2013). The healthcare system faces significant strain in managing chronic diseases, requiring NCDs can raise demand for healthcare services, drive up healthcare costs, and put pressure on governments to spend more on public health at the expense of the economy's physical capital because the public sector is less able to invest in other profitable activities. They represent a serious danger to socioeconomic growth because they cause premature mortality, early labour force exit, absenteeism, and employment at reduced capacity.

Government Initiatives and Strategies:

- 1. National Program for Prevention and Control of Cancer, Diabetes, Cardiovascular Diseases and Stroke (NPCDCS)
- 2. Launched in 2010, NPCDCS aims to promote health, prevent diseases, and provide treatment for NCDs through a focus on health promotion, early diagnosis, and management (Ministry of Health and Family Welfare, 2010).

1. Ayushman Bharat

This flagship health insurance scheme, launched in 2018, aims to provide comprehensive coverage for secondary and tertiary care hospitalization, including treatment for NCDs, to over 100 million families (National Health Authority, 2018).

2. Public Awareness Campaigns

The government has initiated various campaigns to raise awareness about NCDs, focusing on lifestyle modifications and early detection (Patel et al., 2011).

3. Regulations and Legislation

Efforts to regulate tobacco and alcohol use, improve food labeling, and promote healthy eating are critical components of India's strategy to combat NCDs (Jha et al., 2016).

Best Buys by WHO:

The World Health Organization (WHO) recommends the following "best buys" to prevent and control noncommunicable diseases (NCDs) ¹:

- 1. Increase taxes on tobacco and alcohol
- 2. Enact and enforce bans or restrictions on advertising for tobacco and alcohol
- 3. Reformulation policies for healthier food and beverages

- 4. Provide tobacco and alcohol cession programs
- 5. Ban trans-fats in the food chain
- 6. Raise taxes on sugar-sweetened beverages to reduce sugar consumption
- 7. Offer glycemic control for people with diabetes
- 8. Provide drug therapy and counseling for eligible persons at high risk to prevent heart attacks and strokes
- 9. Provide breast cancer screening for women aged 50-69 years, with mammography linked to timely diagnosis and treatment Provide.

Conclusion:

The rising burden of NCDs in India is a significant public health challenge that requires a comprehensive, multi-faceted approach. While the government has implemented several initiatives, continuous efforts are needed to strengthen healthcare infrastructure, improve accessibility, and promote healthier lifestyles. By addressing these challenges, India can mitigate the impact of NCDs and improve the overall health and well-being of its population.

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Human Impacts on the Environment: Causes, Effects and Solutions

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ABSTRACT:

The term Environment is the place, people, things, and nature that surround any living organism. It is our basic life support system. It provides the air we breathe, the water we drink, the food we eat and the land where we live. It is the combination of natural and human made phenomenon. In this research article, how human beings are directly or indirectly affects on the environment are discussed with their causes, effects, and their proper solutions.

KEYWORDS: Environment, Biodiversity, Ecosystem, Global warming, Ozone depletion.

INTRODUCTION:

Environment refers to the surroundings or a condition in which a person, animal, or plant lives. Everything on the earth is a part of the environment living and non-living things. The main functions of the environment are providing the supply of resources, sustains life and enhance the quality of life. Some of the major environmental problems that we are facing today are: Global warming, ozone depletion, air and water pollutions and destruction of forests.

Some Definitions of Environment:

The term environment derived from French word 'Environner' means 'Surround.' General definitions – Everything that surrounds and affects living organisms called Environment. As per Environment (Protection) Act 1986.- 'The sum of water, air, and land, the inter relationships that exist among them and with the human beings, other living organisms, and materials.

Importance of the Environment:

- 1. The environment is an important part of our life, without which the living things could not survive on the earth.
- 2. However, several issues are disrupting the ecosystem of the environment and carrying damage to the living beings.
- 3. The main reason behind such a condition was that humans misused nature and the technology that they settled their life style.

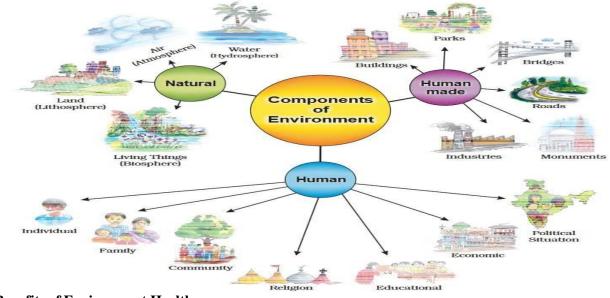
There have been many debates and discussions on how to combat climate change among nations. However, many factors influence on whether the solutions are efficient economically or it cost too much to maintain.

With the global population projected to grow substantially through the end of the century, humanity's footprint on the environment is likely to increase. If patterns of energy use, transportation, agriculture, and other land use do not change, ecosystem degradation and climate change threaten human prospects. Limiting the impacts of climate change requires a global shift toward renewable energy sources, sustainable land use practices, and responsible consumption patterns. Underlying this shift is the need to stabilize human populations by ensuring that family planning information and services are available to all who desire them.

There are some Environmental issues and some components of the environment with respect to humans areas follows;

Environmental Issues:-

1. Global Warming	10. Waste material
2. Ozone layer	11. Soil degradation
3. Ozone trash	12. Green house effect
4. Plastics	13. Climate change
5. Forest Fires	14. Genetic engineering
6. Deforestration	15. Irrigation problems
 Resource depletion (Fishing, mining, logging, consumerism) 	16. Pesticides
8. Fossil Fuels	17. Industrialization
9. Pollutions (Soil, air, water, land)	18. Resource depletion



Benefits of Environment Health:

Its is not only important to strive for the optimal environmental health. It is also beneficial, both for individuals and for their surroundings communities. Some of benefits are as follows;

- Cleaner air quality
- Cleaner water quality
- Reduced hazardous waste
- Increased access to the healthy foods.
- Safer outdoor environments for adults and children
- Improved population health
- Improved health equality

The human impact on the environment refers to the changes to biophysical environments and to ecosystems, biodiversity and natural resources caused directly or indirectly by the humans. Some human activities that causes damage either directly or indirectly to the environment. It includes rapid population growth, pollution, over consumption, over exploitation, deforestration and global warming. Environmental impact depends on production practices of system. The connection between emission into the environment and farming system is indirect as it depends on climate; Rainfall, temperature and humidity

There are some ways or solutions to save the Environment are described as follows;

With so much being said about climate change and how its affecting our planet, it can be hard to understand how a single individual can make a real impact. To help make a positive step in the right direction, we haveput together some actions can take to help save our planet.

By taking matters into our own hands, we can collectively do our part to ensure the

health of ourenvironment for future generations.

- I. Shorten your shower
- II. Turn off your light at the night
- III. Stop running water
- IV. Reduce, Reuse, Recycle
- V. Use paper wisely
- VI. Start composting
- VII. Adopt eco-friendly and sustainable life-style.
- VIII. Say No to single use of plastic.
- IX. Save Water
- X. Save Energy
- XI. Segregate waste
- XII. Plant Tress in large amount
- XIII. Limit use of Electrical materials
- XIV. Educate more people for conservation
- XV. Conserve water around the houses
- XVI. Use less chemicals to your daily life.
- XVII. Conserve electricity at home.
- XVIII. Shop second hand
- XIX. Buy local
- XX. Walk, bike or carpool.

The burning of oil, coal, and natural gas has facilitated economic development across the world. Oil largely is used in transportation, whereas coal and natural gas are more often used for heating and in power plants to produce electricity that powers homes, businesses, and factories. Fossil fuels are also used directly in industry, such as in steel manufacturing and plastics production. Despite record growth in renewable energy across the globe, fossil fuels still dominate the world's energy systems.

The growing human population has dramatically altered Earth's ecosystems, transforming forests, grasslands, and other wilderness areas into farms, pasture, timberland, mines, and settlements. People are now using close to 75% of Earth's ice-free land area directly and are indirectly affecting the rest of the globe through pollution and climate change. Tallied together, global agricultural systems, land use, and forestry contribute close to 20% of all human-caused greenhouse gas emissions.

The leading contributor to global forest loss is agriculture. However, agricultural practices vary widely around the world and therefore affect regional environments differently. The main agricultural drivers include deforestation to clear land for cattle grazing or the production of commercial crops such as palm oil or soybeans, as well as forest loss from small scale farming—also known as shifting agriculture—in which farmers work on small plots of land for short periods and then move to other plots once the soil has been depleted. This technique is most common in landscapes where soil fertility is relatively low, such as in the tropics. Expanding industrial agriculture—large-scale farms and livestock operations—contributes to soil degradation, unsustainable water use, biodiversity loss, and waste production.



Overall, replanting degraded lands, reforesting ecological landscapes, and stopping tree clearing could reduce emissions and increase nature's carbon storage capacity. This would also benefit biodiversity and enhance ecological services, such as air and water purification, soil stabilization, and storm buffering, all of which will become more important in a warmer world.

Conclusion:

- Understanding the links between populations and the environment.
- Human impacts on the environment are compounded by population growth and growing affluence.
- Increasing demand for food and energy.
- Replanting degraded lands, reforesting ecological landscapes.
- Forest restoration is integral for maintaining bio diversity.
- Need for reduce degradation, prevent bio diversity loss.
- The future trajectory of production practices and consumption patterns will determine the scope and severity of climate change, the effects of which will be most devastating for the world's most marginalized people.
- Ultimately, the countries and corporations most responsible for global emissions are mostresponsible for mitigating climate change.

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A Study on Perception of Commuters of Online Cab Services in Mumbai With Refrence to Ola and Uber Cab Services

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ABSTRACT

The online taxi service has been emerging in the metro cities of India. The growth of Ola, Uber taxi services has been capturing organized taxi market segmentation by providing convenient, comfortable traveling in city. The purpose of study is to understand the influencing factors of uses of Ola and Uber cab services. Understand the demographic factors of customers in Mumbai. The paper opted for exploratory research by using the survey method. Data has been collected through a structured questionnaire includes factors of customer experiences, uses of services, demographic like gender, age, monthly income, duration and purpose of uses of online cab services. The sample consisted of a total of 64 respondents who used the services of the Ola and uber cab in Mumbai. The results showed Ola and uber services are more convenient and faster, provide good cab service at a very effective cost in Mumbai city. The insight gained from the study will help marketers to develop marketing strategies for customers.

KEY WORDS Ola, Uber Cab, Online Services, Commuters Experience.

INTRODUCTION:

Ola and Uber cab services have been grown in the cities of India. It provides benefits to their customers by providing simple and convenient user-friendly mobile app, where riders can easily book the cab. The driver comes to the pick-up location and can easily track on the map. It provides safe pick up and drops, with benefits to choose several car options as per budget. It provides cashless payment where riders can pay through card or cash options. The services provide a professional experience to their riders, where drivers are encouraged to provide high quality services to their customers. The customer gets the benefits of free rides on certain occasions and time to time discounts for rides. The cabs business demand in the Indian transportation sector has emerged. This has been one of the fastest growing businesses in metros cities. Companies, executives, international tourists prefer to travel in modern taxis were they ready to pay a slightly higher fare to travel in comfort. Ola and Uber entered the taxi services as aggregators to provide mobile app-based taxi services to passengers in cities in India. Both offered passenger's comparatively cheaper fares for airconditioned taxi services. Assured online taxi service at a doorstep it gives passengers the much-needed comfort at reasonable fares. The taxi segment in the online cab has emerged as a key for the customer acquisition model for Ola and Uber services in India. Low fares ride-sharing has emerged for customer acquisition for Ola and Uber services. Companies started getting accesses to a set of consumers were are young professional, cost-conscious, and use bus or auto-rickshaw daily. The experience of the customer after the ride, customers were charged electronically, and traveling receipt with details of the trip was emailed immediately to them. The customer can rate the driver based on the experience of rides and check the map of the route taken. According to Uber, the company pushes its limit in the transportation industry to create a simple, efficient, and more enjoyable car service experience to its customers. According to critics of uber, safety, predictable prices, and adequate insurance was important in public interest goals.

REVIEW OF LITERATURE:

- 1. Hansemark and Albinsson (2004) "satisfaction is an overall customer attitude towards a service provider, or an emotional reaction to the difference between what customers anticipate and what they receive, regarding the fulfillment of some needs, goals or desire".
- 2. Horsu and Yeboah (2015) examined the factors influence of service quality on customer satisfaction in minicab taxi services by applying the RESCA model of service quality. The study introduced the

variable of driver's behavior along with other variables like reliability, continuous service, safety, comfort, and affordability has been studied. In this most influencing aspect were comfort, service reliability, and affordability while safety influences positively less on customer satisfaction.

- 3. Balchandran and Hamzah (2017) Studied the factors affecting service quality of customer satisfaction on ride-sharing services in which tangibility, reliability, price, promotion, coupon redemption, and comfort to travel these factors have been studied and has positively influences the customer satisfaction of ride-sharing services. The study also recommended that ridesharing providers should focus on price, promotion, and redemption of coupons because of less impact on customer
- 4. Pandya et al (2017), studied the impact of the private taxi companies on the public taxi market and carried out research with specific variables like technology trends, comfort, safety, price, ease of availability and the payment options are indeed affecting the public taxi market.
- 5. Khupse (2017), studied the passenger motives for using app-based cab services. A large number of benefits like Wi-Fi services, comfortable traveling, safety, cashback services, quick availability, economical, offers and discounts availability motivate the riders to take the benefits of app-based taxi services day by day.
- 6. Hanif and Sagar (2017), focused on the cab services which have potential growth in Mumbai. Need for corporate and middle and affluent classes. Apart from facing parking problems in city people preferred to call up a taxi service for visiting a shopping mall, going out on a special occasion, and to attend a late-night party. The study showed the customer satisfaction level is very high, which is a positive point for growth and expansion of a business.
- 7. Singhania and Pinpale (2017) focused on opportunities and challenges faced by app-based taxi services from driver based models to business models. A challenge faced by online taxi services was the reduction of incentives due to the increase of app-based taxi and cooperation of drivers for providing good services for customer satisfaction.
- 8. Hemanth Kumar and K. Sentamilselvan (2018) focused on customer satisfaction towards online call taxi service providers in the Chennai area. The study covered consumer's mindset for utilizing the call taxi services like the level of comfort, ease of access, tariff system, safety & convenience, promotion, and overall satisfaction towards the service quality. Suggestions provided to create the fullest satisfaction rather than delighting the customers and expand the market base.
- 9. Kalita J, Saha S (2018) studied the perceptive of consumer perception on cab services. People consider the cab service was a luxurious necessity and feel justified for the tariff charged by these companies who provides better facilities than auto-rickshaws and public buses. Employment opportunities for drivers will increase with the rise in the number oftaxis in the city.

OBJECTIVE:

- 1. To understand the demographic factors of customers using ola and uber cab services in Mumbai city.
- 2. To study the factors of customer experience for online ola and uber cab services.

RESEARCH METHODOLOGY:

The research is focused on factors that are influencing the uses of online Ola and Uber cab services in the Mumbai (VileParle West) area and their customer experiences have been studied. The demographics like age, gender, and monthly income of uber users have been investigated. Secondary data of the study was collected through various published journals, reports, articles, research papers, and websites. Primary data was collected through a survey method where a Structural questionnaire. The sample size of data was collected from the Mumbai (VileParle West) area. 64 respondents have been studied for research that uses the online Ola and Uber cab services. The study is limited to Mumbai (VileParle West) area. Due to time constraints 64 sample have been studied for paper.

DATA ANALYSIS AND INTERPRETATION:

Characteristics	Ν	Percentage (%)
Gender		
Male	43	67.19
Female	21	32.81
Age		
18-25 years	31	48.43
26-40 years	23	35.94
41-60 years	7	10.94
60 years above	3	4.69
Monthly income of family in Rs.		
15,000-20,000	9	14.06
21,000-30,000	22	34.38
31,000-50,000	10	15.62
50,000 & above	23	35.94
Duration of using ola and uber cab services		
Less than 6 months	14	21.88
6 to 12 months	26	40.63
More than a year	24	37.50
Frequency of using ola and uber cab services		
3 to 4 times a week	14	21.88
4 to 5 times a week	9	14.06
Once in 6 months	6	9.38
Once in a day	4	6.25
Once in a week	17	26.56
Once in a month	14	21.88
Reason for using ola and uber cab services		
Comfortable and faster	17	26.56
Cost- Effective	5	7.81
Safety method of transport	6	9.38
Door to door access	26	40.63
Avoid parking problem	10	15.63

CONCLUSION:

Commuters are innovative prefer convenient, comfortable, faster, safer, and cost-effective traveling. The present study tried to examine the factors of customer experience and uses of online Ola and Uber cab services. The findings indicated that, Ola and Uber online services are more convenient and faster cab service at a very effective cost. The availability of offers & discounts, behavior of drivers, quick booking of the cab were the most influential factors of Uber services. As the study focused on demographics of Ola and Uber cab users, it has been concluded that commuters have good experience of services in terms of well qualified and well behavior of drivers during their traveling hours they have good experience in the on-time pickup and drop and overall good services. The study identified the importance of customer experience in Ola and Uber services can tap the need for segmentation of customers by providing offers, discount coupons, monthly passes, easy options of making payments etc. Promotion offer for customers can decide based on the frequency of Ola and Uber rides and the amount of money spent for a particular period like (Monthly Pass). Marketers can implement their marketing strategies and relationship strategies based on the experience of

customers. It should be noted that, the study had a limitations which are due to its focus on Ola and Uber cab services and data collected from Mumbai city (VileParle west). Future study can focus on customer satisfaction in other cities and other online cab services.

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Navigating Diversity and Inclusion: India's Changing Political Landscape in the New Millennium

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Abstract:

This research paper examines the evolving political landscape of India in the context of cross-cultural diversity and inclusion in the new millennium. Drawing on scholarly literature and empirical insights, the paper explores four key aspects: (1) Historical and Constitutional Foundations, highlighting India's constitutional commitment to equality and affirmative action; (2) Policy Reforms and Initiatives, discussing governmental efforts to promote diversity through affirmative action, cultural preservation, and educational reforms; (3) Empirical Insights, presenting examples of grassroots movements, media influence, corporate practices, and educational policies impacting cultural diversity; and (4) Challenges and Future Directions, addressing persistent social prejudices, rural-urban disparities, globalization impacts, and proposing strategies for inclusive governance and societal cohesion. The conclusion underscores the importance of leveraging India's cultural pluralism as a strength while advocating for comprehensive policies and societal shifts towards greater inclusivity in the 21st century.

Keywords: Cross-cultural diversity, inclusion, India, political landscape, affirmative action, constitutional rights, cultural preservation, grassroots movements, media representation, corporate diversity, educational policies, challenges, future directions, social justice, globalization, pluralism.

Introduction

In the wake of globalization and socio-political transformations, the discourse on cross-cultural diversity and inclusion has emerged as a critical domain within the framework of governance and policy-making worldwide. This paper focuses on India, a country renowned for its kaleidoscopic cultural tapestry, and explores how this diversity intersects with the evolving political landscape in the new millennium. Understanding the dynamics of cultural diversity in politics is pivotal as nations navigate through complex challenges of identity, representation, and governance in an increasingly interconnected world.

India's diversity is not merely a mosaic of languages, religions, and traditions but a cornerstone of its national identity and democratic ethos. The Constitution of India, adopted in 1950, enshrines principles of equality, non-discrimination, and affirmative action, laying the foundation for inclusive governance. However, the practical realization of these principles has been a subject of continuous evolution and debate, shaped by historical legacies, socio-economic disparities, and contemporary political exigencies.

Scholars have noted that India's pluralistic society presents both opportunities and challenges in the realm of political representation and policy formulation. According to Rajeev Bhargava (2006), India's commitment to secularism and diversity is fundamental to its democratic fabric, yet persistent challenges such as caste-based politics, communal tensions, and regional disparities underscore the complexities of managing diversity within the political sphere (Bhargava, 2006).

Furthermore, the political landscape in India has witnessed significant transformations in recent decades, influenced by globalization, economic liberalization, and social movements advocating for the rights of marginalized communities. As noted by Niraja Gopal Jayal (2019), the democratization of India's polity has been marked by the empowerment of previously marginalized groups through affirmative action policies and electoral reforms, albeit amidst ongoing struggles for equitable representation and social justice (Jayal, 2019).

Moreover, the discourse on identity politics and cultural nationalism has gained prominence, influencing electoral outcomes and policy agendas. This phenomenon reflects broader global trends where cultural identities intersect with political ideologies, shaping governance frameworks and public policies (Kaviraj, 2010).

Against this backdrop, this paper endeavors to explore the nuanced interplay between cultural diversity and political dynamics in contemporary India. It aims to critically examine the challenges and opportunities presented by India's diverse cultural landscape for fostering inclusive governance and effective policymaking. By analyzing key political issues, policy reforms, and societal perceptions, this study seeks to contribute to the scholarly discourse on cross-cultural diversity and governance in the context of a rapidly changing global order in the new millennium.

Political Issues and Challenges in a Diverse India

India's diverse cultural landscape presents a myriad of political challenges that intersect with governance, policy-making, and societal dynamics. This section explores several key political issues stemming from cultural diversity, highlighting both the complexities and implications for inclusive governance.

Caste-based Politics and Identity

One of the enduring challenges in Indian politics is the pervasive influence of caste-based identities. Caste, deeply embedded in Indian society for centuries, continues to shape political mobilization, electoral strategies, and policy formulation. Scholars argue that while affirmative action policies such as reservations have aimed to uplift historically disadvantaged castes (Jaffrelot, 2003), they have also perpetuated caste divisions and identity politics, impacting the cohesion of political discourse and governance (Sharma, 2008).

According to Christophe Jaffrelot (2003), caste identities have not only persisted but have also evolved in the political arena, influencing coalition formations and electoral outcomes. The intersection of caste with political power dynamics underscores the challenge of balancing equitable representation with the aspirations for a caste-free society in India's democratic framework (Jaffrelot, 2003).

Religious Pluralism and Communal Tensions

Religious diversity is another significant facet of India's cultural tapestry, contributing to both pluralistic strengths and communal tensions within the political sphere. The politicization of religious identities has led to periodic outbreaks of communal violence and polarization, challenging the secular ethos enshrined in the Indian Constitution (Varshney, 2002).

Steven Wilkinson (2004) argues that communal conflicts often arise due to political instrumentalization of religious identities by parties seeking electoral gains, exacerbating social divisions and undermining efforts towards inclusive governance (Wilkinson, 2004). This highlights the delicate balance required to uphold religious pluralism while safeguarding secular principles in India's democratic governance.

Linguistic Diversity and Regional Politics

India's linguistic diversity, with over 22 officially recognized languages, poses unique challenges to national integration and governance. Language has been a potent tool for political mobilization and regional identity assertion, influencing state-level politics and policies (Brass, 1990).

Paul Brass (1990) contends that linguistic diversity has often been a source of both cultural pride and political contention, with regional aspirations occasionally conflicting with national unity. The federal structure of Indian governance attempts to accommodate linguistic diversity through decentralization and regional autonomy, yet tensions persist over language-based identity politics (Brass, 1990).

Gender and Political Representation

Gender diversity in Indian politics remains a significant challenge despite constitutional guarantees of gender equality. Women continue to be underrepresented in elected offices and face systemic barriers in political participation and leadership roles (Chhibber & Verma, 2014).

Pradeep Chhibber and Niraja Gopal Jayal (2014) argue that while legislative reforms such as reservation of seats for women have increased female political representation, substantive gender parity remains elusive due to entrenched patriarchal norms and cultural biases (Chhibber & Jayal, 2014). This highlights the intersectionality of gender with cultural and political structures, necessitating comprehensive strategies for inclusive political participation.

Socio-economic Disparities and Political Marginalization

Beyond cultural identities, socio-economic disparities based on class, ethnicity, and geographical location further complicate the landscape of political inclusion in India. Marginalized communities often face systemic exclusion from decision-making processes, perpetuating inequalities and hindering social cohesion (Harriss-White, 2003).

Barbara Harriss-White (2003) argues that economic disparities intersect with cultural identities, shaping patterns of political mobilization and policy priorities. Addressing socio-economic marginalization requires not only targeted welfare policies but also inclusive governance frameworks that prioritize equitable development and social justice (Harriss-White, 2003).

Conclusion

This section has delineated the multifaceted political issues and challenges arising from India's diverse cultural landscape, drawing on scholarly perspectives to illuminate the complexities of navigating identitybased politics, communal tensions, linguistic diversity, gender disparities, and socio-economic inequalities. Addressing these challenges is crucial for advancing inclusive governance and fostering democratic resilience amidst India's evolving political landscape in the new millennium.

Policy Reforms and Initiatives in India

India, with its rich tapestry of cultures, languages, and traditions, faces both challenges and opportunities in fostering cross-cultural diversity and inclusion in its political landscape. Over the years, the Indian government has undertaken significant policy reforms and initiatives aimed at addressing these complexities and promoting social harmony.

One of the cornerstone initiatives in India's journey towards cross-cultural diversity and inclusion is the Constitutional provisions for affirmative action and social justice. The Constitution of India, adopted in 1950, enshrines principles of equality (Article 14) and prohibits discrimination on grounds of religion, race, caste, sex, or place of birth (Article 15). These provisions form the basis for various affirmative action policies such as reservations in educational institutions and government jobs for historically marginalized communities like Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes (OBCs).

According to Kaul (2018), these affirmative action policies have played a crucial role in empowering marginalized communities and enhancing their representation in political and social spheres. For instance, the implementation of reservations has led to increased participation of SCs, STs, and OBCs in local governance through elected bodies like Panchayats and Municipalities (Kaul, 2018).

Furthermore, the Indian government has also initiated programs to promote cultural diversity and preserve indigenous knowledge systems. The Ministry of Culture and the Ministry of Tribal Affairs oversee schemes aimed at documenting and revitalizing traditional arts, languages, and customs of various communities across the country (Gupta, 2020). These efforts not only preserve India's cultural heritage but also empower marginalized communities by recognizing and promoting their unique identities.

In recent years, there has been a growing emphasis on inclusive policies that go beyond reservations to address broader issues of social justice and equity. The National Policy on Education (2020) emphasizes the importance of inclusive education and promoting diversity in educational institutions (Ministry of Education, 2020). This policy seeks to create an inclusive learning environment that respects and celebrates cultural differences while ensuring equal access to quality education for all.

However, challenges remain in effectively implementing these policies and addressing deep-rooted prejudices and social inequalities. As noted by Kumar (2019), despite constitutional guarantees and policy interventions, social discrimination based on caste, religion, and gender continues to persist in various forms, posing significant challenges to the goal of achieving true cross-cultural diversity and inclusion.

Empirical Insights in India

Understanding the dynamics of cross-cultural diversity and inclusion in India requires examining specific case studies and empirical insights that highlight both successes and challenges in the evolving political landscape.

One compelling study is the impact of grassroots movements and community initiatives in promoting cross-cultural understanding and social cohesion. For example, the Chipko movement in the Himalayan region, led predominantly by indigenous communities, not only aimed at environmental conservation but also empowered local tribes by preserving their cultural practices and asserting their rights (Shiva, 1989). This movement serves as a testament to how local activism can foster inclusivity and protect cultural diversity amidst developmental pressures

Empirical research also sheds light on the role of media and communication in shaping perceptions of cultural diversity in India. Studies by Patel and Jain (2017) have examined the portrayal of marginalized communities in Indian media, highlighting both positive representations that promote inclusivity and negative stereotypes that perpetuate discrimination. Such insights are crucial for understanding the media's influence on public attitudes towards cross-cultural diversity and inclusion initiatives.

Furthermore, corporate case studies provide insights into how private sector organizations in India are embracing diversity and inclusion practices. Research by Mukherjee and D'Cruz (2020) on corporate social responsibility (CSR) initiatives shows how companies are not only complying with legal mandates but also integrating inclusive practices into their business strategies. This includes hiring practices that promote diversity, cultural sensitivity training programs, and support for community development projects that empower marginalized groups.

Moreover, empirical data from educational institutions offer insights into the effectiveness of policies aimed at promoting diversity. For instance, a study by Reddy and Rao (2018) assessed the impact of affirmative action policies in higher education, revealing improvements in access and representation of underprivileged groups in prestigious universities. However, the study also highlighted persistent challenges such as social stigma and inadequate support systems that hinder full integration and retention of diverse student populations.

These empirical insights underscore the complexities and nuances of promoting cross-cultural diversity and inclusion in India's political landscape. While there are notable achievements in grassroots activism, media representation, corporate practices, and educational policies, persistent challenges such as social prejudices, economic disparities, and institutional barriers continue to pose obstacles.

Challenges and Future Directions in India

While India has made significant strides in promoting cross-cultural diversity and inclusion, several challenges persist, necessitating future directions for policy and practice to navigate the evolving political landscape effectively.

One of the primary challenges is the persistence of social prejudices and discrimination based on caste, religion, gender, and ethnicity. Despite constitutional safeguards and affirmative action policies, marginalized communities continue to face systemic barriers in accessing education, employment, and healthcare (Kumar, 2019). This challenge underscores the need for comprehensive anti-discrimination laws and rigorous enforcement mechanisms to ensure equal opportunities for all citizens.

Another pressing issue is the urban-rural divide in India, which exacerbates disparities in access to resources and opportunities. Urban centers often benefit from economic growth and infrastructure development, while rural areas lag behind in terms of education, healthcare, and employment opportunities (Kohli & Menon, 2017). Addressing this rural-urban gap requires targeted policies that promote inclusive development and equitable distribution of resources across different regions.

Furthermore, the role of political representation and governance in fostering inclusivity remains crucial. Despite legislative measures like reservations for marginalized groups, effective participation and representation in decision-making processes are still limited (Bhambra, 2017). Strengthening grassroots democracy, enhancing political literacy, and promoting leadership among diverse communities are essential for inclusive governance and policy formulation.

In addition to internal challenges, India faces external pressures in the globalized world, where cultural exchanges and transnational movements influence domestic dynamics. Globalization presents opportunities

for cultural dialogue and economic growth but also poses challenges in preserving indigenous cultures and identities amidst homogenizing trends (Khan, 2020). Balancing cultural diversity with global integration requires nuanced policies that safeguard local traditions while embracing cosmopolitan values.

Looking ahead, future directions should emphasize education as a transformative tool for promoting understanding and respect for diversity. Integrating multicultural curricula in schools and universities can foster empathy and cultural competence among the younger generation (Chakraborty, 2021). Moreover, leveraging technology and digital platforms for cross-cultural dialogue and advocacy can amplify marginalized voices and promote inclusive narratives in media and public discourse (Pandey, 2022). Conclusion

India's constitutional commitment to equality and social justice, enshrined in Articles 14-16, provides a robust foundation for addressing historical injustices and promoting affirmative action for marginalized communities (Constitution of India, 1950). Affirmative action policies, such as reservations in educational institutions and government jobs, have undoubtedly expanded opportunities for Scheduled Castes (SCs), Scheduled Tribes (STs), and Other Backward Classes (OBCs), thereby enhancing their socio-political representation (Kaul, 2018).

However, the persistence of caste-based discrimination, religious tensions, and gender disparities underscores the incomplete nature of India's journey towards inclusivity (Kumar, 2019). Despite legislative measures, social inequalities continue to affect access to education, healthcare, and employment, particularly in rural and marginalized communities (Kohli & Menon, 2017).

Moreover, globalization poses challenges and opportunities for cultural diversity in India. While economic integration and technological advancements facilitate cultural exchange and cosmopolitanism, they also risk homogenizing local traditions and identities (Khan, 2020). Balancing globalization with the preservation of indigenous cultures requires nuanced policies that promote cultural pluralism and safeguard minority rights.

Looking forward, addressing these challenges demands concerted efforts across multiple fronts. Strengthening legal frameworks to combat discrimination, enhancing inclusive education, empowering marginalized communities through economic opportunities, and fostering intercultural dialogue are critical steps (Chakraborty, 2021; Pandey, 2022).

Furthermore, promoting political inclusivity and grassroots participation is essential for responsive governance that reflects the diversity of Indian society (Bhambra, 2017). Empowering women, religious minorities, and LGBTQ+ communities in decision-making processes is crucial for advancing social justice and ensuring equal representation.

In conclusion, while India navigates the complexities of its cultural diversity in the new millennium, it must draw upon its pluralistic ethos to forge a cohesive and inclusive society. By embracing diversity as a source of strength and resilience, India can chart a path towards sustainable development and social harmony in the 21st century.

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"Brushstrokes of Resilience: The Unseen Women Behind Madhubani Art"

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Abstract

"Brushstrokes of Resilience: The Unseen Women Behind Madhubani Art" is a conceptual exploration of the remarkable journey of Madhubani art from its origins on the walls of village homes in the Mithila region to its current incarnation in high fashion. This paper highlights the pivotal role of women in preserving and evolving this traditional art form, beginning with their ancestral practice of painting walls during cultural and religious events. Through a true story of the economic necessity that led to the adaptation of Madhubani art onto paper and canvas in the 1960s, the study showcases how this shift, driven by government support and cultural activism, provided financial independence and global recognition to these women artists. The paper further examines the transition from canvas to couture, exemplified by the fashion brand "Ethnics- Beyond Beauty," founded by a woman entrepreneur dedicated to integrating Madhubani motifs into contemporary clothing. This brand's success underscores the continued relevance and adaptability of Madhubani art, highlighting the creative resilience of the women artists who have carried this tradition through generations, transforming it into a symbol of cultural heritage and modern elegance.

Key Words: Unseen Women, Madhubani Art, Canvas, Couture, Ethnics.

1. Introduction

Background of the study

Let's delve into the captivating story behind Madhubani art—a tale that weaves together tradition, culture, and the unseen hands of women artists.

The Village of Hidden Colors

In a sun-kissed village named Jitwarpur, nestled amidst lush green fields, lived Ganga Devi. Her days were woven with threads of devotion, family, and—most importantly—art. Ganga Devi was an unsung artist, her fingers stained with the hues of turmeric, indigo, and vermilion. She painted stories of gods and goddesses, of love and longing, directly onto the walls of her home. Her canvas was life itself.

Ganga Devi's daughter, Radha, watched in awe as her mother transformed mundane surfaces into vibrant narratives. Radha's tiny hands yearned to hold a brush, to dance across the walls just like her mother. But tradition dictated otherwise. Madhubani art was a woman's domain, and Radha was expected to learn the household chores—the unseen labor that sustained their existence.

The Veil of Tradition Lifts

One fateful day, a curious visitor arrived—an artist from the city, seeking the essence of authenticity. His eyes widened as he beheld Ganga Devi's mural of Krishna playing the flute. The colors seemed to sing, and the gods themselves danced within the strokes. The artist, moved beyond words, asked, "Who painted this?"

Ganga Devi, her hands roughened by years of labor, hesitated. But Radha stepped forward, her eyes alight with determination. "My mother," she whispered. The artist's gaze shifted from the mural to Radha, and in that moment, tradition cracked open like a pomegranate, revealing seeds of possibility.

The Unseen Hands Rise

Radha became the bridge between old and new. She learned not only the ancient techniques but also the art of adaptation. No longer confined to mud walls, Madhubani spilled onto paper, canvas, and even silk sarees. Radha's hands, once bound by tradition, now danced across diverse surfaces, telling stories of resilience, love, and change.

And she wasn't alone. In neighboring villages, other women emerged—Shanti, whose lotus blooms seemed to float on water; Saraswati, who painted the wisdom of ages; and Kamala, whose peacocks danced

with abandon. These women, often overlooked, brought Madhubani art into our lives. Their strokes carried the fragrance of mustard fields, the rhythm of monsoon rains, and the whispers of forgotten goddesses.

From Unseen to Celebrated

As exhibitions bloomed in distant cities, Radha's name echoed beyond Jitwarpur. She stood on stages, her hands trembling with both fear and pride. "I am Radha," she declared, "daughter of Ganga Devi." Applause erupted, not just for her art but for the lineage she carried—the lineage of unseen women who had preserved this ancient magic.

And so, when you admire a Madhubani painting today—whether in a gallery or on your living room wall—remember Ganga Devi, Radha, Shanti, Saraswati, Kamala, and countless others. Their art isn't merely pigment on paper; it's the echo of resilience, the defiance of tradition, and the celebration of womanhood. The unseen hands continue to paint our world, one brushstroke at a time.

Thus, through this story of remarkable women artists of Madhubani Art, this study highlights their resilience and creativity as the true custodians of Madhubani Art.

The Origins of Madhubani Art:

Madhubani art, also known as Mithila painting, traces its origins to the Mithila region of Bihar, India. The exact origins of Madhubani art are steeped in mythology and tradition, with its roots believed to stretch back to the times of the Ramayana. According to legend, this art form began when King Janaka commissioned artists who were women to create paintings for his daughter Sita's wedding to Lord Rama. The paintings were made on the walls of the palace, depicting scenes from the wedding and other mythological stories.

Traditionally, Madhubani art was practiced by the women of Mithila. These women adorned the walls and floors of their homes with intricate designs during festivals, religious ceremonies, and special occasions like marriages. The art form was a way for women to express their creativity and document their cultural narratives.

Passing Down the Brush: Generational Transmission:

Madhubani art wasn't just about aesthetics; it was a way of life. Mothers passed down this artistic tradition to their daughters, ensuring that each generation added its unique touch while preserving the traditional techniques and motifs. These women were the true custodians, weaving cultural tales and practices into their brushstrokes.

Empowerment Through Art:

Madhubani art remained relatively unknown outside the Mithila region until the 1960s. A severe drought in Bihar led to an effort to provide an alternative source of income for the local women. The All India Handicrafts Board, along with local artists and cultural activists, encouraged the women to transfer their wall paintings onto paper and canvas. This initiative not only helped the women earn a livelihood but also brought international recognition to Madhubani art. Today, Madhubani paintings are celebrated globally, and the tradition continues to be a vibrant part of the cultural heritage of Mithila, thanks to the enduring efforts of the women who have kept it alive through the centuries.

In a society where women's roles were often confined, Madhubani painting became a beacon of empowerment. It provided a platform for women to showcase their artistic skills and contribute to household income. Imagine the pride these women felt as they transformed their creativity into economic independence! **Breaking Barriers:**

Madhubani art didn't stop at household walls. In 1965, Bhaskar Kulkarni, an Indian government aid worker, proposed the innovative idea of adapting these traditional wall paintings to paper. The government stepped in, providing artists with necessary supplies—paper and colors—at no cost. This transition from walls to paper marked a significant shift, introducing Madhubani art to a broader audience across India.

From Wall to Canvas: Modern Adaptations:

The transition of Madhubani art from wall to canvas began in the 1960s, primarily driven by the need for alternative income sources following a severe drought in the Mithila region of Bihar. This shift was

initiated by the Indian government and cultural activists who recognized the potential of this traditional art form to provide economic support to the local community. They encouraged women artists to transfer their intricate wall paintings onto paper and canvas, providing the necessary materials and training. This adaptation required the artists to modify their techniques to suit the new mediums, while still preserving the traditional motifs and vibrant colors. The portability of paper and canvas allowed Madhubani art to reach a broader audience, facilitating national and international exhibitions and commercialization. This transition not only preserved the art form but also empowered the women artists economically, ensuring the continuation and evolution of their cultural heritage.

From Canvas to Couture:

In recent years, Madhubani art has found a new and unexpected canvas in the world of fashion. Designers have started incorporating these traditional motifs into contemporary clothing and accessories, creating a unique blend of heritage and modernity. This transition from canvas to couture has been facilitated by collaborations between fashion designers and Madhubani artists, leading to the creation of sarees, dresses, handbags, and even footwear adorned with Madhubani designs.

The vibrant patterns and rich cultural narratives of Madhubani art lend themselves beautifully to textiles, making each piece a wearable work of art. This fusion has not only revived interest in the traditional art form but has also provided new economic opportunities for the artists. By integrating Madhubani art into fashion, designers are not only preserving this cultural heritage but also introducing it to new generations and markets, ensuring its continued relevance and evolution.

One such fashion brand, "*Ethnics- Beyond Beauty*," founded by a woman entrepreneur deeply attached to Madhubani art, exemplifies this remarkable fusion. The founder of "Ethnics- Beyond Beauty" has a profound connection to Madhubani art, which is reflected in her brand's creations. Her dedication to preserving and promoting this traditional art form is evident in the exquisite designs she produces. The brand offers a range of garments, including sarees, blouses, dupattas, and kurtas, each piece meticulously crafted to showcase the beauty and intricacy of Madhubani motifs. The vibrant patterns and rich cultural narratives of Madhubani art lend themselves beautifully to textiles, making each piece a wearable work of art.

"Ethnics- Beyond Beauty" has not only revived interest in Madhubani art but has also provided new economic opportunities for the artists. By integrating Madhubani art into fashion, the brand preserves this cultural heritage while introducing it to new generations and markets, ensuring its continued relevance and evolution. Each saree, dupatta, and kurta from "Ethnics- Beyond Beauty" tells a story, woven with the threads of tradition and innovation, honoring the legacy of the women who have kept this art form alive for centuries. It's truly heartwarming when ancient art forms find new life and appreciation in modern contexts. Let's dive into the vibrant world of "Ethnics: Beyond Beauty" and their creative journey.

"Ethnics: Beyond Beauty" – Where Art Meets Action The designer decided that Madhubani deserved more than just walls—it deserved to dance on fabric. And so, she embarked on a journey to blend tradition with trend.



- 1. Sarees That Whisper Stories:
- Imagine a six-yard canvas where peacocks strut, fish swim, and lotus blooms. These sarees are like wearable folklore each fold tells a tale.
- The pallu (that elegant end) might reveal a Radha-Krishna love story or a depiction of monsoon clouds.
- When draped, these sarees transform wearers into walking art galleries.



Dresses: That Sing of Sunsets:

- Madhubani motifs on flowing dresses—what a sight!
- ✤ Hibiscus flowers twirl around hemlines, and elephants parade near pockets.



Dupattas: Whispers of Elegance:

- ✤ A Madhubani dupatta can turn a plain outfit into poetry.
- ✤ Each piece can reflect the meticulous craftsmanship and artistic prowess of women of Mithila

The Art Lives On: "Ethnics: Beyond Beauty" isn't just a brand; it's a torchbearer. It reminds us that heritage isn't static-it evolves, dances, and adapts. And every time someone wears a Madhubani creation, they carry a piece of history with them.

Thus, by bringing Madhubani art from canvas to couture, "*Ethnics- Beyond Beauty*" ensures that this timeless tradition continues to inspire and enchant, bridging the gap between the past and the present. **Conclusion:**

And so, the tale of Madhubani art unfolds—a canvas woven not only with pigments but also with the resilience of women. As Radha stood on that distant stage, her heart fluttering like a caged bird, she felt the weight of generations. Her mother, Ganga Devi, was there in spirit—the same hands that had once painted gods and whispered secrets into the walls.

The applause was not just for Radha; it was for all the unseen hands—the women who had carried this art like a sacred flame. They were the custodians of tradition, the guardians of stories, and the alchemists who turned earth into color. Their lives were etched into every stroke-the joys of harvest, the sorrows of monsoons, the laughter of daughters, and the quiet battles fought within mud-walled kitchens.

As Madhubani art adorned homes far beyond Jitwarpur, it carried whispers of defiance. Tradition had said, "Stay hidden." But these women-Shanti, Saraswati, Kamala, and countless others-had other plans. They painted their dreams, their pain, and their longing. They transformed vulnerability into strength, and their strokes became bridges between worlds.

In the galleries of cities, Radha met young girls who looked at her with wide eyes—the same eyes that had once watched her mother's brush glide across the walls. "Can I learn?" they asked. And Radha, with tears glistening, whispered, "Yes, my dear. You can."

And so, the unseen hands persist. They dance across canvases, paper, and screens. They tell stories of love, loss, and liberation. They remind us that art isn't just about aesthetics; it's about survival. It's about saying, "I exist. I matter."

Next time you admire a Madhubani painting, pause. Imagine the unseen hands—their rough palms, their unyielding spirit. They are the true artists—the ones who brought this ancient magic into our lives. And as you trace the curves of a lotus or the wings of a peacock, remember them. For they are the keepers of our shared heritage—the guardians of colors, dreams, and resilience.

One of the modern embodiment of this legacy is the fashion brand "Ethnics- Beyond Beauty," founded by a woman deeply connected to Madhubani art. By integrating traditional motifs into contemporary clothing, the brand ensures that the spirit of Madhubani art thrives in new forms. Through sarees, dupattas, and kurtas, Through sarees, dupattas, and kurtas, "Ethnics- Beyond Beauty" pays homage to the unseen hands while providing fresh economic opportunities for the artists, merging heritage with modern elegance.

Remember, every stroke tells a story, and behind each stroke stands a woman—*This woman is not just a woman but she is a guardian of culture, a keeper of tradition, and an artist with boundless creativity.* **References**:

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Moving Towards a Developed India by 2047 !!!

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Introduction

Addressing the nation from the ramparts of Red Fort on 77th Independence Day, Prime Minister Narendra Modi said that India will be a developed country by 2047. He also said that during his third term, India would become the third-largest economy. It is currently the fifth largest. But what is a "developed country"? Let us understand

- Developed countries have advanced technological infrastructure and diverse industrial and service sectors. Their citizens typically enjoy access to quality health care and higher education.
- Several factors are considered to determine if a country is developed or not. The economic factors include per capita income, level of industrialisation, the general standard of living and technological infrastructure. The non-economic factor includes the human development index, which measures several parameters like levels of education, health and literacy.
- A country to be developed if its per capita income is above \$25,000 or \$30,000. According to the World Bank, India's per capita income is around \$2,400. At the same time, USA's and China's per capita incomes are \$76,400 and \$12,700, respectively.
- According to the International Monetary Fund, Australia, Hong Kong, Japan, Korea, New Zealand, Singapore, and Taiwan can be categorised as developed Asian countries.

India's Current Economic Situation

With a population more than 1.4 billion, India is the world's largest democracy. Over the past decade, the country's integration onto global economy has been accompanied by economic growth. India has now emerged as a global player. The World Bank's Spring 2023 India Development Update Report highlights India's resilience in the face of a challenging global economic environment. India's financial sector remains strong, with healthier balance sheets and recovering credit growth. However, for India to achieve its goal of becoming a High Income Country by 2047, the country needs to grow at a minimum of 8% per annum. Currently, India is growing at around 6% per annum. So, what needs to be done to bridge this gap and achieve the national ambition of being a Developed India by 2047?

Achievements and Areas of Improvement

India has achieved significant progress in areas like infrastructure investment, digital public infrastructure, financial regulation, and public welfare. These achievements have played a crucial role in making India one of the fastest-growing large economies in the world. However, to sustain and accelerate this growth, there are several key areas where India needs to focus.

Key Areas for Growth

1. Creating Quality Employment Opportunities

One of the major challenges for India is to create more quality employment opportunities with respectable wages and incomes, especially for women and youth. The report points out that the female work participation rate in India is lower than the global average. Therefore, a women-led work and development strategy is essential to achieving the 8% growth target.

2. Addressing Human Capital Deficits

India needs to address human capital deficits and ensure adequate credit for enterprises after skill acquisition. This involves improving education, health, and nutrition outcomes, which are essential for building a skilled and healthy workforce.

3. Decentralized Governance

Decentralized governance is crucial for achieving quality outcomes in public goods sectors like education, health, nutrition, clean air, good urban and rural infrastructure, and effective dispute settlement. Local governments should have more power and resources to manage these sectors effectively.

4. Revisiting Public Subsidies

India needs to revisit public subsidies in fertilizers, food, and the minimum support price system. Performance-linked incentives for manufacturing should also be assessed to free up resources for quality human capital, which is essential for higher productivity and growth.

5. Improving Ease of Doing Business

Improving the ease of doing business is crucial to giving confidence to the private sector to make investments on a much higher scale. Private sector investment must drive growth, and for this, the business environment in India needs to be more conducive to investment.

Higher Domestic Demand and Savings

The report mentions that private consumption in India is optimistic primarily due to high-income earners. However, to offset passive global demand, higher domestic demand is needed. This involves increasing the purchasing power of the population through higher wages and improved social infrastructure. Moreover, there is a need to rationalize public spending in favour of higher growth. This includes identifying areas where savings can be effected and redirecting those resources towards growth-promoting activities.

Quality Jobs and Higher Wage Incomes

The report points out that many jobs being created in India are informal and of suboptimal quality. To create more quality jobs with higher wage incomes, India needs to focus on skill development and vocational training. This will ensure that the workforce is equipped with the necessary skills to take up higher-quality jobs.

Public Welfare and Poverty Reduction

India has made significant progress in reducing multi-dimensional poverty, with 415 million people coming out of poverty between 2005-06 and 2019-21. However, a developed India needs a better-trained and skilled workforce. Therefore, wage rates in public works that set the floor of wage rates need to be appreciably increased to make it possible for the poor to live a life of dignity and develop their fullest human potential.

Case Studies: Kerala and Himachal Pradesh

States like Kerala and Himachal Pradesh have prioritized minimum wages for all as a priority. Increasing wages in schemes like the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) can lead to higher female labour force participation. Reforming MGNREGS for meaningful rural and urban infrastructure with quality employment can also contribute to growth.

Social Infrastructure and Technology Adoption

Social infrastructure plays a crucial role in growth. Higher wage rates can lead to increased consumption and well-being. However, higher wages must be accompanied by higher productivity through improved skills. India's technology adoption offers an opportunity for blended learning in schools and easier access to healthcare services. However, outstanding human resources are still needed for human development. The social sector demands better teachers, doctors, nurses, paramedics, and caregivers.

Women-Led Development

Women's collectives in rural India have the social capital for women-led development that is sustainable. Removing all constraints to credit and providing support for enterprise can lead to an 8% growth rate, which is the pathway to well-being. Women-led development is the means to that end. Opportunities for youth to move up the skilling ladder are also crucial for higher-order growth and well-being.

Moving Up from 6% to 8% Growth

Moving up from 6% to 8% growth is possible. To achieve this, India needs to focus on creating quality employment opportunities, addressing human capital deficits, decentralized governance, revisiting public subsidies, and improving the ease of doing business. Increasing domestic demand, rationalizing public spending, and creating more quality jobs with higher wage incomes are also essential.

Conclusion

India has made significant progress in many areas, but there is still much to be done to achieve the goal of becoming a High Income Country by 2047. By focusing on the key areas mentioned above, India can bridge the gap between 6% and 8% growth and achieve its national ambition of being a Developed India by 2047. Let us not miss the opportunity to achieve this goal.

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Transport Connectivity for Sustainable Development with special reference to Tribal Region of Nashik District

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ABSTRACT

This study focuses into the transport network system and related development aspects in the tribal zone of the Nashik District in Maharashtra, with an emphasis on cost, accessibility, and environmental sustainability. A thorough questionnaire survey of the local population was done to have a better understanding of their perspectives and experiences with public transportation. These key findings raise severe issues regarding transportation service pricing, safety, and bad road conditions. The clear majority of respondents strongly favored increasing the frequency of auto maintenance, as well as the cleanliness and safety of vehicles. In light of these findings, proposals have been made for improving road infrastructure, integrating technology for mobile payments and real-time tracking, and encouraging community engagement to ensure the implementation of sustainable transportation solutions. The study's findings provide important new information about the unique transportation challenges that rural and tribal communities face. These findings highlight the need for tailored initiatives to improve accessibility and promote environmentally friendly transportation methods.

Keywords: Tribal Region, Road Infrastructure, Public Transportation etc.

1: Introduction:

Transportation infrastructure and services are critical for promoting economic growth, social fairness, and environmental sustainability in tribal communities like those in Maharashtra's Nashik district. These locations are critical, yet they frequently confront substantial obstacles, such as poor roads, limited access to fairly priced transit, and environmental risks Understanding these difficulties and developing effective solutions to them is critical for furthering sustainable development and improving residents' well-being. This study intends to examine the current state of the sustainable transport management system in Nashik's tribal area, identify important concerns, and make recommendations for improving the transportation network and services. While public transit accessibility in the Nashik district's tribal area is generally considered favourably, a variety of obstacles continue to prevent all locals from having optimal access. One of the most pressing challenges is the unequal distribution of transportation services, which results in considerable disparities between regions. The fact that certain locations are easily accessible serves as proof of this. The condition and quality of transportation infrastructure, such as highways and bus stops, can also have a substantial impact on accessibility. Public transportation vehicles may be unable to reach certain locations due to insufficient road maintenance or poor road conditions, isolating communities from one another. It is also possible that transit services are infrequent or unreliable, resulting in long wait times and frustration for users. Addressing these issues requires a holistic strategy. To develop an equitable and efficient public transportation system that benefits all people of Nashik's tribal districts, this approach should include improving infrastructure, increasing service frequency and reliability, and ensuring affordability.

2: Objectives of the Study:

The study is based on the following objectives:

- > To Study the Transport Network Status of the tribal Region of Nashik district.
- > To assess the current Usage of Transport and Transport Related Awareness status.
- > To Evaluate Accessibility and Infrastructure in the Study Region.
- > To analyse the affordability and Economic Factors of available Infrastructure and Services.

3: Literature Review:

Transport development is gaining popularity in the Nashik district of Maharashtra, according to an essay by Rakesh V. Patil published in 2015. The author emphasizes the potential for eco-friendly development in this area. In keeping with Patil's work on sustainability tourism, this article will examine how the tourist sector may better integrate eco-friendly modes of transportation. Significant opportunities for tourism and projects encouraging sustainable transportation exist in Nashik due to the city's pleasant climate, physical setting, and natural features. The long-term objective of this research is to bolster the region's comprehensive sustainable development objectives.

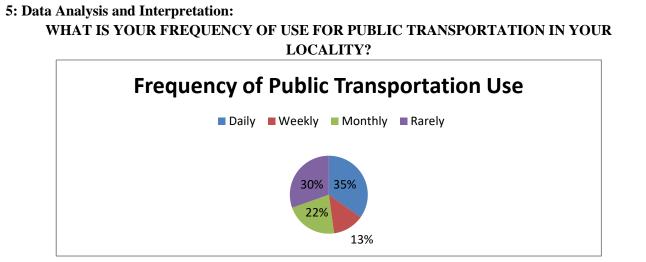
According to Vishal Jadhav (2014), transport infrastructure is crucial for fostering development and growth since it links various nodes and centres through various techniques and modes. By analysing Jadhav's work on transport networks, this literature review hopes to gain a better understanding of sustainable transport management systems. This research aims to evaluate the present condition of the transport infrastructure in the tribal areas of Nashik by looking at the patterns of the transport network, the intersections between them, the flows of traffic and commodities, and more. To find solutions and provide environmentally friendly transportation options, it searches for gaps in affordability, accessibility, environmental effect, and technical improvements. The study's overarching goal is to help tribal groups in Nashik with their socioeconomic growth and interconnection, which is in line with sustainable development's larger objectives.

Kathryn S. Quick (2019) examines road safety on American Indian tribal lands, where motor vehicle accident deaths are highest of all ethnic and racial groups in the US. The 2016 Tribal Transportation Safety Data Survey found that Quick's research highlights car seats, seatbelts, road conditions, irresponsible driving, and pedestrian safety. This study analyses infrastructure, safety protocols, and circulation patterns to uncover local transportation system gaps and provide fixes. The goal is to increase road safety, accessibility, and sustainability to help Nashik tribal villages thrive economically. This will be done while addressing these communities' transport requirements and issues. This literature review examines local mobility patterns, infrastructure, and governance issues in the tribal zone of Nashik district, Maharashtra, to apply these ideas.

Seetha Reddy (2019) presents Caltrans and Mineta Transportation Institute's Tribal Transportation Planning Needs Assessment Study results. The report assessed California tribal governments' partnerships and transportation planning efforts. In a survey of 109 federally recognised tribal nations, the study found low staff and technical capacity, low funding, insufficient resources to meet transportation demands, and a lack of collaborative partnerships at all levels of government. Reddy believes early and honest communication with indigenous government governments is necessary to solve these issues. This literature analysis examines transit issues similar to those in the tribal area of Nashik, Maharashtra. This study analyses local governance structures, resources, and partnerships to provide environmentally friendly transit alternatives that will improve connection, accessibility, and socio-economic development for Nashik tribal communities. This programme promotes cooperation and resource allocation to support a sustainable transport management system.

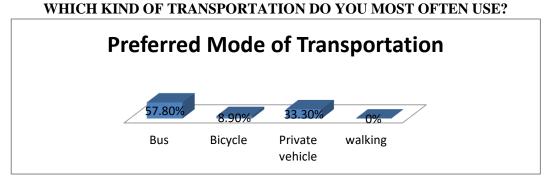
4: Methodology of the Study:

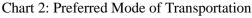
The study is based on both the Primary and secondary methods of data collection. The Primary data is collected through structured questionnaires and the secondary source of data is collected through various books, articles and research papers published in various national, international journals, websites.





Public transit is essential to a large section of the tribal community in Nashik district, Maharashtra, with 34.8 per cent of respondents using it every day. Based on public transport frequency data. A large portion of the population relies on public transport for daily activities, supporting this conclusion. The survey found that 34 per cent of respondents rarely use public transport. According to weekly and monthly utilisation data (13 per cent and 21.7 per cent respectively), some people use public transport. Accessibility, cost, and personal preferences may affect this reliance. Understanding these use patterns is crucial to alter sustainable transportation plans to meet community requirements and lifestyles. The goal is to increase transport use and sustainability in the chosen region.





Buses are the most popular means of transportation in the tribal area of Nashik district, Maharashtra, with 57.8 per cent of respondents utilising them. Bus services' large share shows their relevance in serving local transit demands. Private vehicles are the second most popular mode of transportation at 33.3 per cent. This shows that a large majority of the population drives their own cars, either because they're more convenient or because public transportation is lacking. As 8.9 per cent of respondents drive bicycles, this eco-friendly method of transportation looks to be preferred. Interestingly, no one said they walked to get around. This highlights concerns like poor pedestrian infrastructure or the fact that walking is impractical owing to the distances. Based on these findings, public transportation infrastructure and offerings must be improved to promote more inclusive and environmentally responsible modes of mobility.

HOW WOULD YOU RATE THE ACCESSIBILITY OF PUBLIC TRANSPORTATION IN YOUR AREA?

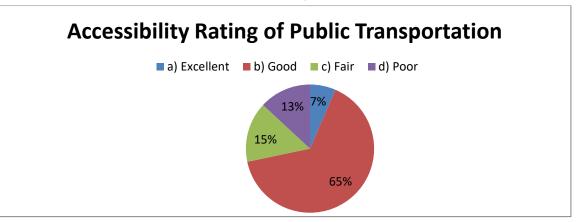


Chart 3: Accessibility Rating of Public Transportation

People in the tribal section of Nashik district in Maharashtra are generally pleased about public transport, according to research. Many respondents near about 65.2 per cent rated accessibility as "Good," indicating that most people can use well-distributed public transport. Only 6.5 per cent of respondents rated it "Excellent," suggesting accessibility needs improvement! 15.2 per cent of respondent's rate accessibility as "Fair," while 13.1 per cent rate it as "Poor," indicating that a large portion of the population still struggles with public transit. These ratings show that public transit accessibility varies across the region. Thus, particular adaptations are needed to enable equal public transit access for all. Addressing these concerns could improve the sustainable transport management system's inclusion and efficiency in Nashik's tribal district.

HOW FAR IS THE NEAREST PUBLIC TRANSPORT STOP FROM YOUR RESIDENCE?

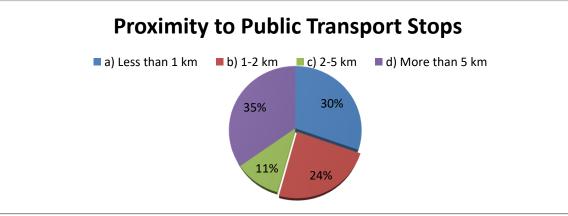
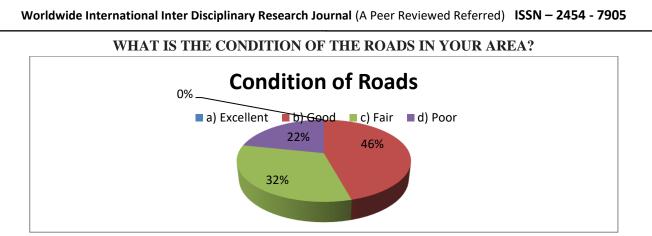
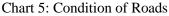


Chart 4: Proximity to Public Transport Stops

The results demonstrate that there is a substantial variation in the distance between the nearest public transportation station and the tribal zone population in Maharashtra's Nashik district. Three-quarters of respondents live less than a kilometer from a public transit station, while 34 per cent must go more than five kilometers to the nearest stop. Furthermore, 10.9 per cent of respondents live within two to five kilometers of a public transportation stop, while 23.9 per cent live more than a kilometer away. The data presented here show that, while a small number of people have relatively simple access to public transit, a large portion of the population must travel long distances to use it. Individuals who live more than five kilometers distant may find it difficult to use public transit on a daily basis due to the distance between them. This underlines the importance of expanding the accessibility and distribution of public transportation services so that everyone in the area has equal access to them.





The data acquired shows that the roads in the tribal area of Nashik district, Maharashtra, are mostly in poor condition and distinct from one another. Notably, not a single responder gave the road conditions a "Excellent" grade, implying that the best type of infrastructure is lacking. A substantial percentage, 45.7 per cent, ranked the roads as "Good," indicating that almost half of the population believes the roads are in good condition and well-maintained. In all, 54.3 per cent of respondents assessed the roads as "Fair" (32.6 per cent) or "Poor" (21.7 per cent). This means that the roads are not in good condition. This data suggests that more than half of the population resides in locations with poor road conditions, which may jeopardize the efficiency and dependability of public transit. The cohabitation of good and terrible road conditions may present issues such as lengthier travel times, increased car maintenance expenses, and worries about driving safety. To improve the overall effectiveness and long-term viability of the area's current transportation management system, action must be done to address road condition issues. Improve the efficiency of public transportation.

HOW SATISFIED ARE YOU WITH THE CURRENT PUBLIC TRANSPORT SYSTEM?

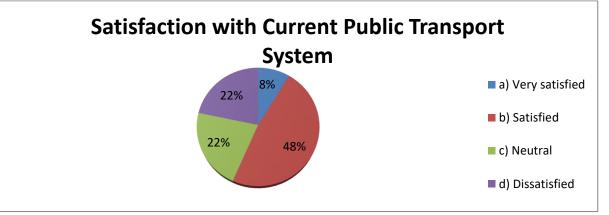


Chart 6: Satisfaction with Current Public Transport System

Customers' satisfaction levels with the current public transportation system vary, according to the results of a poll that was conducted in the tribal area of the Nashik district in the state of Maharashtra. Significantly more people (47.80 percent) who took part in the study expressed satisfaction with the system, indicating that most of them think it meets their needs. However, there is a good deal of dissatisfaction as well; 21.70 percent of respondents said they were unhappy with the public transportation options that were offered at the time. Twenty-one percent of those surveyed had no opinion at all, suggesting that a sizable portion of the public is either unsure of their feelings or lacks a strong opinion. Even though just 8.70 per cent of respondents expressed extreme satisfaction with the current public transportation system, there is still room for development to better meet the needs and expectations of the local population.



Chart 7: Biggest Challenge in Transportation

According to survey data collected from the tribal zone of the Nashik district in the state of Maharashtra, 47.80% of respondents identified poor road conditions as the most difficult difficulty they face when traveling. Furthermore, this demonstrates how urgently the infrastructure must be updated to increase accessibility and safety throughout the region. Another major worry mentioned was the lack of availability. The lack of transportation services was identified as a major impediment to community mobility by 34% of survey respondents. Despite the fact that 13% of respondents noted high costs and 8.70% identified safety concerns, additional areas must be addressed to improve the entire transportation experience and ensure that Nashik's tribal communities have access to sustainable mobility solutions.

GOVERNMENT POLICIES AND SUPPORT

ARE YOU AWARE OF ANY GOVERNMENT POLICIES PROMOTING SUSTAINABLE TRANSPORT IN YOUR AREA?

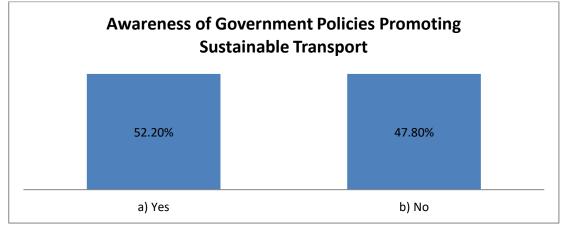
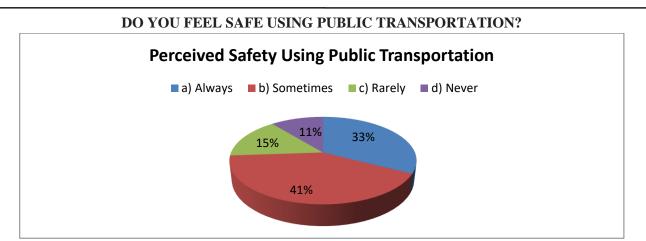


Chart 8: Awareness of Government Policies Promoting Sustainable Transport

Total 52.20 percent of respondents to a survey conducted in the tribal area of the Nashik district in the state of Maharashtra stated they were aware of government measures enacted to assist sustainable transportation in their community. This data was gathered through a survey. There appears to be a high level of community knowledge of government measures to encourage ecologically friendly transportation options. This is the result of the community obtaining this information. However, a large 47.80 per cent of respondents were ignorant of these regulations, emphasizing the importance of increasing outreach and communication efforts to educate the public about current programs and their potential benefits for improving the region's transportation sustainability.





The findings of a survey conducted in the tribal area of the Nashik district in the state of Maharashtra show that respondents' assessments of the level of safety they feel when utilizing public transit varied greatly. The fact that 32.60 per cent of respondents claimed they always felt safe demonstrates their confidence in the transportation system's safety measures. However, the majority of respondents (41.30 percent) reported feeling comfortable on occasion, showing that they are concerned about their safety while traveling. Furthermore, 15.20 per cent of respondents stated that they felt safe only seldom, indicating that they were quite concerned about their safety when utilizing public transit. A bit less than 10 per cent of the study's respondents indicated they had never felt comfortable. This stresses the continuous safety issues that must be addressed in order to increase community trust and comfort with public transportation systems.

TECHNOLOGY AND INNOVATION

Are You Willing To Use Technology (E.G., Mobile Apps) To Improve Your Transport Experience?

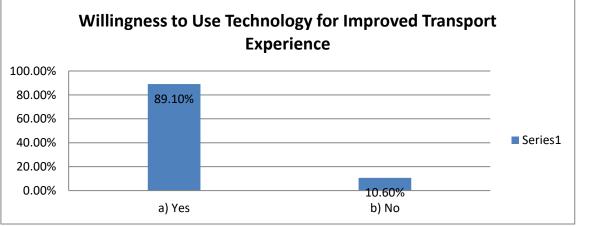


Chart 10: Willingness to Use Technology for Improved Transport Experience

A survey conducted in the tribal area of the Nashik district in the state of Maharashtra found that a resounding majority of participants, 89.10 per cent, expressed a readiness to use technology, primarily mobile applications, to improve their commuting experience. The community is clearly open to innovations that could improve the accessibility, efficiency, and convenience of public transportation systems, as seen by a strong predisposition to adopt technological solutions. The community's willingness to adopt these innovations demonstrates this. However, 10.60 per cent of respondents, or a lower proportion of the sample, said they would not employ technology to attain this goal. This shows that the use of digital solutions in mobility management projects may be impeded by personal preferences or limits.

6: Findings of the Study:

The most noteworthy findings from the survey on transport network status and development aspects in the tribal area of Nashik district, Maharashtra, are as follows:

- Overview of Research The research aimed to examine the current state of transportation network in Nashik's tribal communities and identify potential areas for improvement.
- Transportation Challenges: Poor Road conditions were cited as a key issue that negatively impacted their transportation experiences by 47.80 percent of respondents, indicating a considerable challenge.
- Accessibility and affordability: While 65.2 per cent of respondents considered public transportation was highly accessible, price remained a concern for some, with 10.90% complaining about the cost of utilizing it.
- Adoption of Technology: A substantial majority of respondents (89.10 per cent) indicated that they would be willing to use technology to improve their transportation experience, such as real-time tracking (40.40 per cent) and mobile payment choices (25.50 per cent).
- Demand for changes: When asked which transportation system changes were most needed, respondents picked safer, cleaner cars (23.90 per cent) and improved roads (41.30 per cent). The findings indicate that both infrastructure and services need to be upgraded.
- Even if they were eager to accept technology, 10 per cent of respondents expressed hesitation. This implies that usage constraints, such as challenges with accessibility or technology knowledge, may exist.
- Views on Public Policy: Views on government policies suggested a need for greater knowledge (47.80 per cent of the population was unaware), pointing to prospects for enhanced public participation and transparency in policy implementation.

Finally, the survey results provide light on the complex mix of transportation alternatives and challenges that the Nashik tribal region experiences. The first step should be to upgrade road infrastructure, followed by strengthening safety procedures, encouraging eco-friendly transportation, and utilizing technology to improve customer happiness and service effectiveness. By addressing these concerns, a more inclusive, sustainable transportation system that satisfies the different requirements of Nashik area inhabitants can be developed.

7: Suggestions of the Study:

- Build Road Conditions: Resources should be set aside to improve road infrastructure in tribal communities in order to alleviate present discontent with road conditions, which impede safe and effective transit.
- To meet the survey's demand, public transportation services should be more frequent. Promoting low fares can alleviate concerns about the cost of public transportation and encourage its use. Subsidies and discounted ticketing programs can help achieve this.
- Assure Current Safety Measures: It is vital to invest in safety measures such as improved stop and vehicle lights, driver education, and surveillance to alleviate safety concerns and boost passenger confidence.
- Promote Accessible Transportation: Improve infrastructure and provide adapted services as needed to ensure that everyone, including those with disabilities, can use public transportation.
- By launching campaigns to increase awareness about sustainable transportation techniques, the community can be educated on sustainable habits (Quick, 2019). These projects must promote environmentally friendly forms of transportation, such as walking and cycling. Technological solutions should be implemented to enhance the ease and efficiency of the passenger experience. These solutions should include real-time tracking, mobile payment alternatives, and platforms for purchasing tickets online.
- Encourage community involvement by forming alliances with adjacent communities and interested parties to include them in decision-making processes. This ensures that the local community's particular requirements and preferences are considered when developing transportation solutions.
 These recommendations seek to solve identified issues while also capitalizing on potential to establish

These recommendations seek to solve identified issues while also capitalizing on potential to establish a more inclusive and sustainable transportation network in Nashik's tribal area.

8: Conclusion

This study on transport network status and development aspect in the tribal region of Nashik District, Maharashtra. The study's findings revealed that a large number of individuals are unsatisfied with the existing status of the roads, with the majority of respondents expressing a strong desire for roads that are better maintained. This highlights a critical area that need quick attention, since poor road conditions not only make travel more difficult, but also raise worries about safety and operational inefficiencies. The study emphasized the importance of upgrading public transportation services, such as increasing frequency and making them cheaper. The fact that so many respondents cited the need for more dependable and easily accessible means of transportation suggests a gap that, if addressed, has the potential to significantly improve people's mobility and quality of life. Respondents' propensity to use public transportation was influenced by their level of worry about safety, which emerged as the most important concern.

The study found that respondents are optimistic about technological advancements in transportation management, with a high preference for real-time tracking, mobile payment options, and online booking systems. The integration of these technologies has the potential to increase not only convenience, but also process efficiency and the overall consumer experience. To summarize, addressing the issues raised and implementing the solutions proposed are critical steps toward creating a sustainable and efficient transportation infrastructure in Nashik's tribal region. To successfully implement these recommendations and ensure that future transportation projects meet the needs and preferences of the local community, government agencies, local groups, and stakeholders must collaborate (Singh, 2024). The city of Nashik has the ability to pave the path for a more connected, accessible, and sustainable future for its residents if it works to establish environmentally responsible and comprehensive transportation solutions.

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Prioritizing Mental Health in the Post Pandemic World: Areas for Social Work Intervention

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Abstract:

More than four years since its onset, the world is battling with the psychosocial and economic impacts of the COVID-19 pandemic. The increase in cases of anxiety, loneliness, depression, and suicide show that the pandemic is not just directly hurting individuals, but also indirectly amplifying psychosocial problems in the wider society. The setting up of The WHO Commission on Social Connection (2024–2026) by the World Health Organisation, the global commitment to prioritise mental health has never been stronger. The current paper maps the mental health scenario in the post pandemic world. It attempts to explicate and pave way for the unique interventions and role of professional social workers in the post pandemic world in prioritising mental health for the general population as well as caring for those with mental health conditions.

Key words: Mental health, social work, COVID-19, pandemic

Introduction

The COVID-19 pandemic was described as a "*watershed moment in the history of humankind*" (Patel, 2022) due to the extreme strain on families and communities, loss of learning opportunities for children and young people, its severe impact on the economies leading to millions of people who were impacted adversely. The pandemic also exposed the structural and social inequalities in systems across the globe and created a global crisis for mental health, leading to short as well as long-term stresses thereby impacting millions of individuals. The global estimates put the rise in both anxiety and depressive disorders at more than 25% during the first year of the pandemic while ironically at the same time, mental health services were severely disrupted leading to the widening of the treatment gap for mental health conditions (WHO, 2022b). The pandemic sparked and amplified serious mental health problems as a large number of people reported psychological distress and symptoms of depression, anxiety or post-traumatic stress. Moreover, some groups of people were affected much more than others e.g. school children and youth who experienced extended school and university closures experienced feelings of anxiety, uncertainty and loneliness leading to affective and behavioural problems. Presented below are the pandemic related statistics and its psycho-social impact in the Indian context.

The COVID Pandemic: Indian Statistics

According to the Stringency Index developed by Oxford University, India's lockdown was among one of the harshest lockdowns worldwide (Blavatnik School of Government). With approximately 500 confirmed positive cases of COVID-19 that were reported in India, a nationwide lockdown was announced on 24 March 2020 for a period of 21 days, which was extended to 68 days, imposing the shutdown of all commercial, industrial and transport activities. What followed were more "phases" of lockdown until 31 May 2020 and thereafter, a phased "unlock," where states were allowed to gradually ease rules for "social distancing" based on their assessment of the local COVID-19 situation, in accordance with overarching central guidelines.

While the first wave was characterised by high levels of stigma towards COVID-19 positive individuals and frontline workers such as doctors, nurses, the second wave of the Delta virus was worse as it resulted in high infection rates and immense loss of human life marked by scarcity of oxygen supply, hospital beds and huge medical expenses. The impact of pandemic was largely disruptive in terms of crisis in economy, financial markets as well as on human lives especially among the poor and the most vulnerable section of society. There were significant and diverse social consequences resulting from increased mortality and morbidity, loss of jobs, closure of borders, family disruptions, increasing poverty (Alston and Chow, 2021). The rise in social and economic inequalities, protracted conflicts, violence and public health

emergencies affected varied population groups leading to a significant rise in mental health issues and wellbeing among individuals (WHO, 2022b).

Charting the mental health impact of the pandemic

The COVID-19 crisis heightened the risk factors generally associated with poor mental health e.g. financial insecurity, unemployment and made individuals more vulnerable to developing mental health conditions. The protective factors, on the other hand, including social connection, employment and educational engagement, access to physical exercise, daily routine, health services declined. This indeed caused a significant and unprecedented worsening of mental health of individuals.

WHO (2022b) estimated that in all countries, mental health conditions are highly prevalent. About one in eight people in the world live with a mental disorder. In 2019, 970 million people around the world were living with a mental disorder, with anxiety and depressive disorders being the most common. In 2020, the number of people living with anxiety and depressive disorders rose significantly because of the COVID-19 pandemic (WHO, 2022b).

In the post pandemic scenario, loneliness and social isolation as social determinants of mental health and disorder have emerged as a prominent discourse and as a 'pressing' global public health concern impacting all population groups (Anand, 2024; Anand and Thekkedath, 2024). According to the World Health Organization (2024), there is heightened occurrence of loneliness and social isolation with an estimated 1 in 4 older people facing social isolation and between 5 and 15 per cent of adolescents experiencing loneliness. The report 'Our epidemic of loneliness and isolation' highlights loneliness and isolation as important risks to individual health which may increase the chances of premature death. It locates the state of isolation as defined by the structure, function and quality of interpersonal relationships in addition to the personal or individual factors in the context of social connectivity (Murthy 2023).

Parikh et al. (2022) explicate how the pandemic has put Indian youth in a position of vulnerability against mental health conditions like anxiety, depression, post-traumatic stress etc. The heightened global thrust on charting the degree of loneliness and social isolation and its unfavorable impact on mental health, can be assessed by the setting up of The WHO Commission on Social Connection (2024–2026) which is mandated to propose a global agenda on social connection and make the case for action, marshal support to scale up proven solutions and measure progress (WHO 2024).

The Mental State of the World Report 2022 by Sapien Labs (2023) too highlights the risk of mental health challenges being ten times higher among those who lack close familial relations and friendships as compared to those having many close family and friends. It illustrates the upsurge in feelings of loneliness among people across the world especially among the younger generation (Anand and Thekkedath, 2024).

The COVID-19 pandemic thus has brought mental health into even sharper focus with increase in cases of anxiety about health and safety, social isolation, stress related to work and related concerns contributing to an alarming increase in mental health distress and diagnosable mental health conditions. The attention has now shifted towards the existing social inequalities and social determinants such as poverty, illiteracy, social exclusion, stigma, discrimination, housing, environment, employment, job security, early child development, and access to care with emphasis on implementation of progressive strategies to promote health and mental health (Kallivayalil and Enara, 2022) that are considered imperative for enabling the mental health and wellbeing of individuals, groups as well as communities. These present the urgent need to focus on mental health with multi-pronged interventions by professional social workers. Let us contextualise the interventions made by social workers in the post-pandemic scenario with regards to mental health care:

Locating the role of social work in enhancing mental health

The COVID-19 pandemic has placed professional social work in the forefront alongside the various other helping professions. While there has been a due recognition of the economic dimension of the pandemic, the research evidence on its long-term impact on the socio- cultural aspects such as poverty, inequalities in the society based on caste, class and gender, prevalence of inadequate health infrastructure,

rights of vulnerable groups including children, women, elderly with respect to their mental health issues is gradually emerging.

According to the pyramid framework for optimal mix of services for mental health given by World Health Organization (2009) (Figure 1), in the years ahead, there shall be a fundamental need for conversations and investments to shift toward person-centered care addressing the social inequalities and social determinants at an individual and societal level. This shift should be based on locally sourced and culturally accepted models of care and treatment which are often ignored (Kallivayalil and Enara, 2022). Thirthalli, Patley and Kumar (2020) reiterate the huge challenge of reaching mental healthcare to a large population and the need to blend traditional methods with innovative, technology-assisted ones.

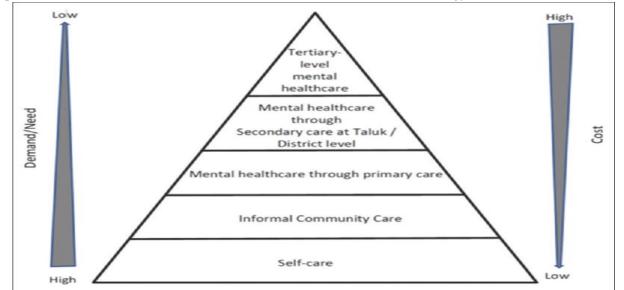


Figure 1: World Health Organization's pyramid framework for optimal mix of services for mental health (World Health Organization. Improving Health Systems and Services for Mental Health. WHO Mental Health Policy and Service Guidance Package. Geneva: World Health Organization; 2009).

Some of the areas of intervention by social workers towards mental health care in the post pandemic world with focus on the Indian context are as follows:

- 1. Community Mental Health: One of the biggest strengths of social work professionals lies in their knowledge and faith in people's resilience, compassion and skills to mobilise the communities. Community-based mental health care comprises of a network of interconnected services that includes mental health services integrated in general health care; community mental health services; and services that deliver mental health care in non-health settings and support access to key social services. Social and informal support delivered by community providers (e.g. community workers, peers) complement formal services and help ensure enabling environments for people with mental health conditions (WHO, 2022a). The community mental health takes places at multiple levels including treatment and rehabilitation, preventive as well as promotive levels. Some of the community mental health services by social work professionals may include the following (as adapted from Anand, 2017a):
 - a) Early identification of mental disorders
 - b) Prompt treatment
 - c) Management of persons with chronic mental disorders
 - d) Referrals to secondary and tertiary mental health services
 - e)Preventive level activities in schools, colleges, anganwadis, craft centres and other community-based centres
 - f) Promotive level awareness campaigns on raising awareness on mental health as a positive concept in the communities
 - g) Training of grassroots functionaries like Anganwadi and ASHA workers

- h) Strengthening of dialogues on mental health and reducing stigma
- i) Mobile clinics for mental health care

To enhance self-care and informal community care, the social workers can collaborate with various stakeholders as well as mental health professionals to disseminate information on mental health care in simple, understandable, and accessible formats. These may include printed material in multiple languages, use of radio and television, electronic methods including mobile apps, material in multiple languages that can be disseminated as documents and audio/video materials through websites, YouTube, and social media such as WhatsApp, Facebook, and Instagram (Thirthalli, Patley and Kumar, 2020).

2. Focussed interventions for specific population groups: Some of the specific interventions for meeting the unique challenges faced by various population groups owing to the pandemic along can be enumerated as follows:

Population	Social work interventions for va Challenges of the post pandemic era	Social Work interventions
group		
Children and adolescents	School drop outs, lagging behind in education, misinformation, adjustment issues, behavioral maladjustments, economic issues, bereavement issues at home, overuse of social media etc.	Facilitation and sharing of issues and concerns, providing age-appropriate information, promoting healthy use of technology, promoting self-care, trainings on mental health in schools and communities
Youth	Drop out from education, career concerns, misinformation, lack of skills, unemployment, economic issues, bereavement issues at home	Reducing stigma, increasing empathy & social connection, promoting self-care, awareness sessions and trainings on mental health in colleges/ communities, linkage with resources
Adults	Loss of employment and its consequent impact, fear of retrenchment/ work related stress, heightened anxiety, burnout, substance abuse	Understanding employee mental health and barriers to achieving well-being, promoting self-care, sensitization of employers, trainings on mental health at workplace
Women	Loss of employment, violence, low self esteem/ confidence, added stress related to worries about family/ work	Promoting self-care, special care needed for expectant mothers, supporting them for ANC/PNC/ institutional deliveries, counselling, sensitization on gender specific issues in mental health care
Elderly	Health related concerns, loneliness, physical ailments	Promoting self-care, forming/ connecting them to social groups to promote sense of well-being, active ageing, recreation etc.
Persons with pre- existing morbidities	Discontinuation/ breaks in treatment, experience of associated exacerbation of symptoms/ illness, development of mental health conditions, those with pre- existing psychiatric disorders may experience reactions varied in nature and severity	Ensuring continuity of care using telepsychiatry and emergency care; linking them to nearby health centers, enabling and enhancing access to timely and high-quality care, building community level awareness etc.

Table 1 Social work interventions for varied population groups

Worldwide Inter	Worldwide International Inter Disciplinary Research Journal (A Peer Reviewed Referred) ISSN – 2454 - 7905		
General population	Increased anxiety, stress, fear of illness	Promotion of mental health and self-care through social media and multipronged means; enhancing promotive interventions to promote coping skills and building physical and emotional resilience,	

- **3.** Care and support for the vulnerable population groups: The biggest universal observation of the pandemic, in countries rich and poor, is the vulnerabilities of population groups such as elderly, poor, homeless, people with co-morbidities, and marginalized groups. There is need to address these inequities to prevent their greater vulnerabilities to infection, severe disease and deaths (Murthy, 2021). In addition to those listed aforesaid, social workers can contribute by planning and making specific interventions for the migrants, differently abled persons, elderly and other vulnerable groups through their methods viz. casework, group work, community organisation etc.
- **4. Deinstitutionalisation** Importance of Deinstitutionalisation as a cross-cutting element of all health policy, plans, budgeting and service organisation draws attention to the high unmet needs despite the ubiquitous persistence of large psychiatric institutions. This requires active involvement of social workers to reduce stigma, create awareness regarding well-being among families, schools as well as communities. Social workers can contribute with multipronged skills in building an environment of inclusion and equity with active engagement of multiple stakeholders including media, government, NGOs etc. Social workers can work with schools at preventive and promotive levels with students, teachers as well as authorities to 'normalise' the conversations around mental health (Anand, 2017b).
- **5.** Training of grassroots workers: Kumar (2020) emphasises on bringing about the long-term systemic changes including developing a cadre of empowered grass-root level mental health workers as a top priority and setting up electronic patient databases so that aftercare plans can be prepared for early picking up of relapses, identifying dropouts, and improving treatment adherence.
- 6. Tele psychiatry: Amidst the new normal, tele psychiatry finds a significant impetus that is also initiated by the government (e.g. Tele Manas). Social workers can play an instrumental role in the same in addition to other professionals.
- 7. Multiple approaches: Vadivel (2020) recommend the adoption of Universal, selective and approaches to mental healthcare prevention and treatment after the COVID-19 crisis can be classified as universal, selective or indicated. Universal approach as a population-wide intervention will help reduce the overall burden of mental health issues (stress, anxiety and fear) through prevention. The selective approach is used for those 'at risk' for developing mental health issues while the indicated approach is designed for individuals having signs and symptoms of the mental issues. Social workers can contribute at all these levels with their knowledge, skills and expertise.
- 8. Inter Sectoral Collaborations: Social workers can work towards integration of mental health, psycho-social support with safety nets for protection. Organizations around the world, including governments and public bodies, will have to increase the investment in tackling inequalities in societies through their legislations and policies (Kallivayalil and Enara, 2022). There is a strong need to address social determinants of mental health where social workers can contribute a lot. There is a need for further collaborations and partnerships among public and private sector organizations where social workers can bring-in their expertise in an active manner.
- **9.** Adequate focus and investment on Mental health: Social workers can also advocate for greater allocation of resources for mental health. Creation of apps and web resources on mental health, facilitate for creation and functioning of Network of toll-free helplines, increased budgets for technology-based metrics and mental health solutions.

Conclusion

The theme 'Mental Health is a universal human right' given by the World Health Organization on the occasion of the World Mental Health Day 2023 conveys a strong message towards prioritizing mental health. The post pandemic world is an opportunity for people with mental health conditions, advocates, governments, employers, employees and other stakeholders to come together to contribute towards enabling everyone to value their mental health, promote and protect it in such a manner that everyone has an equal opportunity to enjoy mental health and to exercise their human rights.

Professional social workers can make significant contributions in the post pandemic world in prioritising mental health for the general population as well as caring for those with mental health conditions.

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Relation Between Human and Computer in Every Day

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Abstract:

Human beings are constantly interacting with systems surrounding them. These include personal computers, automobiles, and smart appliances, among many others. A great deal of efforts has been made into advancing this interaction using science and technology. The main goal of human computer interaction (HCI) is to make human interaction with systems not only effective and safe, but also enjoyable and entertaining. Modern information technology now affords organizations, business, individuals, and institutions of learning a variety of options, for engaging in communication and information exchange. This objective of this paper is to provide a survey of current research current research on such interactions. This survey contains three main aspects that are virtual reality, robotics and face-to-face (FtoF) conditions. Virtual reality is an artificial environment that is created with software and presented to the user in such a way that the user suspends belief and accepts it as a real environment Virtual environments offer enhanced visualization, image analysis and implementation of 3D data sets. Robotics application includes object manipulation, tele-robotics, robot teaching, multi-robot systems,

Service robots, mobile robots, subsea robots, space robots and planetary robots. FtoF interaction is best for generating positive social judgment and interpersonal relationship but that HCIs are more influential in decision-making tasks.

The applicability of HCI depends on the notion that participants make credibility judgments about computer interfaces in much the same way as they judge human partners. This implies the humans think of computers in fundamentally social ways and that such assessments influence communication process by mediating between communication inputs and outcomes.

Keywords : Human-computer interaction, virtual reality robotics, face-to-face condition. **Introduction:**

Human-computer interaction consists of study, design implementation and analysis of hardware and software that enables communication between end users, and the computer system[5]. In this regard, a user interface acts as a mediator between computer system and one or more users. Interaction refers to the communication between human and system. Human gives input to the system then system process that input and gives results back to human[3]. Human computer interaction contains two different aspects. First is computational aspect and second is cognitive aspects. Computational aspects consists of manipulation and representation. Cognitive aspect consists of actins and perception. The applications of the advanced human-system interactions are categorized into: computers, robotics, medical/surgery, virtual reality, sports, entertainment, and transportation. This paper mainly focuses on three prominent applications of human-computer interface. They are virtual reality, robotics and face to face conditions.

a. Virtual reality:

Virtual reality (VR) can be defined as a new way of man-machine communication. One of the its characteristics is the adaptation of display and interaction devices to the human senses. The feeling of being immersed into the virtual environment is strengthened by devices like data gloves with allows natural and intuitive direct interactions.

Within the fields of training and education in medicine, most virtual environments rely on pre generated databases of anatomical models where the time-consuming image analysis has to be done only once. This approach is intended to support the daily clinical work, where the image processing has to be performed for individual patients. This means that in addition to enhancements in visualizations, simulation

and interaction by methods of virtual reality, the system has to improve the entire process of three dimensional (3D) image analysis. Starting point for image processing and prerequisite for the virtual environment is a stack of two-dimensional radiological grey scale images, acquired by modern 3D scanning technologies like computed X-ray tomography (CT), magnetic resonance imaging (MRI) or positron emission tomography (PE) [2]. Today's conventional two dimensional (2D) image processing systems are based on editing all the single layers of those image stacks.

For the field of visualization, most of the industrial software application cannot meet the requirements of medicine. They are designed for virtual scenes with only some thousands of polygons which are usually textured (e.g trees, roads, outside walls of houses). Medical scenes are much more complex, however. To achieve precise representations of all surface rendered medical objects, high resolution meshes with up to millions of mainly untextured polygons have to e generated and processed. Even modern high performance graphics computer systems cannot display such extensive scenes with adequate frame rates. Hence, scene complexity has to be reduced. Because especially in fields like medical diagnosis no information must be lost or distorted, this reduction process has to be combined with a level of detail (LOD) algorithm which enables visualization of the region of interest in maximum resolution, whereas peripheral and distant regions are represented less detailed.

Level of detail (LOD) algorithm is used to reduce the number of displayed polygons without visible loss of accuracy, and applied new volume rendering methods using volume texture mapping. With this algorithm, it is possible to render the virtual scene efficiently and accurately, as demanded. A hierarchical data representation stores the steps of a simplification algorithm. Thus, the object approximations can be partially refined during the rendering process. The root node of the data structure represents the whole object in minimum resolution, whereas the leaf nodes contain the surface in highest accuracy. In the inner tree structure, each node represents exactly the same part of the object surface as all of its descendants, with increasing accuracy towards the leaves. This method makes it possible to display various levels of detail within each object concurrently in each rendering frame, without inaccuracies due to cracks and holes. A combination of volume- and surface-rendering makes use of the advantages of both techniques. Hence, the physician call fall back on the topographical grey scale data at any time and thus avoid information loss due to the previous segmentation and triangulation steps. In combination with the interaction techniques, the original structures of organs, vessels, bones etc., can be examined in maximum resolution of the scanner 3D images, e.g., to verity segmentation results, to visualize blood flow in virtual angioscopy or to inspect internal structure.

B. Robotics

Research undertakings in the area of human-system interactions have direct applications to the field of robotics. These applications include: Object manipulation, manufacturing/material, handling, micro machining/handling, power amplification, tele-robotics, robot teaching, multi-robot systems, service robots, mobile robots, subsea robots, space robots, and planetary robots[1].

1.Object Manipulation

Manipulation of objects is a major part of how people interact with the world. These objects could be real, or could only exist within a virtual world. In both cases, the human interaction with the objects covers a number of issues, including: remote dexterous object manipulation controlled by the human operator control, tele-operation of the robot hand performing object manipulation tasks.

2. Manufacturing / Material Handling

Manufacturing of products and material handling are areas of research where new techniques for improved efficiency and design are required.

3. Micro Machining / Handling.

Handling and machining of objects at the micro level sizes require special methodologies: assembly of micro component part into micro machines, and remote tele-handling and tele-machining of objects t micro scale.

4. Robotics systems have been applied to amplification of human power: bio-technical exoskeleton system that is combined with the human user for increasing the operator's physical strength and endurance, and extending human Power through robot interaction using transfer of power and information signals.

5. In order to perform a task in a remote environment, a robot must interact with a human while the two are in different locations. The system must allow for human at a local site to sense the world of the robot at the remote site and also send control commands to the robot. Remote operations of tasks with the aid of robots are referred to as tele-robotics or tele-operations. Examples of work in these areas are: managing robotics operations in remote unstructured environments.

6. Robot Teaching

For a robot to perform a specific task, a human operator must first teach the task (and the required motions) to the robot. The robot teaching applications of human-system interaction encompass robot teaching and programming system for guiding the robot through proper motions for industrial applications.

7. Multi-Robot System

There are situations where more than one robot is needed to perform as assigned task. The interaction of humans with multi-robot systems include: distributed robotics systems for practical applications.

8. Service Robots

An important application area of robots in their use at homes and offices as service robots. These robots will reside in human environments and interact and cooperate with people. Instances of this type of systems are: a robotics terminal as part of the home information service for human interface with home service robot, use of a robot in office environment for material and information delivery tasks

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9. Mobile Robots

In addition to the use of robotics manipulators, mobile robots have been used in a variety of applications, where the robot is required to have mobility in order to complete a mission. Research projects involved with the design and utilization of mobile robots cover: a mobile manipulator performing tasks in hazardous work-space, mobile robots for performance of a variety of tasks.

10. Subsea Robots

Robots can be deployed in subsea applications, interacting with human operators either at a ground station, or onboard a vessel above the sea. The related research projects include: performance of manual tasks by a remote robot manipulator.

11 Space Robots

Robots have been deployed in space, assigned to a number of missions. These robots have been used in many application: remote execution of manipulation tasks in space, such as satellite repair missions, handling of astronaut tools for performance or extra-vehicular activities, tele-robot task execution in space, space tele-operation system for remote surface inspection, and control of remote robot arm , operator training in control of tele-robot.

12. Planetary Robots

Exploration of other planets and the interactions with the human operator has been studied in: planetary exploration utilizing the tele-programming of a remote intelligent robot, and design of a mobile robot as a planetary vehicle.

C. Face-To Face Conditions

An important basis of human interactions and for HCI is the structural affordances that interactive situations offer communicators. These are features that "build into" or intrinsic to a given communication mode or format. They are also the kinds of properties that might be engineered into a given communication system that make interaction possible. Affordances are: **1.** The properties between an agent and his or her surrounding environment. **2.** Potential actions supported by the environment; **3.** Perceived properties of an object; and **4.** Metal constructs that are subjective in nature. All these characteristics of affordances are important to interaction processes in general because they allow or inhibit the transmission and reception of important information on which assessment of the interaction and the persons involved in it are based. Varying conceptualizations have been offered for what is meant by interactivity. We conceive of interactivity both according to a number of structural properties that afford or permit interactivity or permit interactivity

and according to the processes themselves that are the phenomenological experience of interacting **4**. Structurally, communication format may be arrayed along a continuum from high to low interactivity such that formats according more potential for inter-activity are:

1. Contingent

Each contribution is dependent on prior contributions, so that the flow of discourse is sequenced and coherently related but somewhat unpredictable, with meaning managed "locally".

2. Unmediated:

Interact ants are physically co-present and messages are exchanged orally rather than transmitted via some electronic or mechanical medium.

3. Propinquities:

Participants are in the same location rather than geo-graphically dispersed;

4. Synchronous;

Interaction occurs in real time rather than being delayed or asynchronous.

5. Participative

All actors are both senders and receivers of verbal and nonverbal messages and feedback, rather than senders transmitting one-way messages or receivers passively witnessing another's communications;

6. Modality-and information-rich;

Participants have full access to a wide array of environmental, visual, audio, verbal, and other sensory information.

7. Anthropomorphic:

The guise in which an interface appears resembles humans.

8. Identified:

Participants are known to one another rather than anonymous.

Traditional FtoF dialogue is the current prototype for highly interactive encounter because it is contingent, unmediated, same-time, participative, informational rich and complex and identified. The degree of interactivity may also vary within a given communication format. Televised broadcasts, for instance, are usually non-interactive, but the call-in talk show is an exception. FtoF interaction is best for generating positive social judgments and interpersonal relationships , but that HCIs are more influential in decision-making tasks.

Conclusion

This paper mainly focuses on three different aspects of human computer interaction. It includes virtual reality, robotics, and face-to-face conditions. **First** is virtual reality, virtual environments are likely to be used in the daily clinical routine in medicine of tomorrow. The new technology offers powerful features for the work with tomographical data. The human-oriented display and interaction methods can facilitate and accelerate visualization and analysis of 3D records of individual patients. Various fields like diagnosis, therapy, surgical planning, simulation or education will benefit from those methods and technologies. **Second** in Robotics, Robotics are human made machines. This paper gives different categories of robots which explain how and where we can use the robots. **Third** aspect of this paper is, face-to-face conditions. In the FtoF conditions, there was no other computer on the table. Instead, a human confederate entered the room upon the subjects completion of his or her initial ranking, and was seated on the opposite side of the table. In both the computers and FtoF conditions, subjects were videotaped. The video camera was located on a side-table, fully visible to the subjects. Though these application areas are widely used in real world some aspects are still remaining.

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A Comprehensive Framework for Advancing Environmental Sustainability through Innovation and Technology Management in the Evolving Industry Sector

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Abstract:

Research Background: In today's global landscape, environmental sustainability has emerged as a critical concern for businesses across industries. This paper focuses on the textile manufacturing industry, a sector known for its significant environmental impact, with a case study centered on the Bombay Dyeing industry in Mumbai, India.

Aims: The primary aim of this research is to achieve environmental sustainability through innovation and technology while enhancing profitability. By examining the case of the Bombay Dyeing industry, this study seeks to identify key challenges and opportunities for integrating sustainable practices into business management.

Methodology: This study relies solely on secondary data sources to analyze the environmental sustainability practices of the Bombay Dyeing industry within the broader context of the textile manufacturing sector in Mumbai. The methodology involves a comprehensive review of existing literature, case studies, and industry reports to identify relevant concepts and frameworks related to pollution, waste management, climate change, profitability, and the polluter pays principle.

Results/Findings: The findings of this study reveal the potential of integrating innovation and technology to address environmental challenges while maintaining profitability in the textile manufacturing industry. Through the analysis of the Bombay Dyeing industry, it is observed that adopting sustainable practices can lead to cost savings, enhanced brand reputation, and long-term resilience against regulatory pressures.

Implications: The implications of this research extend to business managers, policymakers, and stakeholders involved in the textile manufacturing industry and beyond. The proposed strategic framework provides actionable insights for businesses to prioritize environmental sustainability within their operations, thereby contributing to the broader goal of mitigating climate change and preserving natural resources.

Keywords: Environmental sustainability, innovation, technology, textile manufacturing, profitability, business management.

INTRODUCTION

In today's globalized economy, environmental sustainability has become a paramount concern for businesses across various industries, driven by heightened awareness of climate change, resource depletion, and environmental degradation. The textile manufacturing industry, notorious for its significant ecological footprint, stands at the forefront of this challenge. Characterized by extensive water usage, chemical pollution, and substantial carbon emissions, the industry's environmental impact is profound and multifaceted (Shen, 2014; Kant, 2012). As consumers and regulators alike increasingly demand sustainable practices, companies within the textile sector must innovate and adapt to remain competitive and responsible. This research focuses on Bombay Dyeing, a prominent textile manufacturer based in Mumbai, India, to explore how innovation and technology can facilitate environmental sustainability while simultaneously enhancing profitability. By delving into the intricacies of Bombay Dyeing's operations, this study aims to uncover the key challenges and opportunities inherent in integrating sustainable practices into the strategic framework of business management.

Innovation and technology play pivotal roles in transforming the textile industry towards more sustainable practices. Technological advancements offer new methodologies and tools that significantly reduce the environmental footprint of textile manufacturing. For instance, the advent of waterless dyeing technologies and the development of sustainable fibers have opened new avenues for reducing water and

chemical usage in the production process (de Silva & Anandjiwala, 2008; Schindler & Hauser, 2004). Additionally, the adoption of closed-loop recycling processes and the implementation of energy-efficient machinery are crucial in minimizing waste and reducing energy consumption (Pal & Gander, 2018). The integration of digital technologies, such as IoT and AI, further enhances operational efficiency and resource management, enabling precise monitoring and optimization of production processes (Kumar et al., 2020). By leveraging these innovations, textile companies can not only diminish their environmental impact but also achieve cost savings and operational efficiencies, ultimately contributing to a sustainable and profitable business model.

Global standards in the textile industry, such as those established by the International Organization for Standardization (ISO), Global Organic Textile Standard (GOTS), and OEKO-TEX®, set benchmarks for quality, sustainability, and ethical practices. These standards ensure that textiles are produced in environmentally friendly ways, with safe and fair labor practices. Bombay Dyeing, a prominent player in the Indian textile market, has made significant strides to align with these global standards. The company has integrated advanced technologies and sustainable practices into its operations, focusing on reducing its environmental footprint and enhancing product quality.

Bombay Dyeing's commitment to sustainability is evident through its adoption of eco-friendly raw materials, water and energy-efficient manufacturing processes, and waste reduction initiatives. The company also emphasizes corporate social responsibility (CSR), ensuring fair labor practices and contributing to community development. By obtaining certifications such as ISO 9001 for quality management and ISO 14001 for environmental management, Bombay Dyeing demonstrates its adherence to international norms.

In comparison to global standards, Bombay Dyeing stands out as a leader in the Indian textile industry, setting an example for other domestic companies. Its alignment with global standards not only boosts its competitiveness in the international market but also reinforces its reputation as a responsible and innovative manufacturer. This strategic approach helps Bombay Dyeing meet the evolving demands of conscious consumers and stakeholders worldwide, further cementing its position in the global textile industry.

The case study of Bombay Dyeing underscores the practical application of these concepts within a realworld context. Established in 1879, Bombay Dyeing has evolved into a leading player in the Indian textile industry, renowned for its high-quality products and extensive market reach (Bombay Dyeing, 2021). However, like many traditional textile manufacturers, the company faces substantial environmental challenges associated with its production processes. This research aims to dissect Bombay Dyeing's approach to integrating sustainability through innovation and technology, examining both the successes and obstacles encountered along the way. By analyzing initiatives such as the adoption of eco-friendly materials, the implementation of advanced manufacturing technologies, and the development of sustainable business practices, this study seeks to provide a comprehensive understanding of how traditional textile companies can navigate the path toward sustainability. Furthermore, the insights gained from Bombay Dyeing's experience can serve as a valuable blueprint for other companies within the industry, highlighting the critical role of strategic management in achieving environmental sustainability without compromising profitability (Geissdoerfer et al., 2017; MacArthur, 2013; Shen, 2014; de Silva & Anandjiwala, 2008; Schindler & Hauser, 2004; Kant, 2012; Pal & Gander, 2018; Kumar et al., 2020; Bombay Dyeing, 2021).

LITERATURE REVIEW

The Environmental Impact of the Textile Industry

The textile industry is widely recognized for its significant environmental impact, which encompasses extensive water usage, chemical pollution, and substantial carbon emissions. According to Shen (2014), the industry is one of the largest polluters globally, contributing to various forms of environmental degradation. Water pollution is particularly problematic due to the discharge of untreated effluents containing dyes, heavy metals, and other hazardous chemicals into water bodies (Kant, 2012). This contamination poses severe risks to aquatic life and human health. Furthermore, textile production processes are water-intensive, with large volumes required for dyeing and finishing fabrics. The industry's carbon footprint is equally concerning, as

the energy-intensive nature of textile manufacturing leads to high levels of greenhouse gas emissions (Shen, 2014). These environmental challenges underscore the urgent need for sustainable practices within the textile sector to mitigate its adverse ecological impacts.

Role of Innovation and Technology in Sustainability

Innovation and technology are pivotal in addressing the environmental challenges faced by the textile industry. Technological advancements have led to the development of new methodologies and tools that significantly reduce the industry's environmental footprint. For example, waterless dyeing technologies eliminate the need for water in the dyeing process, thereby reducing water consumption and pollution (de Silva & Anandjiwala, 2008). The creation of sustainable fibers, such as those derived from organic or recycled materials, further mitigates environmental impact by reducing reliance on conventional, resource-intensive fibers (Schindler & Hauser, 2004). Closed-loop recycling processes enable the recovery and reuse of textile waste, minimizing landfill disposal and promoting resource efficiency (Pal & Gander, 2018). Additionally, the implementation of energy-efficient machinery reduces energy consumption and associated carbon emissions, contributing to a more sustainable production process (Kumar et al., 2020). These technological innovations not only address environmental concerns but also enhance operational efficiencies and cost savings, presenting a compelling business case for sustainability.

Strategic Management and Sustainability Integration

The integration of sustainability into business management is essential for achieving long-term environmental and economic benefits. Strategic management involves the formulation and implementation of initiatives that align with both corporate objectives and sustainability goals. This requires a comprehensive understanding of the environmental impacts of business operations and the identification of opportunities for improvement. The circular economy model, as highlighted by MacArthur (2013), provides a strategic framework for sustainable business practices by promoting the principles of reducing, reusing, and recycling materials. By adopting circular economy principles, companies can minimize waste and resource consumption while creating value through innovative business models. The strategic incorporation of digital technologies, such as the Internet of Things (IoT) and artificial intelligence (AI), enables precise monitoring and optimization of production processes, enhancing resource management and operational efficiency (Kumar et al., 2020). Effective strategic management ensures that sustainability initiatives are integrated into the core business strategy, driving long-term environmental and economic performance.

Case Study: Bombay Dyeing's Sustainable Practices

The case study of Bombay Dyeing provides valuable insights into the practical application of sustainable practices within the textile industry. Established in 1879, Bombay Dyeing is a prominent textile manufacturer in India known for its high-quality products and extensive market reach (Bombay Dyeing, 2021). The company has faced substantial environmental challenges associated with its production processes, prompting the adoption of various sustainability initiatives. Bombay Dyeing has invested in eco-friendly materials and advanced manufacturing technologies to reduce its environmental footprint. The company has also implemented closed-loop recycling processes and energy-efficient machinery to minimize waste and energy consumption (Bombay Dyeing, 2021). These initiatives demonstrate Bombay Dyeing's commitment to integrating sustainability into its business operations, highlighting the potential for traditional textile manufacturers to transition towards more sustainable practices. The company's experience underscores the critical role of innovation and strategic management in achieving environmental sustainability while maintaining profitability.

Implications for the Textile Industry and Beyond

The insights gained from Bombay Dyeing's experience have broader implications for the textile industry and other sectors facing similar environmental challenges. The successful integration of sustainability practices into business operations requires a multifaceted approach that combines technological innovation, strategic management, and stakeholder engagement. Business managers must prioritize sustainability within their operations by adopting advanced technologies and sustainable materials,

implementing efficient resource management practices, and aligning corporate strategies with environmental goals. Policymakers play a crucial role in creating an enabling environment for sustainable business practices through supportive regulations and incentives. Stakeholders, including consumers and investors, must also demand greater transparency and accountability from businesses regarding their environmental impact. The proposed strategic framework provides actionable insights for businesses to navigate the path towards sustainability, contributing to the broader goal of mitigating climate change and preserving natural resources. By fostering a culture of innovation and sustainability, businesses can enhance their long-term resilience, brand reputation, and profitability while addressing the pressing environmental challenges of our time.

The textile manufacturing industry faces significant environmental challenges, necessitating the adoption of sustainable practices through innovation and technology. The case study of Bombay Dyeing illustrates the practical application of these concepts, highlighting the potential for traditional textile manufacturers to transition towards more sustainable operations. By integrating advanced technologies, sustainable materials, and efficient resource management practices into their strategic frameworks, businesses can achieve environmental sustainability while enhancing profitability. The insights gained from this research have broader implications for the textile industry and other sectors, underscoring the critical role of strategic management in driving long-term environmental and economic performance. Through a multifaceted approach that combines technological innovation, strategic management, and stakeholder engagement, businesses can contribute to the global effort to mitigate climate change and preserve natural resources, ultimately fostering a more sustainable and resilient future.

NEED FOR THE STUDY

The textile manufacturing industry is a significant contributor to environmental degradation, characterized by extensive water usage, chemical pollution, and substantial carbon emissions. Despite growing awareness of these issues, the industry continues to grapple with balancing environmental sustainability and profitability. The need for this study arises from the urgent requirement to address these environmental challenges while ensuring economic viability. Consumers and regulators are increasingly demanding sustainable practices, pushing companies to innovate and adapt. However, the path to integrating sustainability into business management is fraught with complexities, requiring a strategic approach that encompasses technological advancements and innovative practices. This study focuses on Bombay Dyeing, a prominent textile manufacturer in Mumbai, India, to provide a comprehensive analysis of how traditional textile companies can transition towards sustainability. By examining Bombay Dyeing's efforts in adopting eco-friendly materials, advanced manufacturing technologies, closed-loop recycling processes, and energyefficient machinery, the study aims to highlight both the successes and challenges encountered. The insights gained are crucial for other businesses in the textile sector and beyond, offering a blueprint for implementing sustainable practices. Additionally, the study emphasizes the role of digital technologies like the Internet of Things (IoT) and artificial intelligence (AI) in enhancing resource management and operational efficiency. By developing a strategic framework, this research aims to provide actionable insights for business managers, policymakers, and stakeholders, demonstrating that environmental sustainability and profitability can coexist. The implications of this study extend to fostering a culture of sustainability, enhancing long-term resilience, and improving brand reputation. Ultimately, the research contributes to the broader goal of mitigating climate change and preserving natural resources, reinforcing the critical importance of integrating sustainable practices within the textile manufacturing industry.

OBJECTIVES OF THE STUDY

The objectives of the study are:

- 1. To identify and analyze key environmental challenges in the textile sector, focusing on water usage, chemical pollution, and carbon emissions, to highlight the urgency of adopting sustainable practices.
- 2. To explore the role of innovation and technology in reducing the environmental impact of textile manufacturing, including advancements in waterless dyeing, sustainable fibers, closed-loop recycling,

and energy-efficient machinery, as well as the integration of IoT and AI for resource management and operational efficiency.

3. To provide a detailed case analysis of Bombay Dyeing to identify the successes and challenges in integrating sustainable practices into its operations, serving as a practical example for other traditional textile manufacturers.

METHODS

This study employs a qualitative research approach, relying exclusively on secondary data sources to analyze the environmental sustainability practices of the Bombay Dyeing industry within the broader context of the textile manufacturing sector in Mumbai. The methodology involves a thorough review of existing literature, including academic journals, industry reports, case studies, and corporate sustainability reports. This comprehensive literature review aims to identify relevant concepts and frameworks related to pollution, waste management, climate change, profitability, and the polluter pays principle. The research synthesizes data from these sources to construct a detailed understanding of the environmental challenges and opportunities in the textile industry. The case study of Bombay Dyeing is meticulously examined to illustrate practical applications of sustainable practices, focusing on the adoption of eco-friendly materials, advanced manufacturing technologies, closed-loop recycling processes, and energy-efficient machinery. Additionally, the study explores the role of digital technologies, such as the Internet of Things (IoT) and Artificial Intelligence (AI), in enhancing resource management and operational efficiency. By analyzing these elements, the study aims to provide actionable insights and develop a strategic framework for integrating sustainability into business management, emphasizing the alignment of corporate strategies with environmental goals to achieve long-term resilience, enhanced brand reputation, and profitability.

RESEARCH FINDINGS

Environmental Challenges in the Textile Manufacturing Industry

The textile manufacturing industry is acknowledged for its substantial environmental impact, which necessitates a thorough examination of the challenges it presents. Within the context of this study, the environmental challenges in the textile manufacturing industry encompass various aspects, including extensive water usage, chemical pollution, and significant carbon emissions (Shen, 2014; Kant, 2012). Water usage stands out as a particularly critical concern, with textile production processes being notoriously waterintensive, especially in dyeing and finishing fabrics (Shen, 2014). This intensive water consumption not only strains local water sources but also contributes to water scarcity issues in regions where textile manufacturing is prevalent. Moreover, the discharge of untreated effluents containing dyes, heavy metals, and other hazardous chemicals into water bodies poses severe risks to aquatic life and human health (Kant, 2012). Chemical pollution from textile manufacturing processes extends beyond water contamination, encompassing air pollution and soil contamination as well. The extensive use of chemicals in dyeing, printing, and finishing textiles results in the emission of harmful pollutants into the atmosphere, contributing to air pollution and greenhouse gas emissions (Shen, 2014). Additionally, improper disposal of textile waste leads to soil contamination, further exacerbating environmental degradation. Furthermore, the industry's carbon footprint is substantial, primarily due to the energy-intensive nature of textile manufacturing processes (Shen, 2014). The high levels of energy consumption result in significant greenhouse gas emissions, contributing to climate change and global warming. These environmental challenges underscore the urgent need for sustainable practices within the textile sector to mitigate its adverse ecological impacts.

Addressing these environmental challenges requires a multifaceted approach that leverages innovation and technology. Sustainable practices, such as waterless dyeing technologies and the use of sustainable fibers derived from organic or recycled materials, offer promising solutions to reduce water usage and chemical pollution in textile manufacturing (de Silva & Anandjiwala, 2008; Schindler & Hauser, 2004). Waterless dyeing technologies eliminate the need for water in the dyeing process, thus minimizing water consumption and pollution (de Silva & Anandjiwala, 2008). Similarly, the adoption of sustainable fibers reduces reliance on conventional, resource-intensive fibers, thereby mitigating environmental impact (Schindler & Hauser,

2004). Moreover, closed-loop recycling processes enable the recovery and reuse of textile waste, minimizing landfill disposal and promoting resource efficiency (Pal & Gander, 2018). Additionally, the implementation of energy-efficient machinery reduces energy consumption and associated carbon emissions, contributing to a more sustainable production process (Kumar et al., 2020). These technological innovations not only address environmental concerns but also enhance operational efficiencies and cost savings, presenting a compelling business case for sustainability. By integrating innovation and technology, the textile manufacturing industry can effectively mitigate its environmental challenges while maintaining profitability.



Fig 1: Environmental Challenges in Textile Manufacturing

Importance of Innovation and Technology in Achieving Environmental Sustainability

The importance of innovation and technology in achieving environmental sustainability within the textile manufacturing industry cannot be overstated. In the context of this study, innovation and technology play pivotal roles in transforming traditional practices towards more sustainable alternatives. The adoption of innovative solutions enables textile manufacturers to mitigate their environmental impact while simultaneously enhancing operational efficiency and profitability.

One key aspect where innovation and technology make a significant impact is in reducing water usage and chemical pollution. Waterless dyeing technologies represent a revolutionary advancement that eliminates the need for water in the dyeing process, thereby reducing water consumption and minimizing the discharge of harmful chemicals into water bodies (de Silva & Anandjiwala, 2008). Similarly, the development of eco-friendly materials and sustainable fibers derived from organic or recycled sources reduces reliance on conventional, resource-intensive materials, thus reducing the environmental footprint of textile production (Schindler & Hauser, 2004).

In addition to addressing water usage and chemical pollution, innovation and technology also play crucial roles in reducing energy consumption and carbon emissions in textile manufacturing. The implementation of energy-efficient machinery and processes reduces the industry's reliance on fossil fuels and decreases greenhouse gas emissions (Kumar et al., 2020). Moreover, the integration of digital technologies such as the Internet of Things (IoT) and artificial intelligence (AI) enables precise monitoring and optimization of production processes, further enhancing resource management and operational efficiency (Kumar et al., 2020).

Case Study: Bombay Dyeing Industry in Mumbai, India

The case study of the Bombay Dyeing Industry in Mumbai, India, serves as a microcosm of the broader challenges and opportunities faced by the textile manufacturing industry in achieving environmental sustainability while enhancing profitability. Bombay Dyeing, established in 1879, has been a prominent

player in the Indian textile sector, renowned for its quality products and extensive market reach. However, like many traditional textile manufacturers, Bombay Dyeing grapples with significant environmental challenges stemming from its production processes. These challenges include extensive water usage, chemical pollution, carbon emissions, and waste generation. In response to mounting pressure from consumers, regulators, and stakeholders, Bombay Dyeing has embarked on a journey to integrate sustainable practices into its business management framework, leveraging innovation and technology to address environmental concerns while maintaining profitability.

One of the key areas where Bombay Dyeing has demonstrated innovation and commitment to environmental sustainability is in reducing water usage and minimizing water pollution. The textile industry is notorious for its high water consumption, particularly in dyeing and finishing processes. Bombay Dyeing has adopted water-saving technologies and processes to minimize its water footprint. For instance, the company has invested in water recycling and reuse systems, treating wastewater from its operations to meet environmental standards and reduce the strain on local water sources (Patil & Mane, 2017). Additionally, Bombay Dyeing has embraced waterless dyeing technologies, which eliminate the need for water in the dyeing process, thus significantly reducing water consumption and pollution (González-García et al., 2019). These initiatives not only contribute to environmental sustainability but also yield cost savings for the company by reducing water procurement and treatment costs.

Furthermore, Bombay Dyeing has implemented waste management strategies to minimize its environmental impact and promote resource efficiency. Textile manufacturing processes generate significant amounts of waste, including fabric scraps, trimmings, and packaging materials. In response, Bombay Dyeing has implemented closed-loop recycling systems to recover and reuse textile waste generated during its production processes (Ghosh et al., 2019). The company recycles fabric scraps and trimmings to produce new textile products, thereby reducing the need for virgin materials and minimizing waste sent to landfills. Additionally, Bombay Dyeing has adopted eco-friendly packaging materials and practices to reduce its packaging waste and minimize its environmental footprint (Jain & Sharma, 2019). These waste management initiatives not only contribute to environmental sustainability but also demonstrate Bombay Dyeing's commitment to responsible business practices. example for other textile manufacturers seeking to navigate the path towards environmental sustainability and business success in an increasingly environmentally conscious world.

Analysis of Sustainable Practices in Bombay Dyeing

An analysis of sustainable practices in Bombay Dyeing reveals a multifaceted approach aimed at addressing various environmental challenges prevalent in the textile manufacturing industry. With a focus on reducing environmental impact while maintaining profitability, Bombay Dyeing has implemented a range of initiatives spanning water conservation, material sourcing, energy efficiency, and waste management. Water conservation stands out as a critical area of focus for Bombay Dyeing, given the textile industry's notorious reputation for high water consumption. The company has adopted innovative technologies and processes to minimize water usage throughout its operations. One notable initiative is the implementation of water recycling and reuse systems, wherein wastewater from production processes is treated and repurposed for non-potable applications within the facility (Patil & Mane, 2017). By recycling water, Bombay Dyeing not only reduces its reliance on freshwater sources but also minimizes the discharge of pollutants into the environment, thereby mitigating water pollution. In addition to water recycling, Bombay Dyeing has embraced waterless dyeing technologies as a sustainable alternative to traditional dyeing processes. Waterless dyeing eliminates the need for water by utilizing innovative methods such as air or carbon-dioxide-based dyeing techniques (González-García et al., 2019). By eliminating water usage in dyeing, Bombay Dyeing significantly reduces its environmental footprint, conserves water resources, and mitigates the risk of water pollution associated with dyeing effluents.

Furthermore, Bombay Dyeing has prioritized the adoption of sustainable materials and fibers in its production processes. The company has shifted towards utilizing organic and recycled materials, such as

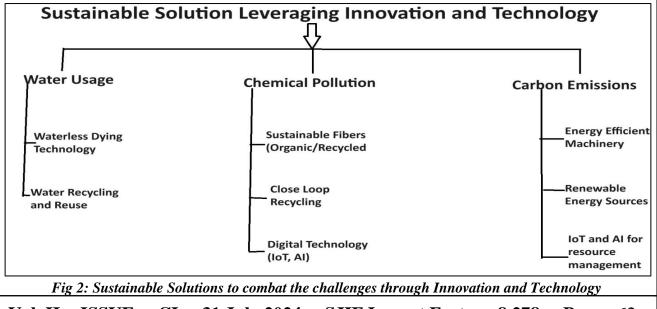
organic cotton and recycled polyester, in its textile products (Jain & Basak, 2015). These sustainable materials offer several environmental benefits, including reduced water and energy consumption during production and lower carbon emissions compared to conventional materials. Moreover, Bombay Dyeing has explored innovative alternatives to traditional textile fibers, such as bamboo and lyocell, which boast superior sustainability credentials due to their renewable nature and lower environmental impact (Sarkar et al., 2020).

Energy efficiency is another key aspect of Bombay Dyeing's sustainable practices, aimed at reducing the company's carbon footprint and energy consumption. The textile manufacturing industry is energy-intensive, relying heavily on fossil fuels for power generation and manufacturing operations. To mitigate its reliance on non-renewable energy sources and reduce greenhouse gas emissions, Bombay Dyeing has implemented energy-efficient technologies and processes (Jadhav & Jadhav, 2018). The company has invested in renewable energy sources, such as solar and wind power, to supplement its energy needs and transition towards a cleaner energy mix (Dutta et al., 2021). Additionally, Bombay Dyeing has leveraged digital technologies, such as IoT-enabled energy monitoring systems and AI-driven process optimization, to improve energy efficiency and resource utilization across its operations (Gulati & Sharma, 2020).

Waste management is also a significant focus area for Bombay Dyeing, given the substantial waste generated by textile manufacturing processes. The company has implemented closed-loop recycling systems to recover and reuse textile waste generated during its production processes (Ghosh et al., 2019). By recycling fabric scraps and trimmings, Bombay Dyeing reduces the need for virgin materials and minimizes waste sent to landfills. Additionally, the company has adopted eco-friendly packaging materials and practices to reduce packaging waste and minimize its environmental footprint (Jain & Sharma, 2019). The analysis of sustainable practices in Bombay Dyeing demonstrates the company's commitment to environmental sustainability and responsible business practices. By prioritizing water conservation, material sourcing, energy efficiency, and waste management, Bombay Dyeing has made significant strides towards reducing its environmental impact while maintaining profitability. These sustainable practices not only benefit the environment but also enhance the company's brand reputation, customer loyalty, and long-term resilience in an increasingly environmentally conscious market. As the textile industry continues to evolve, Bombay Dyeing serves as a beacon of sustainability, inspiring other companies to follow suit and embrace sustainable practices for a greener future.

Integration of Innovation and Technology for Environmental Sustainability

Integrating innovation and technology for environmental sustainability harnesses advanced solutions to combat climate change and resource depletion. By leveraging cutting-edge technologies such as renewable energy, smart grids, and sustainable agriculture, we can create efficient, eco-friendly systems that promote long-term ecological balance and economic growth.



The integration of innovation and technology for environmental sustainability in Bombay Dyeing represents a paradigm shift in the textile manufacturing industry. Through the adoption of cutting-edge technologies and innovative practices, the company has been able to address environmental challenges while simultaneously enhancing operational efficiency and profitability. The findings reveal several key areas where innovation and technology have been instrumental in promoting environmental sustainability within Bombay Dyeing. One of the primary findings is the significant role of innovative water conservation technologies in reducing the company's water footprint. Bombay Dyeing has implemented advanced water recycling and reuse systems, allowing for the efficient treatment and repurposing of wastewater generated during production processes (Patil & Mane, 2017). Additionally, the adoption of waterless dyeing water resources and mitigating water pollution (González-García et al., 2019). These innovative approaches to water management not only reduce environmental impact but also yield cost savings by minimizing water procurement and treatment expenses.

Furthermore, the integration of sustainable materials and fibers through innovative sourcing practices has been a key driver of environmental sustainability at Bombay Dyeing. By prioritizing the use of organic and recycled materials, such as organic cotton and recycled polyester, the company reduces its reliance on resource-intensive materials and minimizes environmental impact throughout the supply chain (Jain & Basak, 2015). Additionally, the exploration of alternative fibers, such as bamboo and lyocell, demonstrates Bombay Dyeing's commitment to innovation and sustainability, offering eco-friendly alternatives with superior environmental credentials (Sarkar et al., 2020). These innovative sourcing practices not only enhance the sustainability of Bombay Dyeing's products but also cater to the growing demand for eco-friendly textiles among consumers.

Energy efficiency emerges as another critical area where innovation and technology have been leveraged to promote environmental sustainability within Bombay Dyeing. The company has invested in energy-efficient machinery and production processes, reducing energy consumption and greenhouse gas emissions (Jadhav & Jadhav, 2018). Moreover, the adoption of renewable energy sources, such as solar and wind power, further reduces the company's carbon footprint and dependence on non-renewable energy sources (Dutta et al., 2021). The integration of digital technologies, including IoT-enabled energy monitoring systems and AI-driven process optimization, enhances energy efficiency and resource utilization across Bombay Dyeing's operations, contributing to overall environmental sustainability (Gulati & Sharma, 2020). Waste management represents another area where innovation and technology have enabled Bombay Dyeing to minimize its environmental impact. The company has implemented closed-loop recycling systems to recover and reuse textile waste generated during production processes (Ghosh et al., 2019). By recycling fabric scraps and trimmings, Bombay Dyeing reduces waste sent to landfills and promotes resource efficiency. Additionally, the adoption of eco-friendly packaging materials and practices further reduces the company's environmental footprint and demonstrates its commitment to sustainable business practices (Jain & Sharma, 2019).

RECOMMENDATIONS

Based on the findings of this study, several recommendations can be proposed to facilitate the integration of environmental sustainability into business management practices within the textile manufacturing industry. Firstly, businesses should invest in research and development to explore innovative technologies and processes that minimize environmental impact while optimizing efficiency and productivity. Secondly, collaboration among industry stakeholders, including businesses, policymakers, and academia, is crucial to exchange best practices, promote regulatory compliance, and foster a culture of sustainability. Thirdly, adopting a lifecycle approach to product design and manufacturing can help identify opportunities for waste reduction, resource conservation, and circular economy initiatives. Moreover, businesses should prioritize employee training and engagement programs to enhance awareness and commitment to sustainability goals throughout the organization. Finally, leveraging transparency and accountability

mechanisms, such as sustainability reporting and stakeholder engagement, can enhance trust and credibility among consumers, investors, and other stakeholders. By implementing these recommendations, businesses in the textile manufacturing industry can effectively navigate the complexities of environmental sustainability while achieving long-term profitability and contributing to global efforts towards mitigating climate change and preserving natural resources.

CONCLUSION

In conclusion, this study underscores the imperative for businesses, particularly in environmentally impactful sectors such as textile manufacturing, to embrace innovation and technology as strategic tools for achieving environmental sustainability alongside profitability. The case analysis of the Bombay Dyeing industry highlights the feasibility and benefits of integrating sustainable practices into business management, including cost savings, enhanced brand reputation, and resilience against regulatory pressures. The proposed framework serves as a valuable guide for industry stakeholders, offering actionable insights to prioritize sustainability initiatives. By leveraging innovation and technology, businesses can not only mitigate their environmental footprint but also contribute significantly to the global effort of combating climate change and safeguarding natural resources. This research thus calls for concerted efforts from business managers, policymakers, and stakeholders to foster a culture of sustainability, driving positive impact across industries and advancing towards a more sustainable future.

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"A Study On Awareness About Green Products Amongst Individuals In Mumbai Suburbs"

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Abstract:

In today's world, the most important topic and fear in people is environment degradation. The solution to it is sustainability of environment. Green products are alternatives that are designed for a sustainable environment wherein we select them instead of regular product. If there is an increase in use of green products, the world would be a better and safer place to live in. Hence, awareness of green products is a big challenge to be achieved. This research paper focuses on awareness about green products amongst individuals in Mumbai Suburbs. This paper studies the consumer awareness and behavior towards green products, factors that influence purchasing decisions and the barriers that hinder widespread usage. There are many varieties of green products available in the market but despite of its availability, people do not consume it. The study focuses to find awareness regarding green products amongst individuals in Mumbai Suburbs. This will help the future researcher to know the perspective of consumer towards green products, which will help producers for the effective marketing and distribution strategies. This will indirectly help to protect our environment and lead a sustainable life.

Keywords: Awareness, Eco-friendly, Green Products, Individuals, Mumbai Suburbs. INTRODUCTION:

An Eco- friendly product is a sustainable product which is designed to minimize environmental impacts. Consumers prefer green products because it helps to protect the environment during the manufacture, use, and disposal of the product. Generally organic, energy-saving, ecological and recyclable products are together termed as green products. Some of the characteristics of a green product are that they are made without the use of toxic chemicals and within hygienic conditions, Can be recycled, reused and is biodegradable in nature, Comes with ecofriendly packing, uses the least resources, is eco-efficient, has reduced or zero carbon footprint and has reduced or zero plastic footprint.

Generally, there are many brands which produce green products by using green marketing so that they communicate their value in the market. Factors influencing consumer preference for buying green products are Recyclable in nature, quality of the products, Brand image, after sales services, advertisement, and safety use, value for money, affordability and reasonable cost.

Consumer Buying Behavior is the sum of consumer's attitude, preferences, intention, and decisions regarding their behavior in the marketplace when buying a product or service. This paper explores the factors of consumer buying behavior and purchasing patterns, as well as how these choices can be best understood in order to develop a deeper consumer understanding.

The Government is taking initiatives for promoting awareness about the green products amongst the people through various awareness programs. This research paper focuses on the awareness about green products amongst individuals in Mumbai Suburbs. It will also find out what

are the factors influencing consumer buying behavior towards green products. . The study collects the data from the people living between Dahisar to Bandra. The study collects the information in the form of primary data from the individuals living in the Mumbai Suburbs.

Literature Review:

Peter Ansu-Mensah (2021) defined Global consumption patterns that are indiscriminate have resulted in serious issues including pollution and global warming, which has finally prompted awareness of and purchase of green products. This study's primary goal was to determine how university students' understanding of environmentally friendly products affected their intentions to make green purchases. The specific goals were to determine the extent to which awareness, price, availability, value, and quality affect university students' intentions to buy environmentally friendly products and to look into the ways in which these factors predict university students' intentions to buy environmentally friendly products. Data from 478 students' online surveys was analyzed using structural equation modeling. The findings indicate that university students' intentions to make green purchases are most significantly positively impacted by green perceived quality green perceived availability had the slightest impact on university students' intention to purchase green products.

Cherian and Jacob (2012) examined how consumers felt about environmentally friendly products. They provided a conceptual framework for green marketing as well as several connections between the idea of green marketing and various aspects of the consumer. It was determined that in addition to a change in customer behavior and mindset toward an environmentally friendly lifestyle, green marketing was required. The researchers suggested looking into the elements that motivate customers to participate in green marketing, i.e., by using green products.

Sheikh, Mirza, Aftab, and Asghar (2014) looked into how consumers behave toward ecofriendly items and how they decide which ones to buy. A questionnaire was used to gather data from 200 respondents, and Pearson correlation was used to assess the hypotheses. It was discovered that while price, quality, and green marketing have a strongly positive link with customer green behavior, brand and gender differences had a relatively weak one.

Research Methodology:

(I) Objectives of the Study:

- 1) To study about green products (Eco- Friendly).
- 2) To find out awareness about green products amongst individuals in Mumbai Suburbs
- 3) To study about the individual's decision regarding buying of green products.

II) Hypotheses of the Study:

H0- There is low level of awareness about green products amongst individual consumer in Mumbai Suburbs.

H1- There is high level of awareness about green products amongst individual consumer in Mumbai Suburbs.

(II) Data Collection:

The study is based on Primary data collected through survey and questionnaire via google forms. It was collected from the individuals of Mumbai Suburbs. It also includes Secondary Data which is collected from websites, blogs, online research papers, e-books and E-News Reports.

(III) Limitation of the Study:

1) The data was collected within a limited time.

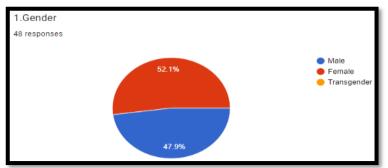
2) The respondent's biased answers may not give proper feedback.

3) The Area of Research is limited as the data is only collected from individuals of Mumbai Suburbs.

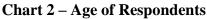
Data Analysis Of The Study:

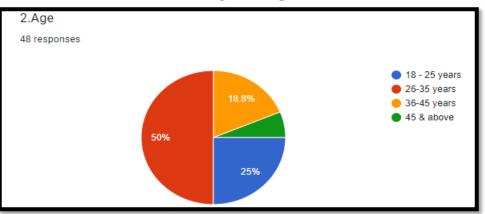
A questionnaire was framed by asking the following questions. The responses received for those questions are depicted in the charts attached.

Chart 1 - Gender of Respondents

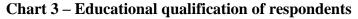


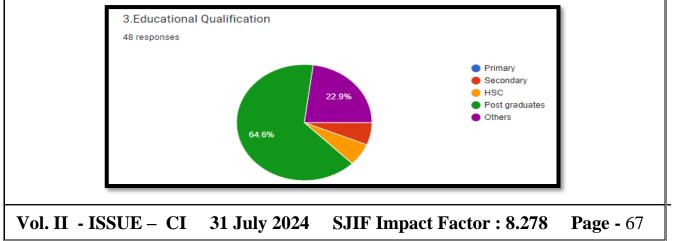
Interpretation: Chart number 1 shows, the study has 25 responses of female and 23 responses of male. The chart shows that majority i.e. 52.1% responses are from females and 47.9% responses are from males.



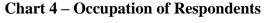


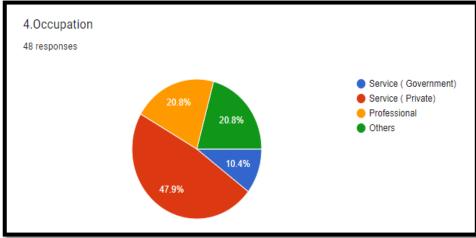
Interpretation : Chart number 2 shows, the study has 12 respondents between the age of 18-25 years, 24 respondents between the age of 26-35 years, 9 respondents between the age of 36-45 years and 3 respondents between the age of 45 & above. The chart shows that majority of responses is from the age group of 26- 35 years above i.e. 50% followed by 25% from the age group of 18-25 years followed by 36-45 years 18.8 % and 6.3% from the age group of 45 & above years



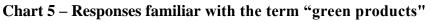


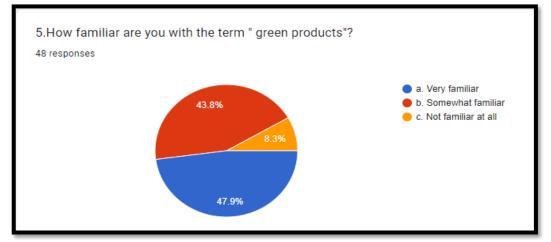
Interpretation: Chart number 3 shows, the study has 31 respondents with the educational qualification of post graduates 11 respondents with the others, 3 respondents with the secondary & HSC level. The chart shows that majority of responses has been received from post graduates i.e. 64.6%. Followed by 22.9% from the Others. 6.3% from Secondary and HSC level.



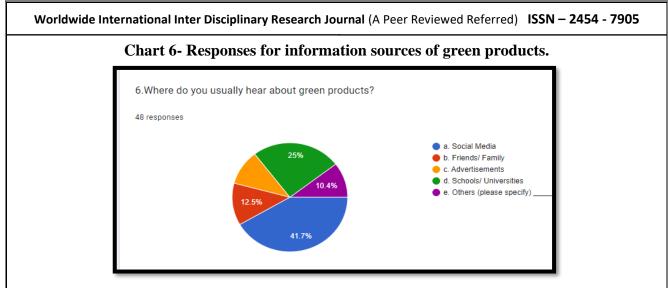


Interpretation: Chart number 4 shows that 23 respondents belong to the Service category of the Private, 5 respondents belong to the Service category of the Government, 9 respondents belong to the category Professional and 2 respondents belong to the others category. The chart shows that 57.5 % responses is from the occupation service (private) followed by 22.5% is from the professional. 15% responses is from service (government) and 5% belongs to others.

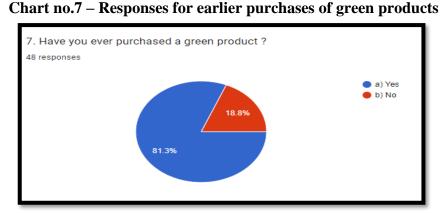




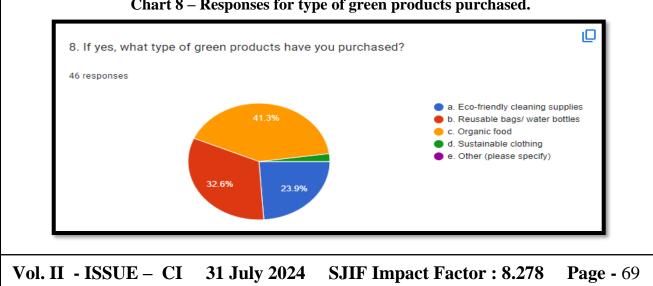
Interpretation: Chart number 5 shows, 23 respondents are always very familiar with the green products. 21 respondents are somewhat familiar with the green products, 4 respondents are not at all familiar with the green products. 47.9% of responses are familiar about green products followed by 43.8% of responses are somewhat familiar about green products and 8.3% responses are not at all familiar about green products.

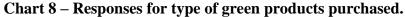


Interpretation : : Chart number 6 shows, 41.7 % responses are for social media, 12.5% responses are for Family/ Friends, 10.4% responses are for advertisements, 12% responses is for School/ Universities and 5 % responses is for others. 20 respondents are using social media for getting information about green products, 6 respondents are getting information about green products from family/ friends, 5 respondents are getting information about green products from Advertisements, 12 respondents are getting information about green products from Schools/ Universities and 5 respondents are getting information about green products from Others.



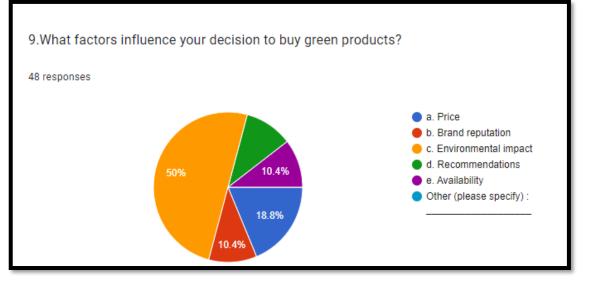
Interpretation- Chart number 7 shows, 39 respondents have purchased green products i.e. 81.3% responses is for Yes and 9 respondents have not purchased green products i.e. 18.8% responses os for No.



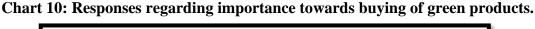


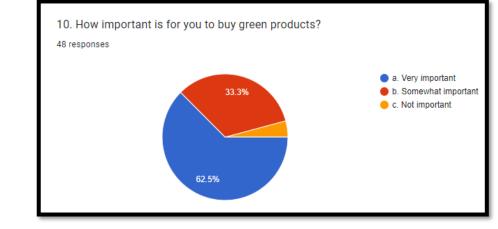
Interpretation : Chart number 8 shows, 11 respondents have purchased Eco-friendly cleaning supplies, 15 respondents have purchased reusable bags / water bottles, 19 respondents have purchased organic products, 1 respondents purchased sustainable clothing item and 0 respondents have purchased others. 23.9% responses are for purchase of Eco-friendly cleaning supplies, 32.6% responses are for reusable bags/ bottles, 41.3% responses are for organic products, 1% response is for sustainable clothing and 0 response is for others.

Chart 9- Responses for factors influencing respondent's purchase decision of green products



Interpretation : Chart number 9 shows, 9 respondents purchase green products because of its price, 5 respondents purchase green products because of its environmental impact, 5 respondents purchase green products because of its availability and o respondents is for others.18.8% responses is for price as a factor influencing the decision to buy green products, 10.4 % responses is for Environmental impact as a factor influencing the decision to buy green products, 10.4 % is for both recommendations and availability is for price as a factor influencing the decision to buy green products, 10.4 % is for both recommendations and availability is for price as a factor influencing the decision to buy green products, 10.4 % is for both recommendations and availability is for price as a factor influencing the decision to buy green products, 10.4 % is for both recommendations and availability is for price as a factor influencing the decision to buy green products.

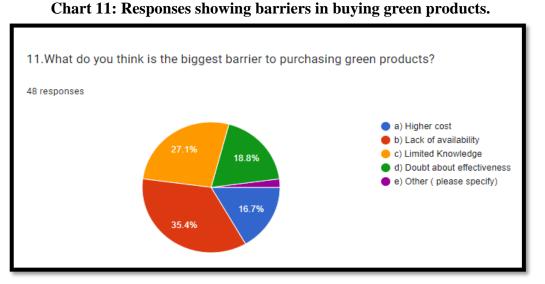




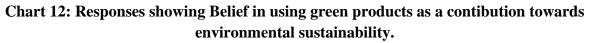
Interpretation : Chart number 10 shows, 30 respondents feels that it is very important them to buy green products, 16 respondents feels that somewhat important them to buy green products, 2

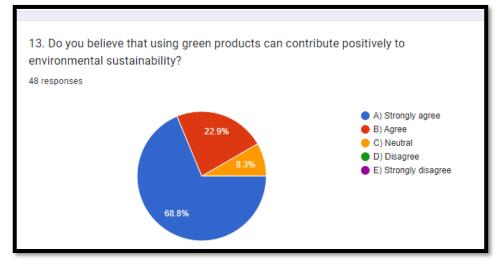
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respondents feels that it is not important them to buy green products. 62.5 % responses feels that it is very important from them to buy green products. 33.3 % responses feels that it is somewhat important from them to buy green products and 4.2% responses feels that it is not important from them to buy green products.



Interpretation : Chart number 11 shows, 16.7% responses is for higher cost, 35.4% responses is for Availability, 27.1% responses is for limited knowledge, 18.8% responses is for doubt for effectiveness and 2.1% is for others. 8 respondents think that higher cost is one of the barriers in buying green products.17 respondents think that lack of availability is one of the barriers in buying green products.13 respondents think that limited knowledge is one of the barriers in buying green products.9 respondents think that doubt of effectiveness is one of the barriers in buying green products.1 respondents think that other is one of the barriers in buying green products.





Interpretation: Chart number 12 shows, 33 respondents strongly agree that using green products can contibute to environmental sustainability followed by 11 respondents agree that using green products can contibute to environmental sustainability and 4 respondents feels neutral that using green products can contibute to environmental sustainability. 68.8% responses is for strongly agree and showing belief in using green products as a contibution towards environmental sustainability.

22.9% responses is for agree and showing belief in using green products as a contibution towards environmental sustainability. 8.3 % is for neutral belief in using green products as a contibution towards environmental sustainability.

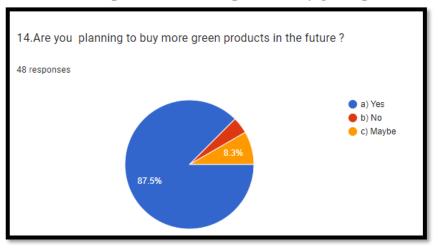


Chart 13- Responses for future plans to buy green products

Interpretation : Chart number 13 shows, 42 respondents are ready to buy green products in future, 2 respondents are not ready to buy green products in future and 4 respondents are ready to buy green products in future.87.5% responses are for Yes they are planning to buy green products in future . 8.3% responses are for No planning to buy green products in future and 4.2% response4s is for Maybe planning to buy green products in future

CONCLUSION:

As per the findings of the study, we can conclude that there are people who are aware about green products but still there is a scope of more awareness in the society. As per the study, 80% people are aware of green products The findings prove that H0 Hypo is rejected. But there is a scope to spread awareness about green products in Schools & Colleges by more teaching this topic. To make aware people about green products by general awareness programmes in society. In by showing Television daily soaps so that more households womens are aware of green products. Advertisements through hoardings on roads promoting usage of green products. The shopkeepers in shops should use and promote using green products. More the people using green products less the environment

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Impact Of Moving Consumer Behaviour On Retail Industry

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Abstract

The retail trade sector is trending to spread quickly in India over the last few decades. The Indian retail industry is composed of unorganized and organized retail markets. It has accomplished peak growth over the last few years with a recognizable focus towards organized retailing formats. The industry is moving towards an advance concept of retailing. As India's retail industry is contentiously expanding itself, excellent demand for retail outlets is being created. As well as, easy availability of debit/credit cards has contributed remarkably to a strong and growing retail consumer culture in India. Consumers are becoming more knowledgeable, more powerful and more sophisticated, and explore into modern consumer behaviour is progressively significant for the retailing sector. Today consumer buy good in online and offline mode. What to buy, how to buy and for whom to buy this is the question arise in front of customer. Store attributes are crucial to buyer when they take the decision where to shop. Store Characteristics must be offered that are desired by the targeted consumer. Consumer behaviour is also changing day by day due to socio-economic factor. Earlier people used to buy Bajaj scooter, but nowadays, people were shifted to Bajaj Pulsar. So these make a great challenge in front of industry and retailers to determine which store attributes are relatively significant to the targeted consumer. This changing consumer's lifestyle and taste, automatically give some benefits. To organized sector. This makes incumbents for unorganized retail sector to reconfigure itself in order to withstand the boasting competition and to fulfil consumer expectations by moving with trends. Hence, the present study focusing on the moving consumers buying behaviour in Retail Industry.

Keyword: Consumer, Modern Concept, socio-economic factor, Retail Consumer culture, Store Attributes, Changing Consumers? Needs and Expectations.

Introduction

In India one of the most important pillars of economy is retailing and accounts for about 10 percent of its GDP. The Indian retail market is estimated to be US\$ 500 billion and one of the top five retail markets in the world by economic value. India is one of the fastest growing retail markets in the world, with 1.2 billion people. The recent economic diminution has taught discipline to the customers. In today's continuously changing and digitally connected world, customers are further value-conscious while making purchase decisions. India's retail market is expected to touch a whopping Rs. 47 trillion (us\$ 782.23 billion) by 2016– 17, become larger at a compounded annual growth rate (CAGR) of 15 percent, according to a study by a most significant industrial body. The total organized retail supply in 2013 stood at approximately 4.7 million square feet (sift), witnessing a strong year-on-year (y-o-y) growth of about 78 percent over the total mall supply of 2.5 million sift in 2012. The foreign direct investment (FDI) inflows in single-brand retail trading during the period April 2000–January 2014 stood at us\$ 98.66 million, as per data released by department of industrial policy and promotion (DIPP). As of 2013, India's retailing industry was essentially owner manned small shops. In 2010, larger format convenience stores and supermarkets accounted for about 4 percent of the industry, and these were present only in large urban centres. India's retail and logistics industry employs about 40 million Indians (3.3%) of Indian population. On 7 December 2012, the federal government of India allowed 51% FDI in multi-brand retail in India.

The Indian retail industry experience has gone beyond the traditional brick–and-mortar store and includes numbers of touchpoints such as online stores, online retailers, call canter's, social networks etc. Changing economic dynamics, different choices in services and products, various s shopping formats and unparalleled access to information has empowered customers to expect more from their retail experience. **Objectives of the Study**

1. To study the need for studying Consumer Behaviour.

- 2. To understand the Indian Retail Store and Changing Consumer Behaviour.
- 3. To analyze the several factors involving to understand Consumers' Buying Behaviour.

4. To study the factors influencing the Behaviour of the Consumers.

ELEMENTS INFLUENCING THE PURCHASING BEHAVIOUR OF CONSUMERS

A customer can be a consumer, as we know that a Customer work is to be purchase the goods or service and further sell it to the final consumer to make a product ultimate use. But a Customer can also use the product for his own use also or he/she can become the ultimate user for that particular product and become the user. We're all consumers here. Our day-to- day needs, preferences, and purchasing capacity all impact the goods we consume and purchase. These may include, consumable, durable goods, and industrial goods. Whatever we purchase all depend on a variety of internal and external factors, including our likes,, self-concept, perception, age, family dynamics, motivation, social and cultural background, values, and purchase behaviour. When making a purchase, we also think about modern trends. Several societies are affluent and can afford to purchase goods more frequently and in big quantities.

As consumer are in depleted cultures can rarely fulfil his basic wants. As a result, the marketer attempts to comprehend the various demands of customers. After obtaining an idea of these customers' various behaviours, which become necessary to go thorough analysis of their internal and external environments, the marketer develops their marketing strategies. Consumer behaviour in management is a relatively new field of study. Consumer behaviour is the study of individual ,people, groups, or organizations. It is the processes they use to pick, secure, and eliminate merchandise, services, experiences, or ideas to satisfy desires and also the impacts that these processes wear the buyer and society. It was the focus of many intellectuals and academicians at a much later time. The 1950s saw the advancement of the marketing idea and the recognition that consumer behaviour research was requisite. Consumer demands are the initiation of marketing, and consumer satisfaction, happiness is the goal. The study of consumer behaviour becomes significant when the client is at the center of everything. It all start with the purchasing of products. Products can be purchased single or in large quantity. Products can be purchased in large or small quantity for luxury and comfort, under duress (to meet an immediate need), or both. For all of this, exchange is required. Commonly, the seller and the buyer engage in this activity. It may also occur between customers. The act of taking decisions and appealing in physical activities related to assessing, obtaining, utilizing, and discarding goods and services is known as consumer behaviour. This description makes it considerably evident that consumer behaviour is not limited to buy the services or products; rather, it begins well in advance of the actual acquirement or purchase of the commodities. The customer's intellection precedes the actual purchasing process, resulting in the identification of substitute products that have comparable advantages and disadvantages. Both internal and external research, follows from this. To purchase decision-making is initial stage latter process for making the purchase comes next. The behaviour that occurs after the purchase is equally significant since it result to the marketer whether or not the product has been successful. undertaken In order to understand the preferences and dislikes of the consumer are being studies in extensive consumer research. The aim of the study is to determine:

- What does the customer think of the company's, organization and its rivals' products?
- How do the users of the product use it?
- In their perspective, how may the product be improved?
- What function does the client serve in his family?
- How does the consumer feel about the product and its marketing?

All marketing decisions are estimated on assumptions about the complicated, multifaceted process ,dynamic that is consumer behaviour. Marketing strategy is the design that businesses must follow in order to strategies or outperform rivals in order to full fill the intended goal. marketing plan must include a costbenefit analysis and properly promotion of the good. A product may have number of benefits For example, one who owns a motorcycle may be interested in prestige, comfort, enjoyment, ease of transportation, and a

sense of ownership. The price of the bike, gas, maintenance, potential for injury in the event of an accident, parking, pollution, and aggravation from things like traffic jams are all included in the total cost of the bike. The difference between this total benefit and total cost is the value of customer. To achieve this idea of higher consumer value, developing a marketing plan is necessary. The total process starts with market study, which then output in the selection of the target market. Next, a strategy is formulated by balancing the, pricing, promotion, product and distribution to deliver a product (a collection of all features). The costumer forms a conception of the entire product and makes a decision based on that conception.

BUYER DECISION PROCEDURE - The customer goes through a several of processes in the decisionmaking process. Primarily, the choice is taken to address any form of issue. This could be the issue with beginning a cool environment in your home. To do this, a search for information is conducted to identify how to offer a cool environment, such as by the use of air conditioner or water cooler. As a result, the substitute are Judged, and a cost-benefit analysis is performed to find which brand product and image will be most suitable for solving the issue. After that, the consumer makes the purchase and uses the product.

CONSUMER BEHAVIOUR AND MARKETING STRATEGY

1. Marketing Segmentation

- (a) Determine demands relating to the product
- (b) Assemble clients with comparable needs;
- (c) Provide a description for each group;
- (d) Choose the target market.
- 2. Marketing Analysis
 - (a) Condition
 - (b) Competition
 - (c) Company
 - (d) Consumer

3. Outcomes

- (a) Product/Brand image
- (b) Sales
- (c) Customer satisfaction

4. Consumer Decision Process

- (a) Identification of the problem
- (b) Internal and external information search
- (c) Alternative assessment
- (d) Purchase
- (e) Use
- (f) Evaluation

5. Marketing Strategy

- (a) Product
- (b) Price
- (c) Distribution
- (d) Communication
- (e) Service

CONCLUSION

Today previous marketing tools compared to the digital revolution in the marketplace enables far larger customization of services, goods and promotional messaging. By doing this, it allows marketers to build and preserve relationships with consumers on a much bigger and more productive scale than salespeople, grocery ,store owners, and jewellers have been able to do for several years. Furthermore, marketers may now gather and evaluate ever-more complicated data on the purchasing habits and personal traits of their customers thanks to digital technologies. Though, the same technologies also make it possible for customers to access

more information about goods and services more, effectively, quickly including prices and many times from the comfort of their own homes.

In summary, companies have experienced rapid expansion nearly all fast-moving consumer goods (FMCG) over the past two decades, and this trend is unlikely to change in the near future. On the other hand, the winner will develop more intricate but profoundly perceptive models and leverage technology to build adaptable creative goods, supply chains, and marketing concepts, and meet even large demands from customers. In addition with these, the sector such as the government must address a number of urban concerns and foster an atmosphere that is supportive of business growth to fully realize its potential.

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India's Relationship with Other Countries: Special Reference to Trade

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Abstract:

India's trade relationships with different nations have developed significantly, affected by historical, monetary and political elements. From the pre-independence era of extensive global trade via maritime routes to the post-independence era of protectionist policies, this paper delves into the trajectory of India's trade relations and highlights key phases. India's deeper integration into the global economy was made possible by economic liberalization in 1991, which marked the pivotal shift. The paper looks at India's current trade policies, which include important agreements like SAFTA, AIFTA, and CEPA, as well as programs like "Make in India," which aims to boost manufacturing and exports. The dynamics of India's trade with key trading partners, such as the United States, China, Saudi Arab, United Kingdom and Russia are analyzed. Opportunities like market diversification, strengthening regional trade, and leveraging digital trade are discussed alongside challenges like trade deficits, non-tariff barriers, and geopolitical tensions. By giving a thorough examination of these variables, the paper offers bits of knowledge into the essential bearing of India's exchange strategies and their effect on monetary development. The discoveries highlight the requirement for adjusted exchange techniques that address current difficulties while exploiting arising potential open doors, situating India to upgrade its part in the worldwide exchange. The strategic steps that are necessary for long-term economic growth and the complexities of India's trade environment are betterunderstood.

Keywords: India, Trade Relations, Economic Liberalization, Geopolitical Tensions, Market Digital Trade, Make in India, Global Economy, Economic Growth

A. Introduction:

India's export and import dynamics from 2015 to 2020 reflect its evolving relationships with various countries, shaped by economic, political, and trade policy factors. India, one of the world's biggest and quickest developing economies, assumes a vital part in worldwide exchange. It is a significant player in international commerce due to its diverse economic base, demographic advantages, and strategic location.

1. Major Trading Partners

India's key exchanging accomplices incorporate the US, China, Saudi Arabia, the United Kingdom, and Russia, each altogether affecting its exchange scene. The US drives as India's biggest exchanging accomplice, zeroing in on materials, drugs, and IT administrations, while bringing in airplane, hardware, and gadgets. Regardless of international strains, China stays imperative, with India sending out unrefined components and bringing in gadgets and synthetic substances. Saudi Arabia is vital for energy, giving critical raw petroleum imports, while India trades hardware and materials. UK, with solid authentic ties, sees exchange materials, diamonds, and IT administrations, bringing in apparatus and synthetic substances. Russia, a vital energy and guard accomplice, supplies military gear and energy assets, bringing in drugs and hardware.

2. Key Trade Policies and Agreements

- Make in India Initiative: Launched in 2014, this initiative aimed to boost manufacturing and export potential by attracting foreign direct investment (FDI) and improving infrastructure.
- Goods and Services Tax (GST): Implemented in 2017, GST simplified the tax structure, aiming to create a single market and enhance trade efficiency within and outside India.

- **Trade Agreements:** India pursued several trade agreements, including negotiations for the Regional Comprehensive Economic Partnership (RCEP), though it eventually opted out in 2019, citing concerns over trade imbalances and the impact on domestic industries.
- **Export Promotion Schemes:** Schemes like the Merchandise Exports from India Scheme (MEIS) and Service Exports from India Scheme (SEIS) were introduced to incentivize exporters.
- **Economic Diplomacy:** India strengthened economic ties through various bilateral and multilateral engagements, focusing on enhancing market access and reducing trade barriers.

3. Impact of Global Events

- The trade tensions between the U.S. and China created opportunities for India to enhance its exports to both countries.
- The pandemic in 2019-20 disrupted global supply chains, impacting India's trade. There was a significant shift towards self-reliance, with initiatives to reduce dependency on imports, particularly from China.
- India's trade relations from 2015 to 2020 reflect a dynamic interplay of domestic policies, global economic trends, and strategic partnerships. The focus was on diversifying export markets, enhancing competitiveness, and addressing trade imbalances.

4. Products which are Exported and Imported by India

From 2015 to 2020, India's trade landscape featured a variety of major products in both exports and imports. Here are the top five products in each category:

Products	Description	Major Markets		
Petroleum Products	Refined petroleum and related	United States, United Arab Emirates,		
	products	China, and Singapore		
Gems and Jewelry	Diamonds, gold jewelry, and	United States, Hong Kong, United Arab		
	other precious stones Emirates, and Belgium			
Pharmaceuticals	Generic drugs and active	United States, United Kingdom, South		
	pharmaceutical ingredients	Africa, and Russia		
Machinery and	Industrial machinery, electrical	United States, Germany, United		
Mechanical Appliances	machinery, and equipment	Kingdom, and China		
Textiles and Garments	Cotton textiles, ready-made	United States, United Kingdom, United		
	garments, and apparel	Arab Emirates, and Germany		

Major Exported Products

Major Imported Products

Products	Description	Major Markets			
Crude Oil	Unrefined petroleum	Iraq, Saudi Arabia, United Arab			
		Emirates, and the United States			
Gold	Raw and semi-processed gold	Switzerland, United Arab Emirates,			
		South Africa, and Peru			
Electronic	Consumer electronics, computer hardware, and	China, Hong Kong, South Korea, and			
Goods	telecommunications equipment	Vietnam			
Machinery	Industrial machinery, including heavy equipment	China, Germany, Japan, and the United			
	and machinery parts	States			
Chemicals	Organic chemicals, fertilizers, and plastics	China, Saudi Arabia, United States,			
		and Singapore			

These products highlight India's diverse trade portfolio, with a mix of raw materials, industrial goods, and consumer products driving its export and import activities. **B. Literature Review:**

Historical Context: India's exchange history has been set apart by critical movements impacted by different elements, including provincial rule, post-autonomy strategies, and worldwide monetary changes. Before freedom, India's exchange was vigorously affected by the English pilgrim plan, zeroing in on unrefined substance trades and made imports, which hindered homegrown modern development (Roy, 2012). The post-freedom period saw India taking on protectionist arrangements focused on independence, portrayed by Import Substitution Industrialization (ISI) methodologies (Panagariya, 2008).

Liberalisation of Economy (1991): The turning point for India's exchange accompanied the financial progression 1991. Confronted with an extreme equilibrium of installments emergency, India took on underlying changes that included diminishing exchange boundaries, liberating enterprises, and advancing unfamiliar speculation (Bhagwati and Panagariya, 2013). These changes changed India's economy, incorporating it even more profoundly into the worldwide market and prompting critical monetary development (Rodrik and Subramanian, 2005).

Current Exchange Approaches and Arrangements: Lately, India's exchange arrangements have kept on advancing, zeroing in on essential arrangements and drives to support exchange and financial development. Arrangements like the South Asian Free Trade Area (SAFTA), the ASEAN-India Free Trade Area (AIFTA), and the Comprehensive Economic Partnership Agreement (CEPA) have been vital in upgrading provincial exchange (Taneja, 2007). Moreover, drives like "Make in India" expect to fortify the assembling area and increment trade (Mukherjee, 2016).

Exchange Relations with Key Accomplices: India's exchange elements with key accomplices have been intricate and diverse. The US remains a huge exchange accomplice, with solid two-sided exchange of labor and products (Chaudhuri and Ravallion, 2006). Exchange with China, albeit significant, has been set apart by a critical import/export imbalance and international pressures (Basu and Maertens, 2007). Essentially, the exchange with Saudi Arabia is significant for energy imports, while the exchange with the Unified Realm and Russia includes a blend of verifiable ties and vital interests (Kumar, 2009; Cooper, 2012).

Open doors and Difficulties: India faces a few open doors and difficulties in its exchange scene. Valuable open doors incorporate broadening markets, reinforcing territorial exchange, and utilizing computerized exchange stages (Banga, 2020). In any case, difficulties like tireless import/export imbalances, non-levy hindrances, and international pressures need key administration (Batra, 2004). Resolving these issues requires adjusted exchange arrangements that can adjust to changing worldwide elements while encouraging long-haul monetary development (Mohan, 2006).

The above literature shows that India's exchange strategies and relations are at a pivotal point. The monetary progression of 1991 set up for critical development, however, continuous changes are important to explore current difficulties and quickly jump all over arising chances. By grasping the verifiable setting, current approaches, and vital connections, India can improve its job in worldwide exchange and accomplish supported financial turn of events.

C. Objectives of the Study:

- 1. To analyse Import and Export Trend
- 2. To access Trade Balance Dynamics
- 3. To identify Market Diversification Opportunities
- 4. To address Trade Barriers and Challenges

D. Research Methodology:

1. Research Design: The study employs a quantitative research design, utilizing secondary data to analyze India's trade relations with key partners.

2. Data Collection: Secondary Data Sources:

- Trade Statistics gathered from government sources and international databases
- Analyzed key policy documents, trade agreements, and economic reports to understand the legal and strategic frameworks governing trade relations.

- Reviewed existing literature on international trade theories, India's economic policies, and case studies on trade relations with the USA, China, Saudi Arabia, UK, and Russia.
- Included reports from international organizations, think tanks, and industry associations relevant to India's trade dynamics.

3. Data Analysis

- Quantitative Analysis: Descriptive Statistics, Trend Analysis, Trade Balance Analysis
- Qualitative Analysis: Content Analysis, SWOT Analysis

4. Ethical Considerations

- Ensured the accuracy and reliability of secondary data sources.
- Maintained transparency in data collection and analysis processes.

5. Limitations

- Recognized potential limitations due to the availability and accuracy of secondary trade data.
- Acknowledged that secondary data may not reflect the most current trade dynamics.

E. Data Analysis and Interpretation:

Values in US \$ Millions USA 2019-2020 2020-2021 2021-2022 2022-2023 2023-2024 EXPORT 53.088.77 51.623.14 76.167.01 78,542.60 77,515.03 -2.76 47.54 3.12 -1.31 %Growth India's Total Export 313,361.04 291,808.48 422,004.40 451,070.00 437,112.97 %Total Growth -6.88 44.62 6.89 -3.09%Share 17.69 18.05 17.41 17.73 16.94 40,772.98 IMPORT 35,819.87 43,314.07 28,888.10 50,863.87 %Growth -19.35 49.94 17.43 -19.84 India's Total Import 474,709.28 394,435.88 613.052.05 715.968.90 675,429.87 %Total Growth -16.91 55.43 16.79 -5.66 %Share 7.32 7.1 6.04 7.55 7.07 TOTAL TRADE 88,908.65 80.511.24 119,481.08 129,406.47 118,288.00 %Growth -9.44 48.4 8.31 -8.59 India's Total Trade 686,244.36 1,035,056.45 788,070.32 1,167,038.89 1,112,542.84 %Total Growth -12.92 12.75 50.83 -4.67 %Share 11.28 11.73 11.54 11.09 10.63 17,268.90 TRADE BALANCE 22,735.05 27,678.73 32,852.94 36,742.05 India's Trade Balance -161.348.24 -102.627.40 -191.047.65 -264.898.90 -238.316.89

 Table 1: Table representing Export and Import with USA

- USA's products show fluctuating development, with a huge expansion in 2020-2021 followed by a slight lessening.
- Imports varied vigorously, with a huge expansion in 2020-2021 and a critical reduction in 2023-2024.
- India's commodities and imports likewise showed fluctuating development rates, with a prominent decline in imports in 2023-2024.
- Absolute exchange volumes for both USA and India changed, with India showing in general development notwithstanding a few declines in development rates throughout the long term.
- USA kept a positive exchange balance all through, while India's exchange balance stayed negative, however, it vacillated.

- The rate portion of USA in worldwide exchange (trades + imports) diminished somewhat throughout the long term.
- India's rate share likewise varied, with a slight decline noted as of late.

	Table 2: Table r	representing Ex	kport and impor	ri with Unina	
		Values in US	\$ Millions		
China					
EXPORT	16,612.75	21,187.15	21,259.79	15,306.10	16,658.91
%Growth		27.54	0.34	-28	8.84
India's Total Export	313,361.04	291,808.48	422,004.40	451,070.00	437,112.97
%Total Growth		-6.88	44.62	6.89	-3.09
%Share	5.3	7.26	5.04	3.39	3.81
IMPORT	65,260.75	65,212.25	94,570.57	98,505.77	101,745.54
%Growth		-0.07	45.02	4.16	3.29
India's Total Import	474,709.28	394,435.88	613,052.05	715,968.90	675,429.87
%Total Growth		-16.91	55.43	16.79	-5.66
%Share	13.75	16.53	15.43	13.76	15.06
TOTAL TRADE	81,873.50	86,399.40	115,830.36	113,811.87	118,404.45
%Growth		5.53	34.06	-1.74	4.04
India's Total Trade	788,070.32	686,244.36	1,035,056.45	1,167,038.89	1,112,542.84
%Total Growth		-12.92	50.83	12.75	-4.67
%Share	10.39	12.59	11.19	9.75	10.64
TRADE	-48,648.00	-44,025.10	-73,310.78	-83,199.67	-85,086.63
BALANCE					
India's Trade	-161,348.24	-102,627.40	-191,047.65	-264,898.90	-238,316.89
Balance					

Table 2: Table representing Export and Import with China

• China's products at first filled in 2020-2021 yet encountered a critical decrease in 2022-2023, trailed by a moderate recuperation in 2023-2024.

- Imports showed consistent development over time, with a predictable expansion in volume, though at different rates.
- Total Trade volumes for China vacillated, arriving at a top in 2021-2022 and marginally diminishing from that point.
- China reliably kept a negative exchange balance, with shortages expanding strikingly in 2022-2023 and 2023-2024.
- China's portion in worldwide exchange (sends out + imports) showed fluctuation, impacted by changes in product and import volumes.
- India's rate portion of China's exchange likewise vacillated, reflecting changes in exchange volumes and examples throughout the long term.

Table 3: Table representing Export and Import with Saudi Arab

Values in US \$ Millions						
Saudi Arab						
EXPORT	6,236.86	5,856.61	8,758.94	10,727.65	11,562.73	
%Growth		-6.1	49.56	22.48	7.78	
India's Total Export	313,361.04	291,808.48	422,004.40	451,070.00	437,112.97	
%Total Growth		-6.88	44.62	6.89	-3.09	
%Share	1.99	2.01	2.08	2.38	2.65	

Worldwide International Inter Disciplinary Research Journal (A Peer Reviewed Referred) ISSN – 2454 - 7905						
IMPORT	26,857.37	16,186.76	34,100.58	42,035.27	31,806.53	
%Growth		-39.73	110.67	23.27	-24.33	
India's Total Import	474,709.28	394,435.88	613,052.05	715,968.90	675,429.87	
%Total Growth		-16.91	55.43	16.79	-5.66	
%Share	5.66	4.1	5.56	5.87	4.71	
TOTAL TRADE	33,094.24	22,043.37	42,859.52	52,762.92	43,369.27	
%Growth		-33.39	94.43	23.11	-17.8	
India's Total Trade	788,070.32	686,244.36	1,035,056.45	1,167,038.89	1,112,542.84	
%Total Growth		-12.92	50.83	12.75	-4.67	
%Share	4.2	3.21	4.14	4.52	3.9	
TRADE	-20,620.51	-10,330.15	-25,341.64	-31,307.62	-20,243.80	
BALANCE						
India's Trade	-161,348.24	-102,627.40	-191,047.65	-264,898.90	-238,316.89	
Balance						

• Saudi Arabia's commodities showed critical development, especially striking in 2021-2022 and 2022-2023, with a moderate expansion in 2023-2024.

- Imports changed vigorously, with a sharp expansion in 2020-2021 followed by vacillations and a diminishing in 2023-2024.
- Total Trade volumes for Saudi Arabia varied, with a striking expansion in 2021-2022 followed by a diminishing in 2023-2024.
- Balance of Trade for Saudi Arabia vacillated from shortage to excess and back to shortfall, demonstrating fluctuation in exchange conditions.
- Saudi Arabia's portion in worldwide exchange (trades + imports) showed fluctuation, affected by changes in commodity and import volumes.
- India's rate portion of Saudi Arabia's exchange additionally fluctuated, reflecting changes in exchange volumes and examples throughout the long term.

Values in US \$ Millions						
UK	Year					
	2019-2020	2020-2021	2021-2022	2022-2023	2023-2024	
EXPORT	8,737.85	8,157.56	10,461.29	11,405.63	12,922.65	
%Growth		-6.64	28.24	9.03	13.3	
India's Total Export	313,361.04	291,808.48	422,004.40	451,070.00	437,112.97	
%Total Growth		-6.88	44.62	6.89	-3.09	
% Share	2.79	2.8	2.48	2.53	2.96	
IMPORT	6,712.63	4,955.76	7,017.78	8,960.73	8,420.15	
%Growth		-26.17	41.61	27.69	-6.03	
India's Total Import	474,709.28	394,435.88	613,052.05	715,968.90	675,429.87	
%Total Growth		-16.91	55.43	16.79	-5.66	
% Share	1.41	1.26	1.14	1.25	1.25	
TOTAL TRADE	15,450.49	13,113.32	17,479.07	20,366.36	21,342.80	
%Growth		-15.13	33.29	16.52	4.79	
India's Total Trade	788,070.32	686,244.36	1,035,056.4	1,167,038.89	1,112,542.84	
			5			
%Total Growth		-12.92	50.83	12.75	-4.67	

Table 4: Table representing Export and Import with UK

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%Share	1.96	1.91	1.69	1.75	1.92
TRADE BALANCE	2,025.22	3,201.80	3,443.51	2,444.90	4,502.50
India's Trade Balance	-161,348.24	-102,627.40	-191,047.65	-264,898.90	-238,316.89

- UK sends out showed consistent development over time, with reliable increments every year.
- Imports likewise developed consistently, however with variances in development rates, quite declining in 2023-2024.
- Total trade volumes for the UK expanded consistently, reflecting by and large development in the two commodities and imports.
- The UK kept a positive exchange balance every year, with outstanding expansions in 2021-2022 and 2023-2024.
- The UK's portion in worldwide exchange (sends out + imports) remained generally steady, with slight vacillations year over year.
- India's rate portion of UK exchange showed a reliable example with minor varieties, demonstrating a consistent presence in the UK market.

 Table 5: Table representing Export and Import with Russia

Values in US \$ Millions						
Russia						
EXPORT	3,017.67	2,655.52	3,254.68	3,146.95	4,261.31	
%Growth		-12	22.56	-3.31	35.41	
India's Total Export	313,361.04	291,808.48	422,004.40	451,070.00	437,112.97	
%Total Growth		-6.88	44.62	6.89	-3.09	
% Share	0.96	0.91	0.77	0.7	0.97	
IMPORT	7,093.01	5,485.75	9,869.99	46,212.71	61,431.24	
%Growth		-22.66	79.92	368.21	32.93	
India's Total Import	474,709.28	394,435.88	613,052.05	715,968.90	675,429.87	
%Total Growth		-16.91	55.43	16.79	-5.66	
% Share	1.49	1.39	1.61	6.45	9.1	
TOTAL TRADE	10,110.68	8,141.26	13,124.68	49,359.67	65,692.55	
%Growth		-19.48	61.21	276.08	33.09	
India's Total Trade	788,070.32	686,244.36	1,035,056.45	1,167,038.89	1,112,542.84	
%Total Growth		-12.92	50.83	12.75	-4.67	
% Share	1.28	1.19	1.27	4.23	5.9	
TRADE	-4,075.34	-2,830.23	-6,615.31	-43,065.76	-57,169.93	
BALANCE						
India's Trade	-161,348.24	-102,627.40	-191,047.65	-264,898.90	-238,316.89	
Balance						

- Russian products saw vacillations, remarkably expanding in 2021-2022 and 2023-2024 after a decrease in the earlier year.
- Imports flooded decisively in 2022-2023 because of a sharp increment, trailed by one more huge ascent in 2023-2024.
- Total Trade volumes for Russia spiked quite in 2022-2023 and 2023-2024 because of the flood in imports.
- Balance of Trade for Russia stayed negative all through the period, with an especially enormous shortage in 2022-2023 and 2023-2024.

- Russia's portion in worldwide exchange (sends out + imports) changed, with a critical expansion in 2023-2024.
- India's rate portion of Russia's exchange showed a significant expansion in imports, particularly in 2022-2023 and 2023-2024.

F. Summary of Findings:

Objective 1: To analyse Import and Export Trend:

The fluctuating product and import patterns feature the requirement for India to balance out its exchange relations with these nations. The reliance on Saudi Arabia for raw petroleum imports highlights the weakness to worldwide oil cost shocks. Likewise, the critical imports from China recommend a need to help homegrown assembling capacities under the "Make in India" drive. The development in commodities to China shows potential, however expanding send out objections will be urgent to alleviate gambles related with international pressures.

Objective 2: To access Trade Balance Dynamics:

The steady import/export imbalances, especially with China, represent a test to India's monetary strength. Addressing this requires designated systems to support sends out while decreasing import reliance through upgraded neighborhood creation. An intermittent excesses with the Assembled Realm exhibit the potential for explicit areas to drive send out development. In this way, recognizing and sustaining these areas could assist in working on the general exchange with adjusting.

Objective 3: To identify Market Diversification Opportunities:

Market enhancement is basic for diminishing India's weakness to outside shocks and improving exchange versatility. Investigating and extending exchange with under-tapped areas like Africa and Latin America can open new roads for send out development. Utilizing economic accords and cultivating political relations with these locales can give huge open doors to Indian organizations to grow their worldwide impression.

Objective 4: To address Trade Barriers and Challenges:

Tending to non-tax obstructions requires discretionary endeavors and consistence with worldwide guidelines to guarantee smoother exchange streams. Upgrading respective and multilateral commitment to determine exchange questions and further develop market access is fundamental. International pressures need vital administration to stay away from exchange interruptions. Fortifying homegrown capacities and decreasing over-dependence on unambiguous nations can likewise relieve the effect of such strains.

G. Suggestions:

Considering the study and understanding of India's exchange patterns, here are ideas for the public authority to further develop exchange relations with different nations:

- Reinforce product advancement methodologies such as Broadening Product Objections and area explicit commodity impetuses
- Improve Homegrown Assembling and Decrease Import Reliance by "Make in India" Drive and Infrastructure Advancement
- Address Exchange Barriers and Further develop consistency by improving on Quality Guidelines and Accreditations
- Influence Economic alliance and Local Participation through reinforcing Local Economic alliance and Two-sided Economic alliance
- Address Import/export imbalances and Upgrade Exchange Adjusts by promoting High-Worth Commodities and Import Replacement Strategies
- Oversee International Dangers and Fortify Vital Associations by broadening Import Sources
- Advanced Exchange and Internet business through Advance Computerized Stages and Administrative Structure
- Research and Development and Innovation Upgradation

By carrying out these ideas, the public authority can further develop India's exchange relations, lessen import/export imbalances, upgrade trade execution, and accomplish reasonable financial development. These actions will situate India as a more grounded player in the worldwide exchange field, equipped for adjusting to and flourishing amid changing worldwide elements.

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A Study on Changes in the Bank Sector with reference to Technology Advancement - Its Opportunity, Impact and Challenges in the Indian Economy

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Abstract

The transformative impact of technological innovation on the financial sector is inescapable. Effective use of technology promotes growth and development. Technology enables banks to create, manage, and combine solutions that meet client needs. Banks can now reach customers directly by overcoming geographical and physical barriers in branch banking, as well as alleviating resource and volume constraints. model Technology improves banking system penetration, reduces costs, and allows for smaller transactions. This approach not only makes banking products and services more affordable, but also ensures provider viability and profitability. It enables speedier transactions and provides unparalleled convenience through several delivery methods. Technology expands opportunities, opens new markets, and boosts production and efficiency. Technological advancements have also affected the Indian banking sector. The second round of Indian banking reforms prioritised modernization and technological advancements. The banking industry's challenges in adjusting to technological advancements are examined in detail. There have been discussions regarding why the Indian economy does not embrace technology developments. The report concluded that the banking industry requires technology to expand and grow in today's competitive business world. Banks can use technology to improve productivity, efficiency, cost-effectiveness, and customer service, ultimately contributing to the country's growth and development.

Key Words - Banking sector, Technologies, Development, Challenges.

Introduction

Over the last 25 years, the commercial banking industry has seen significant changes, largely driven by technology advancements. Advances in telecommunications, information technology, and finance have converted traditional intermediaries into data-driven risk management operations. The future of Indian banking is not only interesting, but also transformational. India's banking sector may become the world's fifth largest by 2020, and the third largest by 2025. Several changes have occurred in India's banking system over the years. Most banks have begun to take an innovative approach to banking with the goal of providing more value to customers. Commercial banks are increasingly integrated into global financial organisations, providing a diverse range of services. Technological advancements in telecommunications and data processes. Technology has enabled banks to reach customers by overcoming geographical and physical limitations in branch banking, as well as alleviating resource and volume constraints associated with the brick and mortar approach. Technology adoption has led to increased distribution channels, product innovation, and efficiency enhancement, benefiting all players involved. Today's widespread use of technology has had unprecedented influence.

Commercial banks are increasingly integrated into global financial organisations, providing a diverse range of services. Technological advancements in telecommunications and data processing have led to financial innovations, transforming bank products, services, and manufacturing processes. Technology has enabled banks to reach customers by overcoming geographical and physical limitations in branch banking, as well as alleviating resource and volume constraints associated with the brick and mortar approach. Technology adoption has led to increased distribution channels, product innovation, and efficiency enhancement, benefiting all players involved. Today's widespread use of technology has had unprecedented influence.

Previously, personal finances were primarily handled at the local bank. People now have increased expectations for personalised services. New and creative services are needed to suit the changing needs of customers, including those who prefer mobile access to accounts and those seeking safer alternatives to cheque cashing and payday lending. Technology has enabled enhanced service quality, 24/7 banking, targeted product delivery, cross-selling, and multi-channel service consumption.

Innovations in banking and finance include ECS, RTGS, EFT, NEFT, ATM, Retail Banking, Debit & Credit Cards, free advisory services, customer standing instructions, utility bill payments, fund transfers, internet banking, telephone banking, online banking, mobile banking, point of sale terminals, insurance sales, free cheque books, travel cheques, and other value-added services. Technological advancements have made it easier for bank customers to conduct daily transactions, providing a network of convenient banking facilities that eliminates the need for physical currency handling.

Literature Review:

The below review of literature has been covered few of the following aspects of ICTs in education and teaching – learning assessment for learners and educators

1.According to Avasthi and Sharma's (2000-01) study, technological advancements are transforming the banking industry. Technology has altered the channels through which banks supply retail banking services. It has also harmed bank markets. The study also looked at the issues faced by the banking industry.

2.**Seema Malik (2014)** investigated technical advances in the Indian banking industry. The "Changed Face of Banking" study identifies the most valuable innovations in the banking and financial sectors, such as retail banking, debit and credit cards, online and mobile banking, free advisory services, ECS, RTGS, EFT, NEFT, and ATMs.

3.**Ayachit M.'s (2012)** study explores how ICT might enhance customer-focused banking experiences by tackling obstacles such as automation, biometrics, voice revolution, security, and rural digital literacy. Solutions include clear communication, high-quality products, multifactor authentication, and other tactics.

4.According to R. Deepak Sounder and K. Saranya's (2020) report "A Study on Digital Banking in India," the banking system has seen major changes in recent years. Digital banking has presented considerable challenges for the online banking business. The banking business is transitioning from traditional to digital banking, with a focus on providing clients with better long-term services. Users can access financial data from desktop computers, mobile phones, and ATMs.

5.**Sujata M. In their 2017** study "Recent Trends in the Banking Sector in India," N.V. Haritha and P. Sai Sreeja explored the impact of various banking products on the economy and industry trends, such as electronic checks, real-time gross settlement, electronic fund transfers, de-mat accounts, and sales points.

6.**Jadhav Anil (2004)** outlined several e-banking channels, including ATMs, telephone banking, mobile banking, and internet banking, along with their respective features. The article discusses e-banking potential, problems, and security measures for internet banking transactions. The article compares public, commercial, international, and cooperative banks, as well as discusses hurdles to e-banking growth in India. The paper presents a summary of key private sector banks like ICICI, HDFC, IDBI, UTI, and GTB that offer e-banking services.

Objectives of the Study:

- > To study the overview of transformation of banking sector
- > To identify opportunities arising from these changes of technologies.
- > To evaluate the influence of technology in banking sectors on the Indian economy.
- > To highlight the challenges faced by the banking sector with reference to advancement in technology.

Scope of study:

The Researcher focuses majorly on technology-driven products and services supplied by current Indian banks. Various banks provide highly advanced and innovative products and services. For example, mobile banking apps, internet banking solutions, AI-based The discussions focus on Technology advancement

impact opportunity on Indian economy. In this research paper the researcher had a qualitative way of study about it. The impact of the banking technology can be approached in different ways.

Methodology:

Sources of data collection

Secondary data: It majorly consists the information collected from various sources like books, websites, journals etc.

This paper will discuss the questions concerning about technology advancement in banking sectors. Here secondary data collections were done. The main research is focus on the opportunities arising from the changes of technologies in banking sectors. To know more about its impact and challenges have been studied. The researcher has first studied the recent trends in banking areas through Literature review.

Opportunities arising from these changes of technologies in Banking Sector.

New technologies, shifting consumer expectations, and other factors are driving the whole banking business to modernise. Mobile banking, automation, and the use of artificial intelligence are some significant examples of digital transformation in banking.

Digital transformation in banking has been a difficult journey, particularly for retail banks. Faced with the ever-changing expectations of the modern customer and increased disruption from quickly emerging financial technologies (fintech), traditional banks are under greater pressure than ever to adapt and innovate. Because newer generations of banking customers are digital natives, they want banks to provide them with personalised services, a smooth omnichannel experience, and security. These trends support the urgent need for a digital revolution of banking operations and norms. The opportunities arises are as follows

1. Enhanced Financial Inclusion

- Access to Remote Areas: Technologies such as mobile banking, digital wallets, and internet banking extend financial services to remote and rural areas, enabling greater access to banking facilities for underserved populations.
- **Microfinance and Microcredit**: Digital platforms facilitate the provision of microfinance and microcredit to small businesses and individuals, promoting entrepreneurship and economic growth in underdeveloped regions.

2. Improved Customer Experience

- **Personalized Banking Services**: Data analytics and AI enable banks to offer tailored financial products and personalized services, enhancing customer satisfaction and loyalty.
- **24/7** Access: Online and mobile banking provide customers with 24/7 access to banking services, improving convenience and customer engagement.

3. Increased Operational Efficiency

- Automation: The use of automation and AI in banking operations reduces manual work, increases accuracy, and speeds up processes, resulting in cost savings and improved efficiency.
- **Blockchain Technology**: Blockchain improves transaction transparency and security, streamlining processes and reducing the need for intermediaries, which lowers costs and enhances efficiency.

4. New Revenue Streams

- **Digital Products and Services**: The development of digital banking products such as e-wallets, virtual credit cards, and mobile payment solutions creates new revenue streams for banks.
- **Fintech Partnerships**: Collaborations with fintech companies allow banks to offer innovative services and reach new customer segments, driving additional revenue.

5. Expanded Market Reach

- **Global Access**: Digital banking allows banks to reach customers beyond geographical boundaries, tapping into global markets and expanding their customer base.
- **Cross-Selling Opportunities**: With better data analytics, banks can identify customer needs more accurately and cross-sell relevant financial products and services.

6. Enhanced Risk Management

- **Predictive Analytics**: Advanced data analytics and machine learning algorithms enable better risk assessment and management, reducing the likelihood of loan defaults and fraud.
- **Real-Time Monitoring**: Real-time data monitoring and analysis help banks detect and respond to potential risks swiftly, enhancing overall financial stability.

7. Cost Reduction

- Lower Transaction Costs: Digital transactions are more cost-effective than traditional methods, reducing transaction costs for both banks and customers.
- **Operational Savings**: Technologies like RPA (Robotic Process Automation) and AI reduce the need for manual processing, resulting in significant operational cost savings.

8. Increased Financial Literacy

- **Digital Platforms**: Online financial education platforms and tools help customers understand financial products better, leading to more informed financial decisions and greater financial literacy.
- **Interactive Learning**: Gamification and interactive tools make learning about finance engaging and accessible, promoting better financial management among customers.

9. Regulatory Compliance and Reporting

- Automated Compliance: Advanced technologies streamline regulatory compliance and reporting processes, reducing the risk of non-compliance and associated penalties.
- **Transparency**: Blockchain and other technologies enhance transparency in transactions and reporting, making regulatory oversight more effective and efficient.

10. Job Creation and Skill Development

- **New Roles**: The adoption of advanced technologies creates new roles in areas such as cybersecurity, data science, and AI, driving job creation in the banking sector.
- **Skill Enhancement**: Banks invest in training programs to upskill their workforce, preparing them for new technological roles and improving overall industry expertise.

Influence of Technology in the Banking Sector on the Indian Economy

1. Enhanced Financial Inclusion

The switch to digitization is one of the most significant technological influences on the banking sector. With the introduction of online and mobile banking, users may now access a wide range of financial services from the comfort of their smartphones or PCs. This digital transformation has increased the efficiency and speed of banking processes, as well as the overall client experience.

- Access to Banking Services: Technological advancements such as mobile banking and digital wallets have significantly increased access to banking services, particularly for rural and underbanked populations. This inclusion promotes savings, investments, and overall economic participation.
- **Microfinance and Digital Lending**: Technology facilitates microfinance and digital lending platforms, providing credit to small businesses and individuals who previously lacked access to traditional banking services. This support fosters entrepreneurship and economic development.

2. Improved Efficiency and Cost Reduction

Banks now rely on data science and artificial intelligence (AI) to analyse client behaviour, detect fraud, and make data-driven decisions. Colleges that provide a PG Diploma in Data Science are at the forefront of educating these modern technologies to future data scientists working in the banking industry. Banks can use data analytics and AI to obtain important insights into client preferences, spot patterns, and anticipate market trends, allowing them to offer specialised products and services.

- Automation and AI: The implementation of automation and artificial intelligence in banking operations reduces manual processes, leading to increased efficiency and lower operational costs. These savings can be passed on to consumers in the form of lower fees and better interest rates.
- **Blockchain Technology**: Blockchain enhances transparency and security in transactions, reducing fraud and operational costs associated with intermediaries.

3. Economic Growth

With the development of online and mobile banking, users may now access a wide range of financial services from the comfort of their smartphones or laptops, making digitalization one of the most significant effects of technology on the banking sector.

• **Increased Credit Availability**: Digital banking has made it easier to extend credit to businesses and consumers, stimulating economic activities. More accessible loans and credit lines support business expansion, consumer spending, and infrastructure development.

• **Investment and Innovation**: Technological advancements attract investment in the banking sector and spur innovation. Fintech startups and collaborations between traditional banks and tech companies drive economic growth and create new market opportunities.

4. Enhanced Customer Experience

Enhanced customer experience driven by technology has revolutionized the banking sector by significantly improving personalization, convenience, and efficiency. With the use of data analytics, banks can now understand customer behavior and preferences, enabling them to offer personalized services and products. Overall, technology has enabled banks to create a seamless, user-friendly experience, attracting and retaining customers while also optimizing their operational efficiency.

- **Personalized Services**: Data analytics and AI enable banks to offer personalized banking experiences, improving customer satisfaction and loyalty. Personalized services can lead to increased consumer spending and higher demand for banking products.
- **Convenience and Accessibility**: Mobile banking and online services offer convenience, making banking accessible 24/7. This increased accessibility promotes higher financial activity and economic engagement.

5. Job Creation and Skill Development

The adoption of advanced technologies like AI, blockchain, and cybersecurity has led to the emergence of specialized jobs such as data analysts, cybersecurity experts, and digital banking specialists. As banks increasingly rely on technology, there is a growing need for employees to acquire new skills, prompting extensive training and development programs. This shift not only creates new job opportunities but also transforms existing roles, requiring staff to adapt to digital tools and processes.

- New Job Opportunities: The integration of technology in banking creates job opportunities in IT, cybersecurity, data analytics, and digital services. These roles are crucial for supporting and maintaining new technological infrastructures.
- **Skill Development**: The demand for tech-savvy professionals in the banking sector encourages educational institutions and training programs to focus on relevant skills, contributing to the overall skill development of the workforce.

6. Digital Payment Systems

- **Cashless Economy**: The proliferation of digital payment systems such as UPI (Unified Payments Interface), digital wallets, and online banking reduces reliance on cash, streamlining transactions and increasing transparency.
- Efficiency in Transactions: Digital payments enhance the speed and efficiency of transactions, reducing costs and improving the overall efficiency of the financial system.

8. Challenges and Considerations

- **Digital Divide**: Despite advancements, there is a risk of a digital divide where certain populations, particularly in rural areas, may not have access to digital banking services. Addressing this divide is essential for inclusive economic growth.
- **Cybersecurity Threats**: Increased reliance on technology makes the banking sector vulnerable to cyber attacks, requiring robust cybersecurity measures to protect the financial system and maintain trust.
- **Regulatory Compliance**: Adapting to new technological developments necessitates evolving regulatory frameworks to ensure security, privacy, and ethical use of data.

The challenges faced by the banking sector with reference to advancement in Technology.

The banking sector faces several challenges in today's dynamic environment. Advancements in technology present several challenges for the banking sector. Integrating new technologies with outdated legacy systems can be complex and costly, often disrupting operations. Cybersecurity threats have increased, with banks facing sophisticated cyber-attacks and data breaches, necessitating continuous investment in robust security measures. The rapid pace of technological change and competition from fintech companies

demand that banks continuously adapt to remain competitive, while also managing the risk of vendor dependence and ensuring customer trust and widespread adoption of new technologies.

9. Legacy Systems

- **Integration Issues**: Many banks operate on outdated legacy systems that are incompatible with new technologies. Integrating these systems with modern digital solutions is complex and costly.
- Operational Disruption: Upgrading or replacing legacy systems can disrupt operations and require significant downtime, impacting customer service and daily transactions.
 10. Cybersecurity Threats
- **Increased Vulnerabilities**: Advanced technologies, while beneficial, also introduce new security vulnerabilities. Banks face sophisticated cyber attacks, including phishing, ransomware, and data breaches.
- **Data Protection**: Ensuring the security and privacy of vast amounts of sensitive customer data is critical, requiring continuous investment in robust cybersecurity measures.
 - **11. Digital Transformation**
- **High Costs**: Implementing advanced technologies such as artificial intelligence (AI), machine learning, and blockchain involves substantial financial investment.
- Skilled Workforce: There is a need for a workforce skilled in new technologies. Recruiting, training, and retaining talent with expertise in AI, data analytics, and cybersecurity is challenging.
 12. Customer Expectations
- **Demand for Seamless Experiences**: Customers expect seamless, real-time digital banking experiences. Meeting these expectations requires constant updates and enhancements to digital platforms.
- Personalization: Advanced technologies enable personalized banking services. Banks must invest in data analytics and AI to tailor their offerings to individual customer needs.
 13. Regulatory Compliance
- Keeping Pace with Regulation: Technology advancements lead to new regulatory requirements. Banks must stay updated with regulations related to data protection, cybersecurity, and digital transactions, which can be complex and vary by region.
- Compliance Costs: Ensuring compliance with these evolving regulations requires continuous monitoring and investment in compliance technologies and processes.
 14. Innovation Pressure
- **Rapid Technological Change**: The fast pace of technological innovation demands that banks continuously adapt and innovate to stay competitive. This rapid change can be difficult to manage and implement effectively.
- Competition from Fintech: Fintech companies and neobanks leverage advanced technologies to offer innovative, low-cost solutions, posing a significant competitive threat to traditional banks.
 15. Operational Efficiency
- Automation and AI Implementation: While automation and AI can improve efficiency, their implementation is complex and requires significant changes in existing processes and workflows.
- Risk of Job Losses: Automation may lead to job redundancies, necessitating strategies for workforce reskilling and managing employee transition.
 16. Customer Trust and Adoption
- **Building Trust**: Customers may be wary of new technologies, particularly concerning data security and privacy. Banks need to build and maintain trust through transparent practices and secure systems.
- Encouraging Adoption: Ensuring widespread adoption of new technologies among customers, especially those less tech-savvy, requires user-friendly interfaces and comprehensive support.
 17. Vendor and Third-Party Management

- **Dependence on Technology Providers:** Banks often rely on third-party vendors for technology • solutions. Managing these relationships and ensuring vendor compliance with security and regulatory standards is challenging.
- **Risk of Vendor Lock-In:** Long-term contracts with technology providers can lead to dependence on specific vendors, making future transitions to other technologies difficult.

Findings were as follows

According to research, the study on changes in the banking sector with reference to technology advancement in the Indian economy revealed several key findings. Opportunities abound with the integration of technology, leading to increased financial inclusion, improved customer service, and streamlined operations. The adoption of digital banking, mobile payments, and fintech innovations has expanded access to banking services, particularly in rural and underserved areas. The impact of these advancements includes enhanced efficiency, reduced transaction costs, and greater transparency. However, the study also identified significant challenges, such as the need for robust cybersecurity measures to protect against increasing threats, the digital divide that limits access for some populations, and the necessity for continuous upskilling of the workforce to keep pace with technological changes. Despite these challenges, the overall effect of technological advancement in the banking sector is overwhelmingly positive, driving growth and modernization in the Indian economy.

Conclusion:

The study continues by stating that transformation is occurring in practically every category of banks. This transition will help to cope with the banks' new economic and financial policies. Innovations drive significant changes in the banking industry. Banks using AI and ML are moving towards more convenient financial services. Blockchain technology will play a significant role in banking research. Technologies such as robotic process automation, cyber security, IoT, and cloud computing lessen the need for human intervention. Banks use technology to reduce tedious workloads and allow employees to focus on strategic activities. In the next days, with advanced technology usage, banking business will produce a significant transformation. The study focuses on a number of options and concerns, such as excessive transaction costs. Digital revolution, technological innovation, strong competition, privacy and security, international banking, and financial inclusion. Banks are seeking to surpass their competitors.

The industry faces several issues, including non-performing assets, technological disruptions, competition, and regulatory changes. To tackle these issues, banks should prioritise proactive risk management, regulatory compliance, and strategic adaptation to global economic uncertainty. The industry offers potential for expansion, innovation, and greater participation in the global financial scene. Collaboration among regulatory agencies, financial institutions, and stakeholders is essential for the sector's resilience, sustainability, and sustained expansion.

To remain competitive, Indian banks must offer innovative products in addition to traditional services. Modernising technology is crucial to address challenges. In comparison to previous years, consumer awareness has significantly increased. Nowadays, they require ATM, online, and mobile banking services. Limitations

The study has been conducted by using secondary data sources. The findings developed through the study might reveal variations due the different technology advancement used in different banking institutions

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Enhancing Customer Experience Through Blinkit :- A Study of Urban Delivery Solutions in Mumbai

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Abstract

This study examines the impact of Blinkit, a prominent delivery service in the city, on customer satisfaction and operational efficiency in the city. It further highlights the important role of on-time deliveries, service reliability, tangibility, assurance, responsiveness and communication in shaping positive customer experiences. In addition, the research examines the challenges Blinkit faces in meeting the diverse expectations of customers in the complex urban environment of Mumbai. Knowledge points to opportunities to improve service quality and expand market reach through technology integration and strategic activities. This study contributes in understanding the dynamics of urban logistics and its impact on customer-centric service delivery models. Ultimately, this highlights the importance of adaptive strategies in promoting sustainable urban logistics solutions that respond to changing customer needs and preferences. **Keywords** : Urban Logistics, Technology Integration, Service Quality, Blinkit etc.

Introduction

The launch of Blinkit in December 2013 founded by Albinder Dhindsa and Saurabh Kumar- An advanced urban delivery platform, it not only revolutionized traditional logistics but also redefined the parameters of customer satisfaction and service efficiency in Mumbai. Using advanced technology and strong logistics networks, Blinkit strives to simplify the delivery process and ensure fast and reliable service in the bustling metropolitan environment of Mumbai. This provides a unique opportunity to study the impact of such innovations on improving the customer experience. It is a crucial metric that directly affects brand loyalty, market position and profitability. People are unable to buy daily necessities personally or from the market because of inadequate quantity of the time This is the main reason why many people buy groceries online these days. Groceries, fresh fruits or vegetables can now be ordered at home from anywhere be it your workplace or while travelling, and they get delivered in 10-15 minutes. Most of the younger generation in Mumbai today prefers online shopping over in-store shopping as it saves time and travel that can be used for other tasks. After the lockdown, most people started ordering things online from several delivery apps like Blinkit, Amazon Fresh, Zepto.

Statement Of Problem

Blinkit faces several challenges to optimize delivery efficiency in Mumbai's congested and diverse urban landscape. Key challenges include dealing with traffic congestion, ensuring on-time deliveries amid unexpected logistical obstacles, maintaining service reliability in the face of changing customer expectations, and effectively managing operating costs to maintain competitive pricing and service quality standards..

Objectives Of The Study

- I. To compare the blinkit customer experience with the other competing urban delivery service in Mumbai.
- II. To understand the customer perceptions and attitudes towards blinkit as a delivery service provider in Mumbai.
- III. To Identify the challenges faced by Blinkit in delivering consistent service excellence in Mumbai's urban environment.

Literature Review

• Srinivas Donthamsetti (2023) it emphasizes that cities are growing quickly, which means more people are working and newline have less time to shop for groceries. As a result Smart phones and online payment newline methods are becoming more popular. Indiaand#39;s online grocery market was worth USD newline3.8 billion in 2021, and it is expected to reach USD 34.6 billion by 2028, growing at a

newline CAGR of 37.10% during the forecast period. Online grocery shopping is becoming newline more and more popular in India.

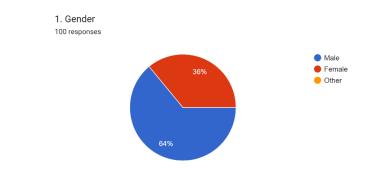
- Ms. Apoorva et al., (2023) it has emphasized the consequences of the growing popularity of online shopping relative to traditional brick and mortar stores. These shops are totally dependent on a specific, wider market. But the rise of internet companies, with their alluring benefits—both financial and non-financial—and their vast assortments has severely hurt small enterprises and increased people's dread of the unknown.
- Ashish Kamble et al., (2022), investigated that One of the main results obtained through this study is the complementarity of retail channels as it was found that online grocery shopping serves essentially for major shopping trips, being complemented with smaller trips to traditional stores.
- Ramkishen Yelamanchill et al., (2021), it stated that due to the sudden lockdowns people stay indoors. Consumers were searching for creative ways to purchase while lounging in their own homes. Through the e-commerce channels, OGS exploited this circumstance. This study aims to close the knowledge gap regarding the key variables impacting grocery purchases made through internet portals.
- Sunder Srinivasan et al., (2021), it emphasizes Online grocery services cater to diverse consumer needs, such as offering products for specific markets and assisting busy individuals with their routine grocery shopping. The emergence of online grocery shopping has provided significant benefits for individuals confined to their homes due to illness, disability, or immobility. It's evident that online retailers have the ability to reach a wide range of customers, eliminating the need for people to travel long distances for traditional in-person shopping at local supermarkets or markets.

Research Methodology

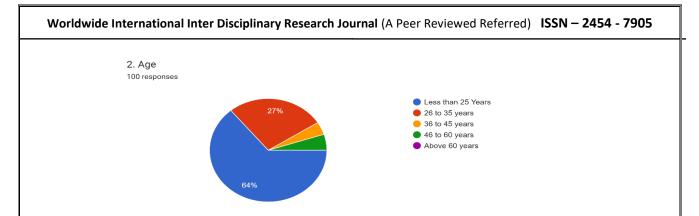
This research paper is based on Explorative methods approach to comprehensively explore the impact of Blinkit on enhancing customer experience in Mumbai. This study used survey technique with the help of questionnaire. Around 100 samples from the different region in Mumbai. Graphical representation tool used in research to analysis the demographical and SERVQUAL construction used in this study. Furthermore this study used various secondary resources like articles, Journals, Books, Website etc.

Result And Discussion

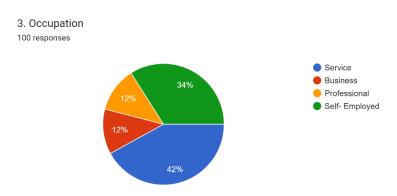
Firstly, results indicate that Blinkit has made important levels of progress in improving delivery reliability and convenience for Mumbai customers. It says that Mumbai people get the high level of satisfaction from blinkit delivery services. However, challenges such as occasional delays during peak hours and communication issues between customers and delivery personnel have been identified as areas needing improvement. Quantitative analysis corroborates these findings, highlighting specific operational metrics where Blinkit has excelled and areas where targeted improvements could further enhance customer experience.



The above graph interprets that out of 100 % participants, 36% are females and 64% are males.



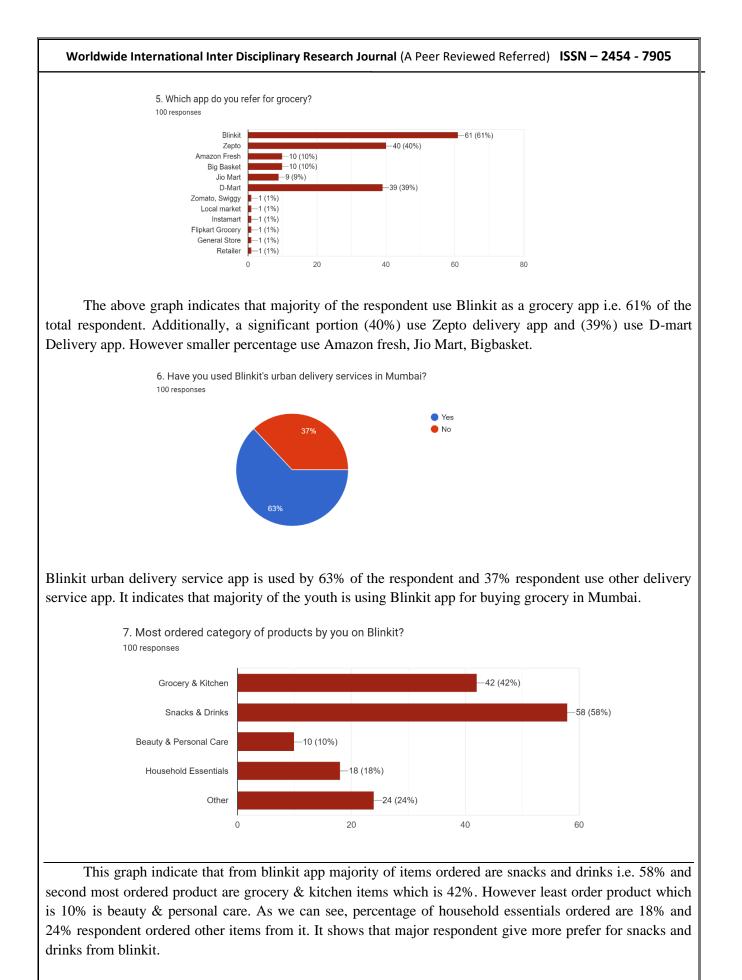
The data indicates that majority of respondents (64%) are below 25 years of age group. Whereas 27% respondents belong to the age group of 26 to 35 years. However, 36 to 45 years of age group are of 4% and 46 to 60 years of age group are of 5% respondent.

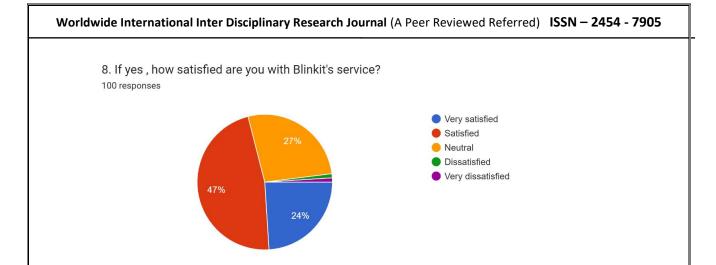


As we can say that majority of respondent belong from the service group i.e. 42%. Whereas 12% respondent are from the business background, 12% respondent are from the professional category and self-employed respondent are of 34%.

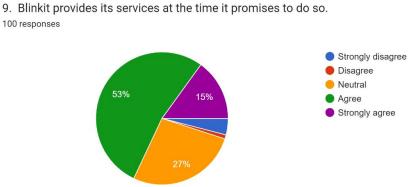


The above diagram shows that 15% respondent use daily delivery service in Mumbai. However, majority of the 41% respondent use the weekly delivery service, 28% respondent use delivery service on monthly basis and 18% are those who have rarely use delivery service in Mumbai.

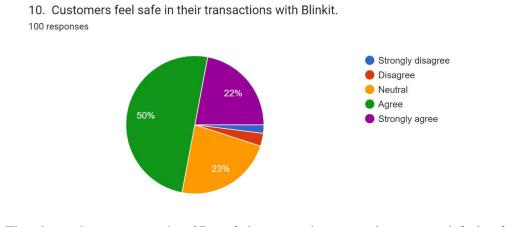




The above chat shows that 24% of the respondent are very much satisfied with the service given by Blinkit. Whereas highest number of respondent i.e. 47% are only satisfied with the service but 27% respondent have neutral (Neither satisfied nor dissatisfied) with service.1% respondent are dissatisfied even 1% are very much dissatisfied.

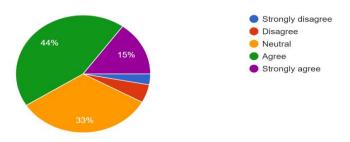


The data shows that a vast majority of respondents (53%) are agree with the time promises given by the blinkit app. Additionally 15% respondent are strongly agree with the time promises related to service. But 27% respondent are neutral (Neither Satisfied nor Satisfied) with service time. 4% are strongly disagree and 1% respondent are disagree with the delivery time.



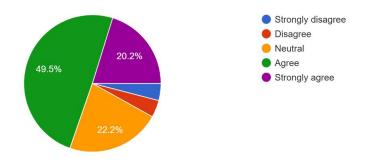
The above data suggests that 27% of the respondent strongly agree and feel safe while doing the transaction with Blinkit. The majority of the respondent i.e 50% have also agreed that they feel safe with the transaction done on blinkit. However, 23% respondent have neutral reaction with transactions. Rest other 2% respondent strongly disagree and 3% disagree.

11. Blinkit employees understand the specific needs of their customers.

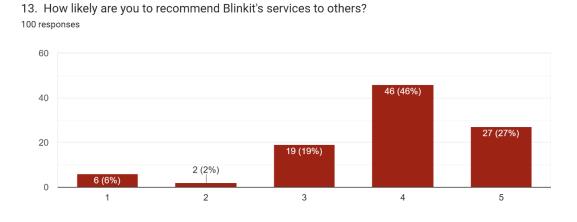


The above data suggest that 15% respondent says that blinkit employee strongly understand their needs, whereas 44% of the respondent also agree that Blinkit employee understand their needs. But 33% are neutral with their response and few respondent strongly disagree and disagree with the answer for above question.

12. Blinkit's website is user-friendly and easy to navigate. 99 responses



The above data interpreted that 20.2% respondent strongly agree that the blinkit website is user friendly and 49.5% respondent also agree with the same. However, 22.2% respondent answered the question as neutral. Some respondent did not find the app user friendly.



Out of 100 responses, 46% have rated Blinkit 4 for recommending to others. 27% have given full 5 stars for recommendation. 19% have given 3, 2% have given 2 and lastly 6% have given 1 rating. **Recommendation**

Based on the findings, several recommendations are proposed to enhance Blinkit's contribution to customer experience in Mumbai:

- 1. Implement real-time tracking so that customer know where their product has been reached.
- 2. They should expand the delivery centre to reduce travel distances and utilize delivery routes
- 3. Blinkit should do high investment in training to delivery boys for creating high level of professionalism.
- 4. Influence customer feedback analytics to continuously polish service quality and address emerging issues on time.

Conclusion

In conclusion, the findings of this study confirm that Blinkit and similar urban delivery solutions play a essential role in pretty customer experience by offering consistent, efficient, and convenient delivery services made-to-order to the unique demands of urban consumers in Mumbai. As businesses continue to direct the growing landscape of urban logistics, integrating customer feedback and leveraging technological developments will be essential for driving continuous improvement and maintaining competitive advantage in the digital age.

This research not only underlines the transformative potential of Blinkit but also offers insights for businesses directing to enhance their service delivery frameworks and stand-in continuing customer relationships in active urban markets. Looking ahead, further research could explore the long-term sustainability and scalability of urban delivery solutions in diverse urban contexts, flagging the way for continued innovation and advancement in customer-centric logistics.

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Study of Student's Perception about Online Teaching-Learning in Higher Education

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Abstract

The purpose of the present study is to identify the perception of students at higher education about the problems faced during online learning. For this three research questions were made based on three concepts that are Technical Problems, Teaching–Learning Process and perception about E-Learning platform. For this a sample of School of Education, DAVV, Indore was taken. The data was collected online and analyzed. It was found that majority of the student were capable of handling and solving technical problems but other was not. Secondly, online classes were interactive but still student not understand the concept. Thirdly students were not clear about the type of mode that is better for them.

Keywords: Online Teaching –Learning Process, E-Learning, Technical Problems, Higher Education

1.1.0 INTRODUCTION

The interaction between teacher and students has changed due to corona virus pandemic that changes the Teaching-Learning process in Higher Education institutions. These changes in the situations, affect the whole education system all over the world. Due to which Universities were forced to carry out the activities in online mode such as conducting classes, taking exam etc. Generally the online learning is considered as an alternative to traditional learning but now it became an essential part for running and maintaining the activities of education. All these changes may change the perception of the student towards Teaching-Learning process. Through this paper, an attempt was made to found such changes in the perception of the students.

However, when conducting classes online there are some elements which should be kept in mind and tackled properly to make teaching effective. Like one can use discussion, presentation, animation, videos, poll, etc during the lecture to make the content interesting. On the other hand there are some limitations such as lack of motivation, feeling of isolation due to lack of physical presence of classmate etc. nonetheless these obstacles can be overcome by selecting the appropriate strategies as per the need of the students. For maintaining the quality of online teaching, teachers should be experienced and knowledgeable about the online environment. Similarly, there are some advantages and disadvantages on the student's side. Advantages are that the young generation is very much familiar to the technology and can easily learn and handle the device. One of the disadvantage is that may be student don't have device/facilities for attending the online class.

Therefore, there are many challenges in front of university members as well as students. Some of the challenges were: keeping balance between the different online courses in the university, different health effects due to spending many hours in front of screen, provides support throughout the learning, taking account of the students those do not have cell phone and facilities for online classes, etc. On the other hand main challenges face by students were accessibility, connectivity, lack of appropriate devices, social issues represented by the lack of communication and interaction with teachers and peers.

The aim of this research paper is to identify the student's perception towards online learning during this corona virus pandemic in order to modify and improve the E-Learning system. In other words, this study reveals the drawback of the process of E-Learning and identifies the perception of students towards the process of E-Learning. Also, how these technologies influenced their understanding of concepts, assimilation of information, etc. Furthermore, through this study the main difficulty areas of E-Learning were encountered and in which context students want the university to be further improve and use these platforms.

Thus, the conclusion of this research study can contribute to the improvement and development of the E-Learning process, for this three research questions were framed and further analyses of the collected data were done.

Research Questions:

- 1. What is the perception of students about the Technical Problem occur during online classes?
- 2. What is the perception of students about the online Teaching-Learning process?
- 3. What is the perception of students about E-Learning Platforms?

1.2.0 REVIEW OF RELATE LITERATURE

Chakraborty, et.al. (2020) conducted study entitled "Opinion of students on online education during the COVID-19 pandemic". A survey was taken in which undergraduate students of an Indian university given their opinion on different aspects of online education during the ongoing pandemic. Sample consists of 358 students. The students felt that they learn better in physical classrooms (65.9%) and by attending MOOCs (39.9%) than through online education. The students, however, felt that the professors have improved their online teaching skills since the beginning of the pandemic (68.1%) and online education is useful right now (77.9%). The students appreciated the software and online study materials being used to support online education. However, the students felt that online education is stressful and affecting their health and social life. This pandemic has led to a widespread adoption of online education and the lessons we learn now will be helpful in the future.

Coman, et. al. (2020) conducted study entitle "Online Teaching and Learning in Higher Education during the Coronavirus Pandemic: Students' Perspective" with three research question 1. What is the perception of students about the way universities managed to provide knowledge in the context of exclusively online learning? 2. What is the perception of students about the ability to learn and assimilate information in the context of exclusively online learning? 3. What is the perception of students about the use of E-learning platform in the process of exclusively online learning? They found that Universities did not have the technical capacity to provide optimal conditions for online learning, 69.4% of the respondents complained that they frequently and very frequently encountered technical problems with the platforms provided by the universities, Although the majority of students (66.1%) had used the E-learning platform previous to the pandemic, their opinions regarding the use of the online environment for learning are divided. Some of them, (37.4%) consider it an appropriate environment for learning, some consider that is not very suitable (32%), and a third is undecided (30.6%). The same thing happens when it comes to the level of satisfaction towards their online learning experience: 39.1% being very satisfied and satisfied by the E-learning process, 31.9% were undecided, and 29% were dissatisfied, 66.1% of students had previously used the platform and did not report any difficulty in using and operating the instruments it provides.

Dhawan (2020) conducted study on "Online Learning: A Panacea in the Time of COVID-19 Crisis". The article includes the importance of online learning and Strengths, Weaknesses, Opportunities, & Challenges (SWOC) analysis of E-Learning modes in the time of crisis. This article also put some light on the growth of EdTech Start-ups during the time of pandemic and natural disasters and includes suggestions for academic institutions of how to deal with challenges associated with online learning.

Mishraa, Gupta, and Shreeb (2020) conducted a study "Online teaching-learning in higher education during lockdown period of COVID-19 pandemic" The intended purpose of this paper seeks to address the required essentialities of online Teaching-Learning in education amid the COVID-19 pandemic and how can existing resources of educational institutions effectively transform formal education into online education with the help of virtual classes and other pivotal online tools in this continually shifting educational landscape. The paper employs both quantitative and qualitative approach to study the perceptions of teachers and students on online Teaching-Learning modes and also highlighted the implementation process of online Teaching-Learning activities during the lockdown period including establishing the linkage between change management process and online Teaching-Learning process in education system amid the COVID-19

outbreak so as to overcome the persisting academic disturbance and consequently ensure the resumption of educational activities and discourses as a normal course of procedure in the education system.

1.3.0 **METHODOLOGY**

1.2.1 Sample

Convenience sample technique was used for selecting the sample. The sample consists of 40 B.Ed. students of School of Education, DAVV, Indore of session 2019-21. There were 10% male and 90% female students. The age range of the sample varies from 21-39 years.

1.2.2 Tool

Questionnaire was constructed by the researcher by taking three research questions under which statements were made (Table 1). The first research question was related to the Technical Problems faced by the students during online classes and it consists of 8 statements. Second research question was related to Teaching-Learning process and it consists of 12 statements. Third research question was related to the perception of students towards E-Learning platforms and it consists of 2 statements. Table 1

	Statements
Technical problems	1. Sound was clear and audible
	2. Sound was breaking
	3. Loss of signals: problem in network
	connection
	4. Video/content was readable
	5. Schedule was appropriate
	6. Easy to handle the device (computer, laptop,
	mobile etc.)
	7. Easy to share the screen for presentation
	8. The app used for online class was appropriate
Problems face during Teaching-Learning process	1. Class was interactive(microphone, chat),
	2. Same amount of content was taught online as
	compare to offline classes
	3. Difficulty in giving
	presentation/seminar/projects online
	4. Difficulty in understanding of the content
	online as compare to offline classes
	5. The content was taught through audio, video,
	forum etc.
	6. More focus on theory
	7. More focus on practical tasks
	8. Assignment/tasks was given weekly
	9. There was more free time during lecture
	10. Questions were asked in between the lecture
	11. Questions were put up in the chat box
	12. Note making was easy in online classes
Perception of student for E-Platform	1. Preference to online learning as compare to
	offline learning
	2. Preference to hybrid learning both online and
	offline

List of statements covered under the research question

1.2.3 Data Collection

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Data was collected online through Google form. Questionnaires were prepared by using 5 point likert scale and send to the student. There were 22 statements against which there are 5 options as Strongly Disagree, Disagree, Neutral, Strongly Agree, and Agree. There was no time limit to complete the form. **1.3 DATA ANALYSIS**

The collected data was analyzed by using percentage for each statement.

For the first research question: "What is the perception of students about the technical problem occur during online classes", the following percentage was obtained against each statement (Table 2).

S.No.	Statement	Strongly	Disagree	Neutral	Strongly	Agree
		Disagree			Agree	
1	Sound was clear and audible	0	5	25	55	15
2	Sound was breaking	0	10	20	55	15
3	problem in network connection	0	10	35	45	10
4	Video/content was readable	0	20	20	40	20
5	Schedule was appropriate	0	15	15	55	15
6	Easy to handle the device (computer, laptop, mobile etc.)	5	15	25	35	20
7	Easy to share the screen for presentation	0	10	10	45	35
8	The app used for online class was appropriate	0	0	15	70	15

Table 2

By observing Table 2, it is clear that majority of the students were Strongly Agreed 55% with the first statement that sound was clear and audible during the online classes. While 0 % student was Strongly Disagreed, 5 % students were Disagreed, 25% were neutral and 15% were Agreedd with the statement. For the second statement that sound was breakable in online classes, majority of the students were Strongly Agreed 55% with the statement while 0% were selected Strongly Disagreed, 10% selected Disagreed, 20% neutral and 15% Agreedd with the statement. For third statement that is about the network connectivity, majority of the students were Strongly Agreed 45% with the statement while 10% student Disagreed with the statement and 10% Agreed with the statement. Fourth statement based on readability of the video/content during online class, majority of the student were Strongly Agreed 40% with the statement while 20%, 20%, 20% voted for Disagreed, neutral and Agreed respectively. Fifth statement related with the schedule of the classes, for this 55% Strongly Agreedd and 15%, 15%, 15% responded as Disagreed, neutral and Agreed respectively. Sixth statement related with the handling of the device, for which 35% student Strongly Agreedd, 25% were neutral, 20% Agreedd and 15% Disagreedd with the statement. Seventh statement was related with the ease of presentation during online classes, for this 45% student Strongly Agreedd, 35% Agreedd, 10% neutral and 10% Disagreedd with the statement. Eight statements was related with the online application used for teaching, for which majority 70% student Strongly Agreedd, 15% Agreedd, and 15% Disagreedd with the statement.

For the second research question: "What is the perception of students about the online Teaching-Learning process", the following percentage was obtained against each statement (Table 3).

					Table 3				
		Per	centage d	of responses for	each stateme	ent of second i	research qı	uestion	
1	S.No.	Stateme	ent		Strongly	Disagree	Neutral	Strongly	Agree
					Disagree			Agree	
	1	Class	was	interactive	5	20	20	45	10
_									
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	(microphone, chat),					
2	Same amount of content was taught online as compare to offline classes	15	30	30	20	5
3	Difficulty in giving presentation/seminar/projects online	15	15	10	55	5
4	Difficulty in understanding of the content online as compare to offline classes	0	20	15	55	10
5	The content was taught through audio, video, forum etc.		5 0	20	70	5
6	More focus on theory	0	10	20	65	5
7	More focus on practical tasks	0	60	15	5	20
8	Assignment/tasks was given weekly	5	35	25	35	0
9	There was more free time during lecture	20	25	25	25	5
10	Questions were asked in between the lecture	5	5	0	75	15
11	Questions were put up in the chat box	10	45	15	20	10
12	Note making was easy in online classes	10	35	20	15	20

By observing the table 3, it is clear that majority of the students were Strongly Agreed 45%, 10% were Agreed, 20% were neutral, 20% were Disagreed and 5% were Strongly Disagreed. For the second statement about the content similarity of online and offline classes, 15% were Strongly Disagreed, 30% were Disagreed, 30% were neutral, 20% were Strongly Disagreed and 5% were Agreed. For third statement that is difficulty in giving presentation, seminar etc. 15% were Strongly Disagreed, 15% Disagreed, 10% neutral, 55% Strongly Agreed and 5 % were Agreed. Fourth statement related with the understanding level in online as compare to offline, for which 0% were Strongly Disagreed, 20% were Disagreed, 15% were neutral, 55% were Strongly Agreed and 10% were Agreed. Fifth statement were related with the content delivery strategy whether content taught through video, audio, forums etc. for this 0% were Strongly Disagreed, 5% were Disagreed, 20% were neutral, 70% were Strongly Agreed, and 5% were Agreed. Sixth statement was that the content was more focus on theory, for this 05 were Strongly Disagreed, 10% Disagreed, 20% neutral, 65% Strongly Agreed, and 5% Agreed. Seventh statement focus on the practical task given in online classes, 0% were Strongly Disagreed, 60% were Disagreed, 15% were neutral, 5% were Strongly Agreed, and 20% were Agreed. Eight statement deals with the assignment given on weekly basis for this, 55 were Strongly Disagreed, 35% were Disagreed, 25% were neutral, 35% were Strongly Agreed, and 0% were Agreed. Ninth statement was related with the free time given during lecture, for which 20% were Strongly Disagreed, 25% were Disagreed, 25% were neutral, 25% were Strongly Agreed and 5% were Agreed. Tenth statement related with the interaction during the online classes, 5% Strongly Disagreed, 5% Disagreed, 0% neutral, 75% Strongly Agreed and 15% Agreed. Eleventh statement was related with the question put up in he chat box during the class, for this 10% were Strongly Disagreed, 45% Disagreed, 15% neutral, 20% were Strongly Agreed, 10% were Agreed. Twelfth statement was related with the note making activity, for this 10% were Strongly Disagreed, 35% were Disagreed, 20% were neutral, 15% were Strongly Agreed, and 20% were Agreed.

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For the third research question: "What is the perception of students about e-learning platforms", the following percentage was obtained against each statement (Table 4). Table 4

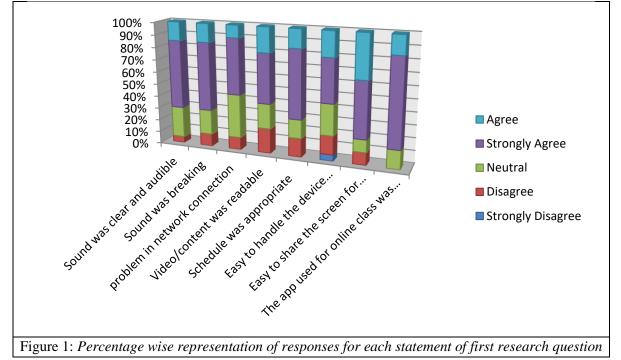
Percentage of responses for each statement of third research question

S.No.	Statement	Strongly Disagree	Disagree	Neutral	Strongly Agree	Agree
1	Preference to online learning as compare to offline learning	15	30	20	30	5
2	Preference to hybrid learning both online and offline	0	5	50	35	10

The above table 4 shows the two research question, first statement related with the perception of student towards online learning as compare to offline classes, for this 15% were Strongly Disagreed, 30% Disagreed, 20% were neutral, 30% were Strongly Agreed, and 5% were Agreed. For the second statement that preference to hybrid learning including both online and offline mode, for this 0% were Strongly Disagreed, 5% were Disagreed, 50% were neutral, 35% were Strongly Agreed, and 10% were Agreed.

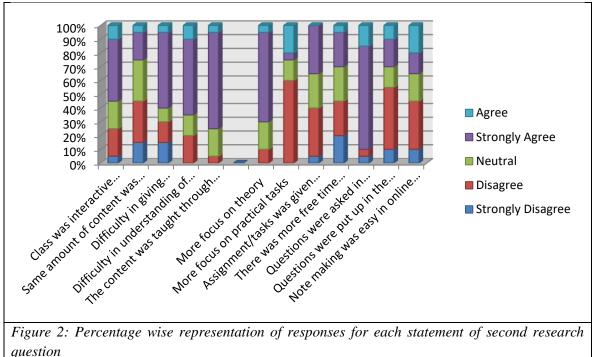
1.4 FINDINGS

1. Majority of the students Strongly Agreed with the statements of technical problems faced by them during online class such as, sound breaking, lack of network connection. While other statement depicts the strengthens the part of the online classes that for which majority of the student selected the Strongly Agreed option which includes, sound clarity, content readability, schedule appropriateness, ease to handle the devices, ease to share the presentation, and the app used for attending the class was proper.

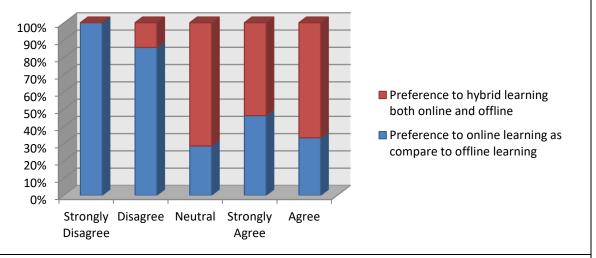


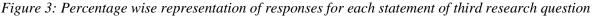
2. The second research question consist of the problems related with the teaching-learning process during online classes, majority of the students Strongly Agreed with the positive aspect of the e-learning that is class was interactive, different modes of presenting content like video, forum etc., questions were asked in between the class. While there were some problems or drawback of online class were elicited through this data that is, majority of the student found that the amount of content was not equally taught through

online class, student not able to give online seminars, presentation etc, not able to understand concepts clearly, theory part was more as compare to practical task in online classes, there were more free time, question were not share or asked through chat box, and not able to take and make notes.



3. The third research question were related with the perception of student for giving preference to online, offline, or hybrid system, for this student were not able to chose one option in majority. Overall they were equally chose the option as online, offline and hybrid.





1.5 DISCUSSION AND CONCLUSION

This paper was focused on the problems faced by the students of higher education during E-Learning. Due to corona virus pandemic whole education system transformed into digital, as all the work were done online. All the classes were conducted online since last two year. So, through this paper an attempt was made to identify the strength and weakness of the education system at higher education. By observing the responses of the students, following conclusions were drawn as per the research question.

First research question focuses on the Technical Problems occur in online classes and it was found that the app used for taking classes was appropriate, majority of the students can easily handle the device for

attending classes and able to share their views, presentation etc. also, there was sound clarity and content was readable. On the other hand some of the students face problem in handling the device, and app, due to which their learning affects. There was one more problem which can affect the learner was network connection as it depend on the location of the student, network connection company, etc. and the schedule followed by the university/college was appropriate for the majority but not appropriate for some students.

Second research question focuses on the teaching learning process, it can be concluded that majority of the students found the online class interactive and theoretical. They experience lack of practicability; lack of concept understanding, not able to share the content easily, more free time during lectures which deviated their concentration, not able to make notes properly, the whole content was not possible to cover online as compare to offline classes.

Third research question was related with the perception of the students to take online class, offline class or hybrid class and it was observed that the views were scattered among all the three options.

1.6 IMPLICATIONS

The following implications were drawn by observing the response and analysing the data:

- 1. As it was found that class was interactive but still the concepts were not clear, so it is necessary to make the content easy and in understable form it can be done by using more than one example, using cross question during the class, using two way communication, can use different strategies to make content interesting and attractive.
- 2. The technical problems were not completed solve by any method. It should be controlled and minimize by giving proper network connection by the university, proper devices, etc.
- 3. Some strategies must be adopted to deal with the practical subject. It can be done by giving task to individual student and then he must present the content to the class.
- 4. Note making was not easy in online classes, so teacher should provide content to the students in the form of document, video, etc. so that student can pay attention towards concept instead of making notes.
- 5. It is necessary for teacher to give immediate feedback to the task completed by the student in order to motivate and support them.

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Effects and Changes in the Creation of Literature

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Abstract

Creation of literature has undergone significant transformations over the centuries, reflecting shifts in cultural, philosophical, and scientific paradigms. This study explores the evolution of Creation of literature, examining key texts and authors who have influenced this genre. Through a comprehensive analysis of thematic and stylistic changes, this research highlights the dynamic interplay between creation narratives and societal developments. The findings suggest that Creation of literature not only mirrors but also shapes human understanding of existence and the cosmos.

Introduction

Creation of literature, encompassing mythological, religious, and philosophical texts, has been a cornerstone of human culture. These narratives offer insights into the origins of the universe, life, and humanity's place within it. Historically, creation stories have provided frameworks for understanding the world, guiding moral and ethical conduct, and fostering a sense of identity and community. This research aims to trace the evolution of Creation of literature from ancient times to the modern era, identifying key shifts in themes, styles, and purposes.

Methods

This study employs a qualitative content analysis approach, examining a selection of seminal creation texts from various cultures and historical periods. Texts were chosen based on their historical significance and influence on subsequent literature. The analysis focused on identifying thematic and stylistic elements, changes over time, and the socio-cultural contexts in which these texts were produced. Key texts analysed include ancient mythologies (e.g., Mesopotamian, Greek, Hindu), religious scriptures (e.g., the Bible, the Quran), and modern interpretations (e.g., scientific cosmology, contemporary literature).

Analysis

Thematic Evolution

- 1. Ancient Mythologies: Early creation stories often depict a chaotic primordial state, followed by the emergence of order through divine intervention. Themes of conflict, transformation, and the establishment of cosmic order are prevalent. Examples include the Enuma Elish, Greek cosmogonies, and Hindu creation myths.
- **Conflict and Chaos**: The Enuma Elish, a Babylonian creation epic, begins with a primeval chaos represented by the mingling of freshwater Apsu and saltwater Tiamat. The creation of the world results from a violent struggle between the gods, culminating in Marduk's victory and the establishment of order.
- **Transformation and Birth**: Greek creation myths, like Hesiod's *Theogony*, describe the emergence of the cosmos from a primordial void (Chaos) and subsequent generations of gods. The themes of birth and transformation are central, as the cosmos evolves from chaos to an ordered pantheon.
- **Cycle and Renewal**: Hindu creation myths, such as those in the *Rigveda* and *Puranas*, emphasize cyclical time. The universe undergoes periodic cycles of creation, preservation, and destruction, highlighting themes of renewal and the eternal nature of the cosmos.
- 2. **Religious Scriptures**: Monotheistic religions introduced a single, omnipotent creator. Themes of divine will, moral order, and human purpose became central. The Genesis creation narrative and the Quranic account highlight these aspects, emphasizing a linear progression from creation to eschatology.
- **Divine Will and Authority**: The Genesis narrative presents a singular, all-powerful God who creates the world through divine command. The emphasis is on the orderly and purposeful nature of creation, reflecting the authority and intentionality of the divine.

- **Moral Order and Human Purpose**: The Quranic account of creation, while similar in its monotheistic perspective, incorporates additional themes of human responsibility and moral order. Humanity's creation is framed within a context of stewardship and ethical conduct, reflecting broader religious teachings on human purpose.
- 3. **Modern Interpretations**: Contemporary Creation of literature reflects scientific understandings and existential inquiries. Works like Carl Sagan's *Cosmos* and modern cosmological theories explore the universe's origins through empirical evidence and philosophical speculation, often integrating scientific and spiritual perspectives.
- Scientific Exploration: Carl Sagan's *Cosmos* presents a narrative of the universe's creation grounded in astrophysics and cosmology. The themes of exploration, discovery, and the wonder of the cosmos are central, reflecting a modern scientific worldview.
- **Existential Inquiry**: Modern literary works, such as those by authors like Neil Gaiman in *American Gods*, blend ancient mythological themes with contemporary existential questions. These narratives often explore the relevance of ancient creation myths in a modern context, addressing themes of identity, belief, and the search for meaning.

Stylistic Changes

- 1. Language and Imagery: Ancient texts utilize rich, symbolic language and vivid imagery, reflecting oral traditions and the need to convey complex ideas memorably. Religious scriptures maintain a didactic tone, with structured narratives and moral imperatives. Modern works adopt varied styles, from poetic to analytical, reflecting diverse audiences and purposes.
- **Symbolism and Metaphor**: Ancient creation myths, like those in the *Rigveda* or *Theogony*, use symbolism and metaphor to convey profound truths. The personification of natural elements and gods serves to make abstract concepts more relatable and memorable.
- **Didactic and Prescriptive**: Religious scriptures, such as the Bible and the Quran, often employ a didactic tone, with clear moral and ethical teachings. The language is structured to instruct and guide, reflecting the texts' roles in religious and moral education.
- **Poetic and Analytical**: Modern Creation of literature, whether in scientific works like *Cosmos* or literary explorations like *American Gods*, adopts a range of styles. The language can be poetic and evocative, as in Sagan's lyrical descriptions of the cosmos, or analytical and precise, as in scientific explanations of cosmology.
- 2. **Narrative Structure**: Early myths and scriptures typically follow a linear, chronological structure. Modern narratives may employ non-linear timelines, flashbacks, and multiple perspectives, reflecting contemporary literary techniques and a more complex understanding of time and existence.
 - **Linear and Chronological**: Traditional creation narratives, such as those in the Bible and *Theogony*, follow a straightforward chronological order, reflecting a linear conception of time from creation to eventual eschatology.
 - **Non-linear and Fragmented**: Contemporary literature often experiments with narrative structure. Works like *American Gods* by Neil Gaiman weave together multiple timelines and perspectives, reflecting a modern, fragmented view of reality and time. This complexity allows for a richer exploration of themes and characters.

Cultural Changes

- 1. **From Oral to Written Traditions**: The transition from oral to written traditions marked a significant change in the dissemination and preservation of Creation of literature. Ancient myths were initially passed down orally, with each retelling potentially altering details and themes. The advent of writing allowed for more stable and consistent transmission of these narratives.
- **Oral Tradition**: In many ancient cultures, creation myths were part of the oral tradition, shared through storytelling, rituals, and ceremonies. This mode of transmission allowed for flexibility and adaptation but also meant that variations could arise.

- Written Tradition: With the development of writing systems, creation myths were recorded in texts like the *Enuma Elish* and the Bible. This shift enabled the preservation of specific versions of these stories, contributing to their lasting influence and stability.
- 2. **Influence of Scientific Discoveries**: The rise of scientific inquiry and discoveries profoundly impacted Creation of literature. The Copernican revolution, Darwinian evolution, and modern cosmology challenged traditional creation narratives and inspired new interpretations.
- **Scientific Revolution**: The Copernican heliocentric model and subsequent scientific discoveries revolutionized humanity's understanding of the cosmos. These changes influenced literary portrayals of creation, as seen in works that integrate scientific concepts with mythological and philosophical themes.
- **Evolutionary Theory**: Charles Darwin's theory of evolution introduced a new narrative of life's origins, challenging traditional creation myths. This scientific perspective has been integrated into modern Creation of literature, influencing works that explore the intersection of science and mythology.
- 3. **Globalization and Cultural Exchange**: Increased cultural exchange and globalization have facilitated the blending of different creation narratives, resulting in hybrid forms that draw from multiple traditions.
- **Cross-cultural Influences**: The exchange of ideas between cultures has led to the blending and reinterpretation of creation myths. Contemporary authors often draw from diverse mythological and religious traditions, creating hybrid narratives that reflect a globalized perspective.
- **Hybrid Narratives**: Modern literature frequently incorporates elements from various creation stories, reflecting the interconnectedness of global cultures. This blending creates rich, multifaceted narratives that resonate with diverse audiences and address universal themes.

Discussion

The evolution of Creation of literature reveals a dynamic interplay between cultural, philosophical, and scientific developments. Ancient myths provided foundational worldviews, religious texts offered moral and existential guidance, and modern literature integrates scientific knowledge with spiritual exploration. These changes reflect broader societal shifts, including the move from polytheism to monotheism, the rise of scientific inquiry, and the ongoing quest for meaning in an increasingly complex world.

Conclusion

Creation of literature remains a vital aspect of human culture, continually evolving to reflect and shape our understanding of the universe and our place within it. By examining the thematic, stylistic, and cultural changes in creation narratives, this study highlights the enduring power of these stories to inspire, challenge, and guide humanity. Future research could further explore the interplay between Creation of literature and other cultural forms, such as art, music, and film, to deepen our understanding of this rich and multifaceted genre.

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"E-Courts and Digital Justice: Transforming the Indian Judicial Landscape"

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Abstract-

This paper delves into the development and impact of e-courts and digital justice on transforming the Indian judicial landscape. The introduction of e-courts represents an unprecedented shift towards effectiveness, fairness, and accessibility during a time when India is grappling with an overworked and troubled legal system. This study analyzes the key initiatives, phases of implementation, and historical background guiding India's court system's digitalization. The advantages of this transformation are emphasized, such as fewer backlogs in cases, easier access to justice, and enhanced procedural transparency. This study also discusses the challenges and roadblocks to effective implementation, including the need for adequate infrastructure and training, legal and regulatory considerations, and technological constraints. This study offers valuable insight on the implementation process through case studies of successful implementations and an outcome analysis. It follows by proposing policy recommendations and outlining the potential outcomes of an entirely digitalized Indian legal system, demonstrating how technology has the ability to completely transform the way that justice is delivered in the country at large.

Keywords: Digital Justice, E-Courts, Indian Judicial Landscape, Regulatory Consideration, Technological Constraints.

I. Introduction:

The Indian legal system, one of the oldest in the world, has often garnered praise for its flexibility and faced criticism for its shortcomings. Reform has long been essential in light of a growing backlog of cases and prolonged trial procedures. The notion of digital justice and e-courts emerged as a revolutionary reaction to these challenges, with an opportunity to fundamentally alter the way justice is carried out in India.

E-courts are an example of how information technology has been used in the legal system to make space for the electronic administration of court procedures. A variety of innovations are included in this digital revolution, such as electronic case management systems, virtual courtrooms, and online case filing. The main goal is to improve the court system's accessibility, efficiency, and transparency in order to provide justice promptly and fairly.

The Indian governments broader strive for digital governance provides a foundation enabling the development of E-courts in India. The National E-Governance Plan's implementation in 2006 was a major step in the direction of digitizing all governmental services, including the courts. Later initiatives, including the E-Courts Mission Mode Project, have given the country's courts the infrastructure and push they need to go digital.

This study explores the complexities of e-courts in India, looking at their application, difficulties, and effects on the legal system. This study attempts to provide a thorough knowledge of how E-Courts are changing the way justice is administered in India by examining the technological breakthroughs and policy frameworks that support digital justice. We aim to demonstrate the revolutionary potential of E-Courts in resolving the long-standing problems of judicial delay and access to justice through a rigorous examination of case studies, legislative measures, and stakeholder views.

In an era when technology is transforming society at an unprecedented rate, the Indian court is poised for a digital revolution. The introduction of E-Courts represents a turning point in this evolution by providing a model for a more effective, open, and reachable legal system. It is essential to take into account the ramifications, difficulties, and potential futures of this paradigm change in the Indian court system as we begin our investigation of E-Courts and digital justice.

The judiciary, which has been assigned the task of safeguarding the rule of law, upholding rights, and guaranteeing justice, is a fundamental component of democracy. On the contrary, the judiciary in India has long faced formidable obstacles, such as an enormous backlog of cases, a slow pace of justice administration, and restricted court access, particularly in rural areas. Judicial changes are desperately needed to improve accessibility, efficiency, and transparency in light of these problems.

II. Review of Literature:

The concept of E-Courts and digital justice has attracted substantial interest from academics, legal professionals, and governments across the globe. The goal of this study of the literature is to provide an overview of the field while concentrating on the development, application, difficulties, and significance of e-courts in India. The researcher aims to offer an extensive understanding of the transformative opportunities offered by digital justice in the Indian legal system by looking at a variety of viewpoints and case studies.

E-governance, a global movement that embraced digital tools to improve public service delivery, is largely responsible for the emergence of E-Courts. The National E-Governance Plan (NeGP), which was introduced in India in 2006, laid the groundwork for the judiciary's digital transformation. Research like Das's (2010) "E-Governance and the Indian Judiciary" focuses the initial phases of integrating technology into court procedures and the government's role in easing this shift through infrastructure development and legislative frameworks.

In "Digital Transformation of Indian Judiciary," Bhatt (2013) offers a comprehensive examination of the project's stages, encompassing the deployment of video conferencing capabilities, digitalization of case records, and the creation of e-filing systems. The goal of these initiatives was to decrease the number of cases pending and raise the judiciary's general effectiveness.

The efficient functioning of E-Courts is reliant upon an adaptable technological framework and ongoing innovation. Kumar and Sharma's (2015) book "Technology and the Judiciary: The Indian Experience" examines the several technology instruments used in E-Courts, including case management systems, online payment portals, and virtual courtrooms. The authors contend that these developments improve accountability and openness while also streamlining the legal system.

Additionally, a significant area of current research has been the application of machine learning as well as artificial intelligence (AI) in legal proceedings. Saxena (2020), in "AI in the Indian Judiciary: Opportunities and Challenges," explores how judges may benefit from using AI for legal research, predictive analysis, and even judgment drafting. The author is concerned about prospective prejudices and ethical issues associated with AI, even though these technologies have the potential to completely transform the legal system.

E-Courts offer a lot of potential, but there are a lot of hurdles in the way of their widespread use. Singh (2018)'s paper "Challenges to E-Courts in India: A Critical Analysis" lists a number of significant barriers, such as a lack of digital infrastructure, a shortage of technological knowledge among court employees, and a reluctance to depart from custom. Ensuring fair access to justice is significantly hampered by the digital divide, especially in rural and isolated places.

Concerns about data security and privacy are also prevalent in the conversation about e-courts. In "Data Privacy in E-Judiciary Systems," Rao (2019) discusses the dangers of keeping private court records on electronic devices. In order to preserve the integrity of the digital judiciary, the author highlights the necessity of strong cybersecurity safeguards and extensive data protection legislation.

E-Courts additionally possess the potential to improve underprivileged people's access to justice. According to Patel and Mehta (2022), "Digital Justice and Social Inclusion: The Role of E-Courts" examines how digital platforms could assist in bridging the gap between the court and marginalized communities. The authors contend that digital legal aid services, virtual hearings, and online case filing can democratize access to legal resources and encourage more inclusivity in the judicial system.

Case studies from several Indian states offer insightful information about how E-Courts are actually implemented in practice. Kerala is shown as a model state in "E-Courts in Kerala: A Success Story" by Nair

(2017), which highlights the state's skillful application of digital tools to improve court operations. According to the study, the achievement may be attributed to persistent capacity-building initiatives, strategic planning, and strong political will.

A more comprehensive view of best practices and lessons learned can be obtained through comparative studies with other nations. Verma's (2019) "E-Judiciary: A Comparative Study of India and Estonia" compares Estonia's sophisticated digital judiciary with India's E-Court efforts. The report provides India's efforts in digital justice with useful insights by showcasing Estonia's smooth integration of technology and the legal environment.

III. Research Objectives-

The research paper "E-Courts and Digital Justice: Transforming the Indian Judicial Landscape" aims to investigate the ways in which digital technologies are transforming India's legal system. The specific objectives of the research are as follows:

- a) To examine the manner in which the e-court system has been implemented and is operating at various judicial levels in India.
- b) To identify all digital platforms and technologies that are currently in use.
- c) To identify the legal, infrastructure, and technical obstacles impeding the successful deployment of ecourts.

IV. Research Methodology-

A methodical way to comprehend the Indian legal system and the judge's interpretation of e-Courts and digital justice is to use doctrinal research methodologies. Through a comprehensive examination of statutes, case law, legal literature, and policies, researchers can get a profound and intricate comprehension of the ways in which digital justice is revolutionizing the Indian judiciary. In order to improve the efficacy of e-Courts in India, this method also assists in identifying areas for future legislative reforms, as well as any gaps or obstacles.

V. Essential elements of Digital Justice and E-Courts in India-

• E-filing and case administration

E-filing systems have rendered it possible for plaintiffs and attorneys to submit cases digitally, which has lowered paperwork and streamlined case management. This has reduced the requirement for in person court appearances and expedited the filing procedure.

• Virtual Hearings

Courtrooms that operate virtually are now commonplace, particularly in light of the COVID-19 outbreak. By eliminating delays and preserving the administration of justice, video conferencing for hearings has guaranteed the continuity of legal proceedings.

• Digitization of Documents:

India's courts have started large scale digitization programs to transform paper records into digital ones. This has made it easier to retrieve case files, decreased the chance of document loss, and enhanced Record management.

• Digital and cellular services

Real-time updates on case status, court orders, and hearing dates are made available through mobile apps and web portals. The public now has easier access to judicial information thanks to these platforms.

• Electronic Payment Gateways

Court fee e-payment systems have streamlined financial processes, decreasing lineups at counters and enhancing accountability.

• Online Dispute Settlement (ODR)

Online dispute resolution (ADR) mechanisms have been put into place for online mediation and arbitration. This has made it possible to replace lengthy and expensive court procedures more quickly and affordably.

VI. Case Studies:

1. Supreme Court of India: E-filing System

E-filing System to expedite the case management process, the Indian Supreme Court implemented an electronic filing system. Online case filing eliminates the need for records on paper and personal interactions between those suing and lawyers. The legal procedure is now more accessible and efficient, and there are fewer delays owing to this initiative.

2. Delhi High Court: Virtual Courts

To maintain the integrity of legal proceedings during the COVID-19 outbreak, the Delhi High Court transitioned to virtual hearings. Cases could be heard quickly through the use of video conferencing for hearings, demonstrating the usefulness of digital solutions in preserving judicial operations in times of emergency.

3. Telangana High Court: Digitization of Documentation

Digitization of through the implementation of a rigorous digitization effort, the Telangana High Court converted paper records into digital versions. This program enhanced record keeping, decreased the possibility of losing documents, and made it simpler for attorneys and judges to retrieve case files.

4. Madhya Pradesh High Court: SMS and Email Alerts

The Madhya Pradesh High Court has introduced a program that notifies attorneys and litigants via email and SMS of the progress of their cases and forthcoming hearing dates. By ensuring swift interaction and improving transparency, this strategy lessened the need for frequent court appearances.

5. Karnataka High Court: Mobile App for Case Tracking

The Karnataka High Court devised a smartphone application that enables users to monitor the progress of their cases, access court orders, and get hearing date notifications. This app has improved the accessibility and usability of information, providing litigants and attorneys with up-to-date information.

6. Puducherry District Court: Digital payment of Court Fees

In order to facilitate online court fee payments, the Puducherry District Court implemented a system for digital payments. This program has drastically reduced queues at court counters, automated the payment procedure, and improved financial transaction transparency.

7. Rajasthan High Court: E-Courts Services Platform

The e-Courts Services platform, which offers a wide range of digital services such as cause lists, court orders, and case status notifications, was granted permission by the Rajasthan High Court. The increased accessibility to court services and information provided by this platform is advantageous to both attorneys and complainants.

8. Family Courts: Online Dispute Resolution (ODR)

Online Dispute Resolution (ODR) platforms have been implemented by family courts in a number of states to resolve marital conflicts. By facilitating online mediation and arbitration, these platforms help parties settle disputes rapidly and with less strain on the legal system.

9. Kerala High Court: Digital Display Boards

In order to provide immediate updates on court proceedings, such as case listings and hearing statuses, the Kerala High Court developed digital display boards. Through this technique, court operations have been easier and more transparent for court visitors.

10. E-Lok Adalats: Online Mediation and Settlement

A number of states have begun setting up E-Lok Adalats for settling matters through online mediation and settlement. Numerous cases have already been successfully resolved through these virtual Lok Adalats, which offer a speedy and affordable substitute for regular court procedures.

VII. Issues and Challenges:

While there are many beneficial aspects associated with the e-courts and digital justice transformation in India, there are also a number of issues and challenges. These are a few of the main challenges.

• The Initial Digital Gap:

There is a large digital divide between diverse demographic categories and between urban and rural locations. Participation in e-court proceedings can be challenging for litigants and attorneys in rural or remote places because many of them lack access to the required technology and internet connectivity.

• Technical and infrastructure challenges:

Reliable digital infrastructure, comprising consistent internet connectivity, hardware, and software, is necessary for the successful implementation of e-Courts. Inadequate infrastructure in many courts, particularly those at lower levels, may prevent digital processes from operating smoothly and efficiently.

• Cybersecurity and Data Privacy Concerns:

Managing private legal data online raises the possibility of data breaches and cyberattacks. Maintaining the confidentiality of litigants and their data, as well as the cybersecurity of e-court systems, is a vital concern that necessitates ongoing security measure investment and monitoring.

• Digital Literacy Issue:

It's probable that a significant percentage of litigants, court staff members, and legal professionals lack the digital literacy required to use e-court systems smoothly. In order to give all stakeholders the expertise and skills required to use digital platforms with assurance, training and capacity-building initiatives are crucial.

• Resistance to Change:

Due to their conservative customs and practices, the legal profession and the judiciary may be resistant to changes to long-standing laws and procedures. Effective implementation of the e-courts system relies on overcoming resistance.

• Cost and Resource Allocation:

There is a substantial financial and resource requirement for the implementation and maintenance of ecourt systems. It can be challenging to secure adequate funding and to ensure that resources are distributed fairly across the several courts, especially in a country as diverse and populous as India.

VIII. Conclusion:

This research examines how e-Courts and digital justice initiatives have changed the Indian legal system, stressing the developments, difficulties, and potential paths forward in this area. The widespread adoption of digital justice systems and e-Courts has brought about an enormous shift in the Indian legal system, resolving issues with accessibility, delays, and inefficiencies that had previously afflicted it. The judiciary has made impressive progress in improving the accessibility, timeliness, and transparency of judicial proceedings by utilizing technology. The Indian judiciary has always had concerns with backlogs of cases, delays, and accessibility. In order to overcome these obstacles, e-Courts and digital justice systems have been introduced, which use technology to expedite the legal system.

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COVID-19 : Impact on Banks

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In Jan 2020, coronavirus emerged in India and hit millions of lives with Lakhs of deaths across the world. Indian banks faced lots of issues during the pandemic period and it changed the profitability level of Indian banks. They have faced many challenges and changes they made, have impacted the financial situation. One of the core impact was because of increase in NPA, non-repayment of loans and Demand of credit and these have caused the bank to reduce their profitability from 2019 onwards. To lessen the impact of covid-19 GOI has come up with various policies and measures at centre and state level.

Let's first understand that Bank is an institution where millions of people have faith and trust and crores of money are bought together and invested the basic function is to accept deposits and lend money. Beside Bank provide the services of cheque book, locker facilities, e-payment, RTGS, NEFT, gold, bonds, shares, etc. People trust the Banking process and that's why crores of money is deposited in bank.

So when the pandemic occurred all of the sudden there arise cash crunch in economy, businesses were still and so was working of bank. But because of government guidelines banks were working , there was a great impact on deposits and loans amount as many sector impacted. The Hours were reduced and also many facilities were updated , the EMI were rescheduled for many accounts.

As the banks are also categorized into nationalized bank, rural Bank, MSME Bank, agricultural bank, cooperative Bank and cooperative society. All were affected at a different level, impact can be seen as positive or negative side as people were unable to pay EMI and loan as no paying capacity was left with common man.

Common man could not beer the interest, also loan reschedulement schemes were launched. Positive impact can be taken as after COVID phase, people understood the importance of savings and deposits increased a lot when businessman came to normal. Government helps by making adjustments reschedulement of loans.

Farmers and agriculture were highly impacted as villagers were on a great danger level, So loans on agricultural was scene on the negative level.

In Ahmednagar District also, the transactions were on a upside down end were as businessed were shut only the emergency line was working so transactions were very less but this led to increase in Online trasactions.

Over all the economy is at positive end and increased in economic growth. There is a boost in growth, GDP, GNP of economy.

Revolutionary UPI in Banking System

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Abstract :

This paper talks about how digital payment system is developed making a revolutionary change in Indian economy. It provides brief history of digital payment modes like RTGS, NEFT, IMPS and how they evolved in India. It showcases utility of UPI transactions and discusses various types of UPI including UPI Lite, UPI Lite X, UPI 123Pay and pays attention towards limitation and challenges thereof.

Keywords : UPI, NPCI, RTGS, NRFT, RBI.

I) Introduction :

Banking System is core part of every economy of state. In early stage of banking, the banking functions remained limited only to certain classes of society. However, in due course, these functions are changed to become more user friendly and convenient. Today, banking functions are not limited to deposits and loans, but they have started non-banking functions like locker facility etc.

Prior to 2016, India used a number of different systems to transfer money between banks. The traditional form includes RTGS, IMPS and NEFT. With the plethora of various systems & rules coupled with growing burden of paper work , the need was felt for a unified system that could automate and standardize India's payment platforms.¹

The Unified Payments Interface (UPI) is a revolutionary digital payment system that has transformed the way Indians manage their money. Launched in 2016 by the National Payments Corporation of India (NPCI), UPI facilitates instant mobile money transfers between bank accounts, eliminating the need for debit or credit cards.

II) Historical Background :

Generally, all customers / members of bank use banking facility for day-to-day transactions. Before digital era, if someone wants to transfer money to another, he would give cash or in case of larger amount, he would use banking channel to transfer money. For such transaction, banks used to maintain age old registers where they used to have folio number where all transactions of your bank account were maintained through hand writing. The process was very time consuming, as for completing the transaction, customer has to visit 3 to 4 banking counters for completion of process like withdrawal or transfer , customer verification, updating passbook and above all checking by supervisor. Even, he has to maintain minimum balance in his account. This is the reason, why people tend to use banking channel for transferring money as a last resort. This facility was generally used by people who wish to transfer their money to people residing abroad. This age old system also failed to track various government schemes which provide monetary benefits to intended beneficiaries. In this scenario, government wanted to transact all their government schemes through banking channel to ensure proper utilization.

A) Electronic Clearing Service (ECS) :

In 1996, Electronic Clearing Service (ECS), a modern financial transaction system was introduced in India in 1996. The Reserve Bank of India (RBI) introduced the ECS as a payment mechanism for facilitating bulk transfer of funds from one bank account to many accounts or vice versa. However, the system was lacking advanced features.

B) Real Time Gross Settlement (RTGS)

Later, Reserve Bank of India developed Real Time Gross Settlement (RTGS) system through Institute of Development and Research in Banking Technology (IDBRT). It came into existence on 26/03/2004. Initially it was open to settlement of inter-bank transactions. Later on from 29/04/2004 onwards, RTGS system was expanded to cover settlement of customer transactions. RTGS gained limited success though the system allows the people to transfer money without going to the bank. However, this system required crores of money for maintenance and for such reason, it permits only transactions above Two Lakhs Rupees and also impose charges per transaction. This RTGS System can be used by any citizen of India and by Bank also.

C) National Electronic Funds Transfer (NEFT) :

RBI realized that, there should be system for transactions less than Two Lakh Rupees and with such vision, RBI introduced National Electronic Funds Transfer (NEFT) system in 2005 where no limit is given on minimum and maximum amount for transacting money using NEFT. The customers can use NEFT system for amount as may be lowest as Rupee One. But banks tend to impose limits and as such Rs. Two lakhs per NEFT transaction limit is based on their risk perception. However, like RTGS this system also impose charges per transaction for recouping its system maintenance cost.

Also, all NEFT transactions are made in batch wise format. It means that, whatever NEFT fund transfer requests are received by bank, they will have to be verified and transferred together in groups/ batches. There will be 48 half hourly batches everyday. The settlement of first batch will commence at 00:30 hours and last batch will end at 00:00 hours. Due to this batch wise format, minimum 30 minutes are required to complete NEFT Fund Transfers. Currently, there are 239 NEFT enabled Bank Branches as on 30/06/2024.² Money can be sent using this system to all NEFT enabled banks in India on individual basis. For transferring funds on real time basis and non-availability of 24X7X365 interbank network was a major challenge faced by banking industry clientele. NEFT & RTGS were available to user for fund transfer during banking hours only.³ Related complaints about failure of funds transfer are also used to be resolved or redressed during banking hours only. NEFT and RTGS are mentored by RBI.

D) Establishment of NPCI :

Later on, government came to know that, these systems are not convenient for common people and if they want to connect people with digital payment system platform, then there should be an easier process. In 2008, Reserve Bank of India (RBI) and Indian Banks' Association (IBA) under the provisions of the Payment and Settlement Systems Act, 2007, taken the initiative for creating a robust Payment & Settlement Infrastructure in India and introduced establishment namely National Payments Corporation of India (NPCI) .It is an umbrella organization for operating retail payments and settlement systems in India.⁴

E) Immediate Payment Service (IMPS) :

In 2010, NPCI conducted pilot study on mobile payment system with selected banks and after pilot survey, Immediate Payment Service (IMPS) is launched on 22/11/2010 by Smt. Shyamala Gopinath, DG RBI at Mumbai.⁵

IMPS gained public attraction where money can be transferred by clicking few buttons on mobile and the system is introduced to complete small transactions of less than Two Lakh Rupees through immediate transfer mode. For using this system, customer needs to have his mobile phone and Mobile Money Identification (MMID). The system works on basis of SIM of mobile which is linked to bank account. Initially, the limit of IMPS transfer was Two Lakh Rupees, later it was raised up to Five Lakh Rupees by NPCI Circular dated 31/10/2023.⁶ IMPS offers instant domestic funds transfer facility 24X7 through banking channels. Currently, 875 members of NPCI are providing this IMPS facility.⁷

By using above illustrated all systems like RTGS, NEFT or IMPS, one can transfer money online instantly, however, it requires to add beneficiary before effecting any fund transfer. This registration process is one-time activity at the time of first transaction. Banks do this process so as to maintain security of customer. After adding beneficiaries, banks take some time called 'cooling period' in which banks notify customer in different ways like SMS or Emails so as to confirm the transaction is being made by same customer.

However, people still not have option to buy goods directly from merchants and users need to add beneficiaries for using above system, which is time consuming. Even, Net Banking system also has to follow multiple steps to complete transaction. To overcome these difficulties, NPCI introduced Unified Payment Interface (UPI) system in 2016.

III) Unified Payment Interface (UPI):

UPI is originally brought by Dr. Raghuram Rajan, the then Governor of RBI and Mr. Dilip Asbe, MD & CEO of NPCI. UPI is advanced version of IMPS and works on same technology and architecture. The difference is that, UPI uses single pay virtual payment address (VPA) instead of IFSC (Indian Finance System Code) or account number to transfer money. This VPA will act as financial address of customer, now there is no need to remember Beneficiary account number, IFSC codes or net banking passwords for making transactions through UPI. The VPI is also called as UPI ID.

UPI is QR Code based system which not only transfer funds but it also acts as merchant payment system in which one can easily buy goods and can make payment for it. Unlike other systems, UPI introduced payment request facility, the approval thereof from other party and the payment is received.

NPCI wanted the technology of UPI to reach in larger extent, and for the same, UPI technology is given to Third Party Apps like Amazon Pay, Google Pay, Phone Pay, Samsung Pay in secure way. 29 Third Party Apps are giving this UPI facility.⁸ However to prevent enticing customers by giving cashback etc. and to prevent monopoly of any third party app, UPI has put limit that third party app can keep only 30 % of the users on their app through UPI. However, it is likely that NPCI might review this decision at the end of year 2024.⁹

Unified Payments Interface (UPI) has set a huge record as it processed more than 14 billion transactions worth Rs 20.45 lakh crore or Rs 20.45 trillion in May 2024, according to data published by the National Payments Corporation of India (NPCI)¹⁰

IV) Features of UPI :

A) **Unified Platform:** Unlike traditional methods that require bank-specific apps, UPI allows access to multiple bank accounts through a single mobile application. This consolidation simplifies money management and eliminates the hassle of switching between apps.

B) **Instant Transfers:** One of UPI's biggest advantages is its real-time functionality. Transactions are settled immediately on 24/7 basis, ensuring that the funds will be available instantly. This eliminates the waiting times associated with traditional methods.

C) **Simple and Secure:** UPI prioritizes security. It utilizes a unique virtual payment address (VPA) that masks sensitive bank account details. This protects users from fraudulent activities involving stolen debit/credit card information. Additionally, UPI transactions require a PIN for authorization, adding another layer of security.

D) **Seamless Payments:** UPI empowers users to pay bills and to make shopping online, or send money to friends and family members with ease. QR code functionality allows for quick and contactless payments at stores and eliminates the need for manual entry of account details.

E) Widespread Adoption: UPI's user-friendly interface and its extensive reach has contributed to its widespread adoption in India. Today, numerous banks and third-party applications support UPI, making it an ubiquitous payment solution.

V) UPI 123Pay :

In March 2022, RBI Governor Shaktikant Das launched UPI for feature phones called UPI123Pay.¹¹ It is voice-based payment service for feature phone users in low connectivity zones over UPI payment ecosystem under Interactive Voice Response (IVR) project. Through UPI 123PAY, feature phone users will now be able to undertake a host of transactions based on four technology alternatives. They include calling an IVR (interactive voice response) number, app functionality in feature phones, missed call-based approach and also proximity sound-based payments.¹² Currently, 11 Banks are associated with this UPI 123Pay facility.¹³ **VI**) UPI LITE :

To reach every sector of society, 'UPI Lite', a digital account is introduced in September 2022 designed by NPCI to facilitate faster and easier transactions for low-value transfers below value of Rs. 500/-. 'UPI Lite' is intended to be customer-friendly and enable low value transactions without utilizing a bank's core banking systems in real-time, while providing adequate security. In simple words, it is virtual wallet in mobile phone that can be used to make transactions without UPI ID. 'UPI Lite' will support offline transactions as recommended by RBI for person to person, person to merchant and small merchant (P2P, P2M and P2PM) for Pay, Scan QR, Share QR and Intent based transactions.¹⁴ Currently, 37 Banks and 14 Apps are providing this 'UPI Lite' Facility.¹⁵

VII) UPI LITE X :

In September 2023, RBI Governor Shri. Shaktikant Das launched UPI LITE X for Offline payments. Through this feature, users can now both send and receive money whilst being completely offline, therefore, allowing users to initiate and execute transactions even in areas with poor connectivity, such as underground stations, remote areas, etc. UPI LITE X is accessible to anyone with a compatible device that supports Near Field Communication (NFC).¹⁶ Like UPI LITE, this 'UPI LITE X' support single time transactions upto Rs. 500/. Currently, 18 Banks and 3 Apps viz., BHIM, PayTM and PhonePay supports this facility.¹⁷

VIII) UPI Transaction Limit :

The UPI transaction limit per day is Rs. One lakh as per NPCI. However, the limit is Rs. Five lakh for payments to educational institutions and healthcare. This maximum UPI daily transfer limit can also be regulated by bank to bank between Rs.25,000 to Rs.1 lakh.¹⁸

IX) Why there is not a single payment system ?

These systems viz., RTGS, NEFT, UPI works on different architecture and are distinct from one another. Moreover, crores of members are enrolled in different systems and crores of transactions are live everyday. Observing this scenario, it is not possible to integrate all these systems into single payment system. For making single payment system, major changes have to be made and for the same, new system will have to be introduced. But still, UPI has tried to integrate all systems on larger extent. One can link all bank accounts with single UPI ID. UPI made easier to transfer money as well to receive money through registered mobile number linked to bank account. From shopkeepers' point of view, the infrastructure cost of UPI is very less than any other payment systems as only QR Code is required. Earlier, POS machines are used for swiping Credit Card-Debit Card Payments. UPI Cost is almost negligible. Currently, 598 Banks are giving UPI facility run by NPCI.¹⁹ Indians can now use the Unified Payments Interface (UPI) to make payments in seven countries Following its launch in Sri Lanka and Mauritius, UPI payments are accepted in France, UAE, Singapore, Bhutan, and Nepal.²⁰

X) Challenges before UPI :

UPI indeed makes revolutionary change in banking sector. Looking into tremendous growth in number of UPI transactions, suitable infrastructure needs to be maintained and improvised to defend technical glitches and downtime. Though it provides safe and secure payment mode, cyber security is always concern. Also, banks have to minimize failed UPI transactions to maintain trust on digital payment system. NPCI through its circular dated 14/10/2019, puts responsibility on banks regarding about customer compensation in case of failed transaction.²¹

XI) Conclusion:

UPI's impact on the Indian economy is undeniable. It has fostered financial inclusion by bringing millions into the formal banking sector. By promoting cashless transactions, UPI has streamlined business operations and reduced reliance on physical cash. Overall, UPI's innovative approach to mobile payments has significantly enhanced the financial landscape in India. With its continued development and integration, UPI is poised to play an even greater role in shaping the future of financial transactions in the country.

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Role of Co-Curricular Activities in Promoting Inclusive Curriculum and Students' Mental Health

Sathyanand Thekkedath

Abstract

School is widely regarded as an appropriate center for mental health interventions, primarily due to its scope for achieving desired behaviour change in young generation. Creating a positive learning environment is key to upbring people with resilience and mental agility. Inclusivity is key in this context, as it can bring sense of belongingness needed for realizing utmost potential of an individual. Co-curricular activities could be an effective tool to safeguard the mental well-being of school students through enabling an inclusive curriculum. Role of different stakeholders need to get acknowledged in this regard.

Key words: School, Mental health, Inclusivity, Co-curricular activities

Introduction

Aims of education are two-fold. At the collective level, it proposes to build a responsible citizen who brings harmony to the society he/she is part of. At the same time, education also gives thrust on emancipating the individual capabilities of a person through physical and character development (Saint-Hilaire, 1996). Many of the contemporary research agendas in education majorly focuses on school as learning site that can create transformational effects on learners, with a wider scope for holistic developmental experiences (Lovat, 2013). The promotion of co-curricular activities points towards the overall enhancement in quality of education. Though Right to Education Act, 2009 has ensured access to education in an inclusive manner, there is a dire need for quality in education and its service delivery. Different data and assessments at national level also indicates the same (NITI Aayog, 2019). It is where the significance of a holistic curriculum comes in. The curriculum often limits the teacher from developing the current capabilities of a student. If not properly formulated, curriculum may create a divergence between its specialized subject matters and emotional bonds of students' life. But we achieve the real fruits of curriculum, once it keeps its contents fluent and flexible, through considering student as a holistic being from time-to-time (Dewey, 1910). In this regard, an attempt to formulize a comprehensive curriculum necessitate integration of academics with other activities that can channelize creativity and inclusivity within classrooms.

Importance of school as a center of mental health interventions

School is not merely a place for learning based on a prescribed curriculum. As it act as a center of peergroup relations, social connectivity and character development, school is an important element in shaping the mental health during childhood and adolescence (Singh & Dubey, 2021). United Nations Educational, Scientific and Cultural Organization (UNESCO, 2021) reiterates that schools are not just centers of learning but also, they foster social relationships. Hence, schools should cultivate an atmosphere where care and collaboration are encouraged. The United Nations agency (UNESCO, 2024), has declared an International Day against Violence and Bullying at School in this regard, which calls for ending all forms of school related violence, signifying the relationship between healthy learning environments and well-being of students.

Education is the basis for holistic development of an individual as well as for the development of a nation. It should enable an individual to realize his/her true potential and also to enjoy physical and mental well-being (National Council of Educational Research and Training, 1988). Many schools promote yoga and meditation to safeguard mental well-being of students but those are not universal measures (Nayar & Das, 2012). Realizing an enabling environment within school settings involve wider perceptions. Kumari & Kumar (2021) in their review paper titled *'Happiness Education and Mental Health at School Level in India'*, has suggested that schools should cater a supportive environment that enables students to manage stress and develop empathy, as only an education system that realizes happiness of people can lead to the holistic development of a nation.

A mental health outlook towards school education brings multiple positive outcomes. Promoting wellbeing centred practices in school settings can reduce juvenile crimes and violence, with protective factors can play a vital role in risk-reduction for vulnerable children. Utilizing schools as a center for mental health promotion can create positive impacts as a means to identify symptoms of mental disorders at early stage. (World Health Organization, 2021; Nayar & Das, 2012). Jayaprakash & Jayaprakash (2017) also says that as about half of the mental health conditions have their origins around 14 years of age, school environment could be the place where one's first signs of emotional distress are being expressed. Hence, schools can be viewed as sites for early detection of mental issues but research studies which focus on exploring school atmosphere in that regard are rare. Aligning with the same, National Mental Health Survey-2016 (National Institute of Mental Health & Neurosciences, 2016) provides that promotion of mental health through schools with an aim to propagate coping mechanisms and stress-reduction is need of the hour, as it can prevent mental health issues at an early stage. NCERT (2022), in its Mental Health and Well-being of School Student Survey, also recommends to integrate mental health as an important component of school curriculum. According to the survey, only 16% of students in India approaches school counsellor for managing emotional and mental health issues. The survey findings suggested parents, peer group and teachers are important social agents, whose influence are vital while considering the mental well-being of students. Furthermore, the difficulties incurred by students with regard to self-esteem can be tackled by teachers and school counsellors, who can play at least an indirect role in the psychological development of school students (Phillips, Wiener & Haring, 1962). Henceforth, it is evident that different stakeholders are included in the process of bringing a healthy learning atmosphere within educational institutions. School centred mental health interventions necessitate a comprehensive environment where all of them compliments each other to channelize practices which ensures no student is left behind.

Need for inclusive practices for the mental well-being of school students

School is a multidimensional entity in the context of mental well-being and demands eclectic interventions from diverse stakeholders to create an enabling environment for students. Such interventions need to prioritize the demands of different categories of students, Henceforth, inclusivity becomes an inevitable element within school settings with regard to the discussions surrounding students' mental health.

Inclusivity in education has wider meanings. In short, it recognizes everyone in the society should have equal opportunity to access education with a right to demand their own need-based learning environment from educational institutions. The concept of inclusive education primarily aims to remove all barriers of learning, thus upholding the principles of justice and human rights (Mahlo & Makoelle, 2016). As UNESCO (2023) appropriately points out, the inclusive approach to education ensures that everyone's unique needs are considered in making strategies and their implementation. It believes in the capabilities of all individuals, though it might differ from person to person. Hence, the concept of inclusion necessitates a multidisciplinary approach. DeLuca (2013) explicates the roots of exclusions in multiple aspects of gender, culture, race, disability etc. Therefore, sub-disciplines based on all these factors are pertinent while conceptualizing inclusive education for the well-being of school students.

As the concept of inclusivity transcends all disciplines and categories, inclusive education demands teachers to get sensitized about diverse needs of different category of learners. Along with removing barriers within classrooms, inclusive education also requires the community to render a positive environment outside the classroom. Nourishing a sense of belongingness among students through community is also vital in this regard (Mahlo & Makoelle, 2016). Another important stakeholder in the discussions of inclusivity and wellbeing is peer groups engaged with children. Peer groups have a substantial role in framing the personality and productiveness of an adolescent. Therefore school, being the key platform for peer group relationships in this age, has a need to cultivate positive dynamics among students. Lack of inclusive practices within school settings can add up to peer pressure and loneliness of students (Shukla, 2021). Radojlović, Donović and Simović (2016), in their study titled 'Inclusive Education and Mental Health Preservation for Students', emphasize the need for collaboration between teachers and parents for realizing an inclusive

learning environment, thus contributing to the well-being of people with special needs. According to them, once teachers are able to understand the unique demands of each learner, the school is in a better position to cater a motivating environment for them.

Embracing the significance of inclusivity in enabling positive learning environments, the Mental Health and Well-being of School Student Survey (NCERT, 2022) recommends to sensitize different stakeholders with regard to the emotional needs of students. The survey findings affirms that an atmosphere of care and inclusivity is key to the mental well-being of school students.

Role of school co-curricular activities in promoting inclusion and mental well-being

The school curriculum implies a set of planned activities to achieve a particular educational aim. While the curricular activities focus on contents to be taught and methods of teaching them in classrooms, the cocurricular activities supplement curricular goals through facilitating education outside the classroom environment (NCERT, 2006; Mancha & Ahmad, 2016). These are activities which facilitate the desired behavioural change in students, thus becomes an integral part of curriculum. Consequently, these initiatives should no longer accounted as 'extra', thus the term co-curricular activity is preferred, considering its inevitability in modern education. Basically, co-curricular activities aim for capacity building of students with regard to their academic performance and overall personality development (Singh, 2017).

Promoting co-curricular activities within school settings can enrich sense of belongingness among students, thus enabling a more inclusive environment for their learning. NCERT (2023) reflects that involvement in sports and games not only helps individuals to develop physical health, but also renders shared emotional experience and excitement. Developing an affinity towards such physical activities should be an aim of school curriculum, as sports can also teach co-operation and team work. As Sinha (1978) vehemently points out, co-curricular activities should leave no one behind among the school population, with encompassing a wide variety of activities. He also stresses that co-curricular activities should be promoted in Indian schools in order to develop social sensitivity, and this goal can be achieved through forming service organizations among students.

Another aspect through which co-curricular activities can promote inclusion is through the transcendence of cultural barriers. The promotion of arts can wider the cultural basis in school education. Different art forms and activities such as yoga are important in this aspect. The latest education policy considers cultural awareness and expression as significant pillars for the well-being of individual as well as society (Ministry of Human Resource Development, 2020). Students not only learn from the curricular activities, but also from the overall atmosphere and interpersonal interactions rendered by schools. The ethos and other practices followed by educational institutions play a vital role in determining the mental well-being of students. (NCERT, 2022). Walshe, Bungay & Dadswell (2023) have given, in their study based on UK, that providing art-in-nature activities, such as performing arts, drawing, music etc. as part of curriculum or as extra-curricular activity, creates a positive impact on mental well-being of children and youngsters. Another study by Lakshyani (2012) also echoes that promoting creativity through art education can make students confident, relaxed and empathetic, along with bringing a sense of achievement in them. The study propounded that co-curricular activities such as music and arts enrich the critical thinking and creative learning in school education.

Research evidence has shown that students' involvement in extra-curricular activities such as arts and sports club lead to better future outcomes, with regard to their self-development and sensitivity among other factors (Norman & Zoncita, 2023). Mancha and Ahmad (2016) reverberate participation in co-curricular activities outside the classroom environment can enhance the social skills of students. Opportunity to interact with teachers and other students in that manner positively contributes to the self-confidence and communication skills.

Role of co-curricular activities in realizing an inclusive curriculum needs further attention, as different policy documents and research studies points towards its scope in bringing an enabling environment within schools. **Towards inclusive curriculum in schools: The way forward**

The concepts of inclusivity and students' mental health are gathering wider attention in contemporary world. It is observed that current trends at international level point towards the prioritization given to creative and co-curricular activities in curriculum. In their secondary education system, nations such as UK, USA and Australia are giving weightage to creative arts and physical education along with various sports and games (Barik & Das, 2012). International Bureau of Education (2023) also reverberates that co-curricular activities such as sports, music and drama can cultivate well-being of students by equipping them with social and soft skills. In a similar line, UNESCO. (n.d.) has envisaged Values Education through Sport (VETS) programmes, as sports have the capacity to frame a universal learning method that can enhance soft skills required to become responsible citizens.

Few recommendations for creating an inclusive curriculum which can promote the mental well-being of students are given as below:

- Policy level interventions: An inclusive curriculum is realized only once the transformations start from the top-most level. Policies which address the needs of different categories of people are needed for the same.
- Sensitization of different stakeholders: An enabling learning environment is a complex phenomenon involving multiple stakeholders such as teachers, parents, peer groups etc. All of them, in addition to the community in general, are required to get sensitized about various aspects of inclusivity and well-being.
- Promotion of co-curricular activities. A comprehensive curriculum is beyond academics. Co-curricular activities can play a vital role in developing social sensitivity, shared emotional experience and sense of belongingness. It can remove cultural barriers, thus positively contributing to the overall ethos of school setting.
- Role of social workers and counsellors: Social workers can channelize an inclusive school curriculum with enhancing the efficiency of learning process. They can aid in increasing attendance rate of students, along with assisting school authorities in teaching process (Ministry of Human Resource Development, 2020). Incorporating service of social workers and counsellors can help the school authorities to identify the unique needs of different students.

Conclusion

Concept of inclusive education has wider repercussions in the context of student mental health. As the well-being of students involve multiple stakeholders, collaboration amongst all is needed to cater positive learning environment within schools. An inclusive curriculum is realized once students' needs at individual, school and community levels are identified and addressed in the right manner. Role of co-curricular activities along with the academic component to enable an inclusive curriculum is emphasized by different researches and policy documents. Further studies are recommended in this direction, especially considering the relationship between student mental health and inclusive learning environments.

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Understanding Internal Mobility and Rural Migration

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Abstract:

Women have traditionally been considered companions to their husbands in the migratory process, most adult migrant women today are employed in their own right. The study highlights the importance of economic and social factors in migration decisions and the need for the government to prioritize rural development to address the challenges faced by rural women communities. It emphasizes the importance of maintaining strong family ties and cultural traditions, even after migrating to urban areas. In India, internal mobility is critical to the livelihoods of many people, especially for women from rural areas. Migration of women within national borders is far greater in magnitude than migration across international borders and has enormous potential to contribute to economic prosperity, social cohesion and urban diversity. Internal migration is an essential and inevitable component of the economic and social life of the country, given regional imbalances and labour shortages and safe migration should be promoted to maximize its benefits. However, in the absence of a coherent policy framework and strategy, migration imposes heavy costs on human development through poor labour arrangements and working conditions of migrants and obstacles in their access to shelter, education, health care and food. The significance of this research lies in the insights it provides into the experiences and attitudes of migrants from rural areas to urban centers in India. Women migrant workers from developing countries engage in paid employment in countries where they are not citizens. The study also provides valuable insights into the factors that motivate individuals to migrate and the impact of migration on household income, which can inform policies and interventions aimed at supporting migrants and their communities.

Keywords: Migration, Women, Rural.

Introduction:

Rural-urban migration is defined as the population shifting to a better place searching for basic living requirements like food, shelter, and other needs. Nearly all creatures in nature practise it, including animals and birds. They migrate to settle in a better place with favourable conditions to lead comfortable lives. The direction is typically from rural to urban regions. Humans are always searching for better job opportunities that will eventually help them lead a comfortable life and a rise in living standards. Geographically India is divided into 29 states and 7 union territories. There is a tremendous difference in the combined population size across the state. India constitutes around 30 percent of the total population, which is around 309 million persons were migrants based on place of last residence. As a result of rapid economic growth for past few decades, since the initiation of economic reforms in 1990, India has been experiencing the rapid urbanization flow from rural to urban migration. Urban population growth is accounted for by migrants from rural areas. Cities in developing world are growing more rapidly that developed countries. Inequalities, insecurity, humiliation, agony, poverty and human unhappiness are also multiplying due to urbanization.

- 1. To understand the rural migration policies in India.
- 2. To focus internal mobility factors in India.

Effects of Migration:

Migration pertains to the movement of families from one place to another, searching for better opportunities and a better life. Rural areas often lack basic living needs like educational institutions, healthcare services, financial independence, and other factors. On the other hand, urban places mostly have a rich arena for jobs and are perceived to offer a decent lifestyle. The rural to urban migration results in increased population density in cities and a fall in rural population. Migration from rural to urban areas has a huge impact on the society, the standards of living and the environment. Thus, it is considered to be an important field of study that can affect government policies.

Rural-Urban Migration Trends in India

During the period of structural transformation in India, a large number of people out-migrated from rural areas. The number of out-migrants increased by 42 million (about 24% increase) during 1999–2000 and 2007–2008. The total number of out-migrants (within the Indian geographical territory) was about 175.3 million during 1999–2000. This increased to about 216.8 million during 2007–2008. Both the number and

percentage of out-migrants are high in relatively poor and backward states, most of which are agrarian. These states^{Footnote2} include Orissa (Odisha), Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Uttar Pradesh, and Andhra Pradesh. In terms of the number of rural out-migration, Uttar Pradesh stands at the top position during 1999–2000 (35.6 million) and 2007–2008 (about 37 million) with an absolute increase in the same of 1.3 million. Maharashtra registered the second highest number of rural out-migration, Chhattisgarh is followed by Andhra Pradesh during 2007–2008. In terms of the increase in out-migration, Chhattisgarh is followed by Andhra Pradesh and Bihar. It is important to note that the states with relatively high poverty headcount ratio (HCR) are showing a large number of rural out-migrations in India.

Conclusion

Rural to urban migration refers to shifting people from one place to another to seek better opportunities. Various facilities like educational institutions, better healthcare facilities, financial institutions, and improved financial independence influence the people living in rural areas to move to urban areas and lead a better life. However, this doesn't always come true. Some people may end up in a worse condition even after moving to a city. Urban growth and urbanisation caused by migration from rural to urban areas can have a huge effect on both villages and cities. The working of push and pull factors simultaneously determines rural-urban migration in India. The high incidence of poverty, growing mechanization in agriculture, and lack of suitable job opportunities in the rural areas push a large number of people out of rural areas in search of employment and living. Furthermore, with increasing mean years of schooling and growing enrolments in higher education and technical and vocational education, a large number of young job aspirants are moving toward the urban areas for employment. This is also reflected by the migrants' labor force participation in urban India. The rural to urban migration not only causes the growth of the urban population and informal sector activities but also creates a competitive environment for all urban job seekers. This is partly evident from the relatively higher average wages/earnings of migrants than their non-migrant counterparts in most of the sectors (including manufacturing, construction, electricity, gas and water, hotel trade business, transport and communications, etc.) in which migrants are engaged. Furthermore, the overall wage differentials favor migrants with a 98.4% difference owing to the difference in productivity in 2007-2008. This paper provides new evidence on the costs and benefits of rural to urban migration in developing countries. We study seasonal migrants who choose between construction work in the city and on local public works, which provides a unique opportunity to observe the same worker doing similar work in the village and in the city in the same season.

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From Policy to Practice: The Role of Cross-Cultural Diversity and Inclusion in the New Millennium

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Abstract

The advent of the new millennium has ushered in profound transformations in the global landscape, with cross-cultural diversity and inclusion emerging as pivotal themes shaping political dynamics and issues. Increased globalization and technological advancements have facilitated greater intercultural interactions, fostering a more interconnected world. This shift has necessitated a reevaluation of political frameworks to accommodate diverse perspectives and promote inclusivity. The political arena has seen a significant rise in the representation of minority groups, reflecting a broader societal push towards equality and justice. However, the journey towards inclusivity has been fraught with challenges. Political issues such as immigration, multiculturalism, and identity politics have sparked intense debates and, at times, polarizing conflicts. Governments and political parties have grappled with balancing national interests with the principles of diversity and inclusion, often leading to policy shifts and reforms. The rise of social movements advocating for the rights of marginalized communities has further influenced political discourse. Movements such as Black Lives Matter, Me Too, and various pro-immigrant campaigns have brought issues of systemic discrimination and inequity to the forefront, compelling policymakers to address these concerns. The objectives of this paper are to analyze the political impact of cross-cultural diversity and inclusion in the new millennium, identify the challenges and opportunities presented by these trends, and propose strategies for fostering a more inclusive political landscape.

Keywords: Cross-Cultural Diversity, Political Inclusivity, Minority Representation, Systemic Discrimination, Social Movements

Introduction

The dawn of the new millennium has heralded an era of unprecedented global transformations, characterized by rapid advancements in technology, increased interconnectedness, and profound socio-political changes. The proliferation of digital communication tools and the expansion of global networks have facilitated the exchange of ideas and cultures at an unprecedented scale [1]. This era has witnessed the rise of globalization, breaking down geographical barriers and fostering a more interconnected world where events in one part of the globe can have immediate and far-reaching impacts elsewhere. Economic interdependence among nations has intensified, leading to the emergence of a global economy that operates beyond traditional national boundaries. This interconnectedness has not only spurred economic growth but has also brought to the forefront the need for collaborative approaches to address global challenges such as climate change, pandemics, and international security threats.

Importance of Cross-Cultural Diversity and Inclusion

Amidst these transformations, the concepts of cross-cultural diversity and inclusion have gained significant importance, shaping the socio-political landscape in profound ways. Diversity encompasses the presence of individuals from various cultural, ethnic, and social backgrounds, contributing a rich tapestry of perspectives and experiences to the global community. Inclusion, on the other hand, refers to the deliberate efforts to ensure that diverse individuals are not only present but are also actively engaged and valued within societal frameworks. Embracing cross-cultural diversity and promoting inclusion are crucial for fostering social cohesion, driving innovation, and ensuring equitable representation and participation in all aspects of society [2].

In the political realm, the importance of diversity and inclusion cannot be overstated. A diverse and inclusive political environment allows for a broader range of viewpoints, leading to more comprehensive and effective policy-making that addresses the needs and aspirations of all segments of society. It challenges

entrenched power structures and promotes equality, justice, and human rights. The increased representation of minority groups in political institutions is a testament to the growing recognition of the need for inclusive governance that reflects the diverse constituencies it serves. Moreover, inclusive policies and practices contribute to social stability by mitigating tensions and fostering a sense of belonging among all citizens [3]. **Purpose and Objectives**

The primary purpose of this paper is to analyze the political impact of cross-cultural diversity and inclusion in the new millennium. By examining how increased intercultural interactions and diverse perspectives have reshaped political dynamics, this paper aims to provide a comprehensive understanding of the transformative effects of diversity and inclusion on political frameworks, representation, and policy-making processes. This analysis will encompass various dimensions, including legislative changes, electoral trends, and the influence of social movements, to highlight the significant shifts in the political landscape driven by these concepts.

- To analyze the political impact of cross-cultural diversity and inclusion in the new millennium
- To Identify Challenges and Opportunities
- To Propose Strategies for Fostering Inclusivity in Politics

Impact of Globalization and Technological Advancements

Globalization and technological advancements have played a critical role in fostering interconnectedness among diverse cultural groups. The widespread adoption of digital communication technologies, such as the internet, social media platforms, and mobile devices, has dramatically increased the speed and scope of information exchange across borders. This digital revolution has enabled people from different cultural backgrounds to interact, share ideas, and collaborate more easily than ever before, breaking down geographical barriers and creating a global village. This has also facilitated the movement of people, goods, and services across countries, leading to increased migration and cultural exchange. International travel, trade agreements, and multinational corporations have contributed to the blending of cultures and the rise of multicultural societies. This enhanced mobility and cultural diffusion have enriched local cultures with new perspectives, fostering greater understanding and appreciation of diversity [4].

In the political realm, globalization and technology have democratized access to information and empowered marginalized groups to voice their concerns and aspirations. Social media, in particular, has emerged as a powerful tool for political mobilization, enabling activists to organize campaigns, raise awareness about social issues, and influence public opinion. This interconnectedness has led to the emergence of transnational advocacy networks that work towards common goals, such as human rights, environmental protection, and social justice, transcending national boundaries and creating a more interconnected global political landscape [5].

Adapting political frameworks involves several key elements:

1. Inclusive Representation: Ensuring that political institutions reflect the diversity of the population by promoting the participation of minority groups, women, and other underrepresented communities. This can be achieved through measures such as affirmative action, proportional representation, and inclusive candidate selection processes.

2. Responsive Policy-Making: Developing policies that address the specific needs and challenges faced by diverse communities. This requires policymakers to engage with a broad range of stakeholders, conduct inclusive consultations, and incorporate diverse viewpoints into the decision-making process.

Rise in Minority Representation

In recent years, there has been a significant increase in the representation of minority groups in political institutions worldwide. This trend is evident across various levels of government, from local councils to national legislatures, and is driven by a growing recognition of the importance of diversity and inclusion in creating equitable societies. Key statistics and trends that highlight this rise in minority representation include:

1. Parliamentary Representation: Many countries have seen a marked increase in the number of minority representatives in their parliaments. For instance, in the United States, the 117th Congress (2021-2023) was

noted for being the most racially and ethnically diverse in history, with over 23% of its members identifying as minorities, compared to 17% in the previous decade. Similarly, in the United Kingdom, the number of Black, Asian, and Minority Ethnic (BAME) Members of Parliament (MPs) has steadily increased, reaching a record high of 65 MPs in the 2019 general election [6].

2. Local Government Representation: Minority representation has also improved at the local government level. In cities like London, New York, and Los Angeles, the composition of city councils has become more reflective of the diverse populations they serve. For example, in the 2021 New York City Council elections, a record number of women and minority candidates were elected, resulting in the most diverse council in the city's history [7].

3. Gender Diversity: The intersection of gender and minority status has seen significant advancements as well. Women from minority backgrounds have increasingly taken on leadership roles. The U.S. saw Kamala Harris become the first woman, first Black woman, and first South Asian woman to be elected Vice President in 2020, setting a precedent for minority representation at the highest levels of government [8].

4. Global Trends: Globally, countries like Canada, New Zealand, and South Africa have made notable strides in promoting minority representation. Canada's federal cabinet, for instance, has included a significant number of ministers from Indigenous, South Asian, and other minority backgrounds, reflecting Prime Minister Justin Trudeau's commitment to diversity [9].

Challenges of Inclusivity

Immigration

Immigration remains a highly contentious political issue in many countries. The movement of people across borders for reasons such as economic opportunity, family reunification, or asylum seeking has significantly impacted host nations' demographics, economies, and social structures. While immigration can enrich societies by introducing diverse cultures and skills, it also poses challenges:

Economic Concerns: Critics argue that immigrants may compete with native citizens for jobs, drive down wages, and strain public resources. Proponents, however, highlight that immigrants often take jobs that natives are unwilling to do, contribute to economic growth, and bring entrepreneurial skills.

Social Integration: Integrating immigrants into the social fabric of host countries is complex. Issues such as language barriers, cultural differences, and social cohesion require thoughtful policies to promote integration while respecting cultural diversity.

Influence of Social Movements

Black Lives Matter

The Black Lives Matter (BLM) movement emerged as a powerful response to pervasive police brutality and systemic racism targeting Black individuals across the United States. Originating in protests against incidents like the tragic deaths of George Floyd, Breonna Taylor, and others, BLM quickly garnered global attention, sparking widespread demonstrations and urgent conversations about racial injustice. At its core, BLM protests have underscored the urgent need to address police violence and racial profiling directed at Black communities. The movement has become a catalyst for demanding systemic change, advocating for reforms not only in law enforcement practices but also within broader societal structures [11]. BLM's impact extends beyond street protests, influencing policy discussions and prompting debates on critical issues such as police reform, racial bias training for law enforcement, and the implementation of community policing strategies focused on accountability and transparency.

Me Too Movement

The Me Too movement, initiated by Tarana Burke and amplified through social media in 2017, aimed to shed light on the pervasive issue of sexual harassment and assault. It provided a platform for survivors to courageously share their stories, breaking the silence that had long surrounded instances of sexual misconduct. By giving voice to these experiences, Me Too empowered individuals to seek justice and support, fostering a sense of solidarity among survivors globally.

Beyond empowerment, the movement brought significant attention to accountability within institutions across various sectors, including entertainment, politics, and workplaces. High-profile cases and revelations exposed systemic patterns of abuse and harassment, prompting widespread calls for accountability and cultural change within organizations. Me Too catalyzed discussions on the need for stringent policies and practices to prevent harassment, as well as reforms in workplace laws to better protect victims [12]. These reforms included extending statutes of limitations for reporting abuse, implementing mandatory sexual harassment prevention training, and advocating for more robust legal frameworks to address harassment and assault.

Impact on Political Discourse

Social movements such as Black Lives Matter (BLM), Me Too, and pro-immigrant campaigns have played a pivotal role in reshaping political discourse by placing systemic discrimination at the forefront of public consciousness. These movements have been instrumental in raising awareness about deep-seated inequalities and injustices faced by marginalized communities, challenging societal norms and biases in the process. They have catalyzed significant policy reforms, particularly evident in BLM's advocacy for police reform, which has spurred debates on use of force policies, racial profiling, and the implementation of more accountable community policing strategies [13].

Moreover, these movements have been crucial in holding institutions and individuals accountable for discriminatory practices, advocating for greater transparency and ethical standards in governance, workplaces, and public life. Beyond policy and accountability, they have sparked a cultural shift by fostering crucial conversations about power dynamics, privilege, and equity. By reshaping public attitudes and expectations, these movements contribute to creating a more inclusive and just society where all individuals have equal opportunities and rights. Their impact continues to resonate globally, driving ongoing efforts towards systemic change and social justice [14].

Education

Inclusive education policies are designed to foster equitable learning environments that cater to the diverse needs of student populations. This approach includes several key components aimed at promoting inclusivity and enhancing educational outcomes for all learners. First, schools implement curriculum diversification by integrating multicultural perspectives into educational materials, thereby enriching students' cultural awareness, empathy, and understanding. Additionally, initiatives are undertaken to recruit and retain educators from diverse backgrounds, ensuring that teaching staff reflect the diversity of the student body. This diversity among faculty members not only enhances mentorship opportunities but also facilitates culturally responsive teaching practices that resonate with students' experiences [15].

Equitable access to educational resources, programs, and extracurricular activities is another cornerstone of inclusive education. Schools strive to eliminate barriers based on socio-economic background, ethnicity, or ability status, ensuring that all students have equal opportunities to succeed academically. Furthermore, support services such as language assistance, counseling, and special education accommodations are provided to address the diverse needs of students effectively. These services play a crucial role in promoting academic success and fostering a supportive learning environment where every student can thrive [15]. By implementing these inclusive education policies, schools aim to create a more inclusive and equitable educational experience that prepares all students for success in an increasingly diverse society.

Healthcare

Inclusive healthcare policies are focused on reducing disparities and enhancing health outcomes among marginalized populations through targeted initiatives and advocacy efforts. These policies include health equity initiatives aimed at addressing social determinants of health such as poverty, discrimination, and limited access to healthcare services. By implementing programs that promote equitable distribution of resources and improve access to care, these initiatives aim to ensure that all individuals receive the healthcare they need. Cultural competency training for healthcare providers plays a crucial role in delivering respectful

and responsive care that meets the diverse cultural, linguistic, and religious needs of patients. Furthermore, inclusive healthcare policies emphasize community engagement, collaborating closely with community organizations and leaders to identify and address healthcare disparities affecting underserved populations effectively [16]. Advocacy for comprehensive healthcare coverage, removal of barriers to care, and promotion of preventive health measures tailored to diverse community needs are integral components of these policies, aiming to create a healthcare system that is accessible and equitable for all.

Challenges and Opportunities

Legislative Reforms: Enact and enforce anti-discrimination laws that protect the rights of marginalized groups and promote equal opportunities.

Public Engagement: Foster public dialogue and engagement on diversity and inclusion issues through community forums, town halls, and online platforms.

Capacity Building: Invest in education and training programs that build cultural competence among policymakers, civil servants, and community leaders.

Partnerships: Collaborate with civil society organizations, businesses, and academia to develop inclusive policies and initiatives that address systemic barriers and promote social justice.

Conclusion

In conclusion, the evolution of inclusive policies and practices across education, healthcare, and employment sectors reflects a growing recognition of the benefits of diversity in fostering resilient and equitable societies. However, the challenges of balancing national interests with inclusivity underscore the complexity of policy-making in multicultural contexts. Through case studies and examples, this paper has demonstrated the importance of proactive measures to address systemic barriers and promote equal opportunities for all. Moving forward, embracing cross-cultural diversity and inclusion is not just a moral imperative but a strategic necessity. Nations that prioritize inclusivity in policy-making and societal practices stand to cultivate unity, justice, and prosperity among their diverse populations. This approach not only strengthens social cohesion but also positions countries to navigate global challenges with resilience and mutual understanding. By fostering a future characterized by collaboration across borders, we can collectively build a world where every individual's potential is valued and realized, contributing to a more harmonious and prosperous global community.

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Semiconducting Behavior of Organic Materials in PV

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Abstract

There are several advantages of organic semiconductors for photovoltaic applications (PV) compared to inorganic counterparts. Organic semiconductors have high absorption coefficient which absorb incident light in less than 100 nm of thickness, which is much thinner than 1 μ m for a-Si and 200 μ m for c-Si PV cells. Chemical structure of organic semiconductors can be easily tuned in order to adjust the energy gap, energy levels, charge transport properties and their solubility. Moreover, the softness of conjugated polymers allows their processing on flexible light weight substrates. This offers a considerable freedom for design and production of solar cells.

Key words: Photovoltaic, Organic semiconductors, Band gap, conducting behaviour

1. Introduction of Organic semiconductors

The organic solar cell technology is based on the conducting behaviour of the organic materials. These are the special class of the organic materials which persist charge carrier transport. The conducting and semiconducting properties of organic materials were discovered with the accidentally iodine doping of poly-acetylene by three scientists, Prof. A. J. Heeger, Prof. A. Mac Diarmid and Prof. H. Shirakawa and they were given Nobel Prize in chemistry in 2000 for this discovery. They discovered that chemically doped polyacetylene (Fig.1.) had a conductivity of 105 Sm-1. The high conductivity found in the doped polyacetylene clearly opened up the field for plastic electronics. Polymers, oligomers, dendrimers, dyes, pigments, liquid crystals, organo-mineral hybrid materials, share the common part of their electronic structure, based on conjugated □-electrons.

By definition, a conjugated system is made of alternation between single and double bonds. Ethene, butadiene and benzene are basic representative elements of conjugated systems. Fig.2. shows the orbital structure of ethene, the simplest example of a conjugated \Box -electron structures. The essential property which comes out from conjugation is the \Box electrons that are much more mobile than the \Box electrons; they can jump from site to site between carbon atoms with a low potential energy barrier as compared to the ionisation potential. The \Box electron system gives all the essential opto-electronic features to organic materials viz. light absorption and emission, charge generation and transportation.

Orbital structure of conjugated sp2 hybridized carbon atoms. (a) Ethene is composed a pair of double bonded carbon atoms. The first bond is formed by overlapping \Box -orbitals, while the second bond is formed by interacting \Box -orbitals. (b) Delocalisation of \Box -electrons. (c) The complete orbital structure of ethene.

2. Origin of semiconducting behaviour

Organic semiconductors are a special class of hydrocarbons. The organic compounds can be classified into saturated and unsaturated hydrocarbons. A neutral carbon atom has six electrons giving a ground state electronic configuration of 1s2, 2s2, 2p2. When two carbon atoms form covalent bonds with each other, one 2s electron is promoted to the vacant 2p orbital and the 2s and 2p orbitals are combined together to form the hybrid orbitals of equal energy. Depending on the carbon-carbon bonding the hybridization can be classified into sp3, sp2 and sp hybridizations. Carbon compounds containing sp3 hybridized orbitals and σ -bonds are termed as saturated

hydrocarbons. Saturated hydrocarbons are perfect insulators since all the four valence electrons of carbon atom are used up in covalent bonds. The saturated hydrocarbons have high band gaps.

The organic semiconductors are the unsaturated hydrocarbons. Chemically the organic semiconductors are conjugated aromatic hydrocarbons. Conjugation in organic semiconductors refers to the regular alternation of single and double bonds. The alternating single and double bonds are formed by the sp2 and sp hybrid orbitals. The overlap of the sp2 or sp orbitals forms the single bonds (σ -bond), where the electrons are strongly bound and localized. On the other hand, the unhybridized p orbital overlaps spatially with the other unhybridized p orbital of the neighbouring carbon atoms, resulting in molecular π -bonds. The π -bond and the σ -bond together formed a double bond. The electrons in the π -bonds are more loosely bound and delocalized. The essential property of conjugation is that the π -electrons are much more mobile than σ -electrons and they can move along the π -conjugation system.

The molecular orbitals of an organic semiconductor form a continuous energy band that lies within a certain energy range. The σ bonds form completely filled band, while \Box bonds correspond to a half-filled energy band. The anti-bonding orbitals located higher in energy (\Box * and \Box *) form a conduction band whereas the lower energy bonding orbitals form the valance band. The separation of the two bands is known as band-gap (Eg). Fig.3. shows the formation and distribution of bonding and anti-bonding orbitals along with the band structure of an organic molecule. The two separate bands are characterized by two quite important energy levels, namely electron affinity (Ea) and ionization potential (Ip).

Schematic representation of formation of bonding and anti-bonding orbitals, conduction (LUMO) and valence (HOMO) band in an unsaturated hydrocarbon. Ea corresponds to the lowest state of the conduction band (\Box * orbital) or the lowest unoccupied molecular orbital (LUMO). Similarly, Ip represents the upper state of the valence band (\Box orbital) and corresponds to the highest occupied molecular orbital (HOMO). The band gaps of organic semiconductors lie within the range of ~ 1.0 - 4.0 eV, which covers the spectral range from infrared to ultraviolet region. Each and every conjugated organic semiconductor has a unique chemical structure, which determines its optical and electrical behaviour.

3. Classification of organic semiconductors

shows categorization of organic semiconductors based on their processing and mechanical properties. Depending upon the molecular weight and degree of polymerization these molecules can also be distinguished as monomers (small molecule, single unit), oligomers (two or more but less than 10 repeating units) and polymers (large number repeating units).

Organic semiconductors can be divided into different categories according to their properties: soluble, insoluble and liquid crystalline. Oligomers and monomers that absorb visible light are often called chromophores and are referred to as dyes if they are clearly soluble or pigments if they are not [1-3]. Small molecules have molecular weights up to several hundred Daltons whereas polymers have molecular weight of several lakh Daltons. Small molecules have lower sublimation temperatures but poor solubility therefore thin films are prepared via thermal evaporation. Typically, polymers are better soluble in organic solvents and give better films via spin coating because they exhibit decomposition and degradation on heating. Polymer thin films can easily be prepared via several other methods, such as spin-coating, screen printing, spray coating or ink jet printing from their solutions, allowing for large area, ultra-thin, flexible and very low-cost devices.

4. Organic Solar cells

Organic solar cells (OSCs) are the most promising alternative sources of energy as they can play an important role in generating clean and cheap energy [4]. A typical OSCs device contains the organic semiconducting materials sandwiched between two electrodes named as anode and cathode. One of the electrodes should be optically transparent so that the solar radiations could easily reach the organic layer. Indium tin oxide (ITO) has been found the most suitable material for anode application due to its high work function (~ 4.8 eV), high optical transparency and high electrical

conductivity. The cathode is usually a metal with relatively low work function (e.g. Mg, Al, Ag, etc.). The potential of OSCs has been recognized and elaborate research is being done all over the world to improve their performance. Various physical treatments, new device designs and the advanced materials have been employed to enhance the performance of OSCs [5-7].

Third generation of solar cells include the photo-electrochemical solar cells and the solar cells based on organic semiconductors and organic dyes. Organic solar cells (OSCs) are continuing the solar cell design trend of creating devices through inexpensive processing/printing techniques that make tuning and optimization more feasible [8].

Tang in 1986 prepared a solar cell in bi-layer cell design which exhibited 1% efficiency, which revolutionized the technology [9]. Gratzel and O'Regan garnered much attention in 1991 with the advent of Dye Sensitized Solar Cell (DSSC). Initially in 1991, DSSC achieved efficiency of 7.1-7.9 %, and more recently in 2005 efficiencies reached to 11% [10, 11]. These high efficiencies for DSSC are due to high surface area structure and the use of dyes to target the spectrum more effectively. Solar cells based on organic materials are also known as Excitonic Solar Cells (XSCs). 5. Conclusion

Conventional photovoltaic devices are based on silicon (Si). The conjugated organic semiconductors have proved to be quite revolutionary materials for electronic devices such as light emitting diodes (LEDs), flat panel displays, photovoltaic (PV) devices, thin film transistors, lasers and sensors. The devices based on organic semiconductors are very thin and light weighted. The cost in production is quite low, the production steps are very simple and considerably cheaper than inorganic technology. The features like easily tailored energy band gap, capacity to absorption of light in wide range of wavelengths and amorphous behaviour of organic semiconductors open the new dimension of research not only in the field of solar cell even in other fields also. By doping other substance in these materials, we can also change their conducting ability of electrons and holes (blank space created after movement of electron). Semiconducting nature of these material makes them future revolutionary candidates for research interest.

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"Evolution and Dynamics of The Retail Sector in Mumbai: Historical Perspectives, Current Landscape, and Future Prospects"

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Introduction

Mumbai, known as the commercial capital of India, is home to a thriving retail sector that plays a significant role in the city's economy. The retail landscape in Mumbai is diverse, encompassing traditional street markets and modern shopping complexes, reflecting the city's multicultural population. With its coastal location, Mumbai has a rich history as a trading centre, which has contributed to the growth of its retail sector. From vibrant street markets to luxury malls and e-commerce platforms, the retail industry in Mumbai offers a wide range of formats and is a key driver of the city's GDP. As consumer spending continues to rise, the demand for retail services in Mumbai is on the upswing, making it one of the fastest-growing sectors in the city.

Purpose of the Research paper

This research paper aims to provide a comprehensive exploration of Mumbai's retail sector, covering its current landscape, economic impact, and future prospects. The findings of this study will be valuable for students, scholars, and industry professionals seeking to gain insights into the retail sector of one of India's largest cities. The report is structured to include a historical overview of Mumbai's retail sector, an analysis of the current retail landscape, an examination of the sector's economic contributions, a demographic profile of consumers, and an exploration of the challenges and opportunities facing retail practitioners in Mumbai.

Historical Development of Retail in Mumbai

Mumbai has a rich history of vibrant markets dating back to the 19th century, where cottage and informal industries thrived, and providing livelihoods for many. These markets have been integral to the lives of the city's residents, shaping the retail landscape and contributing to the economic fabric of Mumbai.

- 1. The latter part of the 20th century witnessed the emergence of formal large markets that serve as reflections of the development of modern retail in the urban landscape. Take, for example, the Crawford Market and Zaveri Bazaar in Mumbai, which were present in the mid-20th century and can be considered as early prototypes of the retail establishments that would dominate the city in the following years. Mumbai's transition into a hub of industry and finance occurred during the mid-20th century, attracting numerous companies to establish their headquarters in the city. Consequently, the retail sector had to adapt: the increasing population led to changes in wealth distribution, enabling the middle class to purchase a variety of goods for their households. As an illustration, Akbarally, a Mumbai-based company, launched its chain of stores in the 1960s to cater to the evolving needs of the expanding middle class.
- 2. Mumbai's history as a significant port city is ingrained in its retail heritage. The city was the site of several traditional marketplaces and bazaars, including Crawford Market and Zaveri Bazaar, in the late 19th and early 20th centuries. These marketplaces were renowned for their lively

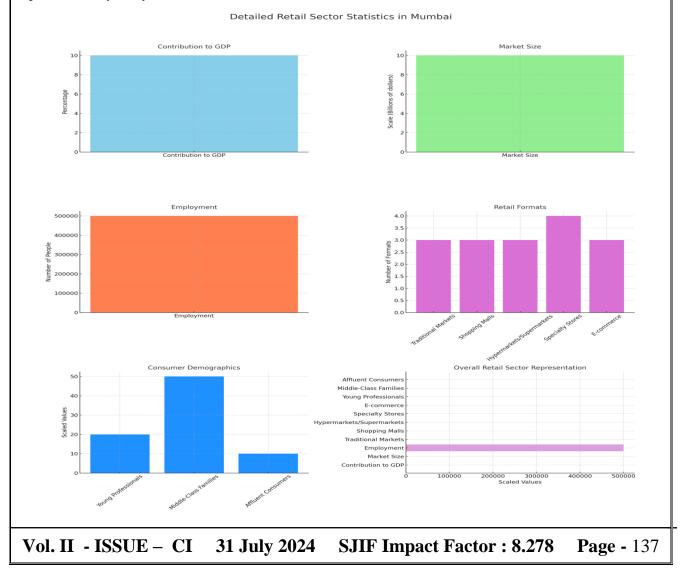
ambiance, wide range of products, and affordable prices. They functioned as important trading hubs for a variety of products, including jewelry, textiles, and fresh fruit. Street sellers and tiny, family-run businesses defined the early retail landscape and were vital to the city's economy. Mumbai's retail industry started to change in the middle of the 20th century as Mumbai developed into a major industrial and financial center. Department stores and other organized retail formats were established in the post-independence era.

Mumbai's mall culture began with the opening of Crossroads Mall in the late 1990s, and other well-known malls like Phoenix Mills, High Street Phoenix, and Inorbit Mall followed. These shopping centres drew a diverse clientele by providing a choice of food, entertainment, and shopping options all under one roof.

Retail Sector St	atistics in Mu	ımbai
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Metric	Value		
Contribution to GDP	10%		
Market Size	Billions of dollars		
Employment	500,000+ people		
Retail Formats - Traditional Markets	Colaba Causeway, Linking Road, Crawford Market		
Retail Formats - Shopping Malls	High Street Phoenix, R City Mall, Inorbit Mall		
Retail Formats - Hypermarkets/Supermarkets	Big Bazaar, D-Mart, Reliance Fresh		
Retail Formats - Specialty Stores	Croma, Vijay Sales, Crossword, Title Waves		
Retail Formats - E-commerce	Amazon, Flipkart, Tata Cliq		
Consumer Demographics - Young Professionals	20-35 years, high disposable income, branded products, online shopping		
Consumer Demographics - Middle-Class Families	Value-for-money deals, hypermarkets, local markets		
Consumer Demographics - Affluent Consumers	Luxury brands, high-end shopping		

Source: The table's statistics are based on general industry knowledge; for specific data, refeed government reports, industry analyses (RAI, Deloitte), and business news (Economic Times, Business Standard etc.



Sources: Government reports (Ministry of Commerce and Industry, Maharashtra State Government), industry reports (Retailers Association of India, Nielsen, Deloitte), and business news websites (The Economic Times, Business Standard) etc.

Statistical Analysis of Retail Sector Statistics in Mumbai Contribution to GDP

• **Mumbai's Retail Sector Statistics: A Statistical Analysis** GDP Contribution: 10% of GDP: The retail industry plays a crucial role in the economic structure of Mumbai, as evidenced by its 10% GDP contribution. This noteworthy proportion emphasizes the industry's impact on stability and economic progress, making it a pillar of Mumbai's economy.

Market Size

• Valued in Billions of Dollars: The retail market is a sizable and dynamic industry, as seen by its size, which is valued in billions of dollars. This market's sizeable size is indicative of a sizable and well-off customer base that fuels a lot of business activity and draws big investments.

Employment

Over 500,000 workers The retail industry employs more than 500,000 people, making it one of Mumbai's largest employers. This figure highlights the sector's significance in sustaining livelihoods and its role in lowering unemployment. There are jobs available for a variety of roles, including management, logistics, and sales personnel.

Retail Formats

- Variety of Formats:
- **Conventional Markets**: Well-known marketplaces that retain their cultural value and offer a variety of goods are Colaba Causeway, Linking Road, and Crawford Market. These marketplaces are still thriving.
- **Shopping Malls**: With both domestic and foreign brands, contemporary malls like High Street Phoenix, R City Mall, and Inorbit Mall offer a comprehensive shopping experience.
- **Hypermarkets/Supermarkets**: Big Bazaar, D-Mart, and Reliance Fresh are a few chains that provide convenience and variety while meeting daily necessities.
- **Specialty Stores**: Online specialty stores like Croma and Vijay Sales focus on specific categories, providing specialized products and expertise.
- **E-commerce**: Due to consumer preferences for convenience and variety, online retailers like Amazon, Flipkart, and Tata Cliq are growing quickly.

Consumer Demographics

- Distribution of Consumer Segments:
- Young Professionals: Making up a sizeable chunk of the market, young professionals (between the ages of 20 and 35) have a lot of extra money to spend and are partial to branded goods and internet shopping.
- **Middle-Class Families**: This market segment drives volume sales by regularly shopping at hypermarkets and local markets and seeking for value for money.
- Wealthy Consumers: A smaller but more valuable market group, wealthy consumers are drawn to upscale retailers and premium brands.

Overall Retail Sector Representation

• A Comprehensive Approach to Metrics: A thorough understanding of numerous indicators, such as GDP contribution, market size, employment, retail formats, and consumer demographics, is

offered by the overall representation graph. This comprehensive viewpoint aids in comprehending the sector's economic effect and diverse nature.

Key Insights

• Economic Significance: With a major impact on employment and GDP, Mumbai's retail industry is a vital part of the city's economy.

• Market Diversity: The industry offers a wide range of products and services to meet the needs and tastes of its customers, from conventional marketplaces to contemporary malls and e-commerce.

• **Consumer Behavior**: Retailers must comprehend consumer demographics and preferences in order to properly customize their goods and tactics.

• **Growth Opportunities**: There are a lot of chances for the industry to grow and innovate because of the market's increasing size and changing retail models.

This statistical analysis offers a thorough synopsis of the retail industry in Mumbai, emphasizing its diversity, economic significance, and customer dynamics

Current Landscape of Retail in Mumbai

Types of Retail Formats

Conventional Markets: Well-known marketplaces with a variety of goods, including fresh food and clothing, such as Crawford Market, Linking Road, and Colaba Causeway, are still thriving.
Shopping Malls: With both national and international brands housed within, contemporary malls such as High Street Phoenix, R City Mall, and Inorbit Mall have emerged as key components of the urban shopping experience.

• **Supermarkets and hypermarkets**: Chains like D-Mart, Reliance Fresh, and Big Bazaar offer a wide variety of household and grocery products.

• **Specialty Stores**: Online shops with a niche concentration on particular categories, such books (Crossword, Title Waves) and gadgets (Croma, Vijay Sales).

• E-commerce: With sites like Amazon, Flipkart, and others, online selling is expanding quickly.

Major Retail Hubs

Mumbai's retail activity is concentrated in several key areas:

• **South Mumbai**: Distinguished by upscale shopping areas like Fort and Colaba, home to designer boutiques and high-end labels.

• Western Suburban Subdivisions: Andheri, Bandra, and Juhu are prominent shopping destinations featuring a blend of local markets, malls, and high street stores.

• Central Mumbai: Some of the biggest shopping centers and malls in the city are located in districts like Lower Parel and Dadar.

Key Players in the Retail Sector

Several prominent players dominate Mumbai's retail landscape:

.Reliance Retail: a major player in Mumbai's retail business, Reliance Retail operates a variety of formats, including electronics stores and supermarkets.

• **Shoppers Stop**: One of India's first department shops, it's still a well-liked option for apparel and accessories.

• **Future Group**: Well-known for the Big Bazaar chain, Future Group is a major player in the hypermarket and grocery industries.

• **Tata Group**: The Tata Group meets a range of customer demands through its retail businesses, which include Westside and Croma.

Economic Impact of Retail in Mumbai

Contribution to GDP

Mumbai's retail industry plays a vital role in the city's economy, making up a sizeable portion of the GDP (GDP). According to recent estimates, Mumbai's retail sector contributes over 10% of the city's GDP, demonstrating the sector's significance to the city's broader economic environment. Urbanization, increased consumer spending, and an expanding middle class with more disposable income have all contributed to the rise of this industry.

Employment Generation

One of Mumbai's biggest employers, retail offers positions for workers of all skill levels. There are many different job options in the industry, ranging from supply chain managers and logistics specialists to retail sales associates and cashiers. Based on information from the Maharashtra State Employment Guarantee Scheme, Mumbai's retail sector.

Impact on Related Sectors

Related businesses including manufacturing, real estate, and logistics benefit from the retail sector's expansion. Due to the increased demand for retail space, developers have been building malls and shopping centers, which has resulted in a boom in commercial real estate. Additionally, the logistics and storage industries have grown as a result of the retail sector's requirement for effective supply chain management.

Consumer Behaviour and Trends

Demographics of Mumbai's Shoppers

Mumbai's population is diversified, with people from different age groups, socioeconomic backgrounds, and cultural backgrounds making up its retail market. Customers in the city can be broadly divided into:

• Young Professionals: This demographic, which often ranges in age from 20 to 35, has a lot of discretionary cash and a penchant for branded goods and internet shopping.

• Middle Class Families: They frequently buy at hypermarkets and local markets since they are looking for good values.

• **Affluent Customers**: They make up a smaller but sizable share of the market and are more likely to purchase at upscale stores and luxury products.

Shifts in Consumer Preferences

Over the past decade, there has been a noticeable shift in consumer preferences in Mumbai:

• Local versus Global Brands: International brands are becoming more popular, especially with younger consumers, even if local companies still control the majority of the market.

• **Online shopping**: Due to the ease of e-commerce, people are increasingly making all of their purchases—from gadgets to groceries—online.

• **Sustainability and Ethical Shopping**: As more people look for environmentally and socially conscious items, there is a growing awareness of sustainable and ethical shopping practices.

Case Studies of Popular Retail Trends

1. E-commerce Boom: Due to their convenience and variety, sites like Amazon and Flipkart have experienced exponential development. For example, internet businesses report a notable increase in sales over the holiday season, which is indicative of shifting consumer behavior. 2. Growth of Luxury Retail: Brands like Gucci and Louis Vuitton are becoming more and more popular as luxury retailers open their doors in upscale locations like Palladium Mall, catering to the upper class.

Challenges and Opportunities in Mumbai's Retail Sector

Infrastructure Issues and Urbanization

Infrastructure limitations are one of the main issues Mumbai's retail industry is experiencing. Particularly in highly populated areas, traffic jams, a lack of parking spaces, and poor public transportation alternatives can discourage customers from visiting retail establishments. **Regulatory and Policy Challenges**

Regulations like labor regulations and complicated licensing processes also have an effect on the retail industry. Policies pertaining to foreign direct investment (FDI) in the retail sector can also have an impact on both domestic and foreign businesses by changing the dynamics of the market.

Opportunities for Growth

In spite of these obstacles, Mumbai's retail industry has a lot of room to grow: • **Digital Transformation**: Using digital tools like data analytics and online payment systems can improve customer satisfaction and expedite processes.

• **FDI** in **Retail**: By lowering restrictions on FDI, Mumbai may be able to draw in major international retailers, generating capital and employment opportunities.

• Expansion into Tier-II and Tier-III Cities: Using Mumbai as a basis, retailers can investigate expansion potential in Maharashtra's rising markets.

Conclusion

Summary of Key Points

Mumbai's retail industry has developed from traditional marketplaces to a vibrant fusion of contemporary retail formats, greatly boosting the local economy. It contributes significantly to employment, has an impact on adjacent industries, and represents the city's varied customer base.

Prospects for the Retail Sector in Mumbai Future development in Mumbai's retail industry is anticipated due to the city's digital transformation, changing consumer tastes, and possible legislative changes. To fully realize the potential of this industry, infrastructure and regulatory issues must be resolved. Mumbai's retail sector may continue to grow and establish standards for other Indian cities with wise investments and creative thinking. This in-depth examination of Mumbai's retail market demonstrates its significance and promise, providing insightful information for those interested in offering valuable insights for stakeholders looking to navigate and succeed in this dynamic market.

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Effect of Visual Strategies on Decision-making Skills in Children with Autism

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Introduction

Autism spectrum disorder (ASD) is a complex neurodevelopment multi-factorial disorder comprising impairment in social skills and repetitive/restricted behaviour (Gupta et al., 2021). Autism is a spectrum disorder, meaning it encompasses a wide range of abilities and challenges that can vary from person to person.

People with autism may experience difficulties in social communication, such as understanding and using nonverbal cues, maintaining eye contact, and engaging in reciprocal conversations. They may also display repetitive behaviors, restricted interests, and a need for routine and predictability. Hence children with autism display a triad of impairments – Impairment in language and communication, impairment in social interaction, and have restrictive and repetitive behaviours and interests. Sensory sensitivities, such as being over or under sensitive to certain sounds, textures, or lights, are common among individuals with autism.

Autism typically becomes apparent during early childhood, and early identification and intervention are crucial for optimal outcomes. The exact causes of autism are still not fully understood, but it is believed to result from a combination of genetic and environmental factors.

It's important to note that individuals with autism possess unique strengths and talents, and their experiences can vary widely. Some individuals with autism may excel in areas such as mathematics, music, or visual thinking. With appropriate support, interventions, and accommodations, individuals with autism can lead fulfilling and meaningful lives, make progress in their development, and actively participate in society.

Executive function refers to a set of cognitive processes that enable individuals to plan, organize, initiate, monitor, and adjust their behaviors to achieve goals. These processes play a crucial role in higher-level cognitive functioning, including problem-solving, decision-making, and self-regulation. In individuals with autism spectrum disorder (ASD), there is growing recognition that executive function deficits are common and can significantly impact their daily functioning (Browning et al., 2021).

Executive function is the postulated mechanism which enables the normal person to shift attention flexibly, inhibit prepotent responses, generate goal-directed behaviour, and solve problems in a planful, strategic way (Shallice et al., 2002). Children with autism may have difficulty transitioning between activities or adjusting their behavior in response to new information or unexpected events due to the deficit in executive functioning. Executive function deficits lead to difficulties in planning and organizing skills as they involve the ability to set goals, develop strategies, and create a structured approach to tasks. Due to these difficulties, individuals with ASD may have problems with time management, prioritizing tasks, and breaking down complex tasks into manageable steps. This also leads to difficulties in making timely decisions about many events in their lives. Supported decision-making has two main aims, to enable people with cognitive disabilities to exercise their legal capacity and to determine their own lives

The lack of the crucial skill of decision-making may lead to erroneous decisions that may have a serious effect on several areas of personal and working life. It is therefore imperative to inculcate the skill of decision-making in individuals with autism at a young age.

Children with autism learn well when auditory instructions are combined with visual supports. Visual strategies are a collection of tools that add visual information to verbal information. They can be used for various purposes, like helping a student understand a situation or make decisions about certain issues and or

perform a task independently. The size, format, quantity, and complexity of the information in the visual strategy should be based on the individual's needs and skills.

If provided with effective visual strategies, students with autism can understand instructions better and therefore decide on activities they wish to perform, express themselves, and complete tasks independently too. The ability to make decisions can be honed early in life so that they can address more complex situations in life with the ease of the developed skill of decision-making.

Flashcards are an effective visual strategy frequently used in working with individuals with autism. They serve as a versatile tool to support various aspects of learning and development. One key application is in understanding instructions and situations. By presenting a visual image or word on one side and the corresponding word or definition on the other, flashcards help individuals with autism improve their understanding and their action for a particular situation.

The flash cards can be used to make a decision on choosing an activity, food, drink, favourite colour etc. Several sets of flashcards can be made to facilitate decisions on different activites and events and all can be combined to make a choice-making book which is individual to each child. This book can develop the important skill of decision-making early in the life of children with autism. This would promote inclusion in mainstream classrooms which will help them live an inclusive within society.

Research Question

Are Visual Strategies effective in promoting "decision-making skills" in children with autism?

Objectives

Objectives of the research are as follows:

- 1. To determine the effectiveness of visual strategy namely a decision-making book made of flashcards on pre-test and post-test scores of the experimental group on the decision-making skills of children with autism.
- 2. To determine the effectiveness of visual strategy namely a decision-making book made of flashcards on the gain scores of the experimental and control groups on the decision-making skills of children with autism.

Hypothesis

The following null hypothesis was formulated for the research

Hypothesis 1: There is no significant difference in the pre-test and post-test scores of the experimental group on the effectiveness of visual strategy namely decision-making book made of flashcards on the decision-making skills of children with autism.

Hypothesis 2: There is no significant difference in the pre-test and post-test gain scores of the experimental and control groups on the effectiveness of visual strategy namely decision-making book made of flashcards on the decision-making skills of children with autism.

Methodology

Study design

The design used in the study was the Pretest Posttest Experimental Control group design. The effect of the intervention was seen in the pretest and posttest scores of the experimental group. The control group was not given the intervention. Both group cores were taken in the same period before and after the intervention. The data analysis looks at two sets of scores

- (i) The pretest-posttest scores of the experimental group to map the difference brought about by the intervention
- (ii) The difference in the gain scores of the experimental and control group

Sampling

The intervention was done on 15 children with autism aged between 3 to 8 years of age. The sampling was purposive. All children are attending a special school. To ensure accuracy in scores, the control group students and experimental group were taken from 2 separate schools in the suburbs that fulfilled the age and diagnostic criteria. 12 sessions of intervention were done.

Intervention

A decision-making book was created using flash cards to facilitate the decision-making skills in the children. Each page of the book had only 1 decision-making activity like choosing the favourite food or colour. The book had 7 decision-making activities on which the children were trained to use and make decisions during the intervention period. The instructions are given by the teacher by opening the page with the choice of activity/item given to the child. 2 flash cards of different choices of the activity/item are given to the child. The page had the choice item on top for e.g. " My Favourite drink is" Below that 2 pictures are given of the favourite drinks of the child -for e.g. banana milkshake and orange juice cards are given and the child picks up one item and places it below the statement signifying the choice he/she has made. To make the instruction holistic, the intervention is started with a realtime experience where the child is given a sip of milkshake and orange juice. The fash cards are shown to the child when the child is partaking the item so that the child understands the taste of each item and identifies it with the picture of the same. This is repeated several times till the child understands and responds to the preferred item. After a few sessions, the cards were presented first, and then once the child made the choice the item was given to the child. This activity is repeated over several different items to choose from the book and gradually is generalized to life situations so the child learns to make decisions over time. For the purpose of this study, 7 such activities and items were chosen between which the child was supposed to choose. They are as follows: drink, food, colour, perception activity, academic activity, recreation activity, clothes and toy. With each set of items, the same approach was done where the child is first taught about both activities/items and then choices were made concretely before teaching the association with flash cards. Gradually the books were given to the child and eventually, decisions were being made by the child.

Decision-making book using flashcards created for the study Procedure for data collection

The procedure of data collection for the research study was done as follows (1) Baseline assessment of the control group (sample: 15) and experimental group (sample: 15). assessment was done on the decision-making tool (book) created. (2) Intervention given to the experimental group with the decision-making book prepared for each child (12 sessions for each child). (3) Post-intervention assessment of the control group (sample: 15) and experimental group (sample: 15). (4) Collation and coding of scores in Excel sheet.

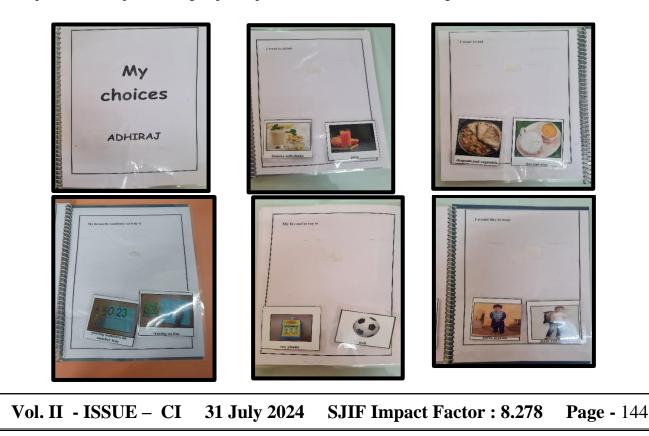




Figure 1

Scoring

The children are given a chance to respond with 4 prompt levels to the instruction with the decisionmaking book with flash cards. The instruction starts with a Physical prompt (P) where the teacher physically guides the child through the actions. The Physical prompt gradually fades and moves to a correct prompt where the child can perform the actions independently with a correct prompt (C). Four prompt levels were recorded depending on the independence level of the child which are as follows: (a) Physical prompt (P) where the child chooses with complete manual guidance from the teacher and the score given was 1, (b) gestural prompt(G) where the child chooses when the instruction is given the second time and the score given was 2, (c) when the teacher repeats the instruction and the child chooses correctly, the score given was 3, and (d) Correct prompt where the child chooses independently and the score given was 4.

Data Analysis

The data was analyzed quantitatively and qualitatively. Descriptive Statistics: Descriptive statistics providing a summary of the main features of the dataset were created. Inferential Statistics: Inferential statistics are used to make inferences about a population based on a sample of data. As the sample size was small, the sampling was purposive, and data was not distributed normally, non-parametric testing of the hypothesis was done. The statistic used was the Wilcoxon Signed Rank test for comparison of pre-test and post-test scores. For comparison of experimental and control group gain scores, the Mann-Whitney U test was performed. Once the statistical analyses were performed, the results were interpreted in the context of the hypotheses. For qualitative data analysis, the reflections of the intervention sessions were noted in a reflective journal. The summary of the reflections has been written as a qualitative data analysis of the study.

Quantitative analysis of data

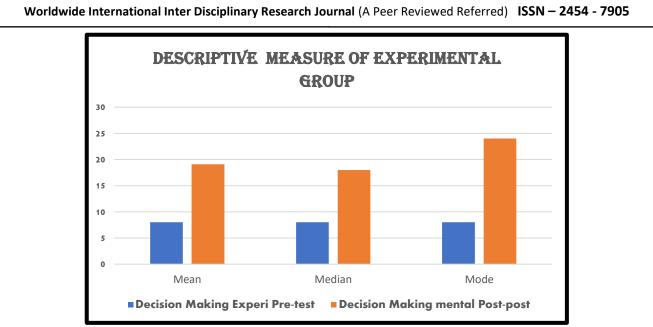
Testing of Hypothesis 1

Null Hypothesis H0: There is no significant difference in the pre-test and post-test scores of the experimental group on the effectiveness of visual strategy namely decision-making book made of flashcards on the decision-making skills of children with autism.

Descriptive Statistics

Descriptive data analysi	s of the pre-test and	l post-test scores of t	he experimental group

Variable	Group	Scores	Ν	Mean	Media	Mode	SD	Skewn	Kurtosi
					n			ess	S
Decision	Experi-	Pre-	15	8.00	8	8.00	0.00	NaN	NaN
Making	mental	test							
		Post-	15	19.1	18	24.0	5.35	0.467	-0.818
		post							



Graphical representation of descriptive measures of experimental group Figure 2

Interpretation

The mean, median, and mode of the post-test scores of the experimental group are 19.1, 18 and 24. They are much higher than the mean, median and mode scores of the pretest scores of the experimental group which are 8. The difference can be clearly seen in the graphical representation too. This shows that the intervention has been successful. The Standard deviation of the pre-test scores is 0 and that of the post-test scores is 5.35. The pre-test scores are not skewed and the post-test scores are positively skewed. Kurtosis of data is platykurtic.

Inferential Statistics

Relevant statistics for the pre-test and post-test scores of the experimental group decision-making skills using Visual Strategies with the Wilcoxon signed rank test

Parameter	P-Value	Effect size(r)	Z value	Significance	Hypothesis
decision-	0.0006998	0.8752	3.3896	Significant	Rejected
making					

Results of the Wilcoxon Signed-Rank test showed there was a significant difference (Z = 3.38, p<0.001) between the pre-test and post-test scores. The median post-test rank (Mdn = 18, n = 15) for decision-making skills is statistically significantly higher than the pre-test ranks (Mdn = 8, n = 15). The effect size, r = 0.9 is the intervention effect and is interpreted as a large effect, according to Cohen's classification of effect sizes which is 0.1 (small effect), 0.3 (moderate effect), and 0.5 and above (large effect). The p-value is 0.0006998 which is less than 0.01 and therefore the results are significant.

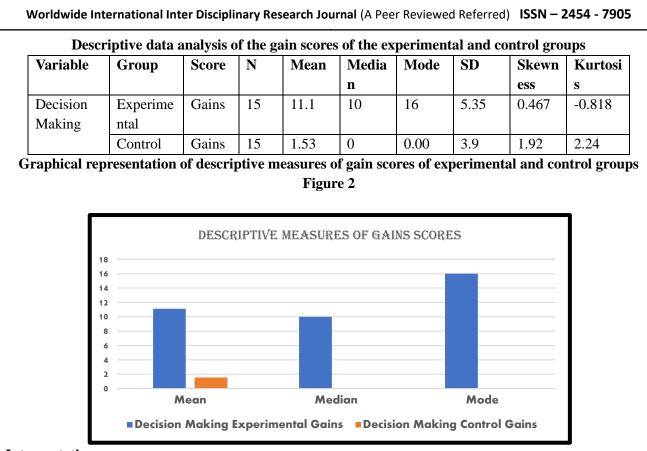
Hence, the null hypothesis is rejected & alternative hypothesis is accepted. This proves that the intervention provided to the experimental group was significant.

Alternative Hypothesis HA: There is a significant difference in the pre-test and post-test scores of the experimental group on the effectiveness of visual strategy namely decision-making book made of flashcards on the decision-making skills of children with autism.

Testing of Hypothesis 2

Null Hypothesis H0: There is no significant difference in the pre-test and post-test gain scores of the experimental and control groups on the effectiveness of visual strategy namely decision-making book made of flashcards on the decision-making skills of children with autism.

Descriptive Statistics



Interpretation

The mean, median and mode gain scores of the experimental group are 11.1, 10 and 16 which are much higher than the corresponding scores of the control group which are 1.53, 0 and 0 respectively. The significant difference shows that the intervention was more successful in the experimental group. The Standard deviation of the gain scores of the experimental group is 5.35 and that of the control group gain score is 3.9. The data is positively skewed and the gain scores of both the groups are platykurtic.

Inferential Statistics

Relevant statistics of gain scores of visual learning strategies on the decision-making skills of the experimental group and control group using Mann-Whitney U test

experimental group and control group using main whiteg o test							
	Sample	Mann-	Critical	z score	p value	Significance	Hypothesis
	Ν	Whitney U	Value of U				
		value					
Exp. Grp.	15	14.5	64	4.04411	.00001	Significant	Rejected
gain							
Scores							
Cntrl.	15						
Grp. gain							
Scores							

Interpretation

The Mann-Whitney U-value is 14.5. The critical value of U at p < .05 is 64. Therefore, the result is significant at p < .05. The z-score is 4.04411. The p-value is .00001 which is much lesser than 0.01. Hence the result and intervention are significant. Hence Null hypothesis is rejected and the Alternative hypothesis is accepted.

Alternative Hypothesis HA: There is a significant difference in the gain scores of the experimental group and control group scores on the effectiveness of visual strategy namely decision-making book made of flashcards on the decision-making skills of children with autism.

Conclusion: As the gain scores of the experimental group on the decision-making variable as compared to the gain scores of the control group, through the use of visual strategies, the intervention was successful.

Qualitative analysis of data

The intervention started with training the children on making various choices with concrete experiences. Once they acquired the necessary skills, they were given instructions on using the same activities/items on the decision-making book with flash cards. Initially, some children kept changing their decisions till they understood the choices completely. After several sessions, the decisions made were the same which proved that they were cognitively making them based on their choice. These decision-making skills have now been moved on to real life situations. Flash cards are still being added with more choice-making options and the books are becoming bulkier based on the various activities/items to be chosen from. **Conclusion**

The intervention using a visual strategy was successful. Most of the children could make decisions appropriately after training with the book over several sessions. The outcome of this intervention is that children can achieve decision-making skills using visual strategies. This is important for them to function effectively in inclusive education schools and in society. More research is required in this area which could strengthen this outcome.

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"Social Media Influence on Financial Literacy: A Study **Among Commerce Students''**

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Abstract: -

Finance is about managing money, including how we earn, save, and spend it. Financial literacy means knowing how to handle money wisely, like budgeting, saving for the future, and investing. It's important for everyone, especially students, to understand these concepts so they can make smart decisions with their money.

In the field of commerce, the subject of accountancy holds significant importance, but before teaching about financial management at UG level, we should assure that students whether have basic knowledge about finance (earning, saving, investing etc). This study aims to understand whether commerce students possess basic knowledge of managing finance, which includes aspects such as earning, saving, budgeting, and investing. Recognizing the growing influence of social media on young minds, this research investigates how these platforms create impact the financial literacy on commerce students.

Data was collected from 100 commerce students to assess their financial literacy levels and the role of social media, in shaping their financial knowledge and behaviour. The survey included questions about their understanding of key financial concepts and their use of social media on managing their finance.

The findings reveal that while many students have a general awareness of managing finance, there are noticeable gaps in their knowledge and practices. Social media emerged as a significant source of financial information for students, yet the credibility and effectiveness of this information varied widely.

This research highlights the need for more structured and reliable financial education programs, both within the curriculum and through social media channels, to better prepare students for financial decisionmaking in their personal and professional lives.

Keywords: - Social Media, Finance, Financial Literacy, Money, Students Introduction: -

In commerce education, accountancy is a key subject that teaches students about managing money, such as earning, saving, budgeting, and investing. Financial literacy, or the ability to understand and use various financial skills, is crucial for students to make informed decisions about their finances.

With the growing use of social media, many students now turn to these platforms for financial advice. However, it is unclear whether this information truly improves their knowledge w.r.f financial literacy. Previous research in India has shown mixed results regarding the effectiveness of social media in enhancing financial knowledge among young people.

This study aims to assess the basic financial knowledge of commerce students and examine how social media impacts their financial literacy. By collecting data from 100 college students, we hope to understand their financial habits and the role of social media in shaping their financial understanding.

This research will help in identifying gaps in educating to managing finance and suggest ways to improve financial literacy among students, ensuring they are better prepared for their best financial futures. Needs for study: -

Finance is about managing money, including how we earn, save, and spend it. Financial literacy means knowing how to handle money wisely, like budgeting, saving for the future, and investing. It's important for everyone, especially students, to understand these concepts so they can make smart decisions with their money. With social media becoming a popular source of financial advice, it's crucial to see if students are learning the right things about managing their finances. This study looks at how much commerce students know about managing finance and how social media influences their financial knowledge. **Research objectives: -**

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- To assess current level of financial literacy of commerce students.
- To find out the impact of social media on financial literacy among the student.
- To identify effective strategy to promote financial literacy among college students.

Literature review: -

(social media effects on the financial literacy level and financial behaviour, Dr. mohommad shahfaraz khan & Dr. zuhaib ahmad) In this paper, the author finds out the effects of social media on financial literacy among students. The author focuses on how internet sources and social media have become new sources of financial information for students (Lyons et al., 2006). It highlights the widespread internet use and social media engagement among the Omani population, with 95.2% using the internet and 82.2% using social networks as of January 2021 (Digital-2021-Report, 2021). The study aims to explore how these platforms influence students' financial behaviour and literacy in Oman, addressing a gap in research identified by Lusardi and Curto (2014), who noted a lack of studies on how individuals acquire financial knowledge through the internet and social media.

(A study on impact of social media platforms and financial advertisements on youth and their lifestyle in Mumbai, isshikaa kaur jaggi and rakesh nair) In this paper, the author examines the influence of social media on financial literacy among college students. Kaur and Nair (2024) focus on the relationship between social media use and financial decision-making, revealing a significant positive association between the use of visual social media platforms and concerns about body image, as well as the impact on investment and consumer behaviour. The authors highlight the need for a nuanced understanding of digital participation and its effects on youth. They emphasize the necessity for further investigation into specific content categories on social media that affect financial literacy and lifestyle choices among young people.

(The Financial Literacy of College Students: Evidence From India" by Manju Dahiya, Ercan Özen, and Kisan Yadav.) In this paper, the authors find out that financial literacy among Indian college students is low. They focus on financial behaviour, financial knowledge, and financial attitude as key variables in their study. The study reveals that students have very low awareness of concepts like compound interest, inflation's impact on purchasing power, and the benefits of diversification. The authors also emphasize the importance of financial education for students, highlighting that increased financial literacy can lead to better financial decisions and improved financial well-being. This study provides valuable insights into the current state of financial literacy among Indian college students and underscores the need for targeted financial education interventions.

(The Impact of Financial Influencers on Social Media on the Financial Literacy of Young Adults, Stef Geenen) investigates how financial influencers on social media affect the financial literacy of young adults. In this paper, the author finds out that exposure to financial influencers does not significantly impact financial knowledge and is not influenced by educational level. The author focuses on the components of financial literacy, highlighting that financial knowledge and financial attitude positively influence financial behaviour. Additionally, the study emphasizes the importance of perceived behavioural control in shaping financial behaviour, validating the Theory of Planned Behaviour. The author concludes that while financial influencers have become popular, their role in improving financial literacy remains unclear.

Research methodology: -

This study convey 100 college students to understand their knowledge related to financial literacy and the impact of social media on their financial knowledge. A random sampling method was used to ensure every student had an equal chance to participate, promoting diversity and reducing bias. The questionnaire included straightforward questions about financial management skills, habits, and social media usage for financial information. The collected data was then analysed to determine the students' understanding of financial concepts and how social media influences their financial literacy. The data collection process took a period of 1 month from 1 June to 28 June.

Limitation of study: -

1. In this study mainly got responses from SYBcom and TYBcom students.

- 2. In this study limited responses got from FYBcom.
- 3. Area taken understudy was Goregaon and Kandivali
- 4. Similar study can be conduct in other suburbs of Mumbai.

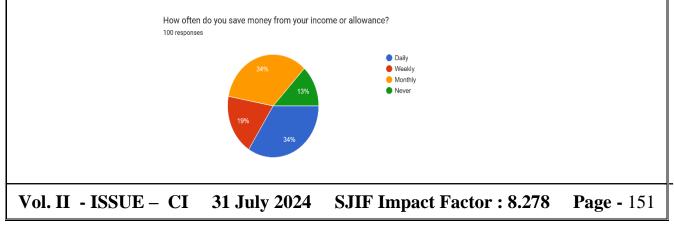
Data analysis: -

Respondent profile		frequency	
Gender	Female	50	
	Male	50	
Age	Below 18	04	
-	18-20	09	
	20-22	84	
	Above 22	03	
Stream	Commerce	100	
Year of study	First year	03	
	Second year	49	
	Third year	48	
Employment status	Not employed	89	
	Part-time employment	07	
	Internship	00	
	Full time employment	04	
Monthly income	No income	87	
	Less than 5000rs	04	
	5000rs - 10000rs	05	
	10001rs - 15000rs	03	
	More than 15000rs	01	

The survey included 100 commerce students, female 50% ad male 50%. Most students (84%) are aged 20-22. The majority are in their second year (49%) or third year (48%) of study. Almost all students (89%) are not employed. Only a few have part-time jobs or earn small amounts.



Even though majority of respondents are not employed, out of 100 respondents surveyed, 61% are budget carefully and track their expenses, 8% budget occasionally but don't track expenses, 19% spend as needed without budgeting, and 12% rely on others for financial management. The findings illustrate majority of students are carefully budget their money and also aware about their expenses.



Out of the 100 respondents surveyed, 34% reported saving money daily, while 19% save on a weekly basis. Another 34% save monthly, with the remaining 13% never save their money. it indicating that most of students have saving habit.



The survey reveals that students predominantly seek information from family and friends (58%), followed by formal education (34%), online resources (36%), and social media (31%). A minority of students utilize alternative sources for information like visiting bank, taking advise from insurance agent etc.

What are your primary financial goals as a college student? (Select all that apply) 100 responses Saving for emergencies Paying off student loans Saving for future education (e.g., Saving for a major purchase (e..., Hanaging daily expenses witho., Paying off student loans Paying off student loan

-11 (11%)

20

Saving for travel or personal ex..

Investing in stocks or other fina.

Saving for casual purchase

Other

0

As per the survey, the most common goal of student's savings is saving for emergencies and saving for travelling. There are also other goals of their saving like future education (32%), major purchases like car or house (20%), casual purchases (34%), managing daily expenses (23%) etc. very small group of respondent save money for investment.

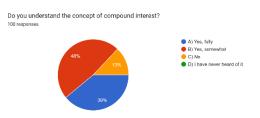
-21 (21%)

45 (45%)

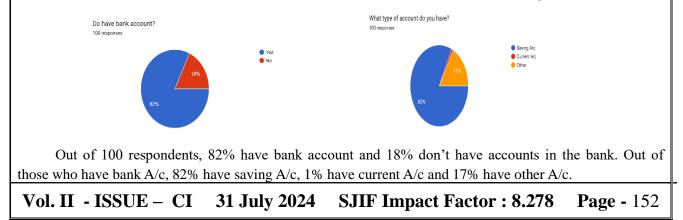
60

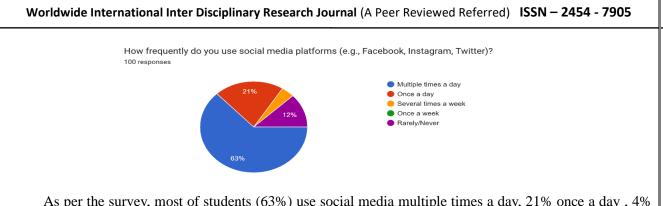
-34 (34%)

40



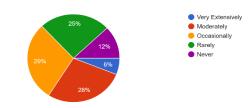
Out of 100 respondents only, 39% respondent fully aware about the concept of compound interest and 48% aware somewhat, but 13% student don't know about basic term of finance like compound interest.



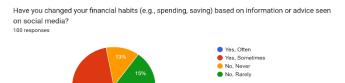


As per the survey, most of students (63%) use social media multiple times a day, 21% once a day, 4% several time a week and 12% rarely or never.

To what extent do you rely on social media for financial information and tips? 100 responses



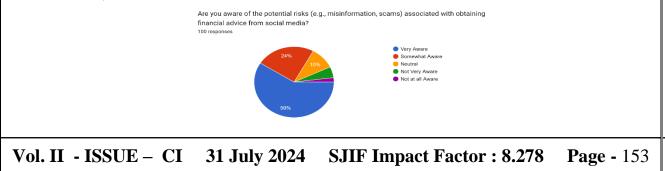
Findings indicate that every small group (6%) of respondent rely very extensively on social media for financial information and tips. 28% rely moderately, 29% rely occasionally, 25% rely rarely, 12% never rely on social media.



Out of 100 respondents, majority of respondents (56%) sometimes changed their financial habits based on information or advice seen on social media. 16% changed aften, 15% rarely and 13% never changed their financial habits.



A majority of respondents (51%) expressed neutrality towards the credibility of influencers or experts on social media for financial advice. Among those surveyed, 12% consider these influencers very credible, while 20% find them moderately credible. On the other hand, 7% perceive them as not very credible, and 10% believe they are not credible at all in this context.



A significant majority of respondents (59%) are highly aware of the potential risks associated with obtaining financial advice from social media. Additionally, 24% of respondents reported being somewhat aware of these risks, while 10% maintained a neutral stance. Only 5% indicated they were not very aware, and a mere 2% stated they were not aware at all of the risks involved.

Conclusion: -

The survey results indicate that students regularly save money on a daily, weekly, or monthly basis, even though many do not have jobs. Their main reason for saving is to be prepared for emergencies rather than investing. They save money mainly for unproductive investment. Additionally, many students lack understanding of basic financial concepts such as compound interest. This indicate that students recognize the importance of saving and budgeting, but they do not have much knowledge about investment strategies.

Furthermore, the study found that students prefer seeking financial advice from family and friends instead of social media influencers. This might be because they are aware of the risks associated with getting financial advice from social media. Therefore, social media does not significantly influence the financial literacy of college students.

Overall, students have knowledge about saving and budgeting finance but they need guidance for investments. It also appears that social media has some influence on students' financial literacy, but they primarily trust personal networks for financial guidance rather than relying heavily on social media sources. **Strategies:** -

- 1) Schools / colleges can hold workshops where experts teach about saving, spending, and investing money. They can also include these lessons in regular classes so everyone learns.
- 2) Online courses and videos can be made available for students to watch and learn at their own pace. Older students who know more about money can mentor their peers. Schools/colleges can invite financial experts to talk to students and give practical advice.
- 3) Schools can introduce a separate subject in curriculum from school level, which sole purpose will be teaching about saving, budgeting and various emerging investment plans like mutual fund, insurance plan, banking schemes, stocks / shares etc. this will build saving and investment habits into students from their childhood.
- 4) Teachers can give assignments where students practice making budgets and simple investment plans. Teacher can ask students to invest a smaller amount of money as assignment, so student will get practical knowledge along with theoretical knowledge. Schools can provide counselling services where students get one-on-one help with their money questions.
- 5) Finance clubs can be formed where students gather to talk about money and share tips.
- 6) Finally, involving parents in these lessons can ensure students get support and encouragement at home as well.

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Social Transformation and Feminist Movement

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Abstract

Mahatma Gandhi envisaged India as a Nation of self-sufficient autonomous village republics. The Indian society is predominantly a rural society although the urbanization is on rise. The percentage share of rural women population is 48.69 percent as compared to the urban women population of 48.16% in the total population. The Economic Survey, 2018 proposed an agricultural policy aimed at integrating women as active agents in rural transformation.

Lack of opportunities for education and employment, extensive family responsibilities, limited right of ownership of land and financial security are some of the significant issues of rural women.

Focused government initiatives and the interventions of many other organisations have resulted into the transformation of women in rural India. The transformation is evident from the trends such as improved literacy rate, feminisation of labour force, employment generation, skill development, capability enhancement, ownership of property and formation of Self-Help Groups.

The present research overviews the various initiatives and offers suggestions. It is a descriptive research based on the secondary data collected from various research papers, reports, research studies and websites.

Key words: Social Transformation, Rural India, Women Introduction

Mahatma Gandhi envisaged India as a Nation of self-sufficient autonomous village republics. The Indian society is predominantly a rural society although the urbanization is on rise. As per the census of 2011, 80% of the people live in rural areas as against 20% of people living in urban areas. The percentage share of rural women population is 48.69 percent as compared to the urban women population of 48.16% in the total population.

Agricultural land is the important resource in rural India. The distribution of land is highly unequal which leads to the inequality of income as well as poverty. It is not equally distributed among men and women.

The Economic Survey, 2018 proposed an agricultural policy aimed at integrating women as active agents in rural transformation. The policy seeks to ensure that women farmers get enhanced access to resources such as credit, technology and training at a time when migration of men from rural to urban areas is growing. The Survey observed that the entitlements of women farmers will be the key to improve agriculture productivity.

According to Paulomi Tripathi, a diplomat at India's UN Mission, because of the size of India's population and the large number of women living in rural areas, the government's programmes to raise their status and empower them will have a global impact and be essential for achieving the UN's sustainable development goals.

1.Objectives of the Study

The objective of this study is to understand the trends of social transformation of women in rural India.

2.Literature Review

Ohlan, Ramphul. (2016) observed that Implementation of economic reforms in India has not only stimulated economic growth but brought tremendous changes in nature and structure of rural economy as well. The constructed rural transformation index shows that rural India has undergone a sweeping transformation during the decade of spectacular economic growth. The transformation occurred in India is accompanied by an improvement in the rural development level. Based on findings it is argued that policies aimed at region specific rural transformation types may be an effective way to shape a more integrated urban-rural development pattern in India.

Pangannavar, Dr. Arjun. (2015) observed that rural area being the biggest segment is the backbone of the Indian economy. The rural woman is the centre of rural development in terms of alleviation of rural poverty with economic growth and stability. Rural empowerment solely depends upon the rural development activities. The rural development is a comprehensive programme of activities which include agricultural growth, development of social and economic infrastructure, fair wages, housing, public health, education, village planning, nutrition and communication.

Patel, R., Patel, M., & Patel, N. (2018) opined that the successful implementation of microfinance could lead to societal transformation in rural areas, especially for a country like India. It was suggested that the government and non-government organizations (NGOs) can work on microfinance services to empower women.

Trends of social transformation of women in rural India:

•**Improvement in literacy rate:** As per 2011 census, the literacy rate in India has been reported as 74.04% with a 14% increase to that in 2001, whereas the hike is maximum for rural women at 20% in the last decade, which may be attributed to literacy mission of Government of India. As per NSS 71st round report, in rural India 72.3% Male and 56.8% Females were literate in 2014.

•Feminization of labour force: In the areas where the men go out in search of livelihood, women engage themselves with the farming and allied activities. They are emerging as the main source of agricultural work leading to feminization of the labour force.

•Employment Generation: During 2017-18, the employment generation for women was recorded as 96.77 crore person days which is 53.93% of total employment generated under the MANREGA programme.

•Skill development: Under Dindayal Upadhay Gramin Kaushalya Yojana scheme, as on 31st January 2019, 6,95,283 women were trained and 348161 women were placed.

•Capability Enhancement: Total 71 MKSP projects across 119 districts spread over 18 states are currently being implemented. Total outlay of Rs. 1157 crores has been approved for MKSP projects which target more than 30 lakh women farmers

•Unity and Cooperation: As reported by the Ministry of Rural Development in 2018, the DAY-NRLM programme has mobilized 39.9 lakh women SHGs. These women SHGs have been federated into 2.20 lakh village organisations and 19000 cluster level federations. These women SHGs have saved more than 15,516.27 crores and leveraged more than 1,51, 000 crores of funds from banks. The mission has succeeded in identifying and working with 33 lakh women farmers to increase the productivity of farms and promote diversified livelihood especially by promoting entrepreneurship. Many women are working now as community resource persons for activities such as institutional building, livelihood diversification, financial inclusion etc.

•Ownership of Property: As per the report of Ministry of Rural Development for the year 2018-19, total 420443 houses have been completed out of 547001 houses sanctioned to women.

5.Suggestions:

 \checkmark The rural-urban connect should be improved to tackle the problems such as water scarcity, crop failure, lack of credit etc.

✓ The rural-urban connect can also help to bring in a broader mindset towards women.

 \checkmark Rural infrastructure needs to be developed keeping in mind the features of that area so that the ecosystem of that area will not be disturbed.

✓ More employment creation should be done in the rural areas to improve their self-reliance.

 \checkmark A holistic approach is needed to maintain the rural areas sustainability.

6.Conclusion

The rural women are responsible for the integrated management and use of diverse natural resources to meet the daily household needs. This requires that women farmers should have enhanced access to resources like land, water, credit, technology and training which warrants a holistic approach.

The Department of Rural Development implements for the well-being of rural women. India's efforts for progressing the lives of women and girls in rural areas are multi-dimensional and touch all important aspects of their lives. Various government initiatives, rapid expansion of banks branch network in rural areas and availability of bank credit for the agricultural and allied activities have initiated the process of progression of rural areas.

The transformation in rural economy would enable the creation of a 21st century India which is dynamic and forward looking. The transformation of rural women would result in sustainable development of villages as envisaged by Mahatma Gandhi.

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Study on Relationship Between Emotional Intelligence and Work Life Balance Among Female Teachers Working in Higher Education Institutes (Heis)

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Abstract:

Work Life Balance pertains to the ability of employees to effectively manage their professional responsibilities in a demanding work environment while also juggling the demands of their personal lives and household chores. Additionally, to demonstrate their effectiveness in both areas. Organizations have established many policies and programs to assist employees in balancing their work obligations and family duties. The effectiveness of achieving work life balance depends on the utilization of personnel.

The current study aims to investigate the correlation between emotional intelligence and work-life balance among teachers working in Higher Education Institutes (HEIs). The study aims to assess the emotional intelligence and work-life balance of teachers working in Higher Education Institutes (HEIs). Based on a study of the current literature in this field, it was determined that most employed women had a high level of emotional intelligence and were able to maintain a healthy work-life balance. It uncovers the substantial correlation between emotional intelligence and the work life balance of employed women. The study determined that those with high emotional intelligence are more likely to achieve a favourable work life balance.

The study concluded by suggesting that Higher Education Institutions (HEIs) should create programs and policies to support faculty members in achieving a healthy work life balance and improving their emotional intelligence. Superiors may organize stress management training courses to assist employees in mitigating stress and maintaining equilibrium between their personal and professional lives. For improved productivity, one should prioritize communication technology and effective time management tactics. The authorities may prioritize efficiency and output rather than the duration of working hours.

Keywords: Emotional Intelligence, Work Life Balance, Quality of work, Women teachers, Higher Education Institutes (HIEs)

INTRODUCTION

In the past, women were limited to the role of being a homemaker, while their spouses were the sole providers for all financial necessities. It is impossible to imagine the same condition occurring in the present day. Currently, women have taken on the responsibility of generating income in order to manage their household and fulfil their family's expenses. The equilibrium between the role and duties of the home and work environment is crucial for both a healthy family life and organizational success. Female employees are required to effectively manage their professional responsibilities along with their roles as a spouse. Furthermore, to enhance their effectiveness and dedication towards responsibilities in the professional setting. Work-life balance refers to the state of happiness and efficient functioning in both work and home domains, without experiencing any conflicts between the two roles (Clark 2000). A healthy work-life balance can be characterized as an individual's ability to meet all their needs in terms of employment, family, and society. The work-life balance score has a positive impact on an organization's productivity and employee innovation (Greenhaus, 2003). Conversely, an imbalance in work-life tends to lead to the development of sad and disgruntled staff (Kofodimos, 1993).

Professional life entails the cultivation of one's professional skills and the acquisition of financial stability and social recognition within the organization and society. Personal life encompasses the responsibility of ensuring the well-being of one's family, including the health of children and parents, as well

as making efficient use of leisure time. Currently, achieving work life balance as a teaching professional has become a difficult undertaking. Teachers must allocate additional hours to enhance their professional efficiency in order to reach higher levels of achievement. The burden of teachers not only restricts their time at the institution but also extends to their home for the purpose of preparing for the following day. In addition to that, teachers are responsible for maintaining student records and fulfilling numerous institutional functional needs. Modern educators not only prioritize imparting knowledge, but also emphasize the development of essential interpersonal and practical abilities. Only by doing so can they foster their own growth and cultivate the development of exemplary individuals. In order to live a fulfilling and resilient life, salaried instructors should willingly take on responsibilities and achieve a harmonious equilibrium between their professional and domestic obligations.

Intelligence is the amalgamation of several cognitive processes aimed at efficiently adapting to the surroundings. According to Kidwell et al. (2011), emotions possess significant psychological forces that impact the behaviour and performance of professionals. Emotional intelligence pertains to an individual's capacity to effectively utilize emotions in accordance with the specific timing and circumstances. Emotional intelligence encompasses a wide range of an individual's social interactions and experiences. According to Yilmaz et al. (2015), Emotional Intelligence (EI) encompasses all of our behaviours and feelings. They argue that our emotions are present and influence our behaviour in any situation and location.

Kirk et al. (2008) assert that Emotional Intelligence pertains to the adaptive functioning of both interpersonal and intrapersonal interaction. Researchers have discovered that Emotional Intelligence (EI) is the distinct characteristic that differs among individuals, and this difference may be quantified in terms of emotional skills, as explained by Austin et al. (2005).

According to Frederickson (2003), good emotions in the workplace have the effect of expanding immediate thinking and behaviour, ultimately enhancing both individual and organizational performance (p.331). Friedman and Greenhaus (2000) argue that employed individuals desire to effectively manage their responsibilities both at work and in their personal lives in order to attain fulfilment and achieve their goals. According to Bailyn (2006) and Greenhaus et al. (2001), in order to achieve a balance between work and domestic responsibilities and to increase satisfaction, it is important to restructure the workload at the office to accommodate family demands. Fallon (2001) defines job-life balance as an employee's ability to effectively manage and maintain equilibrium in their time, energy, emotions, personal needs, and the needs of others who generate profits for them.

Ruderman et al. (2002) contend that there is a direct correlation between the duration of time spent at the workplace and the degree of satisfaction. Striking a balance between work and family responsibilities leads to greater happiness, particularly when work hours are shorter and the quality of work is improved (Barnett, 2006). In this situation, individuals learn skills and resources that greatly improve their ability to manage concerns related to work-family difficulties. Due to the increasing globalization in several aspects of life, women now have increasingly active and influential positions in communities worldwide. According to Kinnear (2014) and Mostert (2009), women currently hold management and executive positions in various social settings.

According to du Toit et al. (2017), Pillay et al. (2013), and Cavazotte et al. (2012), emotional intelligence (EI) is important for women in the workforce. According to Jonck and Swanepoel (2015), Emotional Intelligence has significantly improved the level of success for women leaders and workers in the workplace. Emotional intelligence, as discussed by Chaudhry and Saif (2012), Anand and Suriyan (2010) serve as a foundation for improved leadership abilities in women.

In contrast to traditional beliefs, there has been a noticeable shift in the way women are perceived and valued in various social contexts worldwide. Due to the evolving circumstances, women now have a muchimproved ability to engage in various aspects of life, such as pursuing higher education, securing employment, participating in socio-economic activities, and engaging in political affairs. When examining South Asian countries, it is evident that women have a multifaceted role in their distinct communities. They

are believed to be mostly accountable for domestic tasks. Women's condition becomes more exacerbated when they marry, as they are required to assume numerous more obligations in addition to managing the household. Maternity dictates the extent and hierarchy of obligations and priorities for women. Due to reduced levels of stress and tension, women are more capable of achieving and sustaining a work life balance (Rajesh et al., 2013).

Indian women fulfil many roles and assume various obligations. In addition to their job-related responsibilities, they must also attend to household-related obligations such as caring for their spouse, parents, and children. This complex scenario presents significant obstacles for married women who are employed, as they must meet the expectations of all parties involved. Any failure in this complex situation may result in a family experiencing tension and stress, which can have devastating implications in extreme cases. Managing work life balance can be a tumultuous experience, and one's emotional intelligence can serve as a measure of their job performance. Therefore, it is crucial to find a harmonious equilibrium between these two crucial elements in order to achieve a high standard of personal and professional life, particularly in the fast-paced and challenging field of education.

Review Of Literature

G. Delina and Dr. R. Prabhakara (2013) conducted a study to investigate the difficult hurdles that working women encounter in achieving a harmonious equilibrium between their personal and professional lives. The researchers took into account many aspects, including the number of hours worked, level of work engagement, and family obligations. The primary aims of the study were to investigate the issue of work-life balance among married women who are employed, to examine the different factors that influence work-life balance, and ultimately, to analyse the impact of work-life balance on the quality of life for married women working in the Academic, IT, and healthcare sectors in Pondicherry. The participants were selected using a convenient sampling method. Research indicates that workers in the IT sector face greater challenges in achieving a work-life balance compared to women working in the academic and health sectors. The study also indicates that married women who are employed and under the age of 30 experience more work-life imbalance issues compared to those who are 40 years old. However, married women over the age of 40 were found to have slightly better work-life balance than the aforementioned age group.

Organizations seek to hire individuals that possess emotional intelligence in order to create and sustain a more enjoyable and appealing workplace. These individuals are able to attract and serve others in a pleasant manner, which eventually enhances the performance of the firm. The significance of emotional intelligence (EI) may be comprehended from the findings of Kalantari et al. (2012) study, which asserts that a heightened level of emotional intelligence leads to a decrease in tension and stress often caused by a challenging work environment.

Gohm and Clore (2002) proposed a novel concept suggesting that emotional intelligence in the workplace has the capacity to mitigate burnout in professions that are susceptible to burnout. In addition, Schwartz (2011) discovered that experiencing happy emotions in the workplace has a favourable influence on job attitudes and enhances productivity. An individual's ability to regulate and oversee their work schedule is crucial in handling various responsibilities and expectations (Valcour & Hunter, 2005). The findings of Thomas and Ganister (1995) are noteworthy as they indicate that individuals with lower levels of work time control had reduced capacity to effectively handle unexpected family demands, resulting in higher levels of aversion.

In their study titled "Impact of working hours on Work Life balance," Sarah Holly and Alwine Mohnen (2012) aimed to investigate the impact of employees' working hours on their job satisfaction. The aggregate number of employees who desire to shorten their working hours is mostly determined by the overtime remuneration. Their study findings indicate that, in general, extended working hours do not result in employee dissatisfaction. On the contrary, long working hours have a beneficial impact on both the employees' overall life satisfaction and job satisfaction. Additionally, the desire to reduce these long working hours has a detrimental effect on employee job satisfaction.

According to Lenaghan et al. (2007), effectively controlling emotions is crucial for achieving a balance between work and family responsibilities. Akintayo (2010) argues that those with high emotional intelligence are more capable of effectively managing work-family stress and disputes. Individuals with high emotional intelligence exhibit a strong drive for both professional and familial responsibilities, resulting in lower levels of stress in their daily lives. Emotional intelligence plays a crucial role in establishing and sustaining balance in both professional and personal aspects of life (Shylaja & Prasad, 2017).

Currently, women globally have achieved a prominent position in all aspects of life. They are engaging in diverse socio-cultural domains, including politics, literature, arts, sports, banking, and finance. Undoubtedly, these fields require a satisfactory degree of emotional intelligence in order to effectively handle matters related to stress, rage, and other related concerns. Emotional intelligence has a crucial role in improving academic and professional performance.

Considering the significance of emotional intelligence in both professional and personal contexts, it is relevant to note that the degree of emotional intelligence among women in the workforce can be enhanced. According to Singh (2010), companies can increase the emotional intelligence (EI) of working women by implementing several measures and programs. These include improving their competency in areas such as interpersonal skills, organizational success, and personal growth. Grant (2007) proposed using training programs to enhance the emotional intelligence of women in the workforce as a means of developing this element. Women have made some progress in overcoming the obstacles that often hinder their success. However, there are still challenges that women need to confront, such as child-rearing and homemaking (Winn 2004). Women are commonly expected to have specific obligations, such as childcare and housekeeping, regardless of their income, qualifications, or employment status. This situation undermines women's aspirations for diverse and engaging employment prospects. Regarding this matter, Webster (2001) asserts that the roles and expectations placed on women differ throughout societies. However, it has been shown that women are often held accountable for domestic responsibilities such as childcare and parenting.

The research conducted by Kapoor et al. (1999) indicates that married women professionals face challenges in achieving a work-life balance due to the demands of both their jobs and their families. The study suggests that family-related concerns contribute to their unhappiness. The lack of domestic assistance provided by husbands worsens the situation for women who are employed. Rajadhyaksha and Smita (2004) found that just 34% of spouses were assisting their wives with everyday domestic tasks. The percentage of individuals who occasionally supported their wives was 24%. This indicates that the prevailing viewpoint is still rooted in tradition among the majority of the population. According to a study conducted by Ali (2006) in the information technology business, social support from both the family and the organization is crucial in facilitating work opportunities for women. Raj and Mahalakshmi (2016) assert that women fulfill multiple responsibilities within the household and workplace, including those of a spouse, caretaker, parent, employee, and colleague. They also highlight that women often provide additional services owing to work pressure and stress.

The study conducted by Memon et al. (2020) revealed a significant and crucial correlation between work life balance and job satisfaction, which aligns with previous research findings. Moreover, the influence of emotional intelligence on work-life balance and its level of satisfaction is assessed. The perspectives of male and female teachers differ when it comes to emotional intelligence (EI) and work life balance (WL). It demonstrates the disparity in gender views. Professional fulfilment is equivalent for both genders, and there is no significant difference observed between married and unmarried respondents in three of the circumstances.

In the contemporary context of a rapidly changing climate, the need for a harmonious balance between work and domestic routine is highly valued. It poses a significant challenge to management and leadership, leading to failure, conflicts, inefficiency, and attrition. Therefore, the study acknowledges the connection between emotional intelligence (EI), social elements, and their influence on work life (WL). Similarly, social circumstances influence the level of emotional intelligence (EI) and hence impact work-life balance (WLB)

as well. Specifically, it suggests that intervention aimed at enhancing persons' work life and enhancing the level of emotional intelligence with various societal variables (Madan & Raja, 2019).

CONCLUSION

Female teachers working in Higher Education Institutes (HEIs) experience adverse impacts on their work-life balance due to unmet expectations from management, which can directly influence their emotional intelligence. They believe that the amount of quality time they spend with their family is reduced because they have meetings and more work to do after regular working hours.

The majority of college professors believe that long commuting times, repeated written tasks, lack of cooperation from superiors and coworkers, and a lack of workload sharing among peers are the primary reasons that disrupt their work life balance. The data reveals that a significant proportion of female professors in government colleges and a minimal proportion of female teachers in self-financing colleges express satisfaction with their daily work hours. Working women who receive assistance from their parents, in-laws, domestic helpers, siblings, and spouse are capable of effectively managing and harmonizing their professional and personal lives. Unmarried women appear to have better physical and mental health compared to married women who are employed.

The study sought to examine the correlation between Emotional Intelligence and the Work Life Balance of female teachers working in Higher Education Institutes (HEIs). The study revealed a positive correlation between Emotional Intelligence and Work Life Balance, indicating that individuals with higher Emotional Intelligence tend to have higher levels of Work Life Balance. It is important to note that in a rapidly changing world, achieving work-life balance has become a tough occurrence for women. This phenomenon is largely driven by the increasing requirements of particular occupations in various domains. The dynamics of the family structure have undergone a significant transformation. In the past, it was customary for the husband to be the sole breadwinner while the wife managed the household. However, in contemporary times, it is common for the wife to also contribute financially to the family. Nevertheless, in the majority of instances, the wives continue to fulfil their customary responsibilities at home while also serving as equal financial providers for the family. Although women have made significant strides in entering the workforce, they continue to fulfil their traditional domestic duties at home. This is a result of societal taboos that strongly associate women with domestic responsibilities, regardless of the circumstances. This occurrence presents a complex scenario for women who are employed, thereby giving rise to the question of achieving a balance between work and personal life.

The research findings demonstrate a robust and statistically significant association between emotional intelligence and work life stability. According to Bedi & Bedi (2017), Emotional Intelligence promotes work life balance in an individual's life. Thorat and Dharwadkar (2016) found that Emotional Intelligence is a crucial aspect in enabling working individuals to effectively handle their relationships in the workplace and attain a more favourable work-life balance. Sharma (2014) conducted a study of 55 workers and discovered that there is a positive correlation between Emotional Intelligence and Work Life Balance. In addition, Srividhya and Sharmila (2014) suggested that working women with a high level of Emotional Intelligence were more adept at managing both their household and professional obligations.

Kumarasamy et al. (2016), Thorat and Dharwadkar (2016), and Shylaja and Prasad (2017) discovered that there is a clear correlation between Emotional Intelligence and achieving Work Life Balance, both among managers and employees. Individuals with a high level of Emotional Intelligence never encounter unpleasant situations like role conflict and excel in fulfilling their duties both at work and in their personal lives. One possible explanation for this phenomenon is that individuals with higher levels of Emotional Intelligence exhibit greater motivation and interest in their work (Gupta, 2016). In a similar vein, Goodwin and Richards (2017) discovered that persons lacking workplace support saw a decrease in Work-Life Balance, resulting in a significant level of discontent among the participants in the study.

The study conducted by Sharma et al. (2016) revealed a significant correlation between the difficulty of working conditions and employee satisfaction and performance. Specifically, they found that as the

working conditions became more challenging, employee contentment and performance decreased. Lee et al. (2015) and Azeem and Altalhi (2015) have both expressed the same concept, stating that when employees find a balance between their professional obligations and personal life demands, it increases their satisfaction level.

The study revealed that all the sub-factors of Emotional Intelligence are strongly correlated with Work Life Balance. Self-assurance and the ability to manage relationships are crucial factors in achieving work-life balance. Similarly, Long et al. (2016) argued that Emotional Intelligence is crucial in service organizations, as it enhances individuals' ability to display positive behaviour towards colleagues, subordinates, managers, and clients, thereby contributing to the overall quality of the service. Moreover, Bedi and Bedi (2017) found that Emotional Intelligence enhances an individual's ability to perceive the work environment in a positive manner, resulting in higher levels of job satisfaction.

Recommendation

The topic of balancing work and life is a subject of much discussion among researchers. This feature has presented a significant dilemma for employees in terms of how to effectively balance their personal and professional lives. In order to enhance employee productivity, efficiency, and dedication, firms must implement Work Life Balance policies. The study determined that a robust correlation exists between Emotional Intelligence and Work Life Balance. Each of the sub-factors of Emotional Intelligence exhibits a strong correlation with Work Life Balance. Individuals with high emotional intelligence effectively regulate and comprehend their own emotions, as well as the emotions of others, resulting in enhanced performance. It is an improved method for achieving a more optimal work-life balance. Therefore, it is advisable to provide staff with training on the theory and practice of Emotional Intelligence so that they may effectively manage contradictory situations. Emotional intelligence is a trainable skill.

The researchers suggest that it is important to focus on the particular challenges faced by female employees in any firm, as women often have multiple duties to fulfil in addition to their professional responsibilities. There may be a distinct boundary between activities that include work and those that do not. At every level of the business, the senior management and relevant officials can actively work to develop policies about strategies for achieving Work Life Balance. This will help establish sustainable institutions that encompass all parts of life. It is necessary to develop a productive and streamlined work environment that promotes emotional well-being for women, enhancing both their personal and professional lives. The authorities may prioritize efficiency and output rather than the duration of working hours. For improved productivity, one should prioritize communication technology and effective time-management tactics.

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"The Intersection of Finance and Social Good: Social Stock Exchange in India"

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Abstract

Social impact is part of Indian culture, reflecting our inner values and collective responsibility towards societal well-being. Since ages, communities have strived to improve social conditions, from philanthropy and volunteerism to modern social enterprises and impact investing. This cultural attraction towards social impact shapes our efforts to address global challenges, such as those outlined in the Sustainable Development Goals (SDGs). The rise of social stock exchanges exemplifies the combination of finance and social work for betterment of culture, environment and society.

Keywords: Finance, Social impact, Sustainable Development Goals

1.1. Introduction

There are more than 10 million social enterprises globally, representing the principle of prioritizing purpose over profit. Collectively, they generate approximately \$2 trillion in annual revenue while fostering positive social and environmental impacts. This burgeoning sector is a significant economic force, surpassing the \$1.57 trillion apparel industry and being twice the size of the \$875 billion advertising industry.¹

There are more than 2,32,860 NGOs registered on the NGO Darpan portal of India. It is an initiative of the Prime Minister's Office, maintained by NITI Aayog, provides a platform to Non-Government Organizations (NGOs), Not for Profit Organizations (NPOs), Voluntary Organizations (VOs), Civil Society Organizations (CSOs), Not for Profit Companies, Charity Organizations, registered societies, Trusts, etc./ Departments / Government Bodies etc.²

The 2024 Bain & Company report on philanthropy indicates that the deficit in social sector funding in India could rise to about INR 15 lakh crore. The social sector is currently growing at a robust annual rate of 13% and stands at approximately INR 23 lakh crore (\$280 billion) in FY 2023³, which is 8.3% of GDP. Public spending makes up the majority of this social expenditure (95%). However, India still falls short of NITI Aayog's estimated spending requirement of 13% of GDP needed to meet the 17 UN Sustainable Development Goals (SDGs) commitments by 2030, which include the eradication of poverty.

Social stock exchange is an innovative solution to bridge this funding shortfall and support the growth and sustainability of social enterprises. They represent a solution to the funding challenges faced by social enterprises. This approach will help to foster a sustainable and inclusive global economy. India has launched its social stock exchange platform on Bombay Stock Exchange and National Stock Exchange. This paper is an attempt to understand this new concept of social stock exchange, its implications, challenges, working and global scenario.

1.2. Literature Review

 (BUREAU, 2024) in its article "Five firms raise ₹8 crore via social stock exchange listing" talks about the National Stock Exchange's (NSE) Social Stock Exchange (SSE)platform recently listed five nonprofit organizations (NPOs)—Swami Vivekananda Youth Movement, Transform Rural India, Mukti, Ekalavya Foundation, and SGBS Unnati Foundation—raising approximately ₹8 crore for developmental projects in education, skill development, agriculture, livelihoods, and women empowerment. SEBI Chairperson Madhabi Puri Buch highlighted the listings as a crucial step for inclusive growth and trustbuilding within the social sector. Finance Minister Nirmala Sitharaman affirmed that these listings fulfill the 2019 Budget vision of linking capital markets to social welfare, democratizing investments, and empowering broader participation in India's development.

- 2. (Agarwal, 2022)in its web article explains the details about social stock exchanges around the world, its current status, and also history and evolution of social stock exchange in India, modes of raising funds, social impact funds, trading on SSEs, impact investing vs donations, benefits and ZCZP bonds in detail.
- 3. (Chaturvedi, Saha, & Nair, 2019) by Research and Information system for developing countries is a discussion paper on social stock exchange for India. This paper discusses these instruments, scaling-up social enterprises, and suggests policy choices. It discusses interest of India as a country towards this new venture. Further it explains about different stages of governance, operations, legal and taxation framework to be adopted. Social incubators help Social Purpose Organisations (SPOs) become sustainable, while commercial incubators focus on financial returns. UNICEF is collaborating with the private sector to find innovative solutions for children, such as Khushi Baby and Soa Pen. Khushi Baby is supported by Yale's Code4Good and MIT Sloan's India Lab.Social Stock Exchanges (SSEs) are being seen as an important tool to help social enterprises scale up their operations without compromising their core social and environmental objectives.

3.1. Objectives of the study

- i. To study the structure and functioning of the SSE in India.
- ii. To examine the regulatory framework and operational processes of the SSE.
- iii. To understand the role of key stakeholders, including regulators, auditors, and investors.
- iv. To identify and analyse key success factors and challenges faced by these ventures.

3.2. Concept of Social Stock Exchange

A Social Stock Exchange (SSE) is a dedicated segment on the traditional stock exchange where social enterprises and organizations can raise funds from the public⁴. This innovative platform aims to bridge the gap between social causes and financial markets, providing a structured and regulated environment for investment in social impact.

Social stock exchanges offer several benefits to social enterprises. The rigorous standards and reporting requirements of social stock exchanges ensure that listed enterprises are genuinely committed to their social missions, building investor confidence and encouraging more significant investments in the sector. They provide greater access to capital, enabling enterprises to move beyond traditional funding sources like personal savings and grants, which is crucial for scaling operations and enhancing their impact. Listing on these exchanges also increases the visibility of social enterprises, attracting more investors interested in supporting sustainable and impactful businesses, and boosting public awareness and support. Additionally, these exchanges offer diverse investment opportunities, from equity and debt instruments to impact bonds, catering to different investor preferences and risk profiles, thereby attracting a broader range of investors. They also promote gender equality, as many social enterprises are led by women, by providing female entrepreneurs with better access to capital, fostering a more inclusive economy. Furthermore, by addressing the financing needs of social enterprises, social stock exchanges contribute significantly to achieving the Sustainable Development Goals (SDGs), empowering enterprises to create more jobs, drive economic growth, and generate positive social and environmental outcomes.

Some of the key features of a Social Stock Exchange

- 1. **Purpose-Driven Investments**: SSEs focus on supporting organizations that prioritize social impact alongside financial returns. This includes a wide range of sectors such as healthcare, education, environmental sustainability, and community development.
- 2. Types of Listed Organizations:
- For-profit Social Enterprises (FPEs): These are businesses that operate with a primary social or environmental mission but still seek to generate profit.
- Not-for-profit Organizations (NPOs): These entities reinvest all profits back into their social missions, aiming for sustainability without profit distribution to shareholders.

- 3. **Regulation and Oversight**: Like traditional stock exchanges, SSEs operate under strict regulatory frameworks to ensure transparency, accountability, and investor protection. This may involve specific reporting and compliance requirements tailored to social impact metrics.
- 4. **Investor Base**: SSEs attract a diverse group of investors, including individuals, institutions, and impact investors who are interested in supporting social causes while potentially earning returns on their investments.

3.3. Global scenario

The concept of the Social Stock Exchange (SSE) originated in 2003 with the launch of the first SSE in Brazil. While seven Social Stock Exchanges have been established since then, only three remain operational today. These surviving exchanges are based in Canada, Singapore, and Jamaica.

Social Stock Exchanges Around the World

Brazil's Socio-Environmental Impact Exchange (BVSA) was established in 2003 and discontinued in 2018, the social stock exchange operated exclusively for non-profits. It focused on publicizing listed projects and allowed investment in the form of "social shares." Over its 15 years of operation, the exchange raised R\$ 19 million (approximately \$3.6 million USD) for over 188 projects.

UK Social Stock Exchange (SSX) launched in 2013, formed a directory of verified businesses with social impact, exclusively for for-profit companies, with an annual review of impact reports but no trading. By 2015, it had raised 400 million euros.

The Canada Social Venture Connexion (SVX), also established in 2013, operates as a primary offering platform without secondary trading and serves as a networking hub. It mobilizes returns that include social, environmental, and financial outcomes, having raised around \$350 million with a network of over 500 organizations and 1,200 investors.

The Singapore Impact Investment Exchange (IIX), established in 2013, supports both for-profit enterprises (FPEs) and non-profits (NPOs), marketing social projects and offering social, environmental, and financial returns.

The South Africa SASIX, founded in 2006, caters to NPOs and social businesses, providing tax benefits to investors and facilitating both social and financial returns. By 2009, it had raised \$2.7 million with 15 listed projects.

Jamaica's SSE, launched in 2018, is available only for NPOs and operates as a crowdsourcing platform without financial returns, maintaining audit and reporting requirements and having raised USD 240,103 by 2020.

Lastly, the Portugal Bolsa de Valores Sociais (BVS), operational from 2009 until its discontinuation in 2015, focused solely on NPOs with social shares, offering only social returns and listing projects for donations, raising 2 million euros by 2012 with 26 registered projects by 2015. These exchanges had diverse models and impacts, reflecting their regional focuses and operational strategies.

3.4. Indian Scenario

The concept of SSEs was first introduced in the FY 19-20 Budget with the aim of listing social enterprises and voluntary organisations.

I. Implementation in India

Both the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE) in India have received approvals to run SSE segments. This development aligns with India's broader goals of promoting sustainable and inclusive growth. The introduction of SSEs in India is expected to:

- **Support Social Sector Growth**: By providing structured financial support to social enterprises and NPOs.
- Encourage Impact Investing: By offering a formal platform for investors interested in social returns.
- Enhance Financial Inclusion: By channelling funds to underserved sectors and communities through socially responsible investments.

With BSE and NSE leading the way in India, the SSE model is poised to drive substantial positive change by harnessing the power of financial markets for social good.

II. Launch of India's Social Stock Exchange (SSE)

July 2019	Announcement by Finance minister in speech
September 2019	• Formation of Working Group on SSE
June 2020	• SEBI working group report
September 2020	Formation of Technical Group on SSE
May 2021	Technical Group Report of SEBI report
September 2021	• ZCZP declared as a type of security instrument by Ministry of Finance
July 2022	Social Stock Exchnage Framework declared by SEBI
February 2023	NSE receives approval for launch of SSE segment
December 2023	BSE receives approval for SSE

Source: National Stock Exchange of India

III. Eligibility Criteria:

According to NSE FAQ document, Securities and Exchange Board of India (SEBI) provides regulatory oversight for the securities market and protects investors, established through the SEBI Act of 1992. In 2022, SEBI introduced a comprehensive framework for the Social Stock Exchange (SSE) by amending various regulations.

Under the proposed framework, SEBI provides the following services through SSE:

- 1. Recognition of Social Enterprises: Both Non-Profit Organizations (NPOs) and For-Profit Enterprises (FPEs) can be recognized as Social Enterprises.
- 2. Listing of NPOs: Allows listing of NPOs without raising funds.
- 3. Fundraising by NPOs: Permits NPOs to raise funds.
- 4. Criteria for Recognition as Social Enterprise: Defines criteria for an entity to be classified as a Social Enterprise.

Criteria for Recognition as a Social Enterprise

To be classified as a Social Enterprise, an NPO or FPE must meet the following criteria:

- 1. Must engage in certain social causes, such as activities covered under the Sustainable Development Goals (SDGs), protection of national heritage, art and culture, promotion of rural/nationally recognized/para-Olympic/Olympic sports, supporting non-profit ecosystems, and other socio-related activities.
- 2. Must serve under-served or less privileged populations or backward regions, with at least two-thirds of its average revenue of the last three years derived from serving such populations or two-thirds of its average expenditures of the last three years focused on the target population.
- 3. Corporate foundations, political or religious organizations, professional or trade associations, infrastructure or housing companies (with the exception of low-cost housing activities) are not eligible to be recognized as social enterprises.

Registration of NPOs/Social Enterprises on SSE

To register on the SSE, an NPO must fulfil the following requirements as per S.292(F) of the ICDR Regulations:

- a. The NPO must have been registered for at least three years, with its registration (Society, Trust, S.8 company, etc.) valid for the next 12 months at the time of seeking registration with the SSE.
- b. The NPO's PAN should confirm its legal status.
- c. Indicate if the entity is government-owned or a private entity.
- d. Must have valid 12A/12AA/12AB registration for at least 12 months and a valid 80G registration to offer income tax deductions to investors.
- e. The NPO should have spent a minimum of Rs 50 lakh during the last fiscal year and have receipts of at least Rs 10 lakh.
- f. At least two-thirds of the NPO's spending should be on social projects to be classified as a social enterprise.

This framework is designed to ensure that entities recognized as Social Enterprises are genuinely committed to social causes and operate transparently and effectively.

IV. Instruments, Investors, Auditors and Market Potential

The SSE will offer instruments like Zero Coupon Zero Principal (ZCZP) bonds, which are donation certificates for investors seeking social impact without financial returns. The minimum issue size is $\gtrless 1$ crore, and the minimum application size is $\gtrless 2$ lakh. These bonds can be issued for specific projects only. Initially, the SSE will attract high net-worth individuals (HNIs) with an income of over $\gtrless 1$ crore, as the minimum donation cap is $\gtrless 2$ lakh. Over time, it aims to engage a broader base of potential investors, including individuals with demat accounts, which number nearly 11 crores in India. A cadre of social auditors, trained and certified by the National Institute of Securities Markets (NISM), will verify the social impact of projects funded through the SSE. This rigorous process ensures transparency, standardizes reporting, and provides assurance to investors about project deliverables and outcomes.

V. Current Status and Listings

According to data available BSE social stock exchange website,57 registrations were reported till June 2024. In March 2024, National Stock Exchange (NSE) celebrated the listing of five non-profit organizations (NPOs) on its Social Stock Exchange (SSE) platform. These five NPOs collectively raised about ₹8 crore, earmarked for various developmental projects:

- Unnati became the first entity to list on the social stock exchange. It stated that the funds raised would enable the organization to train 10,000 youth across various states and assist them in securing employment.
- SVYM: Raised ₹1.55 crore to establish an institution based on the National Education Policy 2020 recommendations, focusing on education, health, socio-economic empowerment, environment, and sustainability.
- Transform Rural India: Raised ₹2 crore for skill development and sustainable livelihoods projects.
- Mukti and Ekalavya Foundation: Engaged in initiatives spanning education, skill development, agriculture, livelihoods, and women empowerment.

VI. Future Plans

SEBI focuses on integrating an "accountability layer" within existing instruments at the SSE. Potential innovations include returnable grants, philanthropic-funded credit guarantees, and pay-for-performance funding for specific outcomes. These measures aim to enhance funding traction and market efficiency. SEBI Chairperson Madhabi Puri Buch emphasized the importance of these listings in promoting inclusive growth in the social sector. She highlighted that the credibility and trustworthiness of these organizations would be key in attracting more participation and expanding their donor base. Finance Minister Nirmala Sitharaman noted that these listings fulfill the vision announced in the 2019 Budget, aiming to integrate capital markets with social welfare objectives, including inclusive growth and financial inclusion. The government supports the SSE platform as a means to democratize investments and enable broader participation in India's growth story.

3.5. Conclusion

The current market trend shows a growing interest in projects that balance profitability with social and environmental impact. The Social Stock Exchange (SSE) in India is a promising platform that facilitates this by providing mechanisms for both Non-Profit Organizations (NPOs) and for-profit enterprises aiming to drive positive change. The role of auditors and the stringent eligibility criteria, along with the impact outcome tool of the SSE, indeed contribute significantly to its reliability and trustworthiness among investors. These features ensure transparency, accountability, and measurable impact, which are crucial for building investor confidence in social and environmental ventures. The successful listing of five NPOs on NSE's SSE platform marks a significant milestone in India's journey towards integrating social impact into mainstream financial markets. The collaborative effort between the government, regulatory bodies, and civil societies is crucial in driving this initiative forward, ensuring that the SSE becomes a robust platform for social and economic transformation in India. India's Social Stock Exchange represents a significant step towards integrating social impact into mainstream financial markets.

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The Role of Sports in Society: Beyond the Playing Field

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Abstract:

Sports play a multifaceted role in society, impacting individuals and communities in various ways. This paper explores the social, economic, and psychological dimensions of sports, emphasizing its contributions to personal development, community cohesion, economic growth, and health improvement. By examining the historical context, current trends, and future prospects, this research aims to provide a comprehensive understanding of the significance of sports in modern society. Sports in India have a unique and multifaceted role, deeply intertwined with the country's cultural heritage, social dynamics, and economic progress. This paper explores the historical evolution, contemporary significance, and future prospects of sports in India. By examining the impact of sports on personal development, community cohesion, economic growth, and health, this research aims to provide a comprehensive understanding of the role of sports in Indian society. India's association with sports is long-standing and diverse, encompassing traditional games, colonial-era sports, and modern international competitions. Sports in India not only serve as a source of entertainment and physical activity but also play a crucial role in social integration, economic development, and national pride. This paper examines the various dimensions of sports in India, highlighting their significance and potential for future growth.

Key words: Sports, India, Society.

Introduction:

Sports have been an integral part of human culture for centuries, providing not only entertainment but also numerous benefits that extend far beyond the playing field. From fostering physical health to building community ties, sports play a crucial role in shaping societies and influencing individual lives. The sports industry in India generates significant employment opportunities and revenue. Professional sports leagues, sports equipment manufacturing, sports marketing, and media broadcasting contribute to the economy. The IPL, for instance, is a major economic driver, generating substantial revenue through sponsorships, advertisements, and ticket sales.

Objectives of the study:

- 1. To understand the role of sports in society
- 2. To highlight the significance of sports in todays era.

Literature Review:

Cricket: The National Obsession

Cricket's unparalleled popularity in India is a recurring theme in contemporary literature. Majumdar (2002) and Boria and Ashis (2005) both underscore cricket's role in shaping national identity and fostering a sense of unity among diverse populations. The economic impact of the Indian Premier League (IPL) is detailed in Sinha (2010), which highlights how the league has revolutionized the sports economy, generating significant revenue and creating numerous employment opportunities.

Traditional Sports Revival

Sarkar (2018) examines the revival of traditional sports like Kabaddi through initiatives such as the Pro Kabaddi League (PKL). The study discusses the increased viewership and sponsorship

these sports have attracted, leading to renewed interest and participation. Gupta (2017) adds that traditional sports play a crucial role in preserving cultural heritage and promoting social cohesion in rural and urban areas alike.

Emerging Sports

India's growing success in sports beyond cricket, such as badminton, wrestling, and athletics, is documented by Gupta (2017). The paper highlights the achievements of athletes on international stages and the role of government programs like Khelo India in nurturing young talent. This diversification is seen as a positive step towards developing a more holistic sports culture in India.

Historical Significance:

Sports have a long and storied history, dating back to ancient civilizations where they were often linked to religious and cultural practices. The ancient Greeks, for example, held the Olympic Games to honor the gods, while in ancient Rome, gladiatorial games were both a form of entertainment and a display of power. Throughout history, sports have evolved, reflecting the values and priorities of societies at different times.

Physical Health Benefits:

One of the most apparent benefits of participating in sports is the improvement in physical health. Regular physical activity helps in maintaining a healthy weight, building and maintaining muscle strength, enhancing cardiovascular health, and improving overall physical fitness. Sports can reduce the risk of chronic diseases such as obesity, heart disease, diabetes, and certain cancers. Additionally, engaging in sports promotes better sleep patterns and boosts the immune system.

Mental Health and Emotional Well-being:

Sports contribute significantly to mental health and emotional well-being. Physical activity stimulates the production of endorphins, which are natural mood lifters, helping to reduce stress, anxiety, and depression. The structure and routine provided by sports can offer a sense of normalcy and purpose, especially during challenging times. The sense of achievement from setting and reaching goals in sports can enhance self-esteem and confidence, fostering a positive self-image.

Social Interaction and Community Building:

Sports foster social interaction and build a sense of community. They provide opportunities for people to come together, meet new friends, and develop lasting relationships. For children and adolescents, team sports are essential for teaching social skills such as communication, cooperation, and teamwork. These interactions promote a sense of belonging and can help to break down social and cultural barriers.

Development of Life Skills:

Participating in sports helps develop crucial life skills. Athletes learn discipline, time management, and the importance of hard work and perseverance. These skills are not only valuable in sports but also in personal and professional life. Sports teach individuals how to handle success and failure gracefully, fostering resilience and a growth mindset.

Economic Impact:

Sports have a significant economic impact, creating jobs and stimulating local economies. From professional leagues to local youth sports programs, the sports industry generates substantial revenue through ticket sales, merchandise, sponsorships, and broadcasting rights. Major sporting events, such as the Olympics and the World Cup, attract tourists and boost the economy of host cities.

Education and Youth Development:

Sports play a vital role in education and youth development. Schools and colleges often use sports programs to promote physical health, teach important values, and enhance academic performance. Student-athletes learn about time management, teamwork, and leadership, which can contribute to their success in the classroom and beyond. Moreover, sports scholarships provide educational opportunities for many students who might not otherwise have access to higher education.

Promotion of Equality and Inclusion:

Sports have the power to promote equality and inclusion. They provide a platform for addressing social issues and advocating for change. Organizations and athletes often use their influence to raise awareness about issues such as racial inequality, gender discrimination, and disability rights. Inclusive sports programs encourage participation from all individuals, regardless of their background or abilities, promoting diversity and acceptance.

A Glimpse into the World's Diverse Sports Landscape :

The world of sports is vast and varied, with different regions and cultures celebrating unique games that reflect their histories and values. Here is an exploration of some of the most popular and distinctive sports from around the globe.

1.Cricket: A Global Passion

2.Soccer (Football): The World's Game

3.Basketball: Fast-Paced and Global

4.Rugby: Strength and Strategy

5.Baseball: America's Pastime

6.Tennis: A Global Individual Sport

7.Kabaddi: A Traditional Indian Sport

8.Ice Hockey: A Northern Favorite

9. Table Tennis: Fast and Furious

10.Athletics: The Essence of Competition

Conclusion:

Over the past decade, cricket has emerged as the most preferred sport among the people of Punjab, India, surpassing kabaddi, which holds the status of the state's traditional sport. Despite kabaddi's deep cultural roots, cricket has captivated the hearts of the Punjabi population. Sports play a vital role in Indian society, offering a wide range of benefits that extend beyond physical fitness and entertainment. They contribute to personal development, social cohesion, economic growth, and health improvement. Addressing challenges related to accessibility, technology, and sustainability will be crucial for ensuring that sports continue to positively impact society in the future. As India progresses, integrating sports into broader social and economic policies will be essential for maximizing their potential benefits.

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"Impact Of Social Media In Promoting Tourism With Special Reference To Lakshadweep"

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ABSTRACT:

Communication channels that disseminate information about different tourist sites are expanding at a rapid pace, much like the tourism business both domestically and globally. To advertise and grow the tourist attraction, a variety of marketing techniques and technologies are employed. Tourism development has been significantly impacted by social media marketing (SMM) and information technology.

This study sheds light on the effectiveness of a social media campaign promoting Lakshadweep and attempts to identify the different popular social media platforms—Facebook, Instagram, Twitter, Linkedin, Youtube—that have aided in the expansion of the travel industry. Additionally, we now know which material on various platforms has the greatest influence and inspires people to travel and book tours. Additionally, we have gathered public suggestions for future development. The study also looks for evidence of a negative relationship between income level and the tourism sector. Using online Google Forms, survey data was gathered from 216 participants. The study also displays the demographics of the audience for better comprehension.

KEYWORDS: Tourism, Social Media Marketing (SMM), Lakshadweep.

Introduction

Our travel and global experiences have been completely transformed by social media. Imagine this: As you browse through your feed, a stunning image of a calm beach or a bustling cityscape appears, instantly bringing you to a location you've never been. This is how social media advertising works so well for marketing travel. It's a dynamic platform that connects eager travellers with their ideal travel destinations it's not just about gorgeous photosandtrendinghashtags. Tourism organisations may now reach a wider audience, build brand awareness, and interactwith customers thanks to the usage of social media in their marketing strategies.

Social Media Channels for Indian Travel Promotion

1.1.1Utilising Facebook for Travel Advertising

Facebook is a key component in social media campaigns to promote travel. Travel industry marketers may connect with a wide range of consumers because to its extensive user base and advanced targeting features. Tourism boards and businesses utilise Facebook to provide interesting information in India, where the social media network is widely used. The content ranges from beautiful images of places to educational articles about local festivals and culture. Facebook is a useful tool for social media marketing in the tourism sector since it allows you to plan events, run targeted adverts, and communicate with consumers directly through messages and comments.

1.1.2 Using Instagram to Tell Visual Stories

Instagram has an indisputable influence on the promotion of tourism when it comes to social media. Instagram is ideal for displaying the diversity and beauty of Indian travel destinations because of its emphasis on images. Instagram is a powerful tool for travel marketers to share stunning photos and videos of stunning locations, like the tranquil backwaters of Kerala or the energetic streets of Jaipur. Location and hashtag tags improve discoverability, and Instagram Stories and Reels provide engaging opportunities to interact with viewers. Influencer partnerships increase exposure even further because tourists frequently look to wellknown travel influencers for inspiration.

1.1.3 Twitter for Instantaneous Interaction

Because of its rapid tempo, Twitter is perfect for real-time interaction and information sharing in the context of social media marketing for the travel and tourism sector. Twitter is used by travel boards and companies to share updates, participate in trending discussions, and offer customer support. Twitter becomes an essential tool for disseminating timely information during events or crises. Utilising hashtags associated with Indian tourism allows for audience segmentation and discussion on pertinent topics.

1.1.4 YouTube: An Intense Exhibition

One of the main players in social media tourism marketing is now YouTube advertising. Tourism marketers may provide immersive experiences of Indian places by means of skilfully made videos. These films cover a wide range of topics, from entertaining vacation vlogs to expert documentaries showcasing cultural heritage. Longer, more in-depth narratives are also possible on YouTube, which is crucial for capturing the complexity and variety of Indian tourist destinations.

1.2 Promotion of Lakshadweep Tourism via Social Media:

1.2.1PM MODI'S VISIT TO LAKSHADWEEP:

PM Narendra Modi visited the union territory of Lakshadweep in January 2024. He also shared several pictures from his visit on social media. Lakshadweep tourism officer Imthias Mohammed TB has confirmed an increase in inquiries to visit the island following Prime Minister Narendra Modi's stopover there earlier this year. Speaking to news agency ANI, tourism officer Imthias Mohammed said, "The Impact is huge. We are receiving lots of inquiries." PM Modi's visit to Lakshadweep highlighted the potential for tourism development.

1.2.2. "BEACHES OF INDIA":

A prominent online travel firm in India, MakeMyTrip, launched the 'Beaches of India' campaign to showcase the nation's many coastline gems. "India is a beach lover's dream come true with over 450 beaches. The platform observed an intriguing 3400% increase in searches for the term "Lakshadweep," suggesting that travellers are becoming more interested in particular beach destinations.

1.2.3 "CHALO LAKSHADWEEP" MOVEMENT

Born out of PM Modi's digital campaign, the 'Chalo Lakshadweep' movement developed into a potent call to action that struck a chord with enthusiastic travellers. This grassroots initiative, propelled by social media, served as a catalyst for nature lovers and adventurers to discover Lakshadweep's unspoiled beauty. In addition to being a way for people to express their wanderlust, the movement brought together a group of people who were all eager to try new and exciting things. The movement made a significant contribution to the tourism campaign's ongoing success by enticing people to travel to Lakshadweep. This strengthened the destination's reputation as a must-visit spot and increased its beneficial effects on the local economy.

1.2.4 SCHEME SWADESH DARSHAN 2.0:

The Swadesh Darshan Scheme was introduced by the Ministry of Tourism in 2015, and 76 projects have been approved thus far. The Ministry has revised the plan in light of the thorough examination. Realising India's full potential as a tourist destination, the redesigned Swadesh Darshan 2.0 initiative aims to achieve "Aatmanirbhar Bharat" under the motto "vocal for local." In order to develop sustainable and responsible tourism destinations, encompassing tourism and related infrastructure, tourism services, human capital development, destination management, and promotion, supported by policy and institutional reforms, Swadesh Darshan 2.0 represents a generational shift rather than an incremental change.

1.OBJECTIVES

- 1. To identify money as a factor that significantly affects travel.
- 2. To determine which platform is the most widely used for optimal reach.
- 3. To identify the best material (photos, videos, blogs, vlogs, etc.,) to draw moreattention to travel.
- 4. To assess the effect of the social media effort that increased tourist to Lakshadweep.

2.LIMITATIONS OF THE STUDY:

There were only 270 responses in the same size group, which restricted how far the results could be applied. The data was gathered via a Google Form, and because it is not evenly dispersed, it is unable to accurately represent the population. In addition, the responses depend on how biased the respondents were.

3.METHADOLOGY

SOURCES OF DATA COLLECTION

Primary data has been collected by way of questionnaire for the purpose of the study and secondary data has been collected through various websites, books and journals.

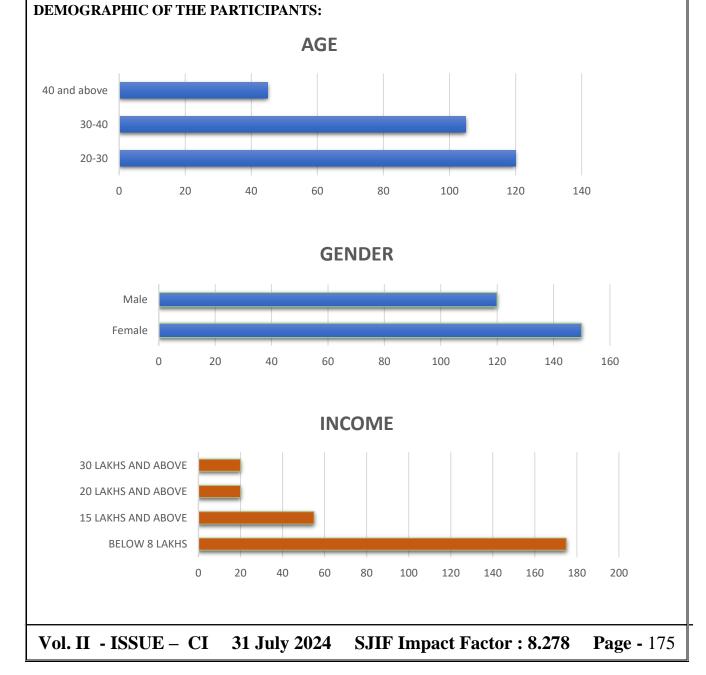
STATISTICAL TOOL

The percentage approach has been utilised to assess the most popular platform and identify the content or material that captures the audience's interest. This technique is also employed to evaluate the impact of social media efforts aimed at increasing Lakshadweep tourism. Chi-square analysis is a tool used to examine the study that shows income has a substantial impact on tourism.

SAMPLE SIZE

Size of the sample taken is 216 which is the total response. Derived by way of questionnaire which is designed in simple and easy language through google forms.

4.DATA INTERPRETATION & ANALYSIS



Preference of use of Social Media Platform: In this study, which social media platform people preferfrequently have been analysed based on five variables such as Facebook, Instagram, YouTube, LinkedIn. The opinions of the 270 respondents were shown intable-1.

Table 1

Frequency of use of Social Media Platform				
1. Which social media platform you	Number	Percentage		
use frequently?				
Facebook	75	27.78		
INSTAGRAM	120	44.45		
YOUTUBE	45	16.67		
LINKEDIN	30	11.12		

The above table shows that 44.45% participants use Instagram more frequently whereas 27.778% participants use Facebook, 16.67% of the participants uses YouTube as a media for search and 11.11% participants use LinkedIn.

Preference of travel destination promoted on social media: Thisstudy tries to find weather participants prefer to travel destinations promoted on social media based on three variables, Yes, No and Maybe. The opinion of 270 respondents were shown intable-2

Preference of Travel destination			
2. Do you prefer to travel the destinations	Number	Percentage	
promoted via social media?			
YES	105	38.89	
NO	45	16.67	
MAYBE	120	44.45	

Table-2

The above table shows that 38.89% participants use to travel the destination promoted on social media, whereas 44.45% of the participants are in a situation of dilemmathey may prefer to travel the destination shown on social media and 16.67% participants said that they do not prefer social media for their travel.

Influential Content on social media: In this study we have also tried to find which content leaves more impact on the participants have been analyzed on four variables Photos, videos, Blogs and Vlogs. The opinion of 270 respondents were shown in table-3.

Table 2

Table-5			
Influential content on social media			
3. If yes, then which type of social media content	Number	Percentage	
influence you the most?			
РНОТО	90	33.34	
VIDEO	80	29.63	
BLOG	30	11.12	
VLOG	70	25.93	

The above table shows that 33.34% participants get attracted with the photos posted on social media whereas 29.63% of the participants get influenced with videos posted on social media, 25.93% of the participants get influenced with the Vlogs posted on social media and 11.12% of the participants get influenced from Blogs.

Platform made known Lakshadweep as a travel destination: This study finds the most accessed platform that have made people aware about Lakshadweep as a travel destination. For this the data have been collected under four variables, Facebook, Instagram, twitter, television. The opinion of 270 respondents were shown in table-4

Table-4

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Platform made known Lakshadweep as a travel destination			
4. From where you got to know about the	Number	Percentage	
Lakshadweep as a travel destination?			
FACEBOOK	80	29.63	
INSTAGRAM	130	48.15	
TWITTER	15	5.56	
TELEVISION	45	16.67	

The above table shows that 48.15% of the respondent got to know Lakshadweep as a travel destination from Instagram whereas 29.63% of the respondent got the information from Facebook, 16.67 of the respondents got information from television and 5.56% respondent got the same information from twitter. *HYPOTHESIS*-

H0- THERE IS NO SIGNIFICANT IMPACT OF INCOME OVERTRAVEL FREQUENCY OF RESPONDENTS.

H1- THERE IS SIGNIFICANT IMPACT OF INCOME OVER TRAVEL FREQUENCY OF RESPONDENTS.

Here in the table below the observed value has been given regarding the income level and frequency of travel of respondents.

Income Level	Travel Once In A	Travel Twice In A	Travel Thrice In	Total
	Year	Year	A Year	
Below 8 Lakhs	100	35	40	175
15 Lakhs & Above	30	20	5	55
20 Lakhs &	5	10	5	20
Above				
30 Lakhs &	5	5	10	20
Above				
	140	70	60	270

X ²	DEGREE OF FREEDOM	P- VALUE
27.05635	6	0.000141329

From the above table it is observed that P-value (0.000141329) is less than the significant value (0.05) therefore the null hypothesis is rejected. Thus, there is significant impact of income over the travel frequency of respondents.

5. FINDINGS OF THE STUDY

- 1. 44.45% participants use Instagram more frequently whereas 27.778% participants use Facebook, 16.67% of the participants uses YouTube as a media for search and 11.11% participants use LinkedIn.
- 2. 38.89% participants use to travel the destination promoted on social media, whereas 44.45% of the participants are in a situation of dilemma they may prefer to travel the destination shown on social media and 16.67% participants said that they do not prefer social media for their travel.
- 3. 33.34% participants get attracted with the photos posted on social media whereas 29.63% of the participants get influenced with videos posted on social media, 25.93% of the participants get influenced with the Vlogs posted on social media and 11.12% of the participants get influenced from Blogs.
- 4. 48.15% of the respondent got to know Lakshadweep as a travel destination from Instagram whereas 29.63% of the respondent got the information from Facebook, 16.67 of the respondents got information from television and 5.56% respondent got the same information from twitter.
- 5. It is found that there is significant impact of income on frequency of travel. People with higher income travel more frequently than those with lower income.

SUGGESTIONS

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6.

- 1. To attract more tourism, Lakshadweep's social media presence could emphasize the safety of the destination, respect for personal space, and the stability of prices, alongside showcasing vibrant visuals of its marine life, beaches, and cultural heritage.
- 2. High-quality visuals are essential for capturing attention on platforms like Instagram, FacebookInfluencer Collaborations etc.
- 3. Utilize Instagram Stories, Reels, and Facebook Stories to share short, engaging clips of daily life, activities, and behind-the-scenes content from Lakshadweep.
- 4. Lakshadweep's history, culture, and traditions should be posted in more attractive way so it can attract those interested in learning more about the destination.
- 5. Run social media contests and promotions to engage followers. Offer prizes such as free stays, adventure activities, or local souvenirs. Contests can increase visibility and engagement.
- 6. Create content in multiple languages to cater for a diverse audience to attract potential tourist.
- 7. Since Lakshadweep is largely perceived as a non-vegetarian destination, options available for pure vegetarian should be promoted.

7.CONCLUSION

In this study we came across all the positive impact of social media promoting tourism and find it as a game changer. After a deep analysis we came to know that people get attracted towards the destination promoted on social media so more tourism can increase with the authentic information posted on the social media. Mostly people use Instagram so campaigns promoting tourism should be posted more on it. The study is having some limitations also but of all we need to promoted more tourism on social media as it is a game changer.

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Transforming Legal Practice: The Impact of Artificial Intelligence

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Abstract

Artificial Intelligence (AI) is revolutionizing legal practice by offering transformative capabilities that enhance efficiency, accuracy, and accessibility. This paper explores the multifaceted impact of AI technologies on legal practice, highlighting key areas where AI is reshaping traditional workflows and decision-making processes. AI's ability to automate routine tasks such as legal research, document review, and contract analysis streamlines operations, allowing legal professionals to allocate more time to strategic analysis and client engagement. Moreover, AI-powered predictive analytics enable lawyers to anticipate legal outcomes, assess risks, and optimize case strategies based on vast datasets and historical precedents.

Case studies of law firms and legal departments adopting AI tools highlight significant gains in productivity and accuracy, alongside shifts in the roles of legal professionals. Yet, these advancements bring ethical and regulatory concerns like data privacy, algorithmic bias, and ethical AI use. Addressing these challenges involves adhering to ethical guidelines, shaping regulatory frameworks, and continuous education for responsible AI integration, maintaining professional standards. Despite hurdles, AI promises to democratize legal access, enhance service efficiency, and reshape legal practice, potentially lowering costs and time burdens. Essential to realizing these benefits is ensuring AI systems are transparent, fair, and accountable.

This paper aims to provide a balanced perspective on the integration of AI in legal practice, considering both the transformative benefits and the inherent challenges. By identifying key trends and future directions, the research offers valuable insights for legal practitioners, policymakers, and stakeholders, paving the way for a more informed and strategic approach to harnessing AI's potential in the legal domain. Embracing AI technologies while navigating ethical and regulatory considerations allows legal professionals to leverage innovation to enhance client outcomes, uphold legal integrity, and shape a future where technology complements and advances the principles of justice and fairness in legal practice.

Introduction

Artificial Intelligence (AI) is revolutionizing the legal industry by providing creative ways to improve productivity and decision-making. Legal research is being revolutionized by artificial intelligence (AI) technologies like machine learning, which analyze enormous volumes of legal data and precedents fast to generate insights and case outcome forecasts. AI can now parse and comprehend legal papers thanks to natural language processing (NLP), which makes it easier to undertake due diligence, analyze contracts, and generate documents automatically. AI-powered solutions also help with e-discovery, which cuts down on the time and expense of analyzing documents for legal proceedings. These developments in AI not only expedite legal procedures but also enhance uniformity and accuracy in legal analysis and research.

By tracking changes to laws and regulations and detecting compliance concerns, artificial intelligence (AI) assists legal practitioners in navigating the complicated regulatory landscape that is regulatory compliance. Artificial Intelligence's capacity to analyze vast information and detect trends facilitates regulatory inquiries and audits, guaranteeing compliance with legal mandates. Predictive analytics models, which project legal outcomes based on past case data, are another product of AI that helps attorneys better advise their clients and design strategies.

But there are obstacles and moral questions associated with using AI in the legal field. Questions of accountability and fairness are raised by concerns about algorithmic bias and transparency in AI decision-making¹. While utilizing AI's promise to increase access to justice, improve legal services, and optimize

resource allocation within law firms and legal departments, legal professionals must manage these ethical challenges. In the future, the legal community will continue to investigate how AI may affect client confidentiality, professional ethics, and the changing role of attorneys in supervising AI-driven procedures. The development of AI technologies necessitates cooperation between engineers, legislators, and legal professionals to create rules and guidelines that guarantee responsible AI deployment and protect the values of justice and fairness in legal practice.

2. Evolution of AI in the Legal Sector

Artificial intelligence (AI) technology use in legal departments and corporations has been steadily increasing since the middle of the 20th century. AI research first focused on simple logic systems with little legal applicability. The first expert systems were developed in the 1980s with the intention of mimicking human decision-making. Legal research platforms like LEXIS and Westlaw, which allowed keyword searches in legal databases, are prime examples of how artificial intelligence (AI) tools started to permeate the legal profession in the 1990s². Rule-based systems were mostly used in the early stages of AI implementation for activities like document preparation and contract review.

The legal industry saw a notable surge in the application of AI technologies in the 2000s. Law companies began utilizing AI for e-discovery early in the decade, utilizing machine learning to effectively handle massive amounts of records. One major breakthrough that surfaced was predictive coding. AI-driven contract analysis tools started to proliferate by the middle of the 2000s, streamlining the authoring, reviewing, and administration of contracts. Advances in machine learning and natural language processing from 2010 onward resulted in increasingly complex AI applications, such as predictive analytics for case outcomes and ROSS Intelligence for legal research.

The 2020s have seen a widespread use of AI in law departments and businesses, improving a number of facets of legal practice. Artificial intelligence (AI) solutions have greatly improved e-discovery, streamlined contract administration and analysis, and promoted legal research by using predictive analytics. More and more tools, such as document automation and litigation prediction, are available to help attorneys plan more efficiently. Virtual assistants and chatbots driven by AI are now able to assist with administrative work and client interactions. In addition to resolving ethical issues like prejudice and transparency, the legal business looks forward to increasing automation of repetitive operations, more sophisticated decision-support systems, and greater personalization of legal services.

3. Importance of AI in transforming traditional legal practice.

Artificial Intelligence (AI) is revolutionizing the legal profession by greatly improving productivity, precision, and judgment. Artificial intelligence (AI)-powered algorithms are particularly good at quickly sorting through large volumes of court cases, statutes, and legal papers. They can do tasks that take human researchers hours or days in just a few minutes. By revealing minute correlations and patterns in legal texts that may escape human examination, this skill not only expedites legal study but also deepens it. Predictive analytics has also been brought to the legal industry by AI technology, specifically through machine learning. Artificial intelligence (AI) systems can more accurately predict possible case outcomes by examining past case data and recognizing trends. For attorneys, this predictive power is extremely useful in planning litigation tactics, reaching settlement agreements, and guaranteeing regulatory compliance.

AI improves contract management and document review procedures in addition to research and analytics. Compared to manual techniques, AI technologies are more efficient in scanning and analyzing contracts, identifying pertinent clauses, potential dangers, and discrepancies. This lowers the possibility of mistakes while simultaneously saving time and resources. AI also streamlines repetitive administrative chores like billing, scheduling, and document preparation, freeing up legal practitioners to focus more on intricate legal analysis and client relations. Despite these benefits, integrating AI into legal practice presents ethical challenges. These challenges include worries about algorithmic bias, privacy of personal data, and the implications of AI-driven decision-making. To ensure fairness and transparency in the legal profession, regulatory oversight and careful consideration are required.

Legal research and document analysis have been transformed by AI-powered technologies that greatly increase accuracy and efficiency. These tools extract important precedents and legal concepts far more swiftly than human scholars by scanning vast databases of case law, laws, and legal literature using sophisticated algorithms and machine learning. These systems' accurate comprehension and interpretation of legal language are made possible by their Natural Language Processing (NLP) capabilities, which allow for focused and context-aware search functions³. This reduces the possibility of missing important material while expediting the research process and enhancing its thoroughness.

AI tools are essential in case analysis because they help find trends and recommend solutions by analyzing the facts, arguments made in court, and decisions reached in earlier cases. Through the identification of potentially hidden meanings, these methods help attorneys craft stronger cases and foresee the strategies of their opponents, increasing their chances of success. Furthermore, AI is excellent at finding precedents by quickly researching pertinent case law to bolster legal claims. This capacity guarantees indepth investigation in intricate legal cases where a thorough review of prior cases is crucial. Artificial intelligence (AI) techniques improve the breadth and caliber of legal research, streamlining the legal process and increasing its overall effectiveness and efficiency.

Case studies and examples of successful AI integration in contract law.

From a legal perspective, the incorporation of AI into contract law presents significant benefits, as demonstrated by successful case studies across multiple industries. A noteworthy instance is the COIN (Contract Intelligence) initiative of JPMorgan Chase, which use artificial intelligence to evaluate intricate commercial lending contracts. COIN guarantees compliance with contractual and regulatory requirements and lowers the possibility of human error by quickly and precisely collecting data from contracts. In addition to improving legal accuracy, this automation frees up legal practitioners to concentrate on strategic issues, which increases output and customer satisfaction.AI tools are essential in case analysis because they help find trends and recommend solutions by analyzing the facts, arguments made in court, and decisions reached in earlier cases. These technologies help attorneys by revealing insights that may not be immediately evident.

Another impactful case study involves Baker McKenzie's adoption of Luminance, an AI tool that enhances due diligence processes in mergers and acquisitions. Luminance's machine learning capabilities enable it to analyze legal documents rapidly, identifying key clauses and potential risks with precision. This capability ensures thorough review and assessment, reducing the likelihood of overlooking critical legal issues and safeguarding client interests. This example illustrates how AI improves the quality of legal advice and decision-making by providing faster, more accurate insights.

In the real estate sector, LeaseAccelerator utilizes AI to manage lease agreements in compliance with accounting standards like ASC 842 and IFRS 16⁴. AI tools automate data extraction and validation from lease documents, minimizing the risk of non-compliance and associated legal penalties. This automation enhances the reliability of compliance reporting and mitigates risks related to manual data handling, demonstrating AI's role in ensuring legal adherence and operational efficiency.

Overall, these case studies from JPMorgan Chase, Baker McKenzie, and LeaseAccelerator showcase AI's transformative impact on contract law. By enhancing accuracy, efficiency, and compliance in legal operations, AI tools not only mitigate risks but also empower legal professionals to deliver higher-quality services. These successes underscore AI's potential to drive innovation and broader adoption in the legal field, setting a precedent for future advancements in contract law and beyond.

4. Ethical and Regulatory Considerations

The integration of AI into decision-making processes within legal contexts presents profound ethical challenges that require careful consideration to maintain the fairness and integrity of the legal system. A primary concern is the potential for bias in AI algorithms, which can perpetuate historical biases and discrimination. Biases may arise from skewed training data or design choices that inadvertently prioritize certain factors, leading to discriminatory outcomes that undermine judicial impartiality and exacerbate systemic inequalities. Transparency and explainability are crucial; AI systems often operate as "black boxes,"

making it difficult to understand how decisions are reached, which can erode trust and accountability. Given the sensitive nature of legal information handled by AI, ensuring robust privacy and data security measures is essential to protect client confidentiality and maintain ethical standards.

While AI significantly enhances efficiency and accuracy in legal tasks such as document review and case prediction, it should complement rather than replace human judgment. Ethical guidelines for lawyers using AI tools emphasize transparency, accountability, and the informed consent of clients regarding the use of AI in legal services. Lawyers must maintain competence in AI technologies through ongoing education and training, ensuring they can responsibly navigate AI's capabilities and limitations⁵. Upholding data privacy and confidentiality standards is paramount, requiring lawyers to rigorously monitor AI systems for compliance with legal and regulatory requirements. Mitigating biases in AI algorithms demands continuous evaluation and adjustment to prevent discriminatory practices and uphold fairness in legal decision-making.

Regulations governing AI in legal practice vary widely across global jurisdictions, highlighting the absence of a unified international framework tailored specifically to AI in law. In the European Union, existing laws like the General Data Protection Regulation (GDPR) and upcoming legislation such as the AI Act set stringent standards for data protection and trustworthy AI. Similarly, in the United States, guidelines from organizations like the American Bar Association (ABA) address broader ethical considerations for technology use by lawyers, including AI⁶. Asian countries such as Singapore and Japan have also developed guidelines to promote responsible AI deployment, emphasizing ethical principles relevant to legal professionals integrating AI into their practices. While regulatory frameworks continue to evolve, existing laws and guidelines on data protection, privacy, ethics, and professional standards provide a foundational basis for governing AI use in legal contexts globally. Stakeholders in the legal profession must navigate these regulatory landscapes adeptly to ensure ethical deployment of AI while harnessing its potential to enhance legal services worldwide.

5. Challenges and Barriers to AI Adoption

Effective integration of AI into legal research and writing faces several technical challenges and barriers that require strategic navigation and proactive mitigation. One of the primary hurdles is the quality and accessibility of legal data. Legal information is often complex, unstructured, and dispersed across various sources, making it challenging for AI systems to access and analyze effectively. Ensuring the accuracy, completeness, and relevance of data is essential to enable AI to provide reliable insights and predictions in legal contexts. Moreover, legal data often contains sensitive information, necessitating stringent measures for data privacy, confidentiality, and regulatory compliance to protect client interests and uphold legal standards.

Another significant barrier is the interpretability and explainability of AI algorithms. Legal professionals require transparency in how AI reaches its conclusions and recommendations to trust and validate its outputs. Many AI models, particularly those using deep learning techniques, operate as "black boxes," making it difficult for lawyers to interpret their decisions and identify potential biases or errors. Enhancing the explainability of AI through interpretable models and transparency tools is crucial for legal practitioners to effectively integrate AI insights into their research and writing processes while maintaining the integrity of legal reasoning and argumentation.

Furthermore, the integration of AI into existing legal workflows can be disruptive due to organizational and cultural barriers. Legal professionals may resist adopting AI technologies due to concerns about job displacement, changes in professional roles, or lack of familiarity with new technologies. Overcoming these barriers necessitates robust change management strategies, including comprehensive training programs and stakeholder engagement initiatives. By empowering legal professionals with the skills and knowledge to leverage AI tools effectively, law firms can foster a culture of innovation that embraces technological advancements while preserving the expertise and ethical standards essential to legal practice.

Lastly, navigating regulatory complexities and compliance challenges poses significant hurdles to AI implementation in legal research and writing. AI applications in law must adhere to a complex array of regulations, including data protection laws, ethical guidelines, and professional standards that vary across

jurisdictions. Addressing these regulatory landscapes requires proactive measures to ensure AI systems comply with legal requirements while promoting innovation and enhancing legal services. By strategically managing data, enhancing algorithmic transparency, overcoming organizational barriers, and navigating regulatory challenges, law firms can maximize the benefits of AI in transforming legal research and writing while upholding ethical standards and maintaining client trust.

6. Outlook and Recommendations

The future evolution of AI technologies is poised to revolutionize legal research and writing, presenting transformative opportunities to enhance efficiency, accuracy, and accessibility in legal practice. Key advancements in natural language processing (NLP) and machine learning algorithms hold particular promise. These technologies are increasingly adept at comprehending complex legal texts, extracting relevant case law, and even drafting legal documents with greater speed and precision (Thomas Wischmeyer, 29 November 2019). This potential transformation could significantly streamline tasks such as legal research, document analysis, and the preparation of legal briefs, empowering legal professionals to deliver more comprehensive and insightful legal services to clients.

Moreover, AI-driven predictive analytics represent another frontier with substantial implications for legal research and writing. Future AI models have the potential to predict case outcomes, assess litigation risks, and optimize legal strategies based on vast datasets and historical precedents. By enhancing decision-making capabilities, these advancements enable legal practitioners to anticipate legal trends, mitigate risks, and allocate resources more effectively. This predictive capability not only augments the strategic planning process but also supports lawyers in providing more informed and proactive counsel to their clients⁷.

Nevertheless, as these advancements unfold, significant ethical, regulatory, and practical challenges must be navigated. Issues such as ensuring data privacy, mitigating algorithmic biases, and maintaining transparency in AI decision-making processes are critical considerations. Legal professionals and policymakers must collaboratively address these complexities to ensure that AI technologies are integrated responsibly and ethically into legal research and writing practices. Robust regulatory frameworks will be essential to govern the deployment of these technologies effectively while upholding ethical standards and safeguarding the integrity of legal proceedings.

7. Conclusion

The ongoing evolution of AI presents a pivotal moment for the legal profession, marked by both transformative opportunities and critical challenges that demand proactive adaptation. As AI technologies such as natural language processing and predictive analytics continue to advance, they offer immense potential to streamline legal processes, elevate decision-making capabilities, and expand access to justice. However, realizing these benefits requires a concerted effort to address ethical concerns, including data privacy safeguards, mitigation of algorithmic biases, and ensuring the ethical deployment of AI tools in legal practice.

To navigate this landscape effectively, law firms and legal departments must prioritize continuous education and training initiatives aimed at equipping professionals with the necessary AI skills. By fostering a culture of innovation and collaboration, firms can harness interdisciplinary expertise to innovate new approaches and integrate AI technologies responsibly into legal workflows. Policymakers also play a pivotal role in shaping this future by developing robust regulatory frameworks that promote transparency, accountability, and fairness in AI applications within the legal sector.

Moreover, the importance of continuous monitoring and evaluation cannot be overstated. It is essential for stakeholders to stay vigilant in assessing the impact of AI implementations, adapting strategies to evolving technological landscapes, and maintaining high ethical standards. By embracing these principles of research, adaptation, and responsible deployment, stakeholders can harness AI's full potential to enhance legal services, uphold professional integrity, and meet the dynamic needs of clients in an increasingly digital world.

Thus, AI continues to reshape the legal sector, ongoing research and adaptation are foundational to navigating its complexities effectively. By embracing these principles, stakeholders can position themselves at the forefront of innovation, ensuring that AI enhances rather than detracts from core principles of justice, fairness, and ethical practice in the legal profession (Bart Custers, 2022).

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Creative Vision of A. K. Ramanujan with Effect and Changes in the Literature

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The principal object to write this research paper is to do the present study of "A. K. Ramanujan with critical point of view. It means, it was undertaken with a view to study it critically. It aims at highlighting different aspect of his poetry and his autobiographical, reflective nature. An attempt has also made to signify him a truly Indian expatriate poet and a Hindu by both of his literary and personal point of view.

A review of his contribution and an assessment of Indo-Anglian poetry and his vision of life as a literary person have taken to explore his place on the horizon of Indo-English poetic scene. His keen interest in Indian-ness as a truly Indian poet in an expatriate condition fascinates us to study the significance of his poetic work as a Criticizer and a Researcher.

The entitled Research Paper is a modest attempt to bring to light the remarkable work undertaken by major poets, like A. K. Ramanujan, in Indian writing in English. Thus, the very end of this study is to review their employed varied techniques conveying his vision of life.

It also reflects distinctive features of their poetry and the symbolic significance of poetic work, mood, tone and technical strategy by characterizing Indian English today. In addition to this, that effort has also taken to endeavor some patterns of exploration of the self and their varied ways as a new poet.

The research design is one of the explorative, interpretative and descriptive models. A Critical Study is undertaken to seek and to discover the several complexities and layers of meaning in their work. Similarly, it is an assessment of his Indian identity and work from a variety of angles such as psychological, nostalgic, existential, social, cultural, aesthetic etc. Hence, it is a small effort to focus on A.K. Ramanujan and his place, insights with autobiographical elements in his poetry. It explores the terms of conceptual design and expressive modes that emerge to moderate. Thus, it is intended to exemplify and to evaluate him in an indigenous nature.

In general, there are many critics and distinguished scholars who have directed their critical views towards the interpretation and revaluation of the achievement of the contemporary Indian poetry in English, but the poetry of major leading poet likes A.K. Ramanujan is not in particular. Hence, the motif of the present research work is undertaken to study and to evaluate him by reviewing his slender literary work.

A. K. Ramanujan is one of the three most significant Indian poets writing in English. The other two are Nissim Ezekiel and Kamla Das just as Mulkraj Anand, R. K. Narayan and Raja Rao, are the big three of Indian English novel. A study of his poetry reveals a gradual evolution of his art and genius. As a genuine trilingual poet he has something worthwhile to say, and only he had known how to say it, both in English and in his native tongue. Hence, no doubt, his poetry has unmistakable authenticity of tone and treatment.

It is not easy to read him and his combined vision of folklorist, the insight of a poet and the skill as a translator. No doubt, he had successfully turned the expatriate condition and post-colonial situation to his advantage and brought the image of 'India' alive in his poetry. Hence, purpose of

this paper is to evaluate A. K. Ramanujan as a postcolonial English Poet, his development and assessment of his poetry.

His birth in Mysore in 1929 into a well to do family had made him both an expatriate and a postcolonial poet. His learning of three languages, early education at D. Bhanumaih's high school and his Ph. D. degree in Linguistics from Indiana University in 1963 made him how to present India and his poetic way.

He fell in love with a Keralite Syrian Christian woman and ironically marriage ended in divorce. Hence, A. K. Ramanujan like T. S, Eliot was toyed with the idea of becoming Buddhist with this aim in his mind he went to Sri Lanka in 1963. The influence of Buddhism on him remained all through his life.

There-after he joined the University of Chicago and became a professor and he breathed his last in 1993.Before considering him as a postcolonial poet he was known to us as an Indian English poet and more appropriately an expatriate Indian English poet. But as a trilingual writer, translator and folklorist he assimilated the cultures of his native land (India) and that of the land of his migration (U.S.A) successfully.

But, in case of Nissim Ezekiel Indian-ness is a condition of the mind. Ramanujan's five volumes like "the Striders" (1966), "Relations" (1971), "Selected Poems" (1976), "Second Sight" (1986) and the collected poems of A. K. Ramanujan (incorporating "The Black Hen" (1995) bear testimony to it and his Indian-ness.

Though, his poetic production is thin but it has given him his own recognition and his poetic talent. He interpreted the soul of India to the western world. His greatness as a poet lies in his ability to poetically fuse the experiences of the 'Outer' world with the responses of the 'inner' world, which reveals his deep obsession with the Indian ethos, psyche and its pure spirit. What is remarkable in his work is his extreme precision in combining skeptical views of actual life.

The principal reason why almost every critic in and outside India are writing on Indian English poetry and on him not only because he is historically important for any study of post–Independence Indian English poetry, but also because of his poetry has a character that is unique. Hence, his respect for the craft has made his poetry much more than a mere fulsome expression of an emotion or an idea.

According to Adil Jussawalla, "A.K. Ramanujan is perhaps the first Indian poet, who consistently shows Indian readers that craftsmanship, is as important to a poem as its subject matter,"² (Abidi,S.Z.H.,1979,Prakash Book Depot, P.285).

Thus, to study him critically, as a poet, he was already under the influence of the best of modern Indian poets in the west before he starts to write his poetry. His interest to translate the classics in Kannada and Tamil and his contact with the old and the new Indian literary traditions, indeed, influence his creative sensibility.

Hence, it is not easy to find out the kind of relationship exists between his creative and translated works, and to what extent it influences other. But, on the whole, a critical study of his poetry, starting from the first volume entitled "The Striders" (1966) shows his significance that he has given equally to his own works and the translated ones because both are creative. There after he proved his kind of sensibility in his poetry imbued, which is both Indian and western in a peculiar sense in English.

All the poems included in this volume solely depend on memory preserved in time. The ironic mode presented in his poem helps the poet to put the memorized experience in the new perspectives.

It is cited in his poems like 'A River' and 'History'. The fact is that he has a historical sense which he exemplifies in his poems like 'Compensations' and 'The Last of The Princess'.

The best example of this historical sense is his good piece of poem i.e. 'Small scale Reflections on the Great House'. In this poem poet uses ironies effectively to relate the self centered world of this house - a symbol of India - to the outer world and shows the Great House as past, memory and tradition which cannot be dispensed with.

A.K. Ramanujan's second volume published by Oxford University is a mature collection on recollected personal experiences and emotions. The prominent feature of this collection is 'The Presence of the Past' because the collective nostalgia of a whole people looks back, often in an attitude of love-hate, to the past and at once drawn towards and repelled by it. What gives artistic validity to this collection is Ramanujan's ironic stance to dramatize familiar day-to-day activities.

Despite, rooted in Indian cultural tradition, Ramanujan's poetry can be read on its own English language poetry with modern themes and forms. It also achieves a rare blending of the ancient and the modern, the Indian and the American idioms. As defined in T.S. Eliot, in Ramanujan too has this continuity from tradition to modernity, continuity between his poetry, translation, and scholarship. As a writer, he has not received the kind of recognition that he deserves. But critics generally look at him more as a translator than as a major Indian English poet.

To appreciate him as a major Indian English poet he exemplifies a good piece of poem entitled, 'Obituary'. As the very title shown, the poem 'Obituary' relates to a death and is written in a tone of grief; and yet there is more of humor and wit in it than of grief. The theme of this poem is treated in a light- hearted manner but title itself is mournful.

To conclude Ramanujan, one may agree with S.N. Pande, he says that it was the rooted ness in Ramanujan's own culture and the relatedness to this family and people to offer him emotional stability. It enables him to connect the outside world. The values of acceptance and accommodation helped him to open his doors and other cultures. The secret of his success in U.S.A. was never western work oriented though he was an expatriate. Hence, fulfillment and focus on work is possible only when priorities are clear and straight.

Here, with the help of an active memory, past activated interaction between the past and the present. His presenting the relationship with those who are dead is not irrelevant but the real events of the past come forward, containing new meaning for the present. For the better understanding of the present he tried to memories the memory by retrieving reinterpreting and rearranging them.

A.K. Ramanujan's latest volume is "Second Sight." It is published in 1986. Here, the poet is mainly concerned with the themes, attitudes and tones same as in the earlier ones. It is considered that it is the last poem in the volume, which shows profound sense in the poetic self. He asserts that the only sight he owns is the first one i.e. physical sight and the sensory experience is, indeed, the base of all imaginative experiences. The modernist English influences of Ezra Pound and T.S. Eliot helped Ramanujan to avoid the abstractions of the post-Independence Indian English verse.

On the whole, though Ramanujan is an expatriate Indian poet he was concerned with his own Indian past that spoke of an intellect and a soul that was inextricably bound and sustained by a tradition that was enriching and fulfilling.

Finally, to adept him as a post colonial poet A. K. Ramanujan recreates characters in their own situation and brings the native culture alive in English language. Hence, in his poem, 'Second Sight' he asserts that the only sight he own is the first one, the physical sight. The sensory experience is indeed the base of all imaginative experiences. And few poems in "The Striders", "Relations" and

"Second Sight" reflect on the duality of art and life. So this duality of art and life has required a great craftsmanship, which was innately present in A. K. Ramanujan.

His long stay in the United States, no doubt, certainly gave a new orientation to his out-look and even to his roots in his native Indian culture and especially in his Hindu heritage. But this had been gain not loss, though he was a voluntary exile from India and he cut off himself from Hindu immediate native environment.

But to search it how his enterprising nature and Indian sensibility enabled him to go to India's past? How his sense of Indian history and tradition was unique? How it is appropriate to say that he was the one who has achieved a remarkable break-through in cross-fertilizing English with native literary traditions.

No doubt, this could be possible because of his being a polyglot writer, a critic, and a literary person but, to search out the principal reasons why almost every critic in and outside India writing on Indian English poetry? Why many of them have taken special note of his poetry? Why he was historically important for any study of post independence Indian English poetry? How his poetic character is unique? How he proves his respect for craft to make his poetry much more than a mere fulsome expression of an emotion of an idea? How his art is almost perfect all the time and too thin? How it is commendable whichever he has to his credit? Why we acclaim him and his established position as one of most talented of the 'new poets'? Subsequently, how a careful reading of his poetry right from volume first to last volume reveals that he has given an equal importance to his own creative and translated work? More than this how his poetry in English is inspired with a sensibility, which is both Indian and western in a peculiar sense? And last but not the least one how we authentically accept his Indian sensibility and make an attempt to present his poetry in a balanced perspective to clarify and to evaluate him a poet and his poetic works.

To sum up, the present research paper aims at to search out the significance of entitled title with its principal reasons. In short, it affirms why Ramanujan is poetically unique? Why we take a special note of his poetry? And, how it is concluded in an objective manner? it is a small effort to evaluate him and to analyze in my paper subsequently. But the emphasis is on clarification and evolution. It offers to compare and it is nothing but his expression of experience in exploration.

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Cultural Adaptation and Resilience: Psychological Insights for A Globalized Era

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Abstract

The advent of the new millennium has brought unprecedented levels of cross-cultural diversity, profoundly influencing the field of psychology. This paper explores the multifaceted relationship between cross-cultural diversity and psychology, emphasizing the necessity for cultural competence in clinical practice, inclusive research methodologies, and the recognition of mental health disparities. It highlights the psychological implications of globalization, including stress related to migration and cultural adaptation, and examines the impact of cultural diversity on identity, acculturation, and intergroup relations. Additionally, the role of cross-cultural understanding in organizational settings is examined, demonstrating how diversity can enhance teamwork and overall performance. The importance of workplace diversity and inclusion, culturally responsive educational practices, and adherence to ethical standards that respect cultural norms are also discussed. By broadening its scope to accommodate diverse cultural perspectives, psychology is better equipped to address the complex needs of an interconnected global society. This evolution not only enhances the efficacy of psychological practice but also fosters a more equitable and inclusive approach to mental health and human behavior. Ultimately, this paper underscores the critical need for ongoing research and practice that embrace and adapt to the dynamic nature of cultural diversity in the modern world.

Keywords: Cross-cultural Diversity, Psychology, Mental Health Disparities, Globalization, Psychological Resilience

Introduction

The new millennium has witnessed an unprecedented increase in cross-cultural diversity, driven by globalization, international migration, and technological advancements. As borders become more permeable and societies more interconnected, individuals from diverse cultural backgrounds are interacting more frequently. This diversity is not only evident in multicultural cities and workplaces but also in the broader societal context where cultural exchange and integration shape everyday experiences [1]. The dynamics of cultural diversity today are complex and multifaceted, involving a blend of traditions, languages, values, and behaviors that influence how people live, work, and interact with each other. Understanding the intersection between cross-cultural diversity and psychology is crucial for several reasons. First, cultural factors significantly influence psychological processes, including perception, cognition, emotion, and behavior. These influences can affect how individuals experience and express mental health issues, respond to stress, and seek help. Second, the increasing cultural diversity within societies necessitates that psychological theories, research methodologies, and clinical practices become more inclusive and culturally sensitive. Without this understanding, there is a risk of misdiagnosis, ineffective treatment, and reinforcing cultural biases [2]. Furthermore, addressing the psychological needs of diverse populations is essential for promoting mental health equity and social justice, ensuring that all individuals receive appropriate and effective care regardless of their cultural background.

Objectives

- 1. Investigate how cross-cultural diversity intersects with psychology in the new millennium.
- 2. Analyze how cultural diversity influences psychological practice, emphasizing the importance of cultural competence in clinical settings.

3. Address disparities in mental health outcomes among different cultural groups, including the psychological impacts of globalization such as migration-related stress and cultural adaptation challenges.

Cultural Competence in Clinical Practice

Cultural competence refers to the ability of healthcare professionals, including psychologists, to understand, respect, and effectively interact with individuals from diverse cultural backgrounds. It involves recognizing and valuing cultural differences, acquiring knowledge about various cultural practices and worldviews, and developing skills to communicate and engage with people from different cultures effectively [3]. In the context of clinical practice, cultural competence is essential because it enables practitioners to provide care that is respectful of and responsive to the cultural needs of patients. This competence helps in reducing health disparities, improving patient satisfaction, and ensuring that all individuals receive appropriate and effective treatment.

Strategies for Developing Cultural Competence

Developing cultural competence among practitioners involves several strategic approaches. Continuous education and professional development are foundational, encompassing formal coursework, workshops, and seminars focused on enhancing cultural awareness, sensitivity, and understanding of specific cultural practices [4]. Equally important is practitioners' engagement in self-reflection to identify and mitigate their own cultural biases and assumptions, fostering unbiased care delivery. Actively seeking knowledge about diverse cultures—including values, traditions, communication styles, and health practices—through reading, cultural events, and direct interactions is essential for broadening cultural competency. Effective communication skills, such as active listening, empathy, and non-verbal communication, are crucial for establishing rapport and understanding with patients from diverse cultural backgrounds. Building relationships within cultural communities further enhances cultural competence, providing insights and fostering trust through collaboration with cultural organizations, participation in community events, and consultation with cultural experts [5]. Moreover, adapting therapeutic approaches to resonate with patients' cultural values and beliefs is pivotal, ensuring treatment plans are respectful, relevant, and effective in promoting holistic well-being.

Impact of Cultural Competence on Therapeutic Outcomes

Cultural competence significantly enhances therapeutic outcomes in several critical ways. Firstly, it fosters improved patient trust and rapport as individuals feel their cultural background is understood and respected, thereby strengthening therapeutic relationships and encouraging better engagement in treatment. Secondly, culturally competent care increases treatment adherence by aligning with patients' beliefs and practices, enhancing their willingness to follow recommended treatment plans deemed culturally relevant and respectful [6]. Thirdly, it improves diagnostic accuracy by considering cultural factors that influence symptom expression, thereby minimizing misinterpretations and biases inherent in culturally narrow perspectives. Additionally, it contributes to reducing health disparities by ensuring equitable treatment for all patients, addressing the unique needs of diverse populations and promoting better health outcomes across cultural groups. Furthermore, patients often report higher satisfaction levels with culturally competent care, feeling more understood and respected, thereby enhancing their overall healthcare experiences. Lastly, cultural competence facilitates clearer and more effective communication between practitioners and patients, preventing misunderstandings and fostering accurate information exchanges. In conclusion, cultural competence is pivotal in clinical practice for delivering effective, respectful, and inclusive care to diverse populations. The strategies outlined above represent crucial steps toward achieving this objective, highlighting the importance of education, self-awareness, and adaptation in providing culturally sensitive care [7].

Mental Health Disparities

Mental health disparities refer to the differences in the prevalence, severity, and treatment of mental health conditions across different cultural and ethnic groups. These disparities are evident in the varying rates

of mental health disorders, access to mental health services, and outcomes of mental health treatment [8]. For instance, studies have shown that certain minority groups, such as African Americans, Hispanics, and Native Americans, often experience higher rates of mental health issues like depression, anxiety, and substance abuse compared to their white counterparts. Additionally, these groups frequently encounter barriers to accessing quality mental health care, leading to poorer mental health outcomes.

Factors contributing to disparities in mental health outcomes among cultural groups are multifaceted and interconnected. Socioeconomic status plays a significant role, as lower socioeconomic status correlates with heightened stress levels, limited healthcare access, and fewer resources for mental health support. This disparity is exacerbated by stigma surrounding mental health within certain cultures, discouraging individuals from seeking necessary treatment. Moreover, systemic racism and discrimination further compound mental health challenges, creating additional barriers to accessing appropriate care. Cultural differences in the expression and interpretation of mental health symptoms also contribute; without culturally competent care providers, these differences can lead to misdiagnosis or underdiagnosis of conditions. Structural barriers within the healthcare system, such as inadequate insurance coverage, language barriers, and insufficient availability of mental health services in certain communities, further restrict access to care for minority groups. Addressing these disparities requires comprehensive strategies that encompass socioeconomic support, anti-stigma initiatives, culturally competent care provision, and structural reforms within healthcare systems to ensure equitable mental health outcomes across diverse cultural backgrounds [9].

Approaches to Addressing Mental Health Disparities

Addressing mental health disparities among cultural groups requires a comprehensive approach encompassing several key strategies. Enhancing cultural competence among mental health professionals is crucial for improving diagnostic accuracy, care quality, and patient satisfaction by understanding cultural expressions of distress and values. Community-based interventions play a vital role in reducing stigma, increasing awareness, and providing accessible support through collaborations with community health workers and culturally specific organizations. Advocating for policy changes that address socioeconomic determinants of health, expand mental health services, and ensure equitable insurance coverage is essential. Improving access to care involves expanding services in underserved areas, offering multilingual support, and utilizing telehealth technologies. Conducting research that includes diverse populations and considers cultural influences on mental health informs targeted interventions and policy development. Integrating traditional healing practices alongside Western approaches enhances acceptance and effectiveness of interventions within specific cultural contexts. By implementing these strategies, the mental health field can advance towards more equitable and effective care for all cultural groups, reducing disparities and improving overall mental health outcomes [10].

Psychological Impact of Acculturation Processes

Acculturation significantly impacts individuals and communities by influencing identity formation, psychological well-being, social relationships, cultural adjustment, and generational differences. It shapes how people perceive themselves and integrate aspects of both their heritage and dominant cultures, often resulting in bicultural or multicultural identities. The process can affect mental health, causing stress, anxiety, and depression, particularly when cultural conflicts and discrimination are present [11]. Acculturation also affects social relationships, potentially leading to conflicts or adjustments in family and peer dynamics. The degree of cultural adjustment varies, involving changes in language proficiency and social behaviors. Additionally, generational differences emerge, with first-generation immigrants facing more significant cultural adjustment challenges compared to their more acculturated descendants.

Psychological Implications of Globalization

Globalization profoundly impacts psychological dynamics through migration and cultural adaptation, presenting both challenges and coping mechanisms. Acculturative stress is common among migrants adjusting to new cultural environments, manifesting as anxiety, depression, and alienation. Cultural conflicts between host and heritage cultures further exacerbate psychological distress, alongside discrimination and

language barriers that hinder integration and induce isolation. Moreover, the loss of familiar social networks and cultural practices adds to emotional hardship, often leading to grief-like responses.

In response to these challenges, migrants employ diverse coping strategies. Social support networks from both host communities and homeland connections provide crucial emotional sustenance and a sense of belonging. Engaging in cultural and religious practices offers comfort and identity affirmation, fostering continuity amidst change [12]. Accessing culturally sensitive mental health services helps in managing acculturative stress and mental health issues effectively. Additionally, adaptive strategies such as language acquisition and cultural acclimatization facilitate integration and bolster resilience. Factors like strong cultural identity, robust social support, personal agency, and optimism are pivotal in enhancing migrants' ability to navigate adversity successfully.

Furthermore, globalization reshapes intergroup relations and cultural identities through cultural hybridity and identity negotiation. Increased cultural exchange fosters multicultural identities and global citizenship, challenging traditional notions of cultural authenticity [13]. While promoting cross-cultural awareness and understanding, globalization also brings about conflicts and collaborations as diverse groups navigate economic interests, power dynamics, and shared values on a global scale. Understanding these psychological implications is essential for fostering resilience, promoting intercultural harmony, and addressing the diverse mental health needs arising from globalization's impact on individuals and societies alike.

Ethical Considerations in Psychology

Ethical considerations in psychology, particularly concerning cultural diversity, are crucial for ensuring effective and respectful care across diverse populations. Psychologists are expected to maintain cultural competence by understanding and respecting clients' cultural backgrounds, avoiding bias, and using culturally appropriate assessment tools and interpretation methods. Challenges include inadequate cultural competence training, language barriers, differing cultural norms, power dynamics, and addressing intersectional identities. Recommendations for ethical practice include continuous cultural competence training, using culturally adapted practices, collaborating with cultural consultants, reflecting on cultural impacts, and advocating for policies that promote cultural sensitivity and diversity. By adhering to these principles, psychologists can navigate complex cultural dynamics sensitively and provide ethical, effective care that respects and meets the diverse needs of clients worldwide [5].

Enhancing Psychological Resilience

Psychological resilience is a critical factor in navigating the challenges and stressors associated with cross-cultural experiences, as highlighted in the comprehensive review of cultural diversity's impact on psychology. Resilience enables individuals to adapt positively despite the adversities of acculturation, such as cultural conflicts, discrimination, and the loss of familiar support systems [14]. Migrants, for instance, draw on social support networks, cultural and religious practices, and adaptive strategies to maintain their mental well-being in new environments. Resilience is also bolstered by strong cultural identities, which provide a sense of continuity and belonging amid change. This capacity for resilience is essential not only for individual well-being but also for fostering healthier, more inclusive communities in an increasingly globalized world. Promoting resilience through culturally competent practices and supportive policies can help mitigate the negative psychological impacts of cultural adaptation and enhance overall mental health outcomes for diverse populations [15].

Future Directions and Recommendations

In looking ahead to future research and recommendations in cultural diversity and psychology, several key areas emerge. Research should delve into the intersectionality of cultural identities and how they influence mental health outcomes and treatment effectiveness. Longitudinal studies are needed to understand the lasting impacts of cultural adaptation and acculturation on individuals' well-being and social integration. Exploring globalization's effects on mental health disparities and access to services globally is crucial, alongside evaluating the efficacy of culturally adapted interventions compared to standard treatments. Ethical

considerations in digital mental health services, including accessibility and cultural sensitivity, also warrant investigation. Recommendations include ongoing cultural competence training for practitioners, collaborative research initiatives across disciplines, and advocacy for policies supporting diversity and inclusion in mental health services. Integrating technology to enhance access to culturally competent care and fostering community engagement in policy development are essential steps forward. Ultimately, ongoing education and training in cultural competence will play a pivotal role in addressing disparities and promoting mental health across diverse cultural contexts globally.

Conclusion

In this comprehensive review, we have explored the profound influence of cross-cultural diversity on psychology, highlighting its importance, challenges, and ethical considerations. We discussed how cultural diversity shapes various aspects of psychology, from clinical practice and research methodologies to addressing mental health disparities and fostering identity development. Emphasizing the critical role of cultural competence, we outlined strategies for implementing culturally responsive practices in education, workplaces, and clinical settings to enhance organizational performance and support diverse populations effectively. Looking ahead, the future of psychology lies in its ability to integrate cultural diversity into every facet of practice, research, and education. By advancing cultural competence training, fostering interdisciplinary collaboration, and advocating for inclusive policies, psychologists can contribute to reducing global mental health disparities and promoting well-being across diverse communities. Ultimately, embracing cultural diversity enriches psychology by fostering innovation, empathy, and effectiveness in addressing the complex needs of individuals from diverse cultural backgrounds.

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Changes in Pedagogical Approaches in Higher Education

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Abstract:

The National Education Policy (NEP) 2020 signifies a transformative change in India's higher education system, aiming to create a more inclusive, flexible, and multidisciplinary learning environment. This policy introduces a flexible curriculum that allows students to choose diverse subjects, fostering a broader knowledge base and creativity. The NEP 2020 emphasizes the pedagogical approaches in higher education like critical thinking, creativity, and experiential learning through innovative teaching methods and hands-on projects. It also integrates technology extensively, promoting digital literacy and access to high-quality e-learning resources. The policy focuses on vocational education and skill development, bridging the gap between academic learning and industry needs. Continuous professional development for educators, inclusive and student-centric learning environments, and infrastructure development are key components of NEP 2020. The policy also encourages research and innovation, holistic development, and life skills, preparing students for modern life's complexities. Despite challenges such as resource allocation, capacity building, and technological infrastructure, NEP 2020 has the potential to revolutionize higher education in India, fostering a brighter and more equitable future.

Key Points: Pedagogical Approaches, Technology, Teaching- Learning process etc.

Introduction:

The National Education Policy (NEP) 2020, approved by the Indian government, represents a comprehensive framework aimed at revolutionizing the educational landscape of the country. This policy, which replaces the previous National Policy on Education of 1986, envisions a complete overall teaching-learning process to meet the needs of the 21st century. It seeks to address the growing demands for high-quality education, foster innovation, and bridge the gap between traditional and modern pedagogical approaches. The NEP 2020 places a strong emphasis the pedagogical approaches on experiential learning, critical thinking, problem-solving, critical thinking, and creative thinking abilities. It promotes a multidisciplinary approach, allowing students to choose subjects across streams, thereby breaking the silos of traditional education. This approach not only broadens students' knowledge base but also encourages them to develop a more holistic understanding of the world. The policy advocates for the integration of vocational education from an early stage, ensuring that students are equipped with practical skills that enhance their employability.

The policy also underscores the importance of leveraging technology in education. It recommends the use of digital tools and platforms to create a more engaging and interactive learning environment. The emphasis on digital literacy is intended to prepare students for a technology-driven world, ensuring they are not only consumers of technology but also innovators. Furthermore, NEP 2020 advocates for the development of high-quality online content and resources, making education more accessible to students in remote and underserved areas. The teacher training and professional development are also central to the NEP 2020. The policy acknowledges that the quality of education is heavily dependent on the quality of teachers. It proposes continuous professional development programs, emphasizing pedagogical improvements and the incorporation

of new teaching methodologies. This focus on teacher empowerment aims to create a motivated and skilled workforce capable of delivering high-quality education.

The National Education Policy (NEP) 2020 heralds a new era for higher education in India, with a comprehensive framework designed to overhaul the traditional education system. This policy aims to create a more inclusive, flexible, and multidisciplinary approach to learning, which is vital in a rapidly changing, technology-driven world. The changes introduced by NEP 2020 are expected to significantly impact the teaching-learning process in higher education, fostering innovation, critical thinking, and holistic development. This paper focused on pedagogical approaches in higher education under the NEP 2020.

Theoretical Framework for Evaluating the NEP 2020:

To comprehensively evaluate the impact of NEP 2020, a theoretical framework that considers multiple dimensions of educational change is essential. The study of the education policy analysis provides such a framework, encompassing aspects such as curriculum design, teacher training, student engagement, and infrastructure development. This comprehensive approach enables a holistic assessment of the effects of educational policies on the teaching-learning process. By adopting this theoretical framework, this study aims to provide understanding of how NEP 2020 influences various elements of education. The framework considers:

- 1. **Curriculum Design**: Evaluating changes in curriculum structure, content, and delivery methods to understand how they align with NEP 2020's goals of multidisciplinary and experiential learning.
- 2. **Teacher Training**: Assessing the effectiveness of professional development programs and new pedagogical strategies introduced for teachers to enhance their teaching skills and adaptability.
- 3. **Student Engagement**: Measuring the impact on student participation, motivation, and performance, considering the shift towards a more student-centric and flexible learning environment.
- 4. **Infrastructure Development**: Analysing improvements in educational infrastructure, including digital tools and resources, to determine how they support the policy's emphasis on technology integration and accessibility.

This comprehensive approach ensures a thorough evaluation of NEP 2020, providing insights into its effectiveness and areas for improvement. By examining these dimensions, the study aims to offer a detailed and balanced perspective on the policy's impact on India's education system.

Key Provision	Description
	Catering to diverse student needs and
Inclusion and Diversity in Teaching Practices	promoting an inclusive learning environment.
	Transitioning from memorization-based
Shift from Rote Learning	learning to experiential and active learning.
	Introducing vocational courses and
Vocational Education and Skill Development	emphasizing practical skills for
	employability.
	Focusing on developing students' critical
Emphasis on Critical Thinking	thinking and problem-solving abilities.
	Introducing vocational courses and

Key Provisions in NEP 2020

Worldwide International Inter Disciplinary Research Journal (A Peer Reviewed Referred) ISSN – 2454 - 7905	
Vocational Education and Skill Development	emphasizing practical skills for
	employability.
	Exams Reducing the reliance on high-
Moving Away from High Stakes Exams	pressure exams as the primary form of
	assessment.

Changes in Pedagogical Approaches in Higher Education:

1. Curriculum Flexibility and Multidisciplinary Learning:

2.The NEP 2020 is the introduction of a more flexible and multidisciplinary curriculum. Higher education institutions are encouraged to move away from rigid and compartmentalized courses to offer a variety of subjects across different disciplines. This approach allows students to choose combinations of courses that align with their interests and career goals, promoting a broader knowledge base and fostering creativity. For instance, a student majoring in engineering can now take courses in humanities, social sciences, or arts, leading to a more well-rounded education. This multidisciplinary approach aims to equip students with diverse skills and perspectives, enhancing their problem-solving abilities and preparing them for complex, real-world challenges.

3. Emphasis on Critical Thinking and Creativity:

4.NEP 2020 shifts the focus from rote memorization to developing critical thinking and creativity. The policy emphasizes experiential and active learning methodologies, encouraging students to engage in hands-on projects, internships, and research. This approach helps students to apply theoretical knowledge to practical situations, fostering a deeper understanding of concepts.

5.Institutions are encouraged to adopt innovative teaching methods such as case studies, group discussions, and collaborative projects. These methods not only enhance learning but also build essential skills like teamwork, communication, and leadership. By prioritizing critical thinking and creativity, NEP 2020 aims to nurture innovators and entrepreneurs who can contribute to the country's socio-economic development.

6.Integration of Technology:

7.In the digital age, the integration of technology in education is crucial. NEP 2020 advocates for the extensive use of digital tools and platforms to enhance the teaching-learning process. Higher education institutions are encouraged to develop high-quality e-learning content, online courses, and digital libraries, making education more accessible and engaging.

The policy also emphasizes digital literacy, ensuring that students and educators are proficient in using technology. This includes training in emerging technologies like artificial intelligence, machine learning, and data analytics. By integrating technology into education, NEP 2020 aims to prepare students for a tech-driven world and bridge the digital divide.

8. Vocational Education and Skill Development:

A significant aspect of NEP 2020 is its focus on vocational education and skill development. The policy introduces vocational courses at the higher education level, ensuring that students acquire practical skills that enhance their employability. This includes training in areas such as coding, data science, artificial intelligence, and other emerging fields.

The integration of vocational education aims to bridge the gap between academic learning and industry requirements. It prepares students for the job market by equipping them with relevant skills and knowledge. The policy also encourages partnerships between educational institutions and industries to facilitate internships and on-the-job training opportunities for students.

9. Continuous Professional Development for Educators:

The quality of education is heavily dependent on the quality of educators. NEP 2020 places a strong emphasis on continuous professional development (CPD) for teachers and faculty members. The policy advocates for regular training programs, workshops, and online courses to keep educators updated with the latest pedagogical advancements and subject knowledge. Institutions are encouraged to create a culture of lifelong learning among educators, promoting peer learning and collaborative teaching. The establishment of the National Professional Standards for Teachers (NPST) ensures that high teaching standards are maintained across the country. By investing in the professional development of educators, NEP 2020 aims to enhance the overall quality of higher education.

10.Inclusive and Student-Centric Learning Environment:

NEP 2020 aims to create a more inclusive and student-centric learning environment. The policy recognizes the diverse needs of students and promotes an inclusive learning environment where every student, irrespective of their socio-economic background, has access to quality education. Special provisions are made for marginalized and disadvantaged groups, including children with disabilities, to ensure equitable learning opportunities. The policy also introduces a more comprehensive evaluation system, moving away from high-stakes exams as the sole criterion for student assessment. This system includes formative and summative assessments, project-based learning, and regular feedback. The focus is on assessing the overall development of students, including cognitive, social, and emotional aspects.

11.Infrastructure Development

The successful implementation of NEP 2020 requires significant improvements in educational infrastructure. The policy advocates for the development of adequate physical and digital infrastructure to support the new curriculum and pedagogical approaches. This includes the construction of well-equipped classrooms, laboratories, and libraries, as well as the provision of internet connectivity and digital devices for students and teachers. The policy also emphasizes the importance of creating safe and inclusive school environments. This includes measures to ensure the safety and well-being of students, especially girls and children from marginalized communities. By improving infrastructure, NEP 2020 aims to create a conducive learning environment that supports the holistic development of students.

12.Promotion of Research and Innovation

It foster a culture of research and innovation, NEP 2020 proposes the establishment of the National Research Foundation (NRF). The NRF is designed to fund, mentor, and build capacity for quality research across disciplines. By promoting research and innovation, the policy aims to make India a global knowledge superpower. The policy also emphasizes the importance of higher education institutions becoming centers of excellence in research and innovation. It encourages collaboration between universities, industries, and research institutions to drive innovation and address societal challenges.

13. Holistic Development and Life Skills:

NEP 2020 envisions an education system that goes beyond academic excellence to include the holistic development of students. This includes physical, emotional, and moral development. The policy advocates for the integration of sports, arts, and value-based education into the curriculum. It emphasizes the importance of life skills such as communication, teamwork, and leadership, preparing students for the complexities of modern life.

The policy also recognizes the importance of mental health and well-being. It proposes the inclusion of counselling and mental health support services in schools and colleges to ensure the overall well-being of students

14.

15.Challenges and Implementation:

While the NEP 2020 outlines a visionary framework for transforming the Indian education system, its successful implementation poses several challenges. These include:

- 16. **Resource Allocation**: Adequate funding and resource allocation are critical to implementing the changes proposed by NEP 2020. This includes investments in infrastructure, teacher training, and digital tools.
- 17. **Capacity Building**: Building the capacity of educators and administrators to adapt to the new system is essential. This requires continuous professional development and support.
- 18. Equity and Inclusion: Ensuring that all students, irrespective of their socio-economic background, have access to quality education remains a challenge. Special efforts are needed to reach marginalized and disadvantaged groups.
- 19. **Technological Infrastructure**: Developing robust technological infrastructure, especially in rural and remote areas, is crucial for the successful integration of digital tools in education.
- 20. **Monitoring and Evaluation**: Establishing a robust system for monitoring and evaluating the implementation of NEP 2020 is essential to ensure its effectiveness and address any issues that arise.

21.Conclusion:

NEP 2020 is a transformative policy that has the potential to revolutionize higher education in India. By focusing on holistic development, critical thinking, and inclusivity, it aims to create a more flexible and student-centric education system. The policy's emphasis on teacher training, vocational education, technology integration, and multilingualism ensures that students are well-prepared for the challenges of the 21st century.

However, the successful implementation of NEP 2020 requires concerted efforts from all stakeholders, including government agencies, educational institutions, teachers, parents, and students. By addressing the challenges and ensuring effective implementation, NEP 2020 can pave the way for a brighter and more equitable future for higher education in India.

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The Evolution and Impact of Artificial Intelligence in Different Sectors

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Abstract

Artificial Intelligence (AI) has progressively revolutionized various domains, significantly enhancing efficiency, personalization, and decision-making processes. This research paper explores the historical evolution, current applications, and future trends of AI in Education, Business, Agriculture, and Healthcare.

In Education, AI began with computer-based instruction in the 1960s and has now advanced to personalized learning, adaptive assessments, and administrative automation. In Business, AI has transformed customer service, cybersecurity, content creation, and process automation, significantly impacting productivity and customer experience. Agriculture has seen AI optimize crop management, irrigation, soil management, and pest control, despite challenges such as high costs and the need for skilled labor. In Healthcare, AI is enhancing diagnostic accuracy, streamlining workflows, and enabling personalized medicine with applications ranging from virtual assistants to precision diagnostics.

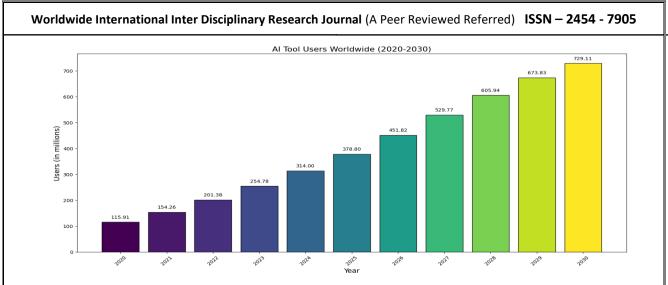
The paper also addresses emerging technologies like Explainable AI (XAI) in healthcare, which aims to provide transparency and accountability in AI-driven decisions. While AI's transformative potential is vast, ethical considerations, data privacy, and equitable access to technology remain critical challenges across all sectors. This paper provides a comprehensive overview of AI's evolution and its profound impact on these key sectors, highlighting both opportunities and challenges for future advancements.

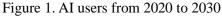
Key words: AI, *Education*, *Business*, *Agriculture and Healthcare*. **Introduction:**

Artificial Intelligence (AI) has progressively transformed numerous sectors by enhancing efficiency, personalizing experiences and enabling data driven decision making. This research examines the evolution, current applications, and future trends of AI in four critical domains: education, business, agriculture, and healthcare. By exploring these fields, the research aims to provide a comprehensive understanding of AI's impact and potential across different sectors. .By understanding the historical context, current applications, and future trends, stakeholders can better navigate the opportunities and challenges posed by AI.

Objectives:

- To Trace the Historical Evolution of AI in key sectors.
- Investigate the origins and developing milestones of AI in Education, Business, Agriculture and Healthcare.
- To predict Future Trend and Developments in AI.



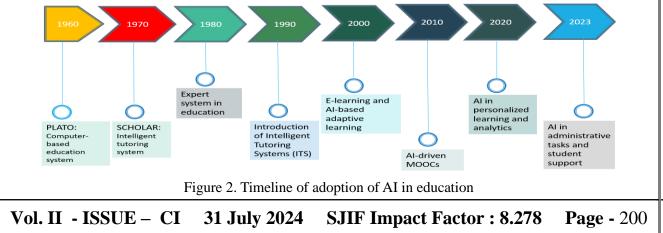


The global user base of AI tools surpassed 250 million in 2023, more than double the figure from 2020. This trend is expected to persist, with projections indicating that the number of users will exceed 700 million by the end of the decade.

AI in Education:

AI in Education leverages intelligent machines to perform tasks that typically require human intelligence, such as natural language processing, machine learning, data analytics, and robotics, with the aim of personalizing instruction, enhancing learning experiences, and streamlining administrative tasks. Laura Frigenti, CEO of the Global partnership for Education, highlighted a basic instructive emergency at the world Financial Gathering. She expressed that around 220 million children around the world are right now out of school. Moreover, within the slightest created financial matters, almost 70% of children at the conclusion of review four cannot examined a basic sentence or type in an essential passage. Frigenti emphasized that this instructive shortage not as it were influences those out of school but moreover those inside the framework who are not obtaining basic abilities for a effective move into the factor advertise. She depicted this circumstances as a "recipe for disaster", demonstrating that without mediation, these children are at a critical drawback, which seem lead to broader financial issues. AI can address these educational gaps. AI can help by providing personalized learning experiences offering support to teachers through intelligent tutoring systems, and automating administrative tasks to allow educators more time to focus on instruction.

Today, AI is used for personalized instruction, adaptive assessments, automated content creation, and administrative support, while also fostering collaborative learning environments and providing instant support through chatbots and virtual assistants. The future of AI in education promises advance AI tutors, intelligent textbooks, and specialized support for students with diverse learning needs. Despite the challenges of ethical use, data privacy, and equitable access, AI continues to transform education by making it more Adaptive, engaging, efficient, and accessible, while supporting educators with valuable insights and resources.



AI in Business:

AI has seen significant advancements and widespread adoption in business over the past decade, transforming various operational aspects and enhancing efficiencies across industries. The Forbes Advisor survey of 600 business owners revels key insights into the evolution and impact of AI in business.

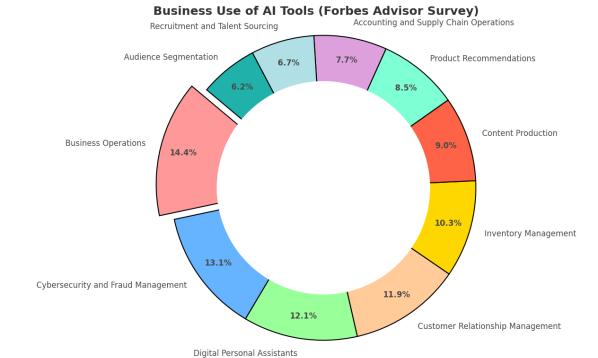


Figure 3. Forbes Advisor survey on Business use of AI tools

AI driven technologies, such as credit card fraud detection, email filters, automatic reminders, and predictive traffic alerts, are integral to everyday life, even if consumers don't always realize their AI origins. Popular AI-powered voice assistants like Amazon Alexa and Google Assistant are reshaping customer engagement, especially among Millennial and Gen Z, who increasingly prefer voice interactions with brands. AI's potential is further highlighted by advancements in deep learning applications, which will enable businesses to offer more personalized and timely customer experiences. Innovations in AI, including sentiment analysis of social media, allow brands to gauge customer opinions and the effectiveness of marketing campaigns in real time. Looking ahead, AI is set to significantly impact the workforce. While 62% of hiring managers anticipate changes in job roles, AI is more likely to transform specific tasks rather than replace entire occupations. Tasks involving routine, high-column work any become automated, but roles requiring creativity, empathy, and complex human judgment will remain largely untouched by machines. Experts suggest that AI will augment rather than replace human capabilities, enhancing productivity and allowing people to focus on more strategic and creative aspects of their work.

AI in Healthcare:

Healthcare systems globally face significant challenges, including aging populations, chronic diseases, and rising costs. AI, leveraging vast amounts of data and advanced technologies like cloud computing, offers transformative solutions to these issues. The COVID-19 pandemic further highlighted the need for innovative healthcare delivery methods.AI is beginning to automate time-consuming, repetitive tasks and demonstrating use in precision diagnostics (e.g., diabetic retinopathy screening, radiotherapy planning).



Figure 4. Use of AI in Healthcare

Future AI applications in healthcare includes,

AI Driven drug discovery	Utilizes AI to optimize clinical trial design, predict protein	
	structures, and develop targeted therapeutics, improving	
	efficiency and reducing costs in drug development.	
Precision therapeutics	Focuses on developing AI systems that use multimodal	
	data to understand disease mechanisms, leading to	
	personalized treatment strategies and better patient	
	outcomes.	
Diagnostic Imaging	Employs AI for automated classification of medical	
	images, often exceeding human expert performance in	
	diagnosing conditions such as pneumonia, skin lesions,	
	and cancer.	
Connected/Augmented Care	Enhances patient care through AI-powered remote	
	monitoring, virtual assistants, and ambient intelligence,	
	improving efficiency and patient experiences.	
Precision Diagnostics	Involves AI algorithms in screening and diagnosing	
	diseases, such as diabetic retinopathy, reducing costs and	
	improving diagnostic accuracy and speed.	
AI-Empowered Healthcare	Augments healthcare professionals' abilities by leveraging	
	AI for safer, standardized, and effective care, including	
	'digital twin' models for testing interventions.	
Robotic Surgery	AI-driven robotic system will enhance surgical precision	
	and reduce recovery times	

AI in Agriculture:

The evolution of AI in agriculture has accelerated recently due to advances in computing power, data science and agricultural technology. Early applications (1980s – 2000s) involved expert systems for disease diagnosis and crop selection, but were limited by data collection and storage constraints. The 2000s – 2010s saw the rise of precision agriculture through GPS, GIS and basic machine learning, enhancing data – driven decision-making for resource optimization. From the 2010s onwards, big data, IoT and deep learning revolutionized agriculture with advanced image analysis, automated drones and robotics and predictive analytics.

Application of AI in agriculture includes, precision farming, crop monitoring, yield prediction, automation and supply chain optimization.

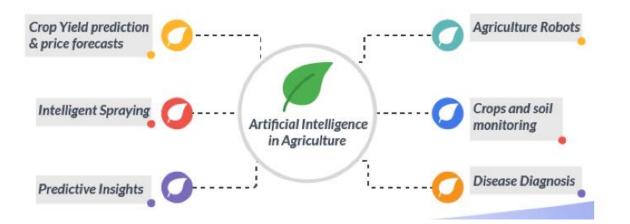


Figure 5. Use of AI in Agricuture

Conclusion:

Artificial Intelligence has made a significant impact on a number of industries, promoting personalization, efficiency and better decision-making. AI fills in important gaps in education by automating administrative work and personalizing instruction and setting the stage for the development of sophisticated AI tutors and smart textbooks in the future. AI in business improves cybersecurity, performance and customer service by automating some jobs and enhancing human abilities. AI helps healthcare by streamlining processes, enhancing diagnostic precision and enabling tailored medicine, a benefit that was especially evident during the COVID-19 epidemic. AI helps agriculture by enhancing crop management and resource use through predictive analytics, automated drones and precision farming. Even with these developments, fair access, data privacy and ethical issues still pose serious obstacles. The revolutionary potential of AI and the necessity of carefully navigating its benefits and difficulties across several sectors are highlighted by this analysis.

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Behavioral Shifts in the Digital Age: Exploring Attitude Change via Social Media

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Abstract:

The paper delves into the profound influence of social media on attitude formation, examining it through a sociological perspective. It highlights that social media platforms play an important role as agents of attitude formation by mediating cultural traditions, social institutions and group norms. Social Media platforms facilitate the dissemination of information and foster social interactions that contribute significantly to shaping public opinion and driving societal change.

By analyzing the dynamics of social media platforms like Twitter (now 'X'), Instagram, YouTube, WhatsApp the paper underscores how these mediums become powerful influencers of attitudes. They not only augment voices but also create virtual spaces where ideas are debated, consensus is formed and norms are reinforced or challenged. Through case studies and empirical studies, the paper explores how social media's unique characteristics, such as virality, algorithmic curation and user engagement strategies, shape the way attitudes are formed and transformed.

The paper contributes to a deeper understanding of the multifaceted impacts of social media on contemporary attitudes and behaviors, highlighting both its potential for positive social change and its challenges in managing misinformation and polarization.

Keywords: Attitude, Digital Age, Social Media, Society, Social Institutions, Socio-cultural

Introduction:

Social media has become a dominant force in modern society, fundamentally altering the way people communicate; access information and develop attitudes. Sociological analysis highlights the significance of social settings, cultural contexts and institutional frameworks in shaping attitude formation. This perspective recognizes that attitudes are not solely formed through internal psychological mechanisms but are profoundly influenced by external factors within society.

In our everyday lives, the choices we make, like preferring certain hotel brands or deciding how we vote in elections, are reflections of our attitudes. Attitudes refer to our feelings and beliefs about people, objects, or ideas, and they influence how we behave. Studying attitude change and persuasion is essential in understanding why people adopt new beliefs or change their existing ones. Attitude change and persuasion are the core concepts in studying individual behavior (Crano and Prislin, 2006). Overall, understanding how attitudes are formed, changed, and persuaded helps researchers, businesses, and individuals navigate the complexities of human behavior and decision-making in diverse contexts.

In the digital age, social media platforms serve as dynamic arenas for attitude change. These platforms facilitate the rapid dissemination of information, the augmentation of voices from diverse backgrounds and the creation of virtual communities based on shared interests or identities. Through features like algorithms that personalize content and the ability to connect with global audiences instantly.

Moreover, social media platforms mediate interactions within social networks, enabling individuals to engage in discussions, debates and collective actions that contribute to the formation and evolution of attitudes. The dynamics of online interactions, such as likes, shares, comments and re-tweets, create feedback loops that reinforce certain narratives or challenge prevailing norms. This continuous exchange of ideas and perspectives can lead to the emergence of new attitudes, the reshaping of existing beliefs and the formation of collective opinions on various social issues.

Furthermore, social media's role in attitude formation is intertwined with broader societal processes, including the transmission of cultural values, the negotiation of identities and the dynamics of power

relations. Social Media platforms not only reflect societal norms and values but also actively shape them through the content they prioritize and the communities they foster.

objectives Of The Study:

- 1. To investigate how social media platforms mediate cultural traditions, social institutions, and group norms, thereby influencing attitude formation.
- 2. To highlight the catalyzing role of social media in creating awareness and sparking activism thereby bringing attitude change.
- 3. To highlight few empirical studies carried out that demonstrate the influence of social media on attitude change.

Methods And Limitation:

The study is based on secondary data and is explanatory-descriptive in nature. Findings of the study are based on systematic review of existing literature. The paper is subject to certain limitations as the research is based on the secondary data. Inspite of this the study can act as a base to understand how social media influences attitude formation and attitude change.

Socialization And Group Influence:

Societal norms are the uniform ways of behaving and believing that are prevalent in practice within the boundaries of a particular culture or community. Individuals learn these through socialization, which starts early in childhood and continues throughout life. Socialization is instilled through interaction with family members, peers, teachers, and other influencing people in society. For example, kids learn about gender roles and expectations through observation and reinforcement from their parents, siblings, and media representations. These norms affect attitudes towards identity, roles in relationships, and behavior expectations in other social contexts.

These attitudes get moulded under the influence of institutions like education, religion, media, and government. They all transmit particular values and beliefs via both formal and informal channels, mainly concerning perceptions related to the self and other.

Social settings, however, also delimit the reach of attitudes that individuals can take up. These include class, race, citizen status, religion, occupation, and many others. For instance, economic conditions can grant or deny people various opportunities and resources, hence affecting attitudes about wealth distribution and economic policy.

Societal norms are the expected ways to react to a given stimulus. This can be what and what not to do at the place of work, what to wear to church, or where in political circles to stand.

Mediation Of Cultural Traditions, Social Institutions And Group Norms By Social Media:

Social media platforms have profoundly reshaped cultural traditions, social institutions, and group norms, thereby influencing attitude formation in various ways. Here's an exploration of how these platforms mediate and impact each of these areas-

Cultural Traditions:-

Social media platforms have become pivotal in how cultural traditions are preserved, adapted, and shared globally. Platforms like Facebook, Instagram, and YouTube allow individuals and communities to document and share cultural practices, rituals, festivals and traditions. For example, indigenous communities use social media to share their cultural dances, songs and ceremonies, helping to preserve and promote their heritage. People from diverse cultural backgrounds interact and share their traditions, leading to the blending of customs and practices. This can influence attitudes towards cultural diversity and inclusivity, fostering appreciation and understanding among different groups. On the flip side, social media can sometimes distort or commodify cultural traditions for commercial gain or entertainment, potentially diluting their authenticity. This can lead to debates about cultural appropriation and the ethical implications of sharing sensitive cultural practices online.

Social Institutions:-

Social media platforms influence traditional social institutions like family dynamics, education, and governance. For instance, WhatsApp and Facebook provide instant modes of communication and connection among family members across geographical boundaries, thus affecting attitudes toward family roles, intergenerational communication, and support systems. Social media is progressively changing the way people feel about learning, collaboration, and information sharing through its integration into educational settings. It also changes students' perception towards traditional educational institutions and methods by using platforms like YouTube for educational content. Social media has also reshaped political discourse and activism. It provides ways through which citizens can give opinions, organize movements, and influence policy. This affects attitudes toward governance, civic duty, and political participation.

Group Norms:-

Social media contributes tremendously towards the establishment and transmission of group norms as well as behaviors. The use of social media platforms such as Instagram and Snapchat exposes their members to others' lives continuously. As such, this might trigger their adoption of norms regarding appearance, consumption patterns, and social activities, thus attitudes concerning self-image and identity. Hashtags and viral campaigns across these social networking sites, such as Twitter (now 'X') and Instagram, serve to amplify messages and mobilize communities around social causes. This process shapes attitudes toward activism, solidarity, and collective action-either challenging or entrenching existing norms. Algorithms used by social media platforms personalize the kinds of content displayed to users by their preferences and behaviors. It may reinforce already existing group norms and, inversely, filter out dissenting voices, which can lead to the creation of echo chambers that cement attitudes in certain groups.

CATALYZING CHANGE: SOCIAL MEDIA'S ROLE IN AWARENESS AND ACTIVISM:

#MeToo Movement:- The movement was popularized on social media sites like Twitter (now X) and Facebook through sharing of personal accounts of sexual harassment and assault. This huge personal storytelling, along with the hashtag, built a global conversation about gender-based violence and harassment at the workplace. It changed attitudes against victim blaming in society, built solidarity among survivors, and advocated for policy changes across workspaces and legal systems globally.

Environmental Activism:- The activism of Greta Thunberg about climate action spread globally through social media platforms like Instagram and YouTube. Her speeches and posts have reached audiences running into millions, creating youth-led climate strikes by mobilizing public discourse around climate change issues. Through social media, awareness was amplified and put pressure on governments and corporations to take real action against environmental problems while empowering people to participate in environmental advocacy efforts.

Health Behaviors:- Social media campaigns have been able to change the public's attitude and behaviors regarding immunization. Such messages shared in this context represent evidence-based information, address myths, misinformation, and encourage vaccine uptake. Social media campaigns put across health organizations and influencers, increasing awareness and positive attitude towards vaccination, hence raising the immunization rate within those communities where such campaigns are carried out.

Brand Perception and Consumer Behavior:- Companies like Nike and Patagonia use social media to show participation in activities that put forth ethical practices and sustainability efforts in corporate social responsibility initiatives. The clarity of information and the interaction regarding social concerns appeal more to the sensitivities of consumers who are more values-aligned in making purchasing decisions. Positive brand perception and brand loyalty are therefore strengthened, influencing attitudes and purchasing behavior toward socially responsible products and companies.

Empirical Studies Highlighting Attitude Change Through Social Media:

Here are few studies that examine the relationship between social media use and attitude change-Study on Social Influence and Political Mobilization:-

Research by Bond et al. (2012) titled "A 61-Million-Person Experiment in Social Influence and Political Mobilization." In collaboration with Facebook, the research focused on how social influence brought

forth by online networks could produce attitude change and behavioral outcomes, particularly in respect to political engagement. This was based on a randomized controlled trial whereby various groups of Facebook users were exposed to different conditions about political participation. This helped the researchers in isolating the aspects of social influence on behavior change.

The study indicates that social networks can be used in changing human behavior and attitude. For example, making users aware of their friends' voting behavior—in this case, seeing that their friends had voted—increases the likelihood that they themselves will vote. They also noted that other forms of behaviors, such as voting, spread through social networks; this would mean that social media outlets, such as Facebook, are actually in a very good position to increase the effect brought about by social influence on individual behavior. The sample size involved was significantly large, ranging at approximately 61 million Facebook users, hence making this study among the biggest to ever be conducted on the issue of social influence and behavior change within a digital context. These findings clearly indicate how influential social media can be in changing attitudes and behaviors—more so in matters concerning political participation. It is here transcending to emphasize the susceptibility of social media to become a strong means for mass mobilization and attitude change.

Study on Emotional Contagion on Facebook:-

A study by Adam D. I. Kramer, Jamie E. Guillory, Jeffrey T. Hancock, 2014, 'Experimental evidence of massive-scale emotional contagion through social networks'. The research questions in this study were: To what extent are Facebook users exposed to ideologically diverse opinions and to what extent they are exposed to opinions that reinforce their own ideology. They discovered that users are primarily exposed to content from people holding similar political views-whereby they are most unlikely to encounter opposing viewpoints. To a great degree, such exposure is selective in nature and, by the strengthening of prior attitudes, adds to political polarization rather than acting to change them. The findings underpin how the use of personalized algorithms on social media inadvertently brings about polarization. It opens questions regarding the role of platforms in fostering diverse viewpoints and, more importantly, encouraging critical thinking amongst their users. For a large sample of Facebook users, the researchers looked at the behavior of the news feed, which was categorized based on the ideological alignment of the news articles to which they were exposed. This paper explicitly considers how emotional states can spread through social networks like Facebook. In an experiment in which the researchers manipulated the emotional content of users' news feeds, they found emotional contagion, wherein the exposition to positive or negative emotions in posts had an impact on the emotional tone of all the posts by users. This is how social media can affect attitudes and emotional states due to simple emotion contagion.

Study on Influence of Celebrity Endorsements on Twitter:-

Research by Cha, M., Haddadi, H., Benevenuto, F., & Gummadi, P. K. (2010) titled 'A longitudinal study of follow predictors on Twitter'. This study examined how influential users (including celebrities and influencers) on Twitter can impact the behavior and attitudes of their followers. The researchers analyzed user behavior data on Twitter to identify predictors of follow relationships. They looked at factors such as the number of followers, retweets, and mentions received by influential users. The study found that influential users have a significant effect on the adoption of behaviors and attitudes among their followers. A user would most likely adopt an opinion or behavior rated or followed on social media by an influential figure. It further reiterates the roles of social media influencers in shaping public opinion and consumers' behavior. It shows exactly how the endorsement of products by celebrities or influential users can powerfully impact the adoption of behaviors and attitudes among followers. It found that influential users can powerfully impact the adoption of behaviors and attitudes among followers in terms of shaping public opinion.

Research on Online Activism and Mobilization:-

Research by Howard, P. N., Agarwal, S. D., & Hussain, M. M. (2011) titled 'The revolutions were tweeted: Information flows during the 2011 Tunisian and Egyptian revolutions'. The researchers looked at

Twitter data for information flow patterns, hashtags used, and how social media actually organized protests and coordinated collective action. They found out that Twitter played a significant role in real-time information diffusion, protester mobilization, and formation of public attitudes toward political activism and change. Through social media, this allowed for citizen journalism, where activists could bypass the censorship by traditional media. This study explores how, through social media sites like Twitter, information diffusion and mobilization took place during the Arab Spring revolutions that occurred in Tunisia and Egypt. The research brought out the nature through which social media could empower the grass-roots movements and facilitate political action mobilization. It turned out showing exactly what social media platforms can do in promoting social change, challenging the power of an authoritarian regime, amplifying voices, and coordinating collective action. This has brought forth how social media has played its role in terms of the coordination of collective action, dissemination of information, and shaping public attitudes toward political activism and change.

These case studies and research examples provide empirical evidence of how social media can influence attitudes, behaviors and societal outcomes through various mechanisms such as emotional contagion, selective exposure, influencer endorsements and mobilization for social causes. They illustrate the diverse ways in which social media platforms impact individuals and society at large.

CONCLUSION:

Social media platforms are transformative in shaping attitudes by imposing socio-cultural contexts, institutional influences and interpersonal dynamics. Understanding these mechanisms is crucial for navigating the complex interplay between individual beliefs and societal norms in the digital age. As social media continues to evolve, research in the future should be aimed at finding the ways of capitalizing on the potentials of social media for positive social change at the same time as reducing its risks. While this delivers diversity of perspective, empowering societal change, it also gives rise to questions around quality of information, polarization, and ethical concerns with algorithmic control. Understanding these mechanisms is key to navigating through the shifting landscape of attitudes in the digital age.

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"Designing Centres of Skill Development for Women in Slums"

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Abstract

Skill development centers for women in slums are transformative initiatives that play a vital role in addressing multiple socio-economic challenges. This research paper explores the architectural design considerations for establishing centres of skill development specifically aimed at empowering women in urban slums. The paper delves into the socio-economic benefits, spatial planning, and sustainable design principles necessary to create functional, inclusive, and resilient skill development centres. By focusing on case studies and best practices, this paper aims to provide a comprehensive framework for architects, planners, and policymakers to follow.

Introduction

Skill development centers for women in slums are transformative initiatives that play a vital role in addressing multiple socio-economic challenges. These centers are designed to provide women with essential vocational training, education, and resources, empowering them to break the cycle of poverty and improve their living conditions. By focusing on skill development, these centers not only enhance the financial independence of women but also contribute significantly to community development, gender equality, and overall well-being. This introduction delves into the importance and multifaceted impact of such centers, highlighting their role in fostering empowerment, reducing gender disparities, and creating sustainable growth within marginalized communities.

Background Context

Urban slums of "Dharavi" are characterized by inadequate housing, limited access to basic services, and high levels of poverty. Women in these areas face unique challenges, including restricted access to education and employment opportunities. Skill development centres can play a pivotal role in addressing these challenges by providing women with the training and resources needed to improve their socio-economic status.

Centers of skill development are particularly important for women in Dharavi, one of the largest slums in Asia, for several key reasons:

- 1. **Economic Empowerment**: Dharavi's residents often face limited economic opportunities. Skill development centers can equip women with the skills needed to secure jobs or start small businesses, providing a path to financial independence and stability.
- 2. **Poverty Alleviation**: By providing vocational training, these centers help women increase their earning potential, which can lead to improved living conditions and help lift their families out of poverty.
- 3. **Education and Awareness**: Many women in Dharavi may lack access to formal education. Skill development centers can provide not only vocational training but also basic education and awareness on health, rights, and social issues, contributing to their overall empowerment.
- 4. **Reduction of Gender Inequality**: In a male-dominated society, these centers offer women opportunities to develop and showcase their talents, thus challenging traditional gender roles and promoting gender equality.
- 5. **Community Development**: Empowered women can play a crucial role in community development. With improved skills and economic power, they can contribute to local initiatives, advocate for better services, and inspire other women to pursue similar opportunities.
- 6. **Improved Quality of Life**: Skill development leads to better job prospects and higher income, which translates into improved access to healthcare, education for children, and overall better quality of life for families.

7. **Resilience and Self-Reliance**: Skill development fosters resilience and self-reliance, enabling women to better cope with the challenges of living in a densely populated and resource-constrained environment like Dharavi.

Overall, centers of skill development are vital in Dharavi as they provide women with the tools needed to transform their lives, support their families, and contribute positively to their communities, fostering a cycle of sustainable growth and development.

Objectives

- 1. To identify the architectural requirements for effective skill development centres in slums.
- 2. To explore sustainable design practices that can be incorporated into these centres.

3. To provide a blueprint for creating inclusive spaces that cater to the specific needs of women in slum areas.

Literature Review

Socio-Economic Impact of Skill Development is essential for economic empowerment and social upliftment. Studies show that women who gain vocational skills can contribute significantly to their household income, improving their family's overall quality of life.

- 1. "**Improving Jobs in Dharavi: Developing Indian Slums**" This article explores the various initiatives aimed at improving employability in Dharavi through skill development programs. It highlights how these programs empower residents, especially women, by providing them with vocational training and better employment opportunities, which in turn fosters economic growth and community development (Youth Ki Awaaz).
- 2. "Empowering Lives: NGOs Making a Difference in Dharavi" This piece discusses the critical role of NGOs in Dharavi, focusing on their efforts to promote education, healthcare, and skill development. It provides examples of successful programs by NGOs such as Acorn Foundation, which focuses on skill development for economic empowerment, thereby helping women gain financial independence and contribute to the local economy (Boundless Explorism).
- 3. **"The Importance of Skill Development Programs in India"** Although broader in scope, this literature review provides an overview of various skill development programs across India, including those in urban slums like Dharavi. It emphasizes the need for targeted training programs to enhance employability and improve living standards among marginalized populations (Youth Ki Awaaz).
- 4. "Addressing Urban Slums and Sustainability Case of Dharavi, Mumbai" This article delves into the developmental challenges and opportunities in Dharavi. It discusses the importance of sustainable urban development and inclusive planning, highlighting how skill development centers can play a pivotal role in these efforts by equipping women with essential skills to participate in the economy and uplift their communities (Youth Ki Awaaz).
- 5. "Developing Asia's Largest Slum" This Harvard Business School case study examines ongoing efforts to redevelop Dharavi through public-private partnerships. It underscores the significance of including skill development programs in these redevelopment plans to ensure that women in Dharavi can benefit from new economic opportunities and improved living conditions (Youth Ki Awaaz).

Architectural Design Principles

Key design principles for educational and skill development spaces include flexibility, accessibility, safety, and sustainability. These principles ensure that the spaces are not only functional but also welcoming and supportive of the users' needs.

Sustainable Architecture in Slum Areas

Sustainable design practices are crucial in slum areas to ensure resource efficiency and environmental responsibility. This includes the use of locally sourced materials, renewable energy, water conservation systems, and waste management strategies.

Methodology:

Site Analysis

A thorough analysis of Dharavi was conducted, including demographic data, existing infrastructure, and socio-cultural dynamics, is essential. This helped in understanding the specific needs and challenges of the community.

Needs Assessment

Engaging with the women in the community through surveys and focus group discussions helped in identifying their training needs, preferences, and barriers to participation.

Design Development

The design process involved in creating a flexible and modular layout that can adapt to various training programs. Key considerations include:

- Multi-purpose workshops
 - Childcare facilities
 - Safe and accessible transportation options
 - Adequate ventilation and natural lighting
 - Sanitation and hostel facilities

Spatial Planning

- 1. Workshop: Modular rooms that can be reconfigured for different types of training sessions.
- 2. Common Area: Spaces for social interaction, relaxation, and networking.
- 3. Childcare: Facilities to support women with young children.
- 4. Administrative Offices: Spaces for staff and program coordinators.
- 5. Sanitation: Clean and safe restrooms with proper waste disposal systems.

Safety and Accessibility

Ensuring the centre is accessible to women of all ages and abilities is crucial. This included ramps, handrails, and clear signage. Security measures, such as adequate lighting and surveillance, are also essential to create a safe environment.

Implementation

- Community Involvement Active participation from the community in the planning and implementation phases ensures that the centre meets their needs and fosters a sense of ownership.
- Funding and Partnerships
 Securing funding through government programs, non-profit organizations, and private sector partnerships is vital for the sustainability of the centre.
- Monitoring and Evaluation

Regular assessment of the centre's impact on the community helps in making necessary adjustments and improvements.

Conclusion

Designing skill development centres for women in slums is a multifaceted challenge that requires careful consideration of socio-economic, cultural, and environmental factors. By integrating sustainable design practices and community involvement, these centres can become powerful catalysts for change, empowering women and transforming communities.

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"An Analysis on Customer Satisfaction Towards Public Sector Banks By the Use of Information Technology."

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Introduction:-

Banking sector is one of the authentic financial sector and all the activities of banking sector helps in development of an economy. Public sector banks are plays an important role in India and other countries as well. Public sector banks mostly merge with the another banks and that is the drawback customer's mind but diverted from one bank to another bank customers are more attract while giving more interest for their investment.

Aims:- 1) To identify the satisfaction level of customer among the public sector banks and private sector banks. 2) To find the profitability of public and private sector banks.

Methods:- In this study all the collected from secondary source (News papers, Journals, Magazines and websites etc.)

Results:- over all the satisfaction level of customers among public and private sector banks. The result is that customers are satisfied with all the banks.

Conclusion:- This paper helps for formulating the strategies to know the services and the level of satisfaction.

Keywords:- Public sector banks, Private sector banks, satisfaction, Finance, Policies, Credit, Strategies.

Introduction:-

Banking industry or banking sector is one of the most powerful and authentic service providing sector. Banking sectors helps to develop the economy off nation. Customers satisfaction is also the most important factor in banking industries. Banking sectors frames the new policies, strategies of public and private sector industries in this research its found that the satisfaction level and the comparative study between the public sector banks and private sector banks. Banking sector is totally based on financial services and their activities. It is found that public sector banks, delays services and negative impression on the satisfaction of customers. Banking sectors provides two types of attributes like:- one is the product related and second is the non-product measures.

Important measures of customers satisfaction:-

- 1) First customer exceptions
- 2) Second service quality
- 3) Third demand meaningful
- 4) Fourth customer satisfaction
- 5) Fifth fix the claim
- 6) Last customer loyalty

This are the levels of customer performances. The comparison shows the 10 people related to private sector banks and 1 people related to the public sector banks that is the gap between public and private sector banks.(Saha, Fouzde, & Shuvro, 2020)

Objectives of this study:-

1) To find out the satisfaction level of customers from public and private sector banks.

- 2) To find out the profitability of public and private sector banks.
- 3) To identify the sector that is highly availed by the customers.

A strong banking sector important for the economy, to enlarge the banking business. There are two types of banks- commercial banks and co-operative banks. Public sector banks shows the good result of financial data and there are generally two sectors of banking. 1) private sector and public sector.

Schedule Banks:-

A) Co-operative Banks:-

- 1) State Co-operative Banks
- 2) District Co-operative Banks
- 3) Other Co-operative Banks

B) Commercial Banks:-

- 1) Public Sector Banks
- 2) Private Sector Banks
- 3) Foreign Sector Banks
- 4) Regional Rural Banks

Public sector banks are those banks where majority of the person prefers the public sector bank because of security and safety measures. Majority of the stake is held by the government. 51% shares are listed on stock exchange. Public sector banks are divided into also in two categories. Nationalized banks provides the public control and control in functioning sector.

Private sector banks are those banks where majority of equity is to be held by private shares holders. The old and new private sector banks have evolved in government. Banking policy. There is private sector banks easily and freely open new branches without any prior permission of RBI. These are called private sector banks. There are so many private sector and public sector banks in India and they well perform on their level and gain the profit for the banks as well as the economy.(Sharma & Mathur, 2020)

The performance of effective of industrial banks are the important elements. Profit are very important for the survival of every business.

There are some major functions of all banks:-

- 1) To provide the security to savings of the people.
- 2) To control and measures the supply of money flows and credit
- 3) To encourage and motivate the people and build their financial system.
- 4) To avoid the focus of financial powers in the hands of institutions.
- 5) To set the equal norms, terms and conditions.

Banking in India was generally mature in terms and conditions of the supply. Supply may be a case if methodology of the business firms. It is important to review that profit of the banking sector. Its slowly profitable and that's the reason banks creates the health and powerful. The comparative study of the both the banks its analysis of the profitability of the both the banks. Clearly reveals that there is no vital difference between both the banks. Profit ratio of the banks are employed by the management to helps how with efficiency and they keep with it. The complete bank to require effective steps to enhance and develop the business. (Thomas, 2020)

The world of banking assumed that a new dimensions of 21st century with the help of growth of the economy. Banking generally classified into the 1) retail banking and 2) corporate banking. Retail banking which is designed to meet the requirements of individual customers as well as group of the persons. Corporate banking is caters to the need of corporate customers. eg. Bills of discounting, opening letter of credit etc. This study focus on the some factors that influence and the choice of the banks for avail the banking services and to compare the satisfaction level of the customers and the profitability of both the banks like private and public sector banks. Banking marketing can be defined as the part of management. Type of activities, which means direct the flows of banking services profitability and satisfactory level of the customers. The marketing concept basically requires the understand of the customers. Today's scenario is that banks have become a part and parcel of the kotak bank's life now banks offers the new events, policies for the new and the existing customers to increase the interest about they banks. Public sector banks are those banks that are owned and borrowed by the government industries. Private sector banks that are jointly prefer on by the group of individuals and individuals has control over the whole system. Banking sectors improved and grown last many decades. Customers friendly atmosphere helps to increase the customer satisfaction level. (Sahu & Shabnam, 2015)

As economic globalization intensifies competition creates a climate of constant changes recent days banks have realized that cost of attracting new customer is more than retaining existing customers. This research paper found that a comparative analysis of levels of customers satisfaction towards services provided to by the public sector and private sector banks. Comparison of services by banks is under active and discuss the topic regarding to different banking sectors. (Virk & Mahal, 2012)

Indian banking system faces so much difficulties and competition. A banks ability to make profit on increasingly competitive market. Indian banking industry has been grown day by day and that the reason economy is also increase rapidly customer satisfaction is most important factor and useful for the various service quality and dimensions. The analysis of private as well as public sector banks correlation between both the banks. In this research it is found that the service quality as there exist an evident direct relationship with consumer satisfaction. Managers have need to ensure tat the employees are well trained and respective functional areas as well as are imparted the soft skill. There are different types of consumers and their different behaviour attitude and many more and the satisfaction level of consumers towards the banking industries. A definite scope for the more comprehensive research and useful for them. (Bhadauriya, 2022)

The banking sector is one of the top mast industries in the world because of this industries grown day to day customer satisfaction with the banking products and banking services offered by the bankers. In India has become the important sector. Banking profitability and sustainability depends on the banks. The focus on banking sector towards customer satisfaction. Public sector banks have started to face more competition from the private sector banks. Public sector banks will have to induce the innovative financial products and the many more banking services for the bank customers. It may helps the public sector banks to keep the subsist customer satisfaction and includes the prospective clients. Customer is the king of the market and more useful for the banks as well as the financial institutions. Banking industries plays an important role for the banking services. (Koley, 2023)

Efficiency and profitability of a banking industries in India has been assumed that banking industry has been grown day by day. competition can not be observed directly, competition is

observational task and that's the reason impact on satisfaction level of customers. This study attempts and observed that the performance. Banking sector in India was done by banks assets. The public sector banks are not profitable service sector but public sector banks provides huge number of informed gives more policies, strategies and mainly the lifetime security of our funds. In the private sector banks risks will be vary from the day to day but provides more policies, strategies of private sector banks. Commercial bank/nationalized bank provides a large number of medium of exchange of a given country. Commercial bank use productive use of the banking rules, regulations and procedures. (Goel & Rekhi, 2023)

Findings and results:-

The ideal working environment shows the nature properly is the public sector banks. In this research it is found that public sector bank plays an important role to frame the major policies relating of banking industries . it is found that public sector bank return on equity is high compared to the other deposits. The banking sector is considered as important source of the financial terms. The banking industry, it is facilitated to the flow of goods and services. It is found the customers are more satisfied with the public sector banks and secondary this will be choose the private sector banks for the security concern.

Conclusion:-

Private sector banks earn more and more profit assets as compared to public sector banks. The financial performance has not been improved positively after the mergers in public sector banks, but customers/people prefers public sector banks while giving education loan. They prefer public sector banks for educational loan. In the present competitive market customer satisfaction is the most important factor. The public sector banks in India adopts more technologies and build their financial growth and this industries adopts modern technologies to improve efficiency.

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Changes In Education- Integrating Technology

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Abstract

Globally, the education sector is rapidly changing due to factors such changing societal demands, pedagogical approaches, and technology improvements. This study looks at the many ways that the education industry has changed in the decade since its inception, with particular attention on curriculum development, instructional strategies, and the use of digital tools in the classroom. It evaluates the effects of these modifications on educational equity, student engagement, and learning outcomes. **The study also addresses implementation difficulties and identifies effective tactics used by organizations and decision-makers to successfully manage these changes**. This study adds to a better understanding of the continuous evolution in education by a thorough analysis of contemporary literature. It also offers insights into probable future trends and research paths.

Purpose - There's a shift towards equipping students with skills relevant to the 21st century job market, such as critical thinking, problem-solving, creativity, communication, and digital literacy. By emphasizing how these changes affect teaching, learning outcomes, and educational policies, it seeks to convey the importance of comprehending these changes within the educational landscape. The abstract can be read on its own to provide readers with a fast overview of the research and help them decide whether to read the complete paper for a more in-depth discussion of the subject and its implications for policy and practice in education.

Design/ methodology/ approach - Technology may revolutionize the education sector, but doing so requires a strategic design and methodology approach. In order to comprehend stakeholder requirements and set specific targets that are in line with educational objectives, a thorough needs assessment is conducted first. After that, there is a formal planning process that incorporates best practice research and creates a thorough implementation plan that takes budget allocation, infrastructure assessment, phased deployment, and extensive professional development for educators into account. Piloting projects, getting input, and regularly assessing results are all part of implementation, which helps to improve tactics. Sustainability is made possible by consistent support, the scalability of effective models, and a dedication to constant development in response to new demands in education and technology.

Findings - The results of integrating technology into education show how it has a revolutionary effect on both teaching and learning. It's clear that individualized learning experiences and increased engagement are possible thanks to interactive digital tools and resources that accommodate a variety of learning preferences. Digital platforms' ability to provide access to enormous information repositories has democratized education by crossing socioeconomic and geographic divides. Technology has also simplified assessment procedures by providing options for adaptive learning and real-time feedback, both of which improve student outcomes. There are still issues, such as the requirement for equal access to technology and continuous professional development for teachers. However, the results highlight how important technology is for encouraging creativity, raising standards in the classroom, and getting kids ready for a digital future.

Practical implementation - The direct effects of technology integration in education are enormous, radically altering the ways in which teachers and students are taught. Schools may tailor learning experiences to meet the requirements and learning preferences of each individual student by utilizing digital tools and platforms. This personalization improves understanding and participation, creating a more lively and participatory learning environment. Furthermore, technology breaks down conventional barriers of time and geography by facilitating access to a wide range of educational resources and real-time information. To optimize its potential advantages and efficiently handle obstacles, successful integration necessitates a strong infrastructure, continual professional development for educators, and well-considered implementation

techniques. In the end, integrating technology into the classroom promises to provide students the essential digital skills they need to succeed in a global market that is changing quickly.

Introduction

The transforming potential of education makes it a cornerstone of both society progress and human development. It includes the methodical passing down of information, abilities, attitudes, and convictions from one generation to the next, molding both people and communities. Education has changed throughout history in reaction to shifting technological, cultural, and economic environments, tailoring its goals and approaches to fit the demands of each new age.

In the modern world, education is essential for creating social cohesiveness, economic prosperity, and the ability for people to enjoy happy lives. Its impact is felt in a wide range of formal institutions, from higher education to early childhood education, and it goes beyond classrooms to include chances for lifelong learning that meet people's changing needs in a fast changing world.

Education aims to foster critical thinking, creativity, and ethical responsibility in addition to imparting knowledge and skills. As globalization, cultural changes, and rapid technological breakthroughs reshape the nature of work, communication, and civic involvement, these skills are becoming more and more important in equipping people to negotiate the complexity of the twenty-first century.

On the other hand, the educational scene is changing dramatically. Technological developments in education have completely changed the way that we teach, providing new opportunities for individualized instruction and international cooperation. Simultaneously, discussions persist over the most effective ways to provide fair and impartial access to high-quality education, specifically for underprivileged communities and marginalized groups.

Concerns over the efficacy of present educational procedures, the function of standardized testing, the incorporation of digital literacy, and the requirement of promoting inclusive learning environments surface as educators, legislators, and stakeholders struggle with these developments. These debates are not just theoretical; they have important ramifications for social justice, workforce preparedness, and educational outcomes.

In order to better understand the dynamic character of education in the twenty-first century, this research paper will look at some of the major innovations, problems, and trends that are influencing the field. In order to shed light on the transformative power of education and its function in tackling today's global issues, this study examines recent literature, empirical data, and case studies from a variety of educational environments.

In the end, this paper aims to advance knowledge about how education can flourish in the face of global complexity by providing suggestions to stakeholders, educators, and policymakers on how to create learning environments that empower students and advance sustainable societal development.

Despite significant reform efforts, the Indian higher education sector still grapples with a shortage of skilled labor. To address this challenge, the paper outlines a reform blueprint for the industry, stressing the need for a more adaptable higher education system to produce workers equipped with the necessary skills and knowledge for the global economy. It also includes policy proposals to bolster and sustain high-quality research. The document presents a roadmap for reforming systemic accountability. Pawan Agarwal, the author, collaborates with scholars from other nations to understand international challenges in higher education. (Pawan Agarwal, 2006)

India boasts the world's second largest education system. The educational system in India has undergone numerous stages. Much work has gone into creating the current state of the educational system. There were many ups and downs on the path from Gurukuls to IITs. However, every stage has advantages and disadvantages of its own. Studying India's educational systems from the past and current is the goal of this research. The different stages that the educational system has undergone have all been thoroughly examined. A comparison between the educational environments of ancient and contemporary India has been attempted. Reviewing the pre- and post-British educational systems allowed researchers to understand the

British government's motivations for altering Indian education. This research has framed out the benefits and drawbacks of each phase. (**Pawan Agarwal, 2007**)

The purpose of this research paper is to investigate the dynamic character of education in the twentyfirst century by looking at important innovations, problems, and trends that are influencing the field of education today. In order to shed light on the transformative power of education and its function in tackling today's global issues, this study examines recent literature, empirical data, and case studies from a variety of educational environments. In the end, this paper aims to advance knowledge about how education can flourish in the face of global complexity by providing suggestions to stakeholders, educators, and policymakers on how to create learning environments that empower students and advance sustainable societal development. (Philip G., 1993)

The main objectives of this study are to analyze the main issues and worries related to management education in India and to comprehend the historical development and current status of the field.

We need qualified and proactive managers if we want the nation to prosper in the modern day. Managers should be aware of all the facts, strategies, and logic. For this, they should have had an education from recognized universities. India now has a large number of management schools, however the quality of their education is poor. They also impose outrageous fees to students. Alternatively, if an average number of institutions offered managers of high level, that would be beneficial for all students, enterprises, and the country as a whole. In this regard, the government should pass some legislation.

The way those industries function has changed in a number of ways as a result of corporate liberalization, privatization, and globalization. It goes without saying that industries everywhere in the globe require multiskilled workforce as well as knowledge-based workers. Western B-Schools are evolving and changing their courses to satisfy the needs of business. These days, the student is the center of attention when learning occurs. Management education has been impacted by the branding industry. Top B-Schools are constantly changing their delivery strategies and curricula. Additionally, it is imperative that management education tailored to the Indian context be offered by B-Schools. Given this, it is equally important to address the various issues and concerns that Indian management education has run into over the years. The expectations placed on CEOs of businesses to solve problems and make decision makers have increased. (Shukla, Shubhendu S., 2013)

Challenges associated with implementing changes

Adopting reforms or improvements in the education sector comes with a number of obstacles that fall into a number of different categories. Due to the complexity of educational institutions and the wide range of stakeholder needs, policy and planning issues occur. These difficulties include overcoming bureaucratic roadblocks, establishing precise goals and objectives that correspond with educational priorities, and making sure that policies are flexible enough to accommodate changing educational requirements. Limited financing for initiatives, a lack of skilled teachers and personnel, and inadequate infrastructure, such as obsolete facilities or outdated technology, are just a few of the major obstacles that are sometimes caused by resource restrictions.

Another crucial issue is engaging stakeholders and overcoming their resistance. Teachers, administrators, parents, and community members frequently oppose educational reforms because they are afraid of what the future holds or because they believe their interests are being threatened. It takes teamwork, good communication, and the development of trust via open decision-making procedures to overcome this opposition. The application of educational reforms is also influenced by social and cultural issues, such as cultural diversity, socioeconomic inequality, and differing community expectations. Promoting inclusion and equity in education requires modifying policies to account for these many issues.

The difficulty of quantifying the influence of reforms on educational achievements because of intricate causal links and long-term impacts is one of the issues associated with monitoring and assessment. It is essential to set up strong monitoring systems and gather trustworthy data in order to evaluate the state of affairs, pinpoint areas that require development, and arrive at well-informed conclusions. Implementation can

be made more difficult by legal and regulatory concerns, such as ensuring that policies comply with regulations, managing compliance needs, and negotiating restrictions that could impede flexibility and innovation.

Educational innovations is also hampered by outside variables like economic volatility, political unpredictability, and technology breakthroughs. While rapid technological improvements may necessitate ongoing modification of educational practices to keep pace with emerging technologies, changes in government leadership or economic downturns can disrupt continuity and funding for educational projects. To effectively address these complex problems and achieve long-lasting reforms in the education sector, a comprehensive approach integrating capacity building, strategic planning, stakeholder participation, and ongoing monitoring and evaluation is needed.

Techniques for Handling Implementation Challenges:

Stakeholder Engagement: Encourage cooperation and dialogue with all parties involved in order to garner support and consensus.

Building Capacity: To improve implementation capacities, give educators and administrators training and professional development opportunities.

Adaptive Planning: Keep a close eye on developments, modify tactics in response to criticism, and revise implementation schedules as necessary.

Evidence-Based Decision Making: Assess the effects of reforms and make decisions about policy based on facts and research findings.

All parties participating in the education sector must demonstrate persistent dedication, strong leadership, and a methodical approach to overcoming these implementation challenges.

Efficient methods and strategies in order to manage educational transitions.

There are a number of conventional strategies that decision-makers and organizations can use to effectively manage educational transitions. Ensuring that all stakeholders comprehend the reasoning behind the shift, its objectives, and its anticipated results requires clear and consistent communication. Being transparent increases buy-in and trust, all of which are necessary to overcome opposition and win over the community, parents, children, and instructors. Planning well is just as important; creating a thorough implementation strategy with distinct roles, deadlines, and resource distributions guarantees efficient execution. Smaller-scale pilot testing projects enable modifications based on input prior to full-scale adoption, minimizing risks and maximizing efficacy. Furthermore, funding educators' professional growth is crucial. By offering training and assistance, you can make sure they have the abilities and information needed to successfully use new tactics.

In order to assess progress, identify problems promptly and make wise modifications when necessary to achieve desired results and maintain positive changes in the educational environment, continuous monitoring and evaluation are essential. Together, these techniques help educators effectively navigate educational changes and create an atmosphere that supports ongoing development and improved student results.

Strategic planning, which spells out precise goals, objectives, schedules, and resource allocations for technology integration, is essential to this process. Before a new technology is fully implemented, a phased approach to implementation enables its progressive adoption and piloting in controlled conditions, allowing for learning and modifications.

The integration of technology into education has resulted in notable transformations in several facets of learning. These are a few significant changes:

The incorporation of technology in education has brought about significant changes in various aspects of learning. Among the biggest adjustments is the ease of access to educational materials. Today's instructors and students have unmatched access to a multitude of internet databases, digital libraries, and open educational materials. Due to the easy access to knowledge provided by this abundance, teachers can

augment traditional teaching materials with multimedia resources such as instructional videos and interactive simulations, allowing students to delve deeper into their studies.

Furthermore, technology has completely changed how students interact and participate in the classroom. These days, interactive learning environments are commonplace, and multimedia components improve understanding and memory. Subjects like physics and mathematics have become more approachable because of the presentation of once abstract or difficult concepts in visually engaging ways.

Science and math classes have become more approachable and interesting as a result of the presentation of concepts that were previously abstract or difficult to understand in visually exciting formats. Additionally, gamification strategies have been incorporated into learning environments, using aspects of games to inspire learners and encourage active engagement.

Technology is also playing a bigger role in the trend toward customized learning. With the use of adaptive learning technologies, students can customize their academic journeys and receive individualized learning materials that are tailored to their unique learning styles and speeds. This method meets a variety of learning demands in a single classroom while also improving understanding. Technology also makes collaborative learning settings possible, connecting educators and students worldwide by bridging geographic distances. Real-time interactions are made possible by virtual classrooms and online collaboration technologies, which promote peer-to-peer learning, teamwork, and cross-cultural interchange.

Mechanisms for evaluation and feedback have also changed in tandem with technology integration. Digital assessment technologies encourage continual growth and lessen the administrative load on teachers by streamlining the grading process and giving students instant feedback. These abilities are further strengthened by data analytics, which provides insights into trends in student performance and points out areas that can benefit from more help.

In summary, the incorporation of technology into education has brought modernity to teaching approaches and equipped students with the knowledge and skills they need to succeed in a world driven by technology. Educational institutions can better foster the critical thinking, creativity, and lifelong learning abilities necessary for success in the twenty-first century by utilizing these innovations.

Technology's introduction into education has had a significant impact on academics, changing a number of facets of instruction, student results, and learning. Improving learning experiences through tailored and interactive methods has a big impact on academia. Thanks to technology, teachers can now offer material in interesting ways that appeal to a variety of learning preferences and styles, like multimedia presentations, simulations, and virtual reality experiences. Students' retention of information, critical thinking, and deeper comprehension are all encouraged in this dynamic learning environment.

Technology has also made educational opportunities and resources more accessible, leveling the playing field for students from all socioeconomic backgrounds and geographic locations. Students can now access a massive collection of information, scientific publications, and educational materials that were previously inaccessible thanks to online platforms, digital libraries, and open educational resources. Students can now pursue self-directed learning pathways and study areas outside of the standard curriculum thanks to the democratization of information.

Furthermore, digital assessments and adaptive learning platforms have replaced traditional paper-based exams as the primary means of evaluation and feedback mechanisms in the age of technology. With the help of these technologies, students can receive immediate feedback and design customized learning paths based on their unique strengths and shortcomings. These exams' data analytics give teachers insightful knowledge about their students' development and areas in need of support, allowing them to make timely instructional modifications that maximize learning results.

Technology has also greatly enhanced collaborative learning, allowing for international connections and cooperative initiatives between instructors and students everywhere. Real-time interactions, teamwork, and cross-cultural exchange are made possible by virtual classrooms, video conferencing technologies, and

online collaboration platforms. These opportunities cultivate modern competencies including digital literacy, communication, and collaboration.

But there have been difficulties with technology integration. Critical factors that affect how well technology integrates into the classroom include the digital divide, equitable access to technology, cybersecurity risks, and the necessity of continuous professional development for teachers.

To guarantee that technology promotes academic achievement and equity in education rather than hinders it, legislators, educational leaders, and stakeholders must work together to address these issues.

Technology has had a revolutionary effect on education, creating new opportunities for learning, teamwork, and individualized instruction. Through efficient use of technology and resolution of related issues, educational establishments can maintain their innovative spirit and enhance academic performance for every student.

Conclusion

The incorporation of technology into the education sector is a revolutionary journey that is both full of potential and challenging. The process has significant potential benefits even though it must navigate intricate policy frameworks, resource limitations, and a variety of stakeholder interests. Technology has the potential to improve instructional strategies, increase student access to learning materials, and equip them for the demands of the digital age.

Visionary leadership is necessary for effective integration in order to establish clear objectives and promote a collaborative and innovative culture among educators, students, parents, and communities. Overcoming early resistance and sustaining sustained adoption need strategic planning that incorporates phased implementation, comprehensive professional development, and ongoing evaluation. Furthermore, it is essential to address legal and regulatory issues as well as societal and cultural aspects in order to promote an inclusive and equitable learning environment.

Our methods for incorporating technology into the classroom must change as the technology itself does. Educational institutions will be able to fully utilize technology to enhance learning outcomes and get students ready for success in a globalized, digital future if they embrace these changes with resilience and adaptability. Through the use of outside collaborations, the adoption of evidence-based approaches, and the emphasis on student-centered learning, the education sector may successfully negotiate the challenges of technological integration and steer the educational process in the direction of improved equity and excellence. **References**

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Advancing Social Justice for Indian Women: A Comprehensive Analysis

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Abstract

Advancing social justice for Indian women remains a critical challenge and an essential endeavour for fostering a more equitable society. This comprehensive analysis delves into the multifaceted issues faced by Indian women, examining the socio-cultural, economic, and legal barriers that impede their progress. The study highlights the pivotal role of gender equality, legal reforms, and educational empowerment in promoting women's rights. It explores the impact of economic empowerment and healthcare access on enhancing women's social standing and quality of life. Furthermore, the analysis addresses the persistent issues of violence against women and workplace inequality, emphasizing the need for robust policy implementation and advocacy. By contrasting rural and urban contexts and incorporating intersectional perspectives, this analysis underscores the complexity of the struggle for gender justice in India. The paper concludes with recommendations for policy interventions and grassroots initiatives aimed at dismantling patriarchal structures and advancing social justice for Indian women, ultimately contributing to a more inclusive and just society. This research paper explores the multifaceted issues surrounding social justice for Indian women, examining historical contexts, current challenges, and potential pathways to achieving gender equality. Through a combination of qualitative and quantitative analyses, the paper provides insights into the progress made and the obstacles that remain in the pursuit of social justice for women in India.

Keywords: Gender Equality, Women's Rights, Social Justice, Empowerment, Legal Reforms, Education, Workplace Equality, Political Participation, Human Rights, Policy Implementation **Introduction**

India, a nation marked by its rich cultural diversity and complex social fabric, continues to grapple with profound gender disparities. The quest for social justice for Indian women is not merely an isolated struggle but a pivotal movement towards achieving an inclusive and equitable society. Despite significant strides in various sectors, Indian women continue to face entrenched socio-cultural, economic, and legal challenges that hinder their progress and undermine their fundamental rights.

This comprehensive analysis aims to illuminate the multifaceted nature of these challenges and explore the pathways to advancing social justice for Indian women. It begins by examining the historical context and the evolving status of women in India, highlighting the impact of colonialism, independence, and globalization on gender roles and norms. The study then delves into the critical areas of gender equality, legal reforms, and educational empowerment, underscoring their significance in promoting women's rights and enhancing their socio-economic status.

Economic empowerment and healthcare access emerge as crucial factors in improving the quality of life for Indian women. However, pervasive issues such as violence against women and workplace inequality continue to pose significant barriers. This analysis also considers the unique challenges faced by women in rural areas compared to their urban counterparts, emphasizing the importance of contextualized interventions.

Furthermore, the intersectional approach of this study acknowledges the compounded disadvantages experienced by women at the intersections of caste, class, religion, and region. By integrating feminist and human rights perspectives, the analysis provides a holistic understanding of the systemic nature of gender injustice in India.

The pursuit of social justice for Indian women necessitates a multifaceted strategy involving legal, policy, and grassroots initiatives. This study concludes with a series of recommendations aimed at dismantling patriarchal structures, promoting gender-sensitive policies, and fostering an environment where Indian women can thrive. Ultimately, advancing social justice for Indian women is not only a moral imperative but also a critical step towards building a more just and equitable society for all.

Social justice for Indian women is crucial for the nation's overall development. It entails the fair distribution of resources, opportunities, and privileges, ensuring that women can fully participate in all aspects of life. Despite significant advancements, Indian women continue to face systemic barriers that impede their progress. This research aims to highlight these issues and propose actionable solutions.

Historical Context

The struggle for women's social justice in India has a rich history marked by significant movements and milestones:

- **Pre-Independence Era**: The pre-independence era in India was characterized by a deeply entrenched patriarchal society where women were largely marginalized and subjected to various forms of social, economic, and legal discrimination. The status of women was influenced by traditional customs, religious practices, and colonial policies that collectively reinforced gender inequality. However, this period also witnessed the emergence of social reform movements aimed at addressing some of these injustices. Practices such as child marriage, sati (the practice of widow immolation), and purdah (seclusion of women) severely restricted their autonomy and freedom. The 19th and early 20th centuries saw the rise of social reform movements led by prominent figures such as Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, and Jyotirao Phule, who advocated for women's education, abolition of child marriage, and widow remarriage. The pre-independence period saw the enactment of several legal reforms aimed at improving women's status, such as the Child Marriage Restraint Act of 1929 and the Hindu Women's Right to Property Act of 1937. Despite these efforts, the social and economic conditions of Indian women remained largely unchanged, and deep-seated gender biases persisted.
- **Post-Independence Era**: The post-independence era in India marked a significant turning point in the pursuit of social justice for women. With the adoption of the Indian Constitution in 1950, which guaranteed equal rights for all citizens, substantial efforts were made to address the systemic inequalities faced by women. However, despite legislative advancements and policy initiatives, Indian women continue to confront numerous challenges that impede their full participation in society. The Indian Constitution enshrined gender equality through fundamental rights, ensuring equality before the law (Article 14), prohibition of discrimination (Article 15), and equal opportunity in employment (Article 16). Significant legal reforms included the Hindu Marriage Act (1955), the Hindu Succession Act (1956), and the Dowry Prohibition Act (1961), aimed at securing women's rights in marriage, inheritance, and protection against dowry-related violence. The post-independence era has seen increased awareness and legislative action against violence towards women, including domestic violence, sexual harassment, and trafficking. The

post-independence era has seen considerable progress in advancing social justice for Indian women, yet much remains to be done. Achieving true gender equality requires sustained efforts, continuous policy innovation, and a collective commitment to dismantling patriarchal structures. By addressing the multifaceted barriers faced by women and fostering an environment of empowerment and equality, India can continue to move towards a more just and equitable society.

• Late 20th Century: The late 20th century in India was a period of significant socio-economic and political transformations, which had profound impacts on the status and rights of women. The era was marked by heightened awareness of gender issues, legal reforms, and the burgeoning women's movement, which collectively advanced the cause of social justice for Indian women. The women's liberation movement addressed issues such as dowry, domestic violence, and workplace discrimination.

Several landmark legal reforms were enacted to protect and empower women. The Dowry Prohibition Act of 1961 was strengthened in the 1980s to curb dowry-related violence and deaths.

The Criminal Law (Amendment) Act of 1983 addressed issues of rape and custodial rape, making it easier to prosecute perpetrators and provide justice to victims.

The National Commission for Women (NCW) was established in 1992 to review legal and constitutional safeguards for women, recommend policies, and address grievances.

Significant progress was made in increasing female literacy rates and educational attainment. Government initiatives such as the National Policy on Education (1986) emphasized the importance of girls' education and aimed to reduce gender disparities in literacy.

The mid-day meal scheme and other educational incentives were introduced to improve school enrolment and retention rates for girls.

The recognition of violence against women as a critical issue led to the enactment of laws and policies aimed at protection and prevention. The Protection of Women from Domestic Violence Act (2005) was a significant legal milestone, providing a comprehensive framework to address domestic violence. The late 20th century was a transformative period for Indian women, marked by significant strides in legal, social, and economic realms. However, the journey towards full gender equality and social justice remained ongoing, requiring sustained efforts, advocacy, and policy innovations to address persistent challenges and ensure a more equitable future for all women in India.

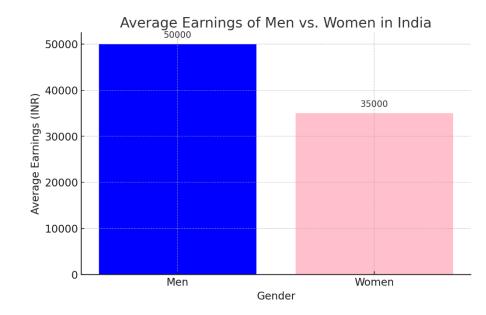
Current Challenges

Despite progress, Indian women continue to face significant challenges in various spheres:

1. Economic Inequality: Economic inequality remains one of the most significant challenges in the pursuit of social justice for women in India. Despite numerous legal and policy initiatives aimed at promoting gender equality, structural and cultural barriers continue to impede women's economic advancement. This analysis explores the current economic challenges faced by Indian women and suggests pathways toward achieving greater economic justice. Women in India earn less than men, are overrepresented in low-wage jobs, and face barriers to career advancement. Women earn significantly less than men for similar work. The gender pay gap is evident across various sectors and is exacerbated by occupational segregation, where women are often concentrated in lower-paying jobs. Women's work, particularly in sectors like agriculture,

domestic work, and caregiving, is often undervalued and underpaid, reflecting societal biases about the worth of "women's work."

- o In 2021, women earned 19% less than men on average (Monster Salary Index, 2021).
- The female labour force participation rate was only 20.3% in 2020 (World Bank, 2020).



Political Underrepresentation: Women constitute a small percentage of members in the Lok Sabha (House of the People) and Rajya Sabha (Council of States). The situation is similar in state legislatures. The 73rd and 74th Constitutional Amendments (1992) mandated a 33% reservation for women in local government bodies. This has led to increased participation at the grassroots level, but challenges remain in terms of actual influence and decision-making power. Women face barriers within political parties, including patriarchal attitudes, lack of support, and financial constraints. Women are underrepresented in political leadership positions.

- Women held 14.4% of parliamentary seats in India as of 2021 (Inter-Parliamentary Union, 2021).
- Only 9% of state legislative assembly members were women in 2020 (National Commission for Women, 2020).

Violence and Harassment: Gender-based violence remains pervasive. Physical, emotional, and economic abuse within the household is prevalent. The Protection of Women from Domestic Violence Act (2005) provides legal recourse but implementation is often weak.

This includes harassment at the workplace, public spaces, and educational institutions. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act (2013), also known as the POSH Act, aims to protect women in professional environments.

Despite stringent laws, including the Criminal Law (Amendment) Act, 2013, which was passed following the 2012 Delhi gang-rape case, sexual violence remains a significant issue.

Women are often victims of violence for marrying against family wishes or violating societal norms. These acts are often supported by rigid patriarchal mindsets.

Many women and girls are trafficked for sexual exploitation. The Immoral Traffic (Prevention) Act aims to combat this issue but enforcement is challenging.

- An estimated 30% of Indian women have experienced physical or sexual violence (National Family Health Survey-5, 2019-21).
- Reports of domestic violence surged during the COVID-19 lockdown (National Commission for Women, 2020).
- 2. Access to Education: Educational disparities persist, particularly in rural areas. Education empowers women, improves their socio-economic status, and contributes to the overall development of society. Despite significant progress, numerous barriers still hinder the educational attainment of girls and women in India. Enrolment rates in primary and secondary education have increased, but dropout rates remain high, especially for girls. This trend continues into higher education, where female participation is comparatively low.

Right to Education (RTE) Act, 2009: This act mandates free and compulsory education for children aged 6 to 14 years, which has helped improve enrolment rates.

Beti Bachao Beti Padhao (Save the Daughter, Educate the Daughter) Campaign: Launched in 2015, this initiative aims to promote gender equality and encourage girls' education.

Kasturba Gandhi Balika Vidyalaya (KGBV): This scheme provides residential schools at the upper primary level for girls from marginalized communities, helping reduce dropout rates.

- The female literacy rate in India was 70.3% compared to 84.7% for males in 2018 (National Statistical Office, 2018).
- Girls are more likely to drop out of school, especially at the secondary level (UNESCO, 2020).
- 3. **Healthcare Inequities**: Healthcare inequities significantly affect the lives of Indian women, impacting their overall well-being and limiting their socio-economic progress. Achieving social justice for Indian women requires addressing these disparities to ensure they have access to quality healthcare services. Women face unique health challenges and disparities in access to quality healthcare services. India has made progress in reducing maternal mortality rates (MMR), but the MMR remains high compared to global standards. Many women, especially in rural areas, lack access to skilled birth attendants and emergency obstetric care. Women face significant challenges in accessing reproductive health services, including family planning, prenatal and postnatal care, and safe abortion services. Contraceptive prevalence remains low, and unmet need for family planning is high.
- The maternal mortality ratio was 113 per 100,000 live births in 2018 (Sample Registration System, 2018).
- Women have limited access to reproductive health services, especially in rural areas (National Health Mission, 2020).

Policy Recommendations

To advance social justice for Indian women, the following policy recommendations are proposed:

• **Economic Policies**: Implementing equal pay legislation, supporting women's entrepreneurship, and providing family-friendly workplace policies.

Pradhan Mantri Mudra Yojana (PMMY): Provides loans to non-corporate, non-farm small/micro enterprises, with a focus on empowering women entrepreneurs through the "Shishu," "Kishore," and "Tarun" categories of loans.

Stand-Up India Scheme: Facilitates bank loans between INR 10 lakh and INR 1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one-woman borrower per bank branch for setting up a greenfield enterprise.

Mahila E-Haat: An initiative under the Ministry of Women and Child Development, it is an online marketing platform to support women entrepreneurs and SHGs (Self-Help Groups) to showcase their products and services.

National Rural Livelihood Mission (NRLM): Aims to reduce poverty by enabling poor households to access gainful self-employment and skilled wage employment opportunities. It focuses on women empowerment through SHGs.

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY): Aims to increase the employability of rural youth, including women, through skill training and placement.

Jan Dhan Yojana: A financial inclusion program aimed at providing affordable access to financial services, including bank accounts, credit, insurance, and pensions.

Direct Benefit Transfer (DBT): Ensures that subsidies and benefits are directly transferred to beneficiaries' bank accounts, improving transparency and reducing leakage.

Microfinance and SHGs: Microfinance institutions and SHGs provide women with access to small loans, savings, and insurance, fostering entrepreneurship and economic independence.

"Ladki Bahin" Scheme: The "Ladki Bahin" Scheme is a comprehensive initiative aimed at empowering women and enhancing their socio-economic status. By providing financial assistance, skill development, healthcare services, and social security, the scheme addresses the multifaceted challenges faced by women and promotes their overall empowerment. The success of the scheme can be seen in the improved livelihoods, health, and educational outcomes for women across different regions.

- **Political Reforms**: Political reforms are essential to achieving social justice for Indian women, ensuring their equal representation, participation, and influence in political processes and decision-making. Instituting gender quotas in political bodies, promoting women's political participation, and supporting female leadership development. The 73rd and 74th Constitutional Amendments mandate a 33% reservation for women in local self-government bodies, including panchayats and municipalities. This has led to increased representation of women at the grassroots level. A proposed bill that seeks to reserve 33% of seats in the Lok Sabha and state legislative assemblies for women. Despite being introduced multiple times, it has not yet been passed into law.
- Legal Protections: Strengthening laws against gender-based violence, ensuring access to justice for survivors, and promoting legal literacy among women.
 1. Constitutional Rights
- Article 14: Guarantees equality before the law.
- Article 15: Prohibits discrimination on grounds of religion, race, caste, sex, or place of birth.
- Article 16: Guarantees equal opportunity in matters of public employment.
- Article 21: Guarantees the right to life and personal liberty.
- 2. Specific Legislation
- 1. The Protection of Women from Domestic Violence Act, 2005 (PWDVA)
- Provides protection to women from domestic violence, including physical, emotional, verbal, sexual, and economic abuse.
- Allows women to seek protection orders, residence orders, and monetary relief.
- 2. The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013
- Addresses sexual harassment at the workplace.

- Mandates the establishment of Internal Complaints Committees (ICC) in workplaces to handle complaints of sexual harassment.
- 3. The Dowry Prohibition Act, 1961
- Prohibits the giving and taking of dowry.
- Provides penalties for demanding or accepting dowry.
- 4. The Prohibition of Child Marriage Act, 2006
- \circ Prohibits the marriage of children below the age of 18 for girls and 21 for boys.
- Provides for the annulment of child marriages and offers protection and support to victims.
- 5. The Hindu Succession Act, 1956 (Amended in 2005)
- Grants daughters equal rights as sons in inheritance of ancestral property.
- 6. The Medical Termination of Pregnancy Act, 1971 (Amended in 2021)
- Allows for the termination of pregnancies under specified conditions, expanding access to safe and legal abortion services.
- 7. The Criminal Law (Amendment) Act, 2013
- Strengthens laws related to sexual offenses, including rape.
- Provides for stricter punishment and faster trial processes.
- Educational Initiatives: Expanding access to quality education for girls, promoting STEM education for women, and addressing cultural barriers to education.
 - 1. Beti Bachao Beti Padhao (BBBP)
- **Objective**: To address the declining child sex ratio and promote the education and empowerment of girls.
- **Key Features**: Awareness campaigns, enforcement of laws against gender-based discrimination, and incentives for educating girl children.
- 2. Kasturba Gandhi Balika Vidyalaya (KGBV)
- **Objective**: To provide quality education to girls from disadvantaged groups in rural areas.
- **Key Features**: Establishment of residential schools for girls from marginalized communities, with a focus on ensuring their retention and holistic development.
- **3.** National Scheme of Incentive to Girls for Secondary Education (NSIGSE)
- **Objective**: To promote the enrolment of girls in secondary education.
- **Key Features**: Financial incentives to girls who pass class VIII and enroll in class IX, particularly from SC/ST communities.
- 4. Sukanya Samriddhi Yojana (SSY)
- **Objective**: To encourage parents to save for the education and marriage expenses of their girl children.
- **Key Features**: A savings scheme offering attractive interest rates and tax benefits, specifically aimed at securing the future of girl children.

5. Mid-Day Meal Scheme

- **Objective**: To enhance the nutritional status of children and encourage school attendance.
- **Key Features**: Provision of free meals to children in primary and upper primary classes, which helps increase girls' enrolment and retention.
- 6. Samagra Shiksha Abhiyan
- **Objective**: To improve the quality of school education across all levels, from pre-school to senior secondary levels.

• **Key Features**: Integrated scheme focusing on access, equity, and quality, with special provisions for girls' education, such as free textbooks, uniforms, and scholarships.

7. Digital Initiatives

- **Objective**: To bridge the digital divide and provide quality digital education to girls.
- **Key Features**: Initiatives like DIKSHA (Digital Infrastructure for Knowledge Sharing) and e-Pathshala provide free digital resources and online learning platforms.
- Healthcare Improvements: Enhancing reproductive health services, addressing maternal health disparities, and promoting mental health awareness.

Current Status of Women's Healthcare in India:

Maternal Health: Maternal mortality rates have decreased but remain high compared to global averages. According to the World Bank, the maternal mortality ratio in India was 145 per 100,000 live births in 2017.

Reproductive Health: Access to reproductive health services, including contraception and safe abortion, varies widely, particularly in rural areas.

Nutritional Health: High rates of malnutrition and anaemia among women persist, with over 50% of women aged 15-49 being anaemic.

Non-Communicable Diseases (NCDs): The burden of NCDs like diabetes, hypertension, and cancer is rising among women, often exacerbated by lack of awareness and early detection.

Mental Health: Mental health issues among women, including depression and anxiety, are often underdiagnosed and undertreated.

Key Healthcare Initiatives:

1. Janani Suraksha Yojana (JSY)

- **Objective**: Reduce maternal and neonatal mortality by promoting institutional deliveries.
- Key Features: Conditional cash transfers to pregnant women for delivering in health institutions, focusing on women from low-income groups.

2. Pradhan Mantri Surakshit Matritva Abhiyan (PMSMA)

- **Objective**: Provide assured, comprehensive, and quality antenatal care free of cost to all pregnant women.
- **Key Features**: Fixed-day antenatal check-ups by specialists, including free essential diagnostics and counselling.

3. Poshan Abhiyaan (National Nutrition Mission)

- **Objective**: Improve nutritional outcomes for children, pregnant women, and lactating mothers.
- **Key Features**: Community-based events, monitoring, and evaluation to address malnutrition and promote healthy practices.

4. Mission Indradhanush

- **Objective**: Achieve full immunization coverage for all children and pregnant women.
- **Key Features**: Focus on high-priority districts and underserved populations to ensure comprehensive vaccination.

5. Rashtriya Swasthya Bima Yojana (RSBY)

- **Objective**: Provide health insurance to families below the poverty line.
- Key Features: Coverage for hospitalization expenses, including maternity and newborn care.

6. Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY)

• **Objective**: Provide free access to healthcare for low-income earners in the country.

• Key Features: Coverage of up to ₹5 lakh per family per year for secondary and tertiary care hospitalization.

Conclusion

The journey toward advancing social justice for Indian women is both complex and crucial. This comprehensive analysis underscores that while significant strides have been made in improving the status of women in India, substantial challenges remain. Achieving social justice for Indian women is a complex and ongoing process that demands commitment from all levels of society. By addressing economic, political, legal, and social dimensions, we can create a more just and equitable world for women. This research underscores the importance of continued advocacy, policy reform, and cultural change in realizing this goal.

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Quest for Identity: Translation of Kamala Das Surayya's An Introduction from English to Hindi

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The translation of Indian English poetry into Hindustani (a linguistic blend of Hindi and Urdu) is a multifaceted endeavor that involves not just linguistic conversion but also cultural, emotional, and contextual transference. This research paper aims to explore the complexities involved in translating Indian English poetry into Hindustani, highlighting the challenges, methodologies, and the broader implications of this practice. By examining specific examples and theoretical frameworks, this research paper seeks to illuminate how translation can bridge cultural divides, preserve linguistic diversity, and enhance the appreciation of literary works across different language communities.

Indian English poetry is characterized by its unique blend of Indian cultural elements and the English language. Poets like Kamala Das, Nissim Ezekiel, and A.K. Ramanujan have crafted verses that reflect the Indian ethos while employing the linguistic nuances of English. This blend often involves the use of Indian idioms, cultural references, and regional themes, making the poetry rich in contextual significance. The translator's task is to retain these cultural nuances while making the poem accessible to Hindustani readers.

Translating poetry is inherently challenging due to the condensed and layered nature of poetic language. For Indian English poetry, the challenges are compounded by the need to navigate between two distinct linguistic and cultural systems. Translating Indian English poetry into Hindustani involves several intricate challenges. Firstly, the cultural context is deeply embedded in Indian culture, requiring a profound understanding of both Indian and Hindustani cultures to find equivalent expressions that resonate with Hindustani speakers. Secondly, the linguistic nuances of English, such as its extensive vocabulary and syntactic flexibility, often lack direct equivalents in Hindustani, necessitating creative solutions to convey the same meanings and emotions. Thirdly, the poetic form and structure, including rhyme, meter, and line breaks, significantly contribute to the poem's impact and meaning, making their preservation in translation challenging. Lastly, idiomatic expressions in Indian English poetry may not have direct counterparts in Hindustani, requiring the translator to find ways to convey the same sentiments and cultural connotations effectively.

Translators of Indian English poetry into Hindustani can adopt various methodologies to address these challenges. Literal translation involves translating the poem word-for-word, striving to maintain the original syntax and vocabulary. While this approach preserves the original text's integrity, it may result in awkward or unintelligible passages in the target language. Free translation, on the other hand, allows the translator to take liberties with the original text to convey the overall meaning and emotion rather than adhering strictly to the original wording. This approach can be more effective in capturing the poem's essence but risks losing some of its specific nuances. Transcreation combines translation with creative rewriting, allowing the translator to adapt cultural references, idiomatic expressions, and stylistic elements to suit the target language's cultural and linguistic context. This method aims to produce a poem that resonates with the target audience while retaining the original's spirit. Finally, bilingual translation provides a bilingual version of the poem, with the original English text alongside the Hindustani translation, allowing readers to compare the two versions and appreciate the translation's nuances.

Translating Indian English poetry into Hindustani has several broader implications. First, it acts as a cultural bridge, enabling different communities to access and appreciate literary works, thereby fostering a greater understanding of Indian cultural and literary traditions among Hindustani speakers. Second, translation plays a crucial role in preserving and promoting linguistic diversity by making literature accessible in multiple languages, especially in a multilingual country like India where regional literature often remains confined to specific communities. Third, translating poetry enriches the literary landscape by introducing readers to diverse poetic forms, styles, and themes, encouraging cross-cultural literary appreciation and a deeper understanding of universal themes. Finally, translation highlights the challenges of interpretation and the subjectivity involved in conveying meaning across languages, with different translators producing varying versions of the same poem, each reflecting their unique perspectives and linguistic choices. This diversity of interpretations enriches the literary discourse and offers multiple ways of engaging with the text.

The translation of Indian English poetry into Hindustani is a complex and nuanced task that requires a deep understanding of both linguistic and cultural contexts. By employing various methodologies and addressing the inherent challenges, translators can create works that resonate with Hindustani readers while preserving the original poetry's essence. This practice not only bridges cultural divides but also enriches the literary landscape, fostering a greater appreciation of India's rich linguistic and cultural diversity. As Indian English poetry continues to evolve, its translation into Hindustani will remain a vital and dynamic field, contributing to the ongoing dialogue between languages and cultures.

<u>एक परिचय</u> AN INTRODUCTION --कमला दास

ቀንብ c	कमला दास		
मुझे राजनीति करना नहीं आती	मैं दर्द से कराह उठी		
पर मालूम है मुझे	खुद में सिमट गयी		
सत्ताधारियों के नाम	तब		
और दुहरा सकती हूँ उनके नाम	एक कमीज़ पहनी		
जैसे एक हफ्ते के दिन ,	और नजरंदाज़ करने लगी		
महीनों के नाम ,	अपने स्त्रीत्व का !		
नेहरु से शुरुआत करके	साडी पहनो,		
में भारतीय हूँ ,गेंह्आ , रंग है मेरा ,	लड़कियों जैसी रहो ,		
मालाबार में जन्मी ,	पत्नी बनो ,कहा उन्होंने		
बोल सकती हूँ तीन भाषाएँ ,	कसीदेकारी करो,		
दो में लिख सकती हूँ ,	बनाओ खाना ,		
और स्वप्न देखती हूँ सिर्फ एक में !	और लड़ों नौकरों से		
अंग्रेजी में न लिखो ,उन्होंने कहा	निभाना सीखो ,		
अंग्रेजी तुम्हारी मातृभाषा नहीं है	योग्य बनो		
मुझे अकेला क्यों नहीं छोड़ देते	चिल्लाया वर्गभेदियों ने		
- आलोचक,दोस्त,भाई-बंधू ,	दीवारों पर ना बैठो ,		
आप सभी ?	ना झांको खिडकियों से		
क्यों नहीं में बोल सकती	एमी बनो		
जो भाषा मुझे पसंद है ?	या बनो कमला		
जो भाषा में बोलती हूँ	या ज्यादा अच्छा होगा		
बन जाती है वह मेरी ,	बनी रहो माधवीकुट्टी ,		
उसकी अशुद्धियाँ	समय आ गया है		
उसकी विलक्षणता	चुन लो अपना नाम		
सभी मेरी	ू अपना अभिनय		
सिर्फ मेरी	अपना काम		
वह आधी अंग्रेज है	नहीं पुकारो		
आधी भारतीय ,अजीब सी,	ु किसी नाम से उसे		
पर मानवीय	हर वह मर्द है		
उतनी ही जितनी मैं मानवीय	जो एक औरत की चाह रखता है ;		
उतनी ही जितनी मैं मानवीय हूँ	जैसे मैं हर वह औरत हूँ		
क्या तुम नहीं देख सकते ?	जो मर्द को चाहती है		
ये अभिव्यक्ति है मेरी खुशियों की ,	उस मर्द में		
मेरी अभिलाषाओं ,मेरी आशाओं ,	वासना भूखी नदियों की ,		

और मेरे काम की ,	और मुझ में	
जैसे कौवों के लिए कांव -कांव	ु उदधि का थका देने वाला	
और शेरों के लिए गर्जना	इंतज़ार !	
यह वाणी मानवीय है	कौन हो तुम?	
वाणी जेहन की	पूछती हूँ हर एक से	
जो इधर है	और उत्तरवह में हूँ !	
पर उधर नहीं ,	हर जगह ,	
जेहन जो देख और सुन सकता है	चहूं ओर	l
और चौकन्ना है !	देखती हूँ मैं उसे	l
नहीं !बघिर नहीं ,	जो स्वतः को मैं कहता है	l
अंधी वाणी नहीं	इस संसार में	l
तूफानों और मानसून के बादलों सी	वह दृढ़ता से फंसा हुआ है	l
या बरखा सी या बेमेल बुदबुदाहट	जैसे मयान में तलवार!	l
धधकती चिता सी	मध्यरात्रि के बारह बजे	l
मैं बच्ची थी ,	वह मैं हूँ	l
पर उन्होंने कहा मैं बड़ी हो गयी हूँ	जो तन्हा पीती हूँ	l
क्योंकि मैं लम्बी हो गयी	होटलों में	l
और मेरी देह भर गयी	अजीब- अनोखे शहरों में	l
एक दो जगह पर बाल भी उग गये	वह मैं हूँ	l
जब मैंने प्यार माँगा ,	जो हँसती हूँ ,	l
न जानते हुए क्या मॉंगना चाहिए ,	वह में ही हूँ	l
तब एक सोलह वर्षीय जवान	जो इश्क करती हूँ	l
मेरे शयनकक्ष में घुस गया	और शर्मिंदा होती हूँ फिर !	l
और उसने दरवाजा बंद कर लिया !	वह मैं हूँ	l
उसने मुझे मारा पीटा नहीं ,	जो गले की गरगराहट के साथ	l
पर मेरी उदास थकी देह घायल हो गयी	मरती हूँ	l
मेरे वक्षों और योनि का भार और दर्द ,	मैं पापिनी हूँ ,	l
कुचलने लगा मुझे	में सन्यासिनी हूँ	l
मिथ्या खेल न खेलो	हूँ प्रेयसी	l
बावरी न बनो ,	और परित्यक्ता भी !	l
बनो परी या अप्सरा	मेरी कोई खुशियाँ नहीं	l
गला फाड़कर रोओ नहीं	जो तुम्हारी नहीं हैं	
जब इश्क में धोखा खाती हो	कोई दर्द नहीं	
में रूबरू हुई थी	जो तुम्हारे नहीं है	
एक मर्द से ,	मैं भी खुद को 'मैं' पुकारती हूँ !	
उससे प्यार किया मैंने		
Deferences		

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Media, The Silent Influencer: Gender Identity Transformations In Popular Hindi Content

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ABSTRACT

'From Stereotypes to Acceptance' – this is how we can capsulate 'The Story of Gender Representation in Hindi Films and Web Series'. The transformative and persuasive power of popular media in shaping and redefining gender identities and roles is what this study is interested in. This paper examines the representation of gender in Hindi popular media, highlighting how media not only reflects but also shapes societal norms and public opinion. By employing methodologies of observation and narrative analysis, this study delves into the media forms of cinema and web series, to explore themes of stereotyping, the male gaze, and social constructivism. It traces the persistent portrayal of women in stereotypical roles, the evolution of female characters, and the emerging representation of LGBTQ+ individuals. The paper further discusses the necessity for critical engagement with media content to foster more equitable gender representations, thus building a case for media literacy to have informed public perceptions. This analysis aims to contribute to the ongoing discourse on gender and media, advocating for more inclusive and realistic portrayals.

KEY WORDS

- Gender Representation
- Indian Popular Media
- Stereotyping
- Male Gaze
- Social Constructivism
- Media Literacy
- LGBTQ+ Representation
- Cinema
- Web Series

INTRODUCTION

In recent years, Indian popular media, particularly films and web series, have emerged as influential platforms in shaping societal norms and perceptions of gender roles. The portrayal of gender in these media forms reflects a complex interplay of cultural values, social expectations, and evolving narratives. This research delves into how popular media in India serves both as a catalyst for unconscious acceptance of change and a reinforcement of stereotypes, influencing public opinion and societal behaviour in profound ways.

Historical Context and Evolution

Historically, Indian cinema has been a significant cultural force, shaping and reflecting the changing socio-cultural landscape. Early portrayals of women in Indian films often relegated them to stereotypical roles, such as the 'glam doll' or the 'virtuous victim,' whose primary function was to support the male protagonist. These depictions reinforced traditional gender roles and limited the perception of women's capabilities and aspirations.

However, with the advent of globalisation and technological advancements, there has been a noticeable shift. Filmmakers are increasingly willing to explore complex female characters who exhibit strength, independence, and agency. Films like 'Lajja,' 'Jism,' and 'Chandni Bar' marked a departure from traditional portrayals, offering nuanced depictions of women's struggles and triumphs. Directors such as Madhur

Bhandarkar and Aparna Sen have been instrumental in portraying women as central characters, treated with dignity and realism.

Contemporary Trends in Films and Web Series

In contemporary Indian films and web series, the representation of women has become more diverse and multi-dimensional. Web series such as 'Arya,' 'Out of Love,' and 'Delhi Crime' portray women in roles that are soft yet strong, righteous yet flawed. These narratives challenge traditional gender stereotypes and present women as complex individuals navigating various societal challenges.

Moreover, the depiction of LGBTQ+ characters has also seen a positive shift. Shows like 'Four More Shots Please!' and films like 'Shubh Mangal Zyada Saavdhan' have begun to include queer narratives, presenting them in a largely positive light and contributing to the broader acceptance and visibility of LGBTQ+ individuals in mainstream media. Despite these advancements, challenges remain, and stereotypical portrayals persist, necessitating ongoing scrutiny and critique.

Theoretical Framework

The study of gender representation in Indian popular media can be understood through the lens of **social constructivism and media theory**. Media, as a powerful actor, not only reflects societal norms but also constructs and reinforces these norms through repeated representations. The concept of the 'Male Gaze,' as articulated by Laura Mulvey, highlights how visual media often depict women from a masculine, heterosexual perspective, presenting them as objects of male desire. This perspective shapes audience perceptions and perpetuates gender stereotypes.

Thus we see, while Indian popular media continues to evolve, offering more complex and varied portrayals of gender, it remains a site of both progressive change and entrenched stereotypes. This dual role underscores the need for media literacy and critical engagement with the content we consume, enabling audiences to navigate and challenge the narratives that shape societal norms and individual identities.

Relevance of the Study

The significance of this study lies in its focus on two of the most influential forms of popular media in contemporary India: films and web series. These platforms have seen significant growth and diversification in content, reaching vast audiences across various demographics.

By examining gender representation in these mediums, the study aims to highlight the ways in which media influences gender perceptions and behaviours in society.

This study is relevant in the current context of increasing awareness and dialogue around gender issues. As media consumers, it is crucial to develop media literacy to critically evaluate the content we consume and understand its impact on our perceptions and attitudes towards gender. By analysing the representation of gender in popular media, this study contributes to the broader discourse on gender equality and media influence, providing insights that can inform both media production and consumption practices.

It advocates the need for a nuanced understanding of how popular media serves as both a mirror and a moulder of gender dynamics in Indian society, advocating for more equitable and realistic portrayals of all genders in media.

OBJECTIVES

The primary objective of this study is to explore the representation of gender in Indian films and web series, examining how these portrayals contribute to the unconscious acceptance of change or reinforcement of stereotypes. Specific objectives include:

- 1. **Analysing Gender Roles**: Investigate how gender roles are depicted in popular Indian films and web series, identifying common stereotypes and variations across different genres and narratives.
- 2. **Impact Assessment**: Assess the impact of these portrayals on societal perceptions of gender roles, focusing on both positive and negative influences.
- 3. **Narrative Techniques**: Examine the narrative techniques used in films and web series to represent gender, including character development, dialogue, and visual symbolism.

- 4. **Audience Reception**: Explore audience reception and interpretation of gender representations in popular media, considering diverse demographic variables such as age, gender, and cultural background.
- 5. **Change vs. Reinforcement**: Determine the extent to which popular media acts as a catalyst for change in gender perceptions versus reinforcing existing stereotypes.

LITERATURE REVIEW

Prior Research

Research on gender representation in media has a rich history, with numerous studies highlighting the persistent stereotypes and biases in media portrayals. Early studies, such as Tuchman's (1978) concept of the 'symbolic annihilation' of women in media, showed that women were significantly underrepresented and often depicted in stereotypical roles. Tuchman's work emphasised how media marginalises women by limiting their presence and trivialising their contributions.

More recent studies have continued to explore these themes. A content analysis of Bollywood films by Dasgupta and Hegde (2018) revealed that women are frequently portrayed in traditional roles, with an emphasis on beauty and domesticity, while men are depicted as dominant and career-oriented. Similarly, research on web series by Banerjee and Kothari (2020) found that although there are more diverse portrayals of women, many series still fall back on conventional stereotypes.

Studies on LGBTQ+ representation, such as those by Ghosh and Chakraborty (2019), indicate that while there has been progress in depicting queer characters, these representations are often one-dimensional and fail to capture the complexity of LGBTQ+ identities. These studies highlight the need for more nuanced and authentic portrayals of gender and sexuality in media.

Gap in Literature

While there is substantial research on gender representation in traditional media such as television and films, there is a relative lack of comprehensive studies focusing specifically on **Indian web series**. As the consumption of digital content grows, it is crucial to understand how these new forms of media influence societal perceptions of gender. Moreover, much of the existing research tends to analyse media content in isolation, without considering the intersectionality of gender with other social categories such as class, caste, and sexuality.

This study addresses these gaps by providing a detailed analysis of gender representation in both Indian films and web series, examining how these portrayals influence societal attitudes towards gender. By focusing on the intersectionality of gender with other social identities, the study offers a more comprehensive understanding of how media can either challenge or reinforce existing power structures.

Theoretical Perspective

The theoretical perspective of this study is grounded in a combination of Cultivation Theory, Feminist Media Theory, and Queer Theory. This interdisciplinary approach allows for a multifaceted analysis of gender representation in media.

Cultivation Theory provides a framework for understanding the long-term impact of media exposure on audience perceptions. By analysing the recurring themes and stereotypes in films and web series, the study examines how these portrayals shape societal attitudes towards gender roles. The consistent depiction of women in subordinate roles or as objects of desire, for instance, can cultivate a societal norm that undervalues women's contributions outside the domestic sphere.

Feminist Media Theory is used to critique the gender biases inherent in media representations. This theory highlights how patriarchal values are perpetuated through media content, reinforcing traditional gender roles and limiting opportunities for women. The study applies this theory to analyse the portrayal of women in Indian films and web series, identifying instances where media either perpetuates or challenges gender inequalities.

Queer Theory is crucial for understanding the representation of LGBTQ+ characters in media. This theoretical perspective critiques heteronormative depictions and advocates for more inclusive portrayals of gender and sexuality. By examining how Indian films and web series depict LGBTQ+ identities, the study

explores the potential of media to challenge societal prejudices and promote greater acceptance of diverse sexual orientations and gender identities.

The literature review establishes the theoretical and empirical foundation for this study, highlighting the significant role of media in shaping gender perceptions. By focusing on the intersectionality of gender with other social identities, the study offers a nuanced understanding of how media can influence societal attitudes towards gender, advocating for more inclusive and diverse representations.

METHODOLOGY

This research employs qualitative research methods, specifically observation and narrative analysis, to study the representation of gender in Indian films and web series. The methodology is structured as follows:

- 1. **Selection of Media Content**: A purposive sampling method was used to select a diverse range of Indian films and web series. The selection criteria included popularity, critical acclaim, and diversity in genres and platforms (e.g., mainstream films, indie films, major streaming platforms).
- 2. **Observation**: A systematic observation approach was adopted to watch and record instances of gender representation in the selected films and web series. Key elements observed included character roles, dialogues, plotlines, visual presentation, and any recurring themes related to gender.
- 3. **Narrative Analysis**: The narrative analysis involved a detailed examination of the storytelling elements used to portray gender. This includes:
- **Character Analysis**: Assessing the main and supporting characters in terms of their gender roles, development, and significance in the narrative.
- **Plot Analysis**: Analysing the storyline to understand how gender roles influence the progression of the plot and the resolution of conflicts.
- **Dialogue and Language**: Examining the dialogues for language that reinforces or challenges gender stereotypes.
- **Visual Analysis**: Studying the visual elements such as costumes, settings, and cinematography to understand how they contribute to gender representation.
- 4. **Data Collection and Coding**: Data collected through detailed notes and transcripts of dialogues. A coding framework developed to categorise the data based on themes such as traditional vs. progressive gender roles, stereotypes, and narrative techniques.
- 5. Analysis and Interpretation: The coded data analysed to identify patterns and draw insights about the representation of gender in the selected media. This analysis contextualised within the broader socio-cultural landscape of India, considering historical and contemporary influences on gender perceptions.

By employing these methods, the study aims to provide a comprehensive understanding of how Indian popular media, specifically films and web series, shape and reflect societal views on gender.

RESULTS

FILMS

Females in Films

The portrayal of women in films has undergone significant transformations over the decades, reflecting the broader socio-cultural shifts and evolving gender norms. Initially depicted as passive, decorative figures, women in films were often relegated to the roles of glam dolls and objects of desire. However, contemporary cinema has increasingly embraced more nuanced and powerful female characters.

Early Representations and Stereotypes

Historically, women in films were often portrayed through a narrow lens of beauty and subservience. The primary purpose of a heroine was to adorn the screen, often depicted as a weak, dependent figure despite her professional roles. Whether playing a doctor, journalist, lawyer, or police inspector, her ultimate goal seemed to revolve around winning the love of the male protagonist. Films like 'Saayaa' (Tara Sharma as a Doctor), 'Mohra' (Raveena Tandon as a Journalist), 'Kasoor' (Liza Ray as a Lawyer), 'Gunaah' (Bipasha Basu as a Police Inspector), and 'Tum Bin' (Sandali Sinha as a Managing Director) exemplify this trend.

Women were simultaneously looked at and displayed, with their appearances coded for strong visual and erotic impact. The trend of item numbers started with Helen and continued till date with top ranked heroines (Monica O My Darling to Chika le siaya Fevicol se) relegates women only to soft porned characters This objectification not only limited the roles women could play but also reinforced societal stereotypes about their capabilities and aspirations. The **dichotomy of villainous and virtuous** women was another recurring theme, with characters either embodying purity and submission or being punished for their assertiveness and independence.

Positive Portrayals and Empowerment

Despite these stereotypes, there have been notable exceptions where filmmakers have portrayed women with dignity, realism, and complexity. Films like 'Lajja' (Rajkumar Santoshi), 'Jism' and 'Zakhm' (Mahesh Bhatt), 'Sardari Begum' and 'Zubeida' (Shyam Benegal), and 'Page 3' and 'Chandni Bar' (Madhur Bhandarkar) have depicted women as strong, central characters capable of holding their own ground. These films offer a more dignified and intriguing portrayal of women, challenging the traditional narratives and offering a glimpse into the world through a woman's eyes.

Evolution of the Bollywood Heroine

The journey of the Bollywood heroine has seen a significant evolution from being shy and elusive to becoming assertive and powerful. Earlier portrayals often emphasised coyness and protection, as seen in characters like Tulsi (Maushmi Chatterjee in 'Roti Kapda Aur Makaan'), Guddi (Jaya Bahaduri in 'Guddi'), and Vidya (Nargis in 'Shree 420'). All these were portrayed as immensely strong females who had clear opinions and did not hesitate to speak them out despite their weak economic status, but they were coy in disposition and protected their bodies by the way they stood or walked. However, over time, heroines have become more assertive, taking on roles that challenge societal norms and set new standards. Films like 'Dedh Ishqiya' depict women who are unapologetic about their sexual desires and ambitions, reflecting a significant shift in the representation of female characters.

Breaking Stereotypes

Several films have actively worked to break the mould and challenge accepted norms. For instance, 'Nikaah' (1982) dealt with the issues of marriage and divorce from a woman's perspective, 'Arth' (1982) explored the concept of a woman's longing and independence, and 'Zakhmi Aurat' (1988) highlighted the struggles of a woman fighting against sexual exploitation and soceital injustices. More recent films in the last quarter of the century and earlier, like 'Dil Se' (1998), 'Dor' (2006), and 'Dedh Ishqiya' (2014) continue this trend by portraying women as complex individuals with their own desires, flaws, and strengths.

The New Voices

The inclusion of new voices and perspectives has further enriched the portrayal of women in films. Directors like Aparna Sen ('15 Park Avenue') and Gurinder Chadda ('Bend It Like Beckham') have brought unique narratives that resonate with both local and global audiences. Films by Tanuja Chandra such as 'Chingari' and 'Sangharsh' also stand out for their strong female protagonists and bold storytelling.

Males in Films

The portrayal of male characters in films has also evolved, although traditional stereotypes of masculinity continue to persist. Men are often depicted as active, adventurous, powerful, and sexually aggressive. These portrayals reinforce the idea of men as dominant figures, often uninvolved in human relationships and emotional nuances.

Shifts in Male Roles

However, there have been significant shifts in how male characters are depicted, particularly in films that challenge traditional gender roles. For instance, films like 'Brahmachari' (1968), 'Kunwara Baap' (1974), and 'Mr. India' (1987) showcase men taking on parental roles, challenging the notion that caregiving is solely a woman's responsibility. More recent films like 'Taare Zameen Par' (2007) and 'Chachi 420' (1997) continue this trend, presenting men as nurturing and emotionally engaged individuals.

The Other Gender in Films

The representation of transgender characters in films has been limited but impactful. Films like 'Sadak' (1991) and 'Tamanna' (1997) brought attention to the lives and struggles of transgender individuals, with characters like Maharani (Sadashiv Amrapurkar) and Tiku (Paresh Rawal) offering poignant performances that challenge societal prejudices.

New Voices

The emergence of new voices and stories has also brought greater visibility to LGBTQ+ narratives. Films like 'Aligarh' (2016), 'I Am' (2010), and 'Bombay Talkies' (2013) explore the lives of gay characters, addressing issues of acceptance, exploitation, and societal pressures. These films highlight the need for a more inclusive and diverse representation of gender and sexuality in popular media.

It is evident from the above analysis that the portrayal of gender in films is a powerful tool for shaping societal norms and perceptions. While traditional stereotypes continue to persist, there has been a significant shift towards more nuanced and empowering representations of both women and men. The inclusion of new voices and perspectives has enriched the narrative, challenging accepted norms and offering a more diverse and inclusive portrayal of gender in films. This evolution reflects a broader cultural shift towards acceptance and empowerment, highlighting the role of popular media in influencing and reflecting societal change.

WEB SERIES

Women in Web Series

Web series have emerged as a powerful platform for portraying complex and diverse female characters, often challenging traditional stereotypes and offering a more nuanced representation of women. In recent years, several Indian web series have gained popularity for their portrayal of strong, multifaceted female protagonists.

Polite yet Assertive

Web series like 'Arya,' 'Out of Love,' and 'Delhi Crime' showcase women who are both soft yet strong, and righteous but uncompromising. In 'Arya,' the lead character, played by Sushmita Sen, transitions from a devoted mother and wife to a fierce protector of her family, taking on a dangerous drug cartel. Similarly, 'Out of Love' presents Dr. Meera Kapoor, who navigates the complexities of her husband's infidelity while maintaining her dignity and professional integrity. 'Delhi Crime' features Shefali Shah as DCP Vartika Chaturvedi, a soft spoken mother and wife and a determined police officer who leads the investigation into the infamous Delhi gang rape case, highlighting her resilience and commitment to justice. **Unapologetically Flawed Women**

Series like 'Hundred,' 'Four More Shots Please!,' and 'Inside Edge' depict women who are unapologetically flawed, living their lives with authenticity and making mistakes along the way. 'Four More Shots Please!' particularly stands out, featuring four women who explore love, career, and friendship while embracing their imperfections. This portrayal of women as real, flawed, and evolving individuals challenges the traditional notion of the ideal, virtuous woman. Lara Dutta in Hundred is a Senior police officer who is not guilty of hooking with a man outside her marriage. Adultery for her is not a crime. And Richa Chadha of Inside Edge uses '*sam, dam, dand bhed*' to fan her ambitions as a Cricket team owner.

Dubbed Series and Cultural Overlap

The inclusion of dubbed series from the local Indian languages in Hindi web content also reflects a cultural overlap and the blending of global narratives with local sensibilities. This trend is seen in the acceptance and popularity of series that bring in themes of sexuality and erotica, such as 'Charamsukh Panchali,' 'Kavita Bhabhi,' and 'XXX,' which address taboo topics and push the boundaries of conventional storytelling.

Acceptance and Respect for Sexual Preferences

Web series have played a significant role in normalising and respecting diverse sexual preferences. 'Made in Heaven,' produced by Excel Entertainment and created by Zoya Akhtar and Reema Kagti, follows

Karan (played by Arjun Mathur), a gay wedding planner navigating the complexities of his identity in a conservative society. The show received acclaim for its sensitive and realistic portrayal of LGBTQ+ issues. Similarly, 'Four More Shots Please!' features Bani J as Umang Singh, a bisexual gym trainer who openly declares and lives her sexual preference, even going on to marry another woman amidst wide publicity. These narratives reflect a shift towards acceptance and inclusivity in Indian society.

PROUD MOMENTS OF THE PRIDE PARADE on the Web

The representation of LGBTQ+ individuals and their stories has significantly improved in popular media, particularly on the web. Pride parades and the celebration of LGBTQ+ rights have found a vibrant expression online, contributing to greater visibility and acceptance.

Google Doodle Celebrations

One notable example is the Google Doodle celebration of Pride Month, where Google paid tribute to LGBTQ+ rights activist and drag queen Marsha P. Johnson. The doodle featured Marsha smiling and wearing her iconic flowery headgear, highlighting her role as a founding member of the Gay Liberation Front. Such online tributes play a crucial role in educating the public and honouring the contributions of LGBTQ+ individuals to society.

Media's Role in Shaping Perceptions

The web's role in shaping perceptions and fostering a sense of community among LGBTQ+ individuals cannot be overstated. The increased presence of queer characters in web series portrays them in a positive light—stable, employed, charming, attractive, well-liked, and successful. However, challenges remain as these representations continue to evolve.

NEED FOR MEDIA LITERACY

The implications of these representations emphasise the need for media literacy. Technological advancements and the globalisation of media have opened more avenues for alternatives and networking, but they have also strengthened structural disadvantages for marginalised genders. It is crucial to sift through the information flood and critically evaluate the content consumed. Media literacy equips individuals to decide for themselves what to be influenced by and how much, ensuring they are not adversely affected by the often commercial-driven narratives in popular media.

IMPLICATIONS OF THE STUDY

This study underscores the significant role popular media plays in both challenging and reinforcing gender stereotypes. By portraying diverse and complex characters, films and web series can serve as powerful tools for social change, encouraging unconscious acceptance of progressive ideas. However, the persistence of stereotypical portrayals highlights the ongoing struggle for more accurate and inclusive representations. The findings of this study suggest a need for continued advocacy for media literacy, enabling audiences to critically engage with media content and support narratives that promote equality and diversity.

CONCLUSION

This study on the representation of gender in Indian films and web series reveals significant insights into how popular media functions as a tool for persuasion, often unconsciously shaping societal perceptions and reinforcing stereotypes. The findings indicate that while there is a gradual shift towards more diverse and empowered portrayals of women and LGBTQAI+ in both films and web series, entrenched stereotypes and traditional gender roles continue to persist. This underscores the dual role of popular media in both fostering change and maintaining the status quo.

The importance of this study lies in its ability to highlight the subtle yet powerful influence of media narratives on societal attitudes towards gender. By analysing these representations, we can better understand the cultural dynamics at play and the potential for media to drive progressive change.

For future research, it is recommended to expand the scope to include other forms of media, such as television and digital content, and to explore the impact of these representations on different demographic groups. Additionally, longitudinal studies could provide deeper insights into the long-term effects of media consumption on gender perceptions.

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Hans Morgenthau's Realism Theory in Action: Analysing Key Global Disputes

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Abstract:

Hans Morgenthau wrote a book in 1948 after World War I and World War II called "Politics Among Nations" in which he commented on why global realism and rationalism are necessary for a nation. Morgenthau says that international politics and greed for power as well as national interests are hidden in human nature and he also talks about state-behaviour. In his book, he writes about growing insecurity, lawlessness and measures that nations need to take to protect themselves. He says that power is both an end and a means. He argues that national interest is paramount and that power is greater than ideology or moral values. He says that balance of power is very important if peace is to be created in the international system. Also, nations that are rich and powerful have decision-making power and can make decisions as they want, and international relations and conflicts are inevitable, Morgenthau opines in his book "Politics Among Nations".

Almost 75 years ago, Hans Morgenthau's views on realism, international relations and conflict seem to be very important and widespread today. Even today, various global disputes in the 21st century can be explained through Hans Morgenthau's realism theory, including the territorial dispute in the South China Sea as well as the ongoing war between Israel and Palestine, the current war between Russia and Ukraine, and the Kashmir dispute between India and Pakistan. And the decades-long conflict between North and South Korea, and the renewed conflict between China and Taiwan, the Nagorno-Karabakh conflict between Armenia and Azerbaijan, the Western Sahara dispute, and the ongoing Cyprus dispute between Turkey and Greece are many examples. Interest, power politics, all these things are felt to be involved and all these things are known as part of realism. So even today, Hans Morgenthau's ideas about realism are seen to be applicable precisely in the world conflict situation. The same has been reviewed in this research paper.

Keywords: Power, National Interest, Anarchy, Balance of Power, Political Realism **INTRODUCTION:**

In his writing "politics among nations" in 1948, Hans Morgenthau describe the various principles and characteristics of realism that relates to the international relation and power politics some of them are national interest, anarchy, rationality, balance of power, human nature, power politics, and the moral scepticism (Frei, 2017).

In the 21st century, various burning problems have arisen in front of the world, some of the important ones are poverty, climate change (Trifonov & Shuklinova, 2022), food security, water scarcity, healthcare, inequality in education, violations of human rights and conflict and war as well as loss of biodiversity and the immediate migration and refugee problems. After World War I and World War II the world seems to have moved directly and indirectly through various political systems and ideologies and today in the 21st century. Again, and again the same kind of conflict emerges with war situations and various man-made crises. International relations are considered very important at the global level (Acharya & Buzan, 2019). The world is also divided into different groups of nations, developed underdeveloped and developing. Developed nations try to increase their economic power by utilizing the natural resources that are available in underdeveloped or developing nations. And on the other hand, carbon emissions and global warming are discussed. And developing nations and underdeveloped nations always seem to give their own resources to multinational companies operating in the West because they feel that this creates an opportunity to create jobs in those poor nations. Also, underdeveloped countries feel that these western companies will contribute to the economic development of those poor countries. So, in a way dependency theory works here (Özekin, 2023).

Today, the nation is less divided into Capitalism and Communism as before. But it is very important to study economic monopoly of resources and the competition it creates. The world's economic superpowers as well as the five primary superpowers in the United Nations possesses nuclear weapons. They are also nationally developed and the western and developed countries are trying to find ways to benefit themselves from the political system of that country, while maintaining surplus economic relations with the underdeveloped countries. The political power as well as the military power there are made for their own benefit and are overthrown by coup d'état. Basically, their purpose is to see the benefit or interest of their own nation and other underdeveloped and developed nations, are used to achieve their own interest by strong and rich countries. Western and developed nations, are seen influencing the poor and those living in the global south (Ratuva, 2016). And when two great powers try to get resources from a common and economically weak nation, conflict is likely. It is a type of instability designed to gain economic power that generally Favors the rich nation but results in political upheaval among nations that are poor and underdeveloped. And from this, the big and powerful nations are seen achieving their own interests.

Basically, this topic has been going on for a long time. Hobbes says that man is violent and selfish he is only self-centred (Gorham, 2018). But Morgenthau says that a nation is self-centred and seeks only its own interests. And sometimes rich and militarily powerful nations use force to achieve their own interests. Many such examples can be seen today in the 21st century, including the conflict in the middle east, the conflict in North Africa, the growing instability in Latin America, and the growing uncertainty in every part of the world resulting conflict. So, it is clear that the way Hans Morgenthau described realism in his 1948 writing, seems to be very applicable today (Charrette & Sterling-Folker, 2023), so the world-wide conflicts and the instability and conditions that lead to these conflicts and how the powerful nations control the poor nations. It is important to see that they use all these things to achieve the interests of their own nation. As per the theory proposed by Morgenthau, there are many debates going on all over the world, which can be seen as follows: **South China sea and territorial disputes:**

In this dispute, China claims the disputed territory as its own. In the South China Sea or Yellow Sea, the Philippines has also claimed this area, so Vietnam, Malaysia, Brunei and Taiwan also have a claim to this area because the borders of all of them are involved in the dispute, so each has its own claims, but because China is powerful in this area, China's aggression is continuous (Chitadze, 2024). It can be seen that overall, China considers its own national interest more important and uses force if necessary.

Israeli Palestinian conflict:

There seems to be a constant struggle between the two nations to prove who owns the land. Israel-Palestine is a long-standing conflict in which many Arab nations participated. Israel also had agreements with all these nations in different ways but that agreement could not be maintained for a long time and new conflicts continued (Yadav & Tekchandani, 2024), sometimes after ten years, sometimes after two years. A conflict is believed to have occurred. Even the United Nations tried to establish peace here, but today in the 21st century, the situation is so bad that there is a fierce conflict between Israel and Palestine, and in these conflicts, ordinary citizens, old people and children are seen as victims (Spitka, 2023). This is a very sensitive problem facing the whole world and it is necessary to solve this problem as soon as possible. Between Israel and Palestine, Israel seems to be the leader in science and technology, and Israel can also be considered a relatively developed nation. Gaza and the Golan Heights are always war-torn areas where Israel is seen using military force and power.

Russia Ukraine war:

Basically, after 1990, Gorbachev was awarded the Nobel Peace Prize, and after that, the Cold War ended for some time in the world (Mosila, 2022), and the United States became dominant. But in the later period, many new powers started emerging in the world, out of which new power centres such as Israel, Japan, China and India are also seen to have emerged in the twenty first century. After 1990 the Cold War was over and Russia was disintegrated, Russia was divided into parts one of which was Ukraine, Ukraine got independent. But in later times there was a large Russian-speaking population on the eastern border of

Ukraine. Russia's Putin warned Ukraine not to join NATO, an organization of Western nations, but for selfdefence, Ukraine announced its desire to join NATO (Badawi & Zreik, 2024), but Russia did not accept Ukraine's desire, so Russia attacked Ukraine. And for the past one to two years, a strong conflict between Ukraine and Russia has been going on. And since Russia's military force is several times greater than that of Ukraine, Russian forces seem to have gone deep into Ukraine's geographical area, but the conflict is still ongoing and is having an adverse effect on the world, affecting international oil and food supplies.

Kashmir dispute between India and Pakistan:

Just as the conflict between North-South Korea, Arab-Israel is ongoing, similarly, the debate and conflict on the Kashmir issue seems to be ongoing between the two nuclear armed nations, India and Pakistan. Basically, India does not trust Pakistan because of the terrorists coming from Pakistan and Pakistan's covert support to the separatist movement in Jammu and Kashmir (Adlina, 2024). India's direct demand is that till Pakistan stops its terrorist activities against India, India cannot proceed with any talks or conclude any peace agreement with Pakistan. But Pakistan is considered to be a semi-military nation where democracy is believed to be in the hands of army and military. Also, due to various violent and violence-supporting organizations formed in various provinces in Pakistan under the guise of religion and their ideologies against India (Aleksandrov & Aleksander, 2024), India is seen thinking about its own security.

North Korea and the South Korea tensions:

During the Cold War, Korea was divided into North Korea and South Korea, but North Korea is a nation born from communist ideology, while South Korea is a nation born from democratic ideology. Government is run in a democratic manner. Although both nations have Korean citizens living there, potential conflicts between the two nations are seen at any time as South Korea is always in a state of fear due to North Korea's nuclear capabilities (Son et al., 2024). The all-powerful person in North Korea, i.e. the king of that country, can go to any lengths to save his existence. That is why he has created nuclear weapons. Militarily, North Korea appears to be exerting pressure on South Korea to achieve its own interests.

Taiwan and China relations:

China is seen to be encroaching on other countries' borders by projecting its military might in the South Seas and creating controversy (Plawat & Ganguly, 2024). In the case of Taiwan, after several years, China firmly declared Taiwan as part of its own nation under one China policy (Fisher, 2008), and now China has indirect control over Taiwan. Although the United States of America supports Taiwan, China is also a military powerhouse. So, Taiwan always seems to be under pressure from China. In the current situation, China is protecting its own interests and for this, all kinds of methods are being used by China, i.e., discrimination.

Armenia and Azerbaijan dispute:

It is also said as Nagorno-Karabakh dispute. There seems to be a conflict between the two nations of Azerbaijan and Armenia for the Nagorno-Karabakh region (Sahakyan, 2024), as this region is strategically as well as economically, politically and geographically very sensitive and important. It can be seen that even small nations seek the support of other big nations to achieve their own national interests.

Turkish Greek and Cyprus dispute:

Turkey and Greek and Cyprus are three related conflicts (Stergiou, 2016). There are disputes between Turkey and Greece over the maritime border. Also, regional power is also important in the conflict that seems to have arisen from the ethnic conflict in Cyprus and who will share the border of Cyprus. Nationalism and national interest must be considered from a rational point of view in the dispute.

Thus, how important the theory of realism proposed by Hans Morgenthau is even today, it is clear from the various conflicts presented above that realism is effective from a political point of view. Realism, National Interest, Struggle of Power, Strategic Importance of Military as proposed by Morgenthau are used many times by the rich and strong nations to have their own influence on the international system and to achieve their own interests. Also understand how deeply applicable His ideas presented almost 75 years ago

in his writing "Politics Among Nations" show how important the theory of realism is even today as a comparative international theory.

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Modern Cost Management Technique- A Kaizen Costing

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Abstract

Today is the world of tough competition; any industries in the world are under a constant dilemma to reduce cost and improve quality. Modern Cost Management technique are the mostpowerful tools for cost reduction and improvement in production. The main objective of this paper is to explain the different types of modern cost technique and also how modern cost management technique specifically kaizen costing can be useful instrument in manufacturing industries. The main aim of this paper is to understand the implementation of kaizen with the help of case of study in manufacturing Organisation. This paper also tries to find the result before and after the implementation of kaizen costing. Key factor for the success of Kaizen implementation is that all the employees were involved and training were given to them. The kaizen implementation has result in reducing waste and increasing in production.

Key words: Modern Cost Techniques, Kaizen, Kaizen costing, Manufacturing industries. INTRODUCTION:

In order to survive in competitive world, organisation has started moving from traditional cost management system to modern cost management system. Traditional cost system has been working for control of cost in product and services. This method was not able to meet the requirement of changes required in competitive world. Any business organisation who aims to compete and sustain in this competitive world need to change the method of costing from traditional to modern system. Cost control tools or traditional approach cannot serve the purpose the of cost management in today's world. The world has been shifted form cost control to cost management.

There is considerable shift in the organisation which lead to implementation of new modern cost system. The factor responsible for this shift are total quality management, business process reengineering, continuous improvement, increased employee participation etc. Organisation, therefore has to strike a balance between the cost structures, its strategies and its implementation. Thus it become the need of an hour by the organisation to implement new coststrategies like ABC, Life cycle costing, Kaizen costing, Target costing etc...

Shank et.al (1993) cost analysis and cost management must be looked from the broad perspective where focus has been given to strategic position, its overall value chain and the fullset of cost drivers for the firm. Nonetheless, cost management is not cost accounting; cost management is much more than just cost accounting - cost accounting is the field of accounting that records, measures, and reports information about how much things cost (Maher and Deakin1994)

RESEARCH METHODOLOGY:

The methodology used for this paper is a case study method (John Adams 2014). The study has been conducted in small scale manufacturing industries located in Bhilad in the state of Maharashtra, India. The Firm is basically into the production of chemicals. To understand thecase study both Primary and secondary data are collected.

Primary Data: During the study data were collected through telephonic interview method and also through direct data collection

Secondary Data: The secondary data consist of newspapers, government publication, various scholarly journals and books.

REVIEW OF LITERATURE:

Prof. Manoj Anand (2004), conducted a survey of 53 firm out of which it was observe that 260f them used Activity Based Costing- modern cost management technique for pricing a product dool for feedback.

It further concluded that the companies which adopted Activity Base Costing where more successful in capturing accurate data for value chain analysis and supply chain analysis. The paper further explains the view that strategic cost management or modern cost management affects the profitability and firm value. The firm improved in terms of price, quality and performance.

Manoj Anand and et.al (2003) in this paper progress in the field of cost management practice was analysed. Paper not only deal with traditional cost Management Techniques but also with modern management tools. Outcome of the research was that firm was able to find out data accurately for cost and profit by using Activity Based Costing. From the study it was concluded that development of modern system cannot be generalised with respect to the accuracy of data collection, the cost measurement and decision making by mangers. The effects were found to be vary from case to case in traditional technique and modern system. Adopter has enough reason to adopt any method according to their perspective.

Kaizen

Okeyo et al (2013) in his paper author tries to explain that cost management strategies are adopted and implemented in any organization with the help of Kaizen Costing. To satisfy his above objective he has taken samples various services sector. From his sample result it was stated that the kaizen costing should be implemented in the Nigerian manufacturing firm. Kaizen costing has help in reducing the cost like material cost, labour cost etc. Implementationof Kaizen can be done only with the help of corporate strategy overhaul and alignment.

Target Costing

According to "Kato et al. (1995)" author tries to explain target costing is used to determine cost of production. This function of target costing allowed to increase the cost of production insteadof reducing them .He further explain that target costing is a tool that ties various functional unit in an organisation into one. It helps in removing internal hurdles of communication systemamong the employees. This helps in gaining not only in short term but also for the future.

TQM (Total Quality Management)

Norah and et al. (2015) the research came out with impact of TOM practices and policies on organisation performance. The objective of TQM is to make and deliver high quality products and services which satisfy all the customer demands. The above objective was tested on Pakistan and try to find out the relationship between organisational implementation and performances. Implementation method was categorized into quality control, quality assurance and continues improvement. Outcome of this research was that either performance will be increase if taken positively or it will hinder organisation objective if taken negatively.

Life Cycle Costing:

Dhillon (1989) in his book supported a firm to develop Life cycle Costing as a modern technique. Due to life cycle costing customer relationship in the long terms depend upon Life cycle costing and not by reducing their initial cost. The LCC ultimately depend upon willingness of top management. Management role play important role in implementing life cycle costing. Overall aim should be cost control and not cost cutting.

Cost Management and its tool:

Shank et. al (1993) define consistent with the border perspective will led o development of cost management tools in any organisation. He further said that business management is a continuescycle process of: (a) Framing strategies, (b) Informing these strategies to all the organisation level, (c) developing a device to implement above strategies and (d) developing and implementing controls to monitor the success of objectives.

The philosophy of Cost management techniques does not confirm with improving strategic position of the firm. It does not restrict only to cost reduction strategies but can be used technique to attain the objective of sustainable competitive advantage. Cost Management has become need of an hour. Cooper and Slagmulder (1998) contended that strategic cost management is "the utilization of cost management methods

with the goal that they at the same time improve the strategic situation of a firm and lessen costs". The "Strategic Cost Management" framework provides a clear plan or tactic for addressing costs of the firm, also choices which influence them

Modern costing techniques:

ABC Costing:

Cokins (1996) define ABC costing as "the mathematics used to reassign costs accurately to cost objects, that is, outputs, products, services, and customers. Its primary purpose is for profitability analysis"

Activity Base Costing is considered as one of the most important development of its time by academic and practitioner.

Target Costing:

Target Costing according to Horngren et. al (2003), "A company when required to enter a newmarket. Where, competition exists mean the prevailing prices will be effective for new firm." Due to heavy competition in the market, if the firm want to sustain and to make profit its verymuch important to estimate the cost even before producing it. This is known as target costing. Its strategy to focus outside business for costing its product.

Tani and et. al. Target costing is concerned with showing relationship between cost management capabilities, other managerial capabilities and performances. Target costing help in planning, development and details design of new product by using different methods.

TQM (Total Quality Management):

The term TQM as defined by The International Organisation for Standardisation, a "Management approach to an organization cantered on quality, based on the involvement of allits members, and aiming at long-term success by satisfying their customers and benefits to themembers of the organization and also to society". Glibert (1992) Total quality Management is a technique in which both lower and upper management can come together for increase the production and reduce the waste. Sitkin et.at (1994) TOM is total system approach where one of its principles is to appreciate the system.

Kaizen Costing:

The word kaizen is a Japanese word Kai means "Change" and zen means "good". Kaizen means improvement. It means ongoing improvement including everyone in the organisation (Imai 1986). Basic philosophy of kaizen centre around continues improvement it can be either alongwith the existing process or can result in major redesign (Grace 2013). Kaizen cover many techniques like Kanban, six sigma, suggestion system, productivity improvement etc... (Imai 1986). The objective of all these techniques is to remove non value activities which are accepted all over the world (Suarez et.al, 2011).

Life Cycle Costing:

Artto (1994) Life Cycle costing refers to all the cost incurred during the whole life cycle of a product. The cost associated with product during the life cycle are acquiring cost, research cost, design cost, support cost, training and development cost and operation and disposal costs. The competition is forcing the organisation to estimate and optimise overall life cycle cost.

Core concept of Kaizen costing:

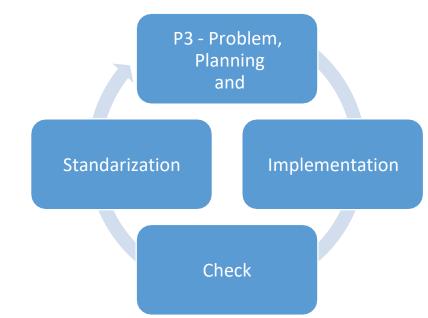
Yasuhiro Monden (1989) defines kaizen costing as "the maintenance of present cost levels for products currently being manufactured via systematic efforts to achieve the desired cost level."

Yasuhiro Monden has described two types of kaizen costing:

- Asset and organization specific kaizen costing activities planned according to the exigencies of each deal
- Product model specific costing activities carried out in special projects with added emphasis on value analysis

Kaizen costing is nothing but a system of cost reduction via continuous improvement. It is Japanese word and means continuous improvement. It is approach to solve cost related problems to improve overall efficiency of the production. It takes into consideration costs related to manufacturing stage, which include:

a) Costs of supply chain; b) Costs of product redesign; c) Legal costs; d) Manufacturing costs; e) Waste; f) Recruitment costs; g) Marketing,sales and distribution; and h) Product disposal. **Process and Steps of Kaizen costing:**



There is no fixed procedure to implement kaizen in any organisation. It differs from organisation to organisation but the above procedure is considered to be best for kaizen implementation.

1. P3- Problem, Planning and Preparation:

Problem: First step in Kaizen costing is to find the grey area in a process. To do this one required to involve all the employees that is from lower level to upper level. Feed backs from all the level of employees helps in identifying real problem which one faced during production process. Researcher here wants to inform that before first step what is important is to involve all your employees. So, to start withZero step that is involved your entire employee ie. Lower level, middle level and top level.

• Planning and Preparation: Once the problem area or grey area is identified next step is to have detailed analysis and identify the process in which kaizen costing will be applicable. After identification of process is done planning process starts. Top level can designate one manager for kaizen problem solving. This manager can make a team of the employees who are creative and experiences and focused on problem solving. The Managers starts brainstorming process with its lower management. Valuable inputs from this teams are important for implementation ofKaizen Costing.

2. Implementation:

Implementation is the next step in the kaizen process. Implementation at lower level is the best in kaizen costing. The Manager should Clearly inform about the grey area to the team members. This will lead to common understanding of problem solving. They are many techniques that can be followed to implement kaizen in an organisation. Someof the important techniques are Gemba, Plan Do Check Action / standardized Do Check Action, 3Ms (Muri, Mura and Muda), Poko Yoke etc... Method of technique depends upon teamwork, personal discipline, morale of employee, job satisfaction, dedication etc..

3. Check:

Checking is the next process after implementation. In this process checking should be done from the ground level. To make kaizen process successful, time to time checking has to be done and results of the same are to be informed to concern manager. The concern person has to regularly observe the performance and document the same to the manager. Finding out the result is the main objectives of this process. Due to this process organisation will make sure that improvements are continuous and not temporary. Checking and

follow up time to time will led to process improvement ideasthis will do increase in human wealth.

4. Standardization:

During the Kaizen implementation if the performances are positive then manager can standardize the process.

Case study on Kaizen Costing

The present case study deal with kaizen technique implementation. In this case study researcher has made an attempt to explain how kaizen and its technique has help the organisation to overcome its grey area. The main purpose of the study was to present statistical information onkaizen and its implementation, benefit of this techniques, improvement in quality with the helpof graph and comparative analysis.

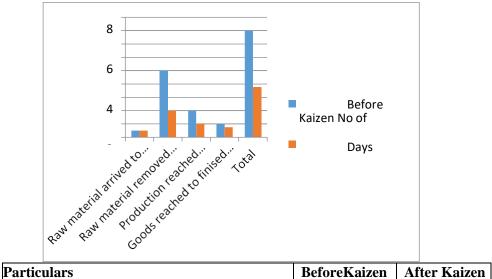
Finding and Results

Particulars	Before Kaizen	After Kaizen
	No of Days	No of Days
Raw material arrived to store room	1	1
Raw material removed from store for production	10	4
Production reached work in progress level	4	2
Goods reached to finished level	2	1.5
Total	16	7.5

Improvement in Raw material management after implementation of kaizen. Before No. of days = 16 days

After No. of days = 7.5 days Improvement = 8.5 days (16 - 7.5)

Percenage increase in improvement = (8.5 days / 16 days)*100 = 53.25%



raruculars	BeloreKaizen	Alter Kaizen
Defect rate (in Kg per month)	50	12
Production level (kg per month)	5600	6000
working condition of employee (weekly)	65	68

The researcher found out that modern cost technique i.e kaizen costing has helped in overcoming the grey area like reduction in defect rate, increase in the production level, increase in working condition of an employee and improvement in raw material management.

CONCLUSION:

Modern cost management tool can improve the performance of an organisation in this competitive world. Modern cost concept is gaining importance not only international but also its present in many Indian

companies. Different Techniques are implemented by many organizations for zero waste in their production process. It helps in improvement in their production process, reduce waste, increase in employee participation. Company has successfulimplemented a kaizen costing. The most important think which we can draw is that kaizen is a continuous process. To get success in any kaizen activities involvement of manager and workers are very much important. The implementation will become useless if the workers don'tparticipate in the activities and top manger does not support any idea.

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भारत – अमेरिका संबंध एक विश्लेषण

डॉ. चक्रधर ग. बागडे

राजनीतिविज्ञान विभाग प्रमुख, शामराव बापू कापगते कला महाविद्यालय, साकोली जि. भंडारा सारांश:-

संयुक्त राज्य अमेरिका और भारत के बीच संबंध 21 वीं सदी के सबसे रणनीतिक और महत्वपूर्ण संबंधो में से एक है। संयुक्त राज्य अमेरिका भारत के एक अग्रणी वैश्विक शक्ति के रूप में उभरने और शांतिपूर्ण, स्थिर और समृद्ध हिंद- प्रशांत क्षेत्र को बढावा देने में एक महत्वपूर्ण भागीदार बनने का समर्थन करता है। भारत- अमेरिका संबंध एक वैश्विक रणनीतीक साझेदारी के रूप में विकसित हुए हैं। जो साझा लोकतांत्रिक मुल्यों, क्षेत्रीय और वैश्विक मुद्दो पर हितों के बढते अभिसरन पर आधारित हैं। भारत सरकार द्वारा विकास और सुशासन पर दिए गए जोर ने दो पक्षीय संबंधो को फिर से मजबूत करने और आदर्श वाक्य के तहत सहयोग बढाने का अवसर पैदा किया है – 'चले साथ- साथ: आगे बढें हम चलें', सबका विकास' (साझा प्रयास), सभी के लिए प्रगति।

आज भारत- अमेरिका संबंध दो पक्षीय सहयोग व्यापक आधारित और बहु क्षेत्रीय है, जिसमें व्यापार और निवेश, रक्षा और सुरक्षा, शिक्षा, विज्ञान, और प्रौदोगिकी, साइबर सुरक्षा, उच्च प्रौद्योगिकी, नागरिक परमाणु उर्जा, अंतरिक्ष प्रौद्योगिकी और अनुप्रयोग,स्वच्छ उर्जा शामिल है | पर्यावरण, कृषी स्वास्थ्य | दोनों देशों में लोगों के बीच जिवंत संपर्क और राजनीतिक स्पेक्ट्रम का समर्थन हमारे दो पक्षीय संबंधो को पोषित करता है |

परिचय:-

भारत और संयुक्त राज्य अमेरिका को व्यापक रूप से क्रमश: दुनिया के सबसे बडे और सबसे शक्तिशाली लोकतंत्रो के रूप में मान्यता प्राप्त है| इस प्रकार इन दोनों देशों के बीच संबंध राष्ट्रो के बीच संबंधो में देखी गई सबसे आकर्षक बातचीत में से एक है| भारत दुनिया की सबसे पुरानी सभ्यताओं में से एक है, जबकी संयुक्त राज्य अमेरिका अपेक्षाकृत एक युवा सभ्यता है| सभ्यता, राज्य का दर्जा और शासन से संबंधित कारकों ने भारत और अमेरिका के बीच संबंधो को विश्व इतिहास मे सबसे जटील दिपक्षीय संबंधो में से एक बना है| स्वतंत्रता के तुरंत बाद, भारत ने दो शक्ति गूटों में से किसी में भी शामिल नहीं होने का फैसला किया और गुटनिरपेक्षता की नीती अपनाई| जब की अमेरिका ने सैन्य गुटों और सुरक्षा गठबंधनों के गठन को बढावा दिया|

इक्कीसवीं सदी में भारतीय विदेश निती ने बहुधुव्रीय दुनिया के भीतर संप्रभू अधिकारों की रक्षा और राष्ट्रीय हितों को बढावा देने के लिए भारत की रणनीतीक स्वायतता का लाभ उठाने की मांग की है। राष्ट्रपति जॉर्ज डब्लू बुश और बराक ओबामा, जो बायडेन के प्रशासन के तहत, सयुंक्त राज्य अमेरिका ने भारत के मूल राष्ट्रीय हितों के अनुकूल होने का प्रदर्शन किया है और चिंताओं को स्वीकार किया है। दिपक्षीय व्यापार और निवेश में वृद्धी, वैश्विक सुरक्षा मामलों पर सहयोग, वैश्विक शासन (संयुक्त राष्ट्र सुरक्षा परिषद) के मामलों पर निर्णय लेने में भारत को शामिल करना, व्यापार और निवेश मंचो (विश्व बैंक, आईएमएफ, एपेक) में उन्नत प्रतिनिधित्व। बहुपक्षीय निर्यात नियंत्रण व्यवस्थाओं में प्रवेश और परमाणु आपूर्तिकर्ता

समूह में प्रवेश के लिए समर्थन और प्रौदोगीकीकरण साझाकरण व्यवस्था के माध्यम से संयुक्त निर्माण प्रमुख मील के पत्थर बन गए हैं और गति और प्रगति का एक उपाय अमेरिका को करीब लाने के मार्ग पर भारत संबंध

प्रस्तुत शोध पत्र के माध्यम से 21 वीं सदी में भारत – अमेरिका संबंध को तथ्यो के रूप में सम्मिलित किया गया है|

बीज शब्द:- वैश्विक, लोकतांत्रिक मुल्यों, सुशासन, प्रौद्योगिकी, नागरिक परमाणु उर्जा शोध पत्र के उद्देश:-

- 1. स्वतंत्रता उपरांत भारत के साथ राजनयिक संबन्धो का संदर्भ निर्धारित करना |
- शीत युध्द और शीत युध्द के बाद के वर्षों के दौरान भारत के कूटनीती और विदेश नीती के मध्य विभेद को स्पष्ट करना
- 3. विभिन्न प्रशासनो के दौरान दिपक्षीय संबंधो में सहयोग और अडचन के क्षेत्रों की व्याखा करना| **तथ्य संकलन:-**

प्रस्तुत शोध हेतु तथ्यों का संकलन द्वितियक स्त्रोत के माध्यम से किया गया है। द्वितियक स्त्रोत में विषय से संम्बधित पूर्व शोध अध्ययन, शोध लेख, निबंध, शोध जर्नल, समाचार पत्र- पत्रिकाओं आदि का प्रयोग किया गया है। अध्ययन के स्त्रोत के रूप में इंटरनेट की भी सहायता ली गई है।

भारत – अमेरिका संबंध

आजादी के बाद से ही भारत और अमेरिका के मध्य अजीबोगरीब सर्द और गरम संबंध रहें हैं। शीत-युध्द काल में, कई समान मुल्यों को साझा करते हुए भी दोनों देशों के बीच एक दुसरे के प्रति दृढ विश्वास की कमी दृष्टीगोचर हुई। दोनों देशों के मध्य मतभेद और अविश्वास के पीछे अमेरिका की अदूरदर्शी पाकिस्तान केंद्रित नीती थी जिसने पूर्ण से भारतीय हितों की उपेक्षा की । शीत- युध्द के बाद की अवधि में भारत – अमेरिका संबंधों के केंद्रीय मुद्दे का आधार उनकी पारस्पारिक रणनीतिक परिगणनाओं में तनाव का प्रबंधन रहा है। अमेरिका अंतरराष्ट्रीय व्यवस्था में अपनी मौजूदा सर्वोच्च स्थिती को बनाए रखना चाहता है। इसके विपरीत भारत अपने घरेलू स्तर पर विकास लक्ष्यों को हासिल करने हेतू तथा अपनी सुरक्षा और बाहरी प्रभाव को बढाने के लिए क्षेत्रीय और वैश्विक स्तर पर अपनी सापेक्षिक शक्ति को बढाने का प्रयास करता रहा है।

अमेरिका शिघ्र ही भारत का सबसे महत्वपूर्ण और भरोसेमंद दिपक्षीय साझेदार बन गया। रणनीतिक भिन्नताओं के बावजुद, 1947 में भारत की स्वतंत्रता के बाद से ही दोनों लोकतंत्रो ने एक दुसरे के निमित्त अपने आप को विशिष्ट रूप से ढाल लिया है। उसी समय से अमेरिका, भारत का एक विश्वासी भागीदार बना हुआ है, जिसकी मदद से देश को आरंभिक आई आई टी स्थापित करने में मदद मिली, जिसने भारतीय परमाणु उर्जा कार्यक्रम में मदद की। ऊर्जा कार्यक्रम, खाद्य सहायता कार्यक्रम और भारत की हरित क्रांती को बढावा देना, आज अमेरिका में अध्ययन कर रहे 200,000 भारतीय नागरीकों के माध्यम से शैक्षिक आदान – प्रदान को बढावा देना। अमेरिका में लगभग 4 मिलियन भारतीय अमेरिकी हैं जो इस रणनीतिक संबंध को बढा रहे हैं। जो 2017 में दिपक्षीय व्यापार बढकर 126 बिलियन डॉलर तक पहुंच गया है। यह साझेदारी दो लोकतंत्रो और उनके नेताओं के बीच दोस्ती से अधिक विकसित हुई हैं।

भारत – अमेरिका संबंध का महत्वपूर्ण निर्णायक आधार, भारत का तीन महत्वपूर्ण पडोसियों पाकिस्तान, चीन, और सोवियत संघ के साथ संबंध तथा एशिया और अफ्रिका के प्रति अमेरिकी नीती रही है| शुरुआती दौर में भारत – अमेरिका संबंध सकारात्मक नोट के साथ शुरु हुए| इस संबंध को स्पष्ट से समझने के लिए, इसे दो चरणों में विभाजित किया जा सकता है | शीत युध्द का चरण (1947-1991) और शीत युध्द के बाद का चरण अर्थात 1991 के बाद

शीत युध्द का चरण (1947-1991):-

भारत – अमेरिका संबंध को रोलर –कोस्टर के रूप में वर्णित करना बेहतर होगा, एक निश्चित समय अंतराल पर संबन्धो में गर्मजोशी और मित्रवत हावभाव व्यापत रहा है। 1956 में स्वेज नहर के मुद्दे पर भारत और अमेरिका दोनों एक ही पक्ष में थे। पुनः 1959 में जब राष्ट्रपति ड्वाइट आइजनहावर ने भारत का दौरा किया तो उनका जोरदार स्वागत किया गया तथा राष्ट्रपति ने अपनी और से कहा "भारत के ताकतवर होने में हमारा हित है। इसी तरह, अक्टूबर 1962 में जब चीन ने भारत पर आक्रमण किया तो अमेरिका ने ब्रिटेन के साथ भारत का समर्थन करने के साथ भारत को एक बडी सैनिक आपदा से बचाया । जॉन कैनडी के समय में भारत – अमेरिका संबंध बहुत सौहार्दपूर्ण थे। उनके उत्तराधिकारी राष्ट्रपति जॉनसन ने भी इस सौहार्द् को बरकरार रखते हुए तारापूर परमाणु संयंत्र स्टेशन को स्थापित किया तथा 1966 -67 में भीषण सुखे के कारण आये गंभीर खाद्यान्न संकट से निबटने में भारत को सक्षम बनाने के लिए बडी मात्रा में खाद्यान्न की आपूर्ती कर मदद की। 1973 में एक बार फिर से, मित्रवत व्यवहार में अमेरिका ने पीएल-480 के तहत गेहुं के खेप की आपूर्ती के एवज में भारत में रुपये अर्जित अपनी संचित रुपये होल्डीग्सं के दो-तिहाई हिस्से के बराबर की राशि को ऋण के बट्टा खाते में डालकर इतिहास में ऋण माफी का अबतक का सबसे बडा उदाहरण प्रस्तुत किया।

1978 में राष्ट्रपति जिमी कार्टर ने आर्थिक सहायता जो बांग्लादेश संकट के बाद से निलंबित रही थी फिर से शुरू कर दी गई तथा 1974 में पोखरण में भारत के शांतिपूर्ण परमाणु विस्फोट के कारण अमेरिकी प्रशासन द्वारा टीएपीएस के लिए अवरुद्ध परमाणु इंधन की आपूर्ति को पुनः बहाल करने को सहमत हो गया। यदपि दोनो देश के मध्य कभी सीधे टकराव नही रहे परंतु आगामी विश्व के प्रति उनकी विश्व दृष्टि और रवैया बिल्कुल भिन्न था। शीत युध्द के चरण को आगे – पीछे की कुटनीती का चरण माना गया है। संबन्धो कें इस नकारात्मक चरण के लिए कई कारक जिम्मेदार थे जैसे:-

- गुट निरपेक्ष आंदोलन की स्थापना एवं अंतर्राष्ट्रीय मंचो पर गुट निरपेक्षता का प्रमुखता से प्रचार प्रसार में भारत की सक्रीय भूमिका रही है।
- 2. भारतीय अर्थव्यवस्था की समाजवादी योजना।
- 3. भारत द्वारा चीन को मान्यता प्रदान करना
- 4. अमेरिका संग पाकिस्तान की निकटता
- कोरियाई संकट और अमेरिका द्वारा प्रायोजित "यूनाइटिंग फॉर पीस रेजोल्युशन" का समर्थन करने से भारत का इन्कार
- 6. संयुक्त राष्ट्र स्रक्षा में अमेरिका द्वारा जम्मू और कश्मीर पर उठाया गया कदम

- 7. रशिया के साथ भारत की निकटता
- 8. भारत का एनटीपी पर हस्ताक्षर करने से इंकार

भारत अमेरिका संबंधो के बीच विवाद की जड सोवियत साम्यवाद के प्रति अमेरिका शत्रुता तथा इसके दक्षिण एशिया में प्रसार के खतरे के साथ-साथ भारी समर्थन वाली अमेरिका की पाक उन्मुख भारतीय उपमहाद्विपीय और मध्य एशियाई नितीया, निती निर्माण के क्षेत्र में दोनो देशों के मध्य अलगाव की स्थिती पैदा करते हुए संबन्धो में अविश्वास और संदेह की भावना पैदा की जो शीत युध्द के अंत तक बनी रही।

शीतयुध्दोत्तर चरण 1991 के बाद

शीतयुध्दोत्तर युग में भारत-अमेरिका संबंधो ने 'विखंडीत लोकतंत्रो की अवधारणा को पीछे छोडते हुए महत्वपूर्ण उडान भरी। वास्तव में दोनों देशों ने अपनी परंपराओं के बल पर विश्व के सबसे पुराने और सबसे बडे लोकतंत्रों के रूप में अपने संबंधो को मजबूत बनाया है। 1990-1991 में सोवियत संघ के पतन, शीत युध्द की समाप्ती और भारत के आर्थिक उदारीकरण ने दोनों देशों ने अपने द्विपक्षीय संबन्धो को नए सिरे से देखने को प्रेरित किया। मई 1992 में दोनों देशों की नौसेना ने संयुक्त अभ्यास किया । प्रधान मंत्री राव ने मई 1994 में एक सप्ताह की आधिकारिक यात्रा पर अमेरिका गए जिससे द्विपक्षीय संबन्धो को मजबुती मिली परिणामस्वरूप कई समझौता ज्ञापनों पर हस्ताक्षर किए गए। 1995 में अमेरिका रक्षा और वाणिज्य सचिवों की भारत यात्राओं के बाद कई समझौतों पर हस्ताक्षर किए गए। साथ ही अमेरिका ने भारत को सुपर कॉम्पुटर बेचने से इन्कार कर दिया जो कृषी आधारित अर्थव्यवस्था में मौसम के पूर्वानुमान के लिए अति आवश्यक था। प्रतिक्रिया स्वरूप भारत ने स्वयं सुपर कॉम्पुटर निर्मित कर अमेरिका को भारत की बढती तकनीकी शक्ति का आभास कराया।

आर्थिक संबंध:-

दोनो देशों के बीच बढते आर्थिक संबन्धो के परिणामस्वरूप वर्ष 2022-23 में अमेरिका भारत का सबसे बडा व्यापारिक भागीदार बनकर सामने आया है। भारत और अमेरिका के बीच द्विपक्षीय व्यापार वर्ष 2022-23 में 7.65% बढकर 128.55% अमेरिकी डॉलर हो गया, जबकी वर्ष 2021 -22 में यह 119.5 बिलियन अमेरिकी डॉलर था। वर्ष 2022-23 में अमेरिका के साथ निर्यात 2.81% बढकर 78.31 बिलियन अमेरिकी डॉलर हो गया, जबकी वर्ष 2021 -22 में यह 76.18 बिलियन अमेरिकी डॉलर था तथा आयात लगभग 16% बढकर 50.24 बिलियन अमेरिकी डॉलर हो गया।

अंतरराष्ट्रीय सहयोग:

भारत और संयुक्त राज्य अमेरिका संयुक्त राष्ट्र, G-20, दक्षिण- पूर्व एशियाई देशों का संगठन (ASEAN), क्षेत्रीय मंच, अंतरराष्ट्री मुद्रा कोष, विश्व बैंक और विश्व व्यापार संगठन सहित बहुपक्षीय संगठनो में निकटता से सहयोग करते है। संयुक्त राज्य अमेरिका ने वर्ष 2021 में दो वर्ष के कार्यकाल के लिए भारत को संयुक्त राष्ट्र सुरक्षा परिषद में शामिल करने का स्वागत किया तथा संयुक्त राष्ट्र सुरक्षा परिषद में सुधार का समर्थन किया जिसमें भारत को स्थायी सदस्य के रूप में शामिल किया गया है। **हिंद- प्रशांत आर्थिक संरचना:**

भारत हिंद- प्रशांत आर्थिक संरचना पर संयुक्त राज्य अमेरिका के साथ साझेदारी करने वाले बारह देशों में से एक है। भारत हिंद महासागर रिम एसोसिएशन (IORA) का सदस्य है, जिसमें संयुक्त राज्य अमेरिका एक संवाद भागीदार है। वर्ष 2021 में संयुक्त राज्य अमेरिका भारत में मुख्यालय वाले अंतरराष्ट्रीय सौर गठबंधन में शामिल हो गया और वर्ष 2022 में युनाइटेड स्टेटस एजेंसि फॉर इंटरनेशनल डेवलपमेंट (USAID) में शामिल हो गया।

रक्षा सहयोग :

भारत ने अब अमेरिका के साथ सभी चार मुलभूत समझौतों पर हस्ताक्षर कर दिये हैं

- 1. वर्ष 2016 में लॉजिस्टिक्स एक्सचेज मेमोरेंडम ऑफ एग्रीमेंट (LEMOA)
- 2. वर्ष 2018 में संचार संगतता और सुरक्षा समझौता (COMCASA)
- 3. वर्ष 2020 में भू- स्थानिक सहयोग हेतू बुनियादी विनिमय और सहयोग समझौता (BECA)
- 4. जबकी सैन्य सूचना समझौते की सामान्य सुरक्षा (GSOMIA) पर बहुत समय पहले हस्ताक्षर किये गए थे, इसके विस्तार औद्योगिक सुरक्षा अनुबंध (ISA) पर वर्ष 2019 में हस्ताक्षर किये गए थे| भारत, जिसे शीत युध्द के दौरान अमेरिकी हथियार उपलब्ध नहीं हो सके, ने पिछले दो दशको में 20 अरब अमेरिकी डॉलर के हथियार खरीदे हैं| हालाकी अमेरिका के प्रोत्साहन से भारत को अपनी सैन्य आपूर्ति के लिए रुस पर ऐतिहासिक निर्भरता कम करने में मदद मिल रही है|

भारत और अमेरिका की सशस्त्र सेनाए क्वाड फोरम (मालाबार) में चार भागीदारों के साथ व्यापक द्विपक्षीय सैन्य अभ्यास (युध्द अभ्यास, वज्र प्रहार) तथा लघुपक्षीय अभ्यास में संलग्न हैं| मध्य पूर्व में एक और समूह –I2U2 जिसमें भारत, इजराइल संयुक्त अरब अमीरात और संयुक्त राज्य अमेरिका शामिल है, को नया क्वाड कहा जा रहा है|

अंतरिक्ष और विज्ञान एंव प्रौदौगीकी:

NASA-ISRO synthetic Aperture Radar(NISAR) भारतीय अंतरिक्ष अनुसंधान संगठन (ISRO) और यूएस नेशनल एरोनॉटिक्स एंड स्पेस एडमिनीस्ट्रेशन (NASA) पृथ्वी अवलोकन के लिए एक माइक्रोवेव रिमोट सेसिंग उपग्रह, NASA-ISRO सिंथेटिक एपर्चर रडार(NISAR) विकसित कर रहे हैं। जून 2023 में ISRO ने बाहय अंतरिक्ष के शांतिपूर्ण एवं संधारनीय नागरिक अन्वेषण में भाग लेने के लिए NASA के साथ आर्टेमिस समझौते पर हस्ताक्षर किये। iCET AI, क्वान्टम, टेलिकॉम, अंतरिक्ष. बायोटेक, सेमिकंडक्टर और रक्षा जैसे प्रमुख प्रौद्योगिकी डोमेन में सहयोग एवं नवाचार कों बढावा देने के लिए अमेरिका और भारत के राष्ट्रीय सुरक्षा सलाहकारो की एक संयुक्त पहल है। इसेम जनवरी 2023 में लांच किया गया।

ऊर्जा और तकनीकी क्षेत्र में सहयोग:

ऊर्जा क्षेत्र में सहयोग बढाने के लिए भारत की सार्वजनिक क्षेत्र की कंपनी इंडियन ऑयल कॉरपोरेशन और अमेरिकी कंपनी एक्सान मोबिल एल. एन.जी. लिमिटेड के बीच प्राकृतिक गैस के आयात पर सहमती बनी है| इसके साथ ही मेक इन इंडिया पहल के तहत विभिन्न क्षेत्रों में तकनीकी हस्तांतरण पर भी समझौते किये गये है|

स्वास्थ्य:-

मानसिक स्वास्थ के मामलों में सहयोग के लिए भारत के स्वास्थ और परिवार कल्याण विभाग तथा अमेरिका विभाग तथा अमेरिका के हेल्थ एंड हुमेन सेर्विसेज विभाग के बीच समझौता ज्ञापन पर हस्ताक्षर की गए है। इसके साथ ही नशीले पदार्थों दवाओं पर नियंत्रण के लिए अमेरिका के काउंटर नार्कीटिक्स वर्कींग ग्रुप के माध्यम से सहयोग किया जा रहा है।

शिक्षा:-

भारत द्वारा शुरू किये गये ग्लोबल इनिशिएटीव ऑफ एकेडमिक नेटवर्क्स के तहत, प्रत्येक वर्ष 1000 अमेरिकी शिक्षाविदों को उनकी सुविधानुसार भारतीय विश्वविद्यालयों में पढाने के लिए आमंत्रित और होस्ट किया जायेगा|

साइबर सुरक्षा:-

साइबर सुरक्षा पर भारत-अमेरिका ढांचा एक ऐसे ढांचे के माध्यम से अन्तेर्राष्ट्रीय सुरक्षा और सुरक्षा और स्थिरता को बढावा देना चाहता है जो साइबरस्पेस में राज्य आचरण और साइबरस्पेस में जिम्मेदार राज्य व्यवहार के स्वच्छिक मानदण्डो को बढावा देने के लिए, अंतरराष्ट्रीय कानून, विशेष रूप से संयुक्त राष्ट्रचार्टर की प्रयोजना को मान्यता देता है।

आतंकवाद:-

अमेरिका अंतरराष्ट्रीय आतंकवाद पर संयुक्त राष्ट्र के व्यापक सम्मेलन का समर्थन करता है। भारत और अमेरिका ने अमेरिका आतंकवादी स्क्रींनिंग सेंटर द्वारा बनाए गए वैश्विक आंतकी डेटाबेस में शामिल होने के लिए एक समझौते पर हस्ताक्षर कीए है।

प्रधानमंत्री मोदी के कार्यकाल में:-

2015 में प्रधानमंत्री नरेंद्र मोदी ने सिलिकॉन वैली का दौरा किया और एनडीए सरकार की मेक इन इंडिया पहल को बढावा दिया। 2016 में अमेरिका दौरा करते हुए कॉग्रेस के एक संयुक्त सत्र को संबोधित किया जिसमे दोनों देशों के बीच लोकतंत्र और दीर्घकालीन मित्रता दोनों के सामान्य लक्षणो पर प्रकाश डाला गया । राष्ट्रपति ट्रम्प के साथ उन्होने टाइगर ट्रायम्फ अभ्यास की शुरआत के साथ सैन्य सहयोग बढाने पर जोर देते हुए भारतीय अमेरिकी संबंध की पृष्टी की।

24 फरवरी 2020 को, ट्रम्प ने एक बडी भारतीय भीड को संबोधित करने के लिए अहमदाबाद, गुजरात दौरा किया "नमस्ते ट्रम्प" वाला यह कार्यक्रम 2019 में आयोजित "हाउडी मोदी" की प्रतिक्रिया थी| मोदी की व्हाईट हाऊस यात्रा से हमारे रिश्तों में बहुत प्रगति हुई है| राष्ट्रपती जो बायडेन ने संयुक्त राष्ट्र सुरक्षा परिषद में भारत के एक स्थायी सदस्य के रूप में एंट्री के समर्थन की बात दोहराई है| जबसे मोदी ने सत्ता संभाली है तब से भारत-अमेरिका संबंध वास्तव में फला-फुला है|

भारत-अमेरिका की बीच चुनौतीया:-

भारत और अमेरिका के बीच संबंध दुविधा और भ्रम का मिश्रण रहे है। भारत और अमेरिका ने द्विपक्षीय संबंधों में उतार-चढाव के कई उदाहरण देखें हैं।

1. भारत रुस और ईराण के साथ अच्छे संबंध रखता है।

- एच-1 बी पेशेवर वीजा में कटौती तथा एच-4 वीजा को रद्द करने के प्रयास से दोनों देशों के संबन्धो में तनाव बढ रहा है
- व्यापार एवं संरक्षणवाद के मुद्दो पर दोनों देशों को विश्व व्यापार संगठन में ले जाना दोनों देशों मध्य विवाद का विषय है।
- पाकिस्तान की पर्याप्त अमेरिकी सैन्य व आर्थिक सहायता से भारत-अमेरिका संबन्धो में गिरावट आई है।
- नये अमेरिकी कानून तथा रुस व ईराण पर अमेरिकी प्रतिबंध से दोनों देशों के संबन्धो में बडी चुनौती पेश कर रहे है।
- 6. जलवायू परिवर्तन पर दोनों के मध्य मतभेद है|
- अमेरिका ने अपनी विदेश नीती में नवीन उपनिवेशवाद को जन्म दिया है। भारत ने अमेरिका की इस नीती का विरोध किया है।
- 8. निशस्त्रीकरण को लेकर भी भारत और अमेरिका के मध्य मतभेद है।
- 9. सी.टी.बी.टी. पर भारत और अमेरिका के मध्य वैचारिक मतभेद है।

निष्कर्ष:-

भारत-अमेरिका संबंध तेजी से मजबूत हो रहे है। हालांकी, ऐसे किसी भी रिश्ते की तरह विशेष रूप से दुनिया की अग्रणी राजनीतिक, सैन्य, आर्थिक और तकनीकी शक्ति और एक बढे विकासशील देश के बीच जो ज्ञान अर्थव्यवस्था के कुछ क्षेत्रों में उन्नत है, लेकिन गरिबी की गंभीर समस्या के साथ-साथ विकास के असमान चरणो से घिरा हुआ है। आंतरिक रूप से मतभेद सामान्य है। भारत-अमेरिका संबंधों की सफलता इस बात में निहित होगी की दोनों देश अपने बीच अनिवार्य रूप से उत्पन्न होने वाले मतभेदों को कितने प्रभावी ढंग से प्रबंधित करते है।

सदी की शुरुआत से ही भारत-अमेरिका द्विपक्षीय संबंध एक ठोस प्रक्षेपवक्र पर थे। महत्वपूर्ण क्षेत्रों में कार्यों में तेजी लाने के लिए दो-दो मंत्री ढांचे की स्थापना और लॉजिस्टिक एक्सचेंज मेमोंरेंडम एग्रीमेंट और सीओएमसीएएसए पर हस्ताक्षर करने से हालिया गति पारस्पारिक लाभ के साथ-साथ दुनिया के लिए सही रास्ते पर सही इरादे को दर्शाते है।

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- *9. गु*गल अन्तेजाल

''मीडिया, समाज और राजनीति''

डॉ. रामसिया चर्मकार

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प्रस्तावना-

आजादी उपरांत मीडिया छः दशक के बाद पूर्वाध तक लोकतंत्र का चौथा स्तंभ रहा। इसके बाद की स्थिति को मीडिया ने मीडिया के लिए अनुकूलित कर लिया और 180वां स्थान में से 150वां स्थान प्राप्त की। फिल्मों का निर्माण देश की दाशता को बताने के साथ ही लोगों में जागरूकता व मनोरंजन का जरिया बनाया गया। इस समय भारत में पौराणिक और एतिहासिक फिल्में व धारावाहिक बनायी जाती रही। समय बीतने के साथ सामाजिक, राजनीति और साहित्यिक फिल्में भी बनायी जाने लगी जिसका कि समाज में बह्त गहरा प्रभाव दिखा। उसके आधार पर यह कहा जाने लगा कि फिल्में समाज का दर्पण होती है। किन्त् इस दर्पण में बदलाव होने के साथ ही यह समाज को इतना अधिक प्रभावित करने लगी कि फिल्मों के माध्यम से धार्मिक राजनीति को सफल बनाने हेत् फिल्मों का विरोध वोटों का ध्वीकरण करने के लिए भी किया जाने लगा। कुछ फिल्मों का तो पूरी तरह से विरोध किया गया। भारत में कई भाषाओं में फिल्मों का निर्माण होता है। कुछ ही ऐसी फिल्में बनायी जाती है जो समाज में चेतना लाने का कार्य करती है। धार्मिक फिल्मों और टीवी सीरियलों के द्वारा लोगो में अवैज्ञानिकता और अंधविश्वास को बढ़ावा देने के साथ ही भारतीय संविधान की संवैधानिक उद्देशिका को ही नागरिकों से दूर कर दिया गया। कुछ फिल्में संविधानानुसार बनायी गई। आजादी के बाद फिल्मों के माध्यम से यदि संवैधानिक प्रावधानों को थोड़ा बहूत भी बनाकर दिखाया जाता तो आज देश में वैज्ञानिकतावाद और देश विकसित स्वरूप धारण किया होता। मुख्य शब्द- मीडिया, फिल्मों का मनोविज्ञान, विरोध, जनता, राजनीति, उपयोगिता। उददेश्य-

1.सिनेमा के मनोविज्ञान को समझने का प्रयास करना।

2.सिनेमा का जनता में प्रभाव को समझना।

3.सिनेमा के द्वारा वोट का धुवीकरण और राजनीतिक सत्ता को समझना।

शोध प्रविधिः- शोध पत्र ''मीडिया, समाज और राजनीति'' एक तरह से द्वितीयक सामग्री संकलन का विषय है। जिसमें द्वितीयक सामग्री का विश्लेषणात्मक तथ्यों के आधार पर इस शोध पत्र का निर्माण किया गया है। इन्हीं तथ्यों से शोध पद्धति के अध्ययन का आधार तय किया गया है। इसके साथ ही शोध पत्र का निर्माण कर शोध प्रविधि के माध्यम से पत्रिकाओं का अध्ययन किया गया है। इसके साथ-साथ समाचार पत्र और इन्टरनेट में उपलब्ध तथ्यों के आधार पर शोध विषय को समझने का प्रयास किया गया है। इन माध्यमों से शोध पत्र पूर्ण करने में सहायता प्राप्त हुई है।

विवेचनात्मक विश्लेषण-

पराधीन देश में ''साल 1913 में जब पहली बार दादा साहेब फालके ने फिल्म राजा हरिशचंद्र बनाई थी''¹, उस समय देश की जनता के लिए ब्रिटिश हुकुमत के साए में फिल्में देखना आसान नही था। इस फिल्म को प्रभावी और जनता में पैठ बनाने के लिए इस फिल्म में दृश्यों के साथ शब्दों का इस्तेमाल किया गया था जो देश की तीन भाषाओं में थी। इस फिल्म के बाद ''24 मार्च 1931 को पहली बोलती फिल्म आलम आरा''² रिलीज की गई। साल 1947 को जब देश को आजादी मिली तो उसी के साथ देश की सभी चीजों के साथ आजादी प्राप्त हुई।

मीडिया - मीडिया में खासकर बॉलीवुड और टॉलीवुड जैसे कई नामों से जानी जाने वाली दुनिया में पैसों का खेल खेला जाता है। सिनेमा क्षेत्र ही एक ऐसी जगह है जहां क्रेज आज भी उतना ही प्रभावी है जितना कल था। जाहे वह छोटा पर्दा हो या बड़ा पर्दा। दरअसल फिल्मों के पर्दी पर दिखने का मोह और आकर्षण इतना जबरदस्त है कि हर कोई इसके प्रति खिचा चला आता है। चाहे वह काम करने या मनोरंजन का हो। सिनेमा और समाज से संबंधित एक श्लोगन दिया गया था कि फिल्में समाज का दर्पण होती है। कुछ प्रतिशत तक तो सही ठहराया जा सकता है किन्तु संपूर्ण नहीं। धर्म और राजनीति ने इस बात को पहले ही समझ लिया था कि इसके माध्यम से समाज का किस प्रकार से निर्माण करना है। भारतीय संविधान में यह प्रावधान किया गया है कि देश का शासक जनता में वैज्ञानिक दृष्टिकोण और चेतना का सृजन करेगा। चूंकि देश की राजनीति में धर्म का दखल अधिक रहा, यदि लोगों में वैज्ञानिक चेतना का निर्माण किया जाता तो धर्म की दुकान बह्त पहले ही बंद हो जाती। किन्तु ऐसा कुछ भी नही हुआ जो इस बात को प्रामाणित करता है कि आज भी देश की जनता में वैज्ञानिक चेतना का सृजन नही किया गया है और समय-समय पर धर्म के नाम पर लोगों की भांवनाओं जैसे शब्दों के माध्यम से जनता का इस्तेमाल सिनेमा के दवारा किया जाता है। देश को आजादी मिलने के बाद लोगों में धार्मिक कर्मकांडों का प्रचलन उतना नही रहा जितना कि सिनेमा और टीवी के माध्यम से प्रसारित कराया गया। 1984 में रामायण और इसके बाद महाभारत जैसे धार्मिक धारावाहिकों के माध्यम से देश की जनता को वैज्ञानिक चेतना से दूर एक ऐसी दुनिया में ले जाया गया जहां से आज भी लोग बाहर नही निकल पा रहे हैं। जनता को इस बात का कभी एहसास ही नही दिलाया गया कि है जो कुछ कर सकते हो तुम ही कर सकते हो। यहां तो यह बताया जाता है कि तुम कुछ नही हो, जो कुछ करता है वह ऊपर वाला करता है। उसकी मर्जी के बिना तुम्हें कुछ भी नही मिल सकता है और तुम चाह कर भी कुछ हासिल नही कर सकते। कला समीक्षक विनोद अनुपम कहते हैं कि धारावाहिकों के जरिये बढ़ाया जा रहा है अंधविश्वास और डर परोशा जा रहा है। विज्ञान के माध्यम से जनता में वैज्ञानिक चेतना लायी जाती है किन्त् भारत में विज्ञान का इस्तेमाल कर धार्मिक स्वरूप का बृहद विस्तार किया जा रहा है जिसका पहला उद्देश्य नागरिकों को अवैज्ञानिकता और अंधविश्वास के जरियें अपरिवर्तनीय धार्मिक राजनीतिक सत्ता को सदैव के लिए अधिग्रहण कर लिया जाए। "11 मार्च 2022 को द कश्मीर फाइल फिल्म रिलीज की गई"3। इस फिल्म में यह बताया गया है कि कश्मीर में पंडितों के साथ कुछ साल पहले तक बह्त अधिक जुल्म किये जाते हैं। इस फिल्म का समर्थन सरकार के स्तर से भी किया गया। इस फिल्म का उद्देश्य 2024 में होने वाले चुनाव''4 को ध्यान में रखकर बनाया गया है ताकि फिल्म बनाने का उद्देश्य पूरा किया जा सके। 15 जून 2001 को गदर फिल्म में दिखाया गया कि फिल्म का नायक भगवा रंग का साफा पहनकर पाकिस्तान से अपने बीबी को छुडा कर लाता है। ऐसी कई फिल्मों का निर्माण किया गया है। गदर 2 में उसी नायक को

हरे रंग का साफा पहनाकर फिल्म बनायी जा रही है। क्या इस फिल्म का भी उसी तरह से विरोध किया जाएगा जिस तरह से शहरूख खांन की पठान का विरोध किया। या इस फिल्म को स्वीकार किया जाएगा ? देश में धार्मिक राजनीति को सफल बनाने के लिए रंगों से वोटों का ध्रुवीकरण करने के लिए मीडिया का उपयोग किया जा रहा है। इतना ही नही देश की अस्सी करोड़ जनता भुखमरी से जूझ रही है, पर मीडिया इस पर कभी बात नही करता। मीडिया के बारे में जस्टिस जोसेफ कहते हैं कि मीडिया के एक बड़े वर्ग ने अपनी भूमिका को छोड़ दिया है और पक्षपातपूर्ण हो गया है। जिसका परिणाम है कि विश्व के 180वां स्थान में से 150वां स्थान प्राप्त किया है।

भारत में जिस तरह से ऊँच-नीच के साथ जातिगत भेदभाव, शोषण और उत्पिणन किया जाता है वह किसी से छुपा हुआ नही है। इस व्यवस्था पर बनी फिल्मों का जब विरोध किया जाता है तो बात सभी के समझ में आ जाती है। ''23 जुलाई 2012 को शुद्र द राइजिंग फिल्म रिलीज''⁵ के साथ ही इसका विरोध इतना किया गया कि देश के अधिकतम सिनेमा घरों में इस फिल्म को प्रदर्शित ही नही होने दिया गया। मध्य प्रदेश में तो पुरी तरह से बैन कर दिया गया। इसी तरह फिल्म ''आर्टिकल 15''⁶ का भी पूर जोर विरोध किया गया। किन्तु यह फिल्म सिनेमा घरों में दिखायी गयी। यह फिल्म भी ''जातिवाद, सिस्टम की उदासीनता और भेदभाव को बताती''⁷ है। प्रगतिशील सवर्ण जातियों द्वारा कुछ फिल्में बनायी जाती है जिसका की विरोध परांपरावादी सवर्ण उसका विरोध करते हैं। धार्मिक कर्मकांड व विचारों के माध्यम से जनता में जो कल्पनावाद, ''पुर्नः जन्म''⁸, सब ऊपर वाले की देन है, मनुष्य तुच्छ है, ''स्वर्ग-नर्क''⁹ आदि से संबंधित फिल्मों के माध्यम से जनता में वास्तविकता को दिखाये जाने पर भी इसका विरोध किया जाता है और आने वाले समय में इसका और भी विरोध किया जाएगा। क्योंकि धर्म और राजनीति में बैठे लोग यह स्वीकार करने की स्थिति में नही हैं कि जनता में वैज्ञानिक चेतना का सृजन हो।

"60 के दशक में देश के राष्ट्रपति डॉ. राजेन्द्र प्रसाद ने भोजपुरी फिल्म गंगा मइया तोहे पियरी चढ़इबों"¹⁰ बनायी गई। शोध के दौरान यह भी नजर में आया कि इस फिल्म का इतना अधिक क्रेज लोगों में हुआ कि लोग इस फिल्म को देखने के लिए "पैदल और बैलगाड़ियो में बैठकर सिनेमा घरों"¹¹ तक पहुचते थे। इसके बाद "1963 में भोजपुरी में दूसरी फिल्म 'लागी छूटे नाही राम', 1964-65 में 'बिदेशिया', 1977 में 'दंगल', 1980 में 'धरती मइया' और इसके बाद गंगा जइसन माई हमार, दरोगा बाबू, आई लव यू, धरती पुत्र और दीवाना लगत रहा हे राजाजी तथा देशपरदेश'¹² आदि बनी सभी फिल्मों ने लोगों के विचारों और नजरियों मे काफी बदलाल लायी। अब तो यह स्वीकारोक्ती हो गई है कि भोजपुरी फिल्में बिहार को बर्बादी की ओर ले जा रही है।

फिल्म पठान के एक गाने में नायिका के भगवा रंग का कपड़ा पहनने पर इसका विरोध किया गया। यह भी कहा गया कि फिल्म पठान को सिनेमा घरों में नही दिखाया जाएगा और यदि दिखाया गया तो इसका कड़ा विरोध किया जाएगा। ''नारंगी रंग की बिकिनी में नायिका ने पर्दें पर नहीं जैसे देश की धर्म और राजनीति में आग लगा दी हो। जिसे एक समुदाय के लोग भगवा कहते हैं, जारी सियासत में सियासत के कई रंग दिखने लगे''¹³। फिल्म ''पठान में दीपिका पादुकोण ने 3 मिनट और 13 सेकेंड के साने में कम से कम 10 रंग के कपड़े पहने है''¹⁴। ऐसे इसलिए कहा गया कि फिल्म पठान का जो नायक है वह शाहरूख खांन है और फिल्म की नायिका वो भी भगवा रंग की बिकनी के साथ कैसे नजर आयी ? पठान फिल्म से पहले भी

ऐसी कई फिल्में बनाई गयी है जिसमें भगवा रंग का इस्तेमाल करते हुए दिखाया गया है। दे दनानद गाने में तथा फिल्म ''भूल-भूलैया, इस फिल्म का दृश्य कुछ ऐसा है-गाने में नायक के चारों ओर अश्तील मुद्रा में नृत्य करती हुई लगभग 8 से 10 युवतियों ने भगवा अंडरवियर की कुरलियां पहन रखी हैं, जों कमर के दोनों तरफ ऊपर तक खुली हुई है। इन भगवा रंग की कुरलियों में राम नाम भी लिखा है। इतना ही नही गले में भगवा मालाएं भी पहन रखी हैं''¹⁵। फिल्म रंगीला में नायिका ने तनहातनहा... गाने पर भगवा बिकनी में समुंदर के किनारे उत्तेजक दृश्य दिये। मैनें प्यार क्यों किया में भगवा का इस्तेमाल गाने के दौरान किया गया। ''भाजपा सांसद मनोज तिवारी ने तो भगवा पहनकर दारू के नशे वाला दृश्य फिल्माया गया है''¹⁶। रविकिशन निरहुआ जैसे कई कलाकारों ने कई फिल्मों में भगवा पहनकर अनेकानेक दृश्य या तस्वीरें देखी जा कसती है। किसी रंग को धर्म या संप्रादाय के साथ जोड़कर देखने के साथ ही उसे बिना किसी बात के उलझाना या उछालना सही कैसे ठहराया जा सकता है ? भारतीय फिल्मों के लिए तो सेंसर बोर्ड का निर्माण किया गया है, तो फिर सेंसर बोर्ड का कार्य कौन और किसके सह पर कर रहा है ? देश की कोई भी फिल्म पर्द पर रिलीज होने से पहले सेंसर बोर्ड सैंट्रल बोर्ड ऑफ फिल्म सर्टिफिकेशन की नजरों से होकर गुजरना पड़ता है। अगर फिल्म पठान में कुछ गलत है तो उसे वही रोक दिया जाता।

समाज- "नेताओं ने रंगो में सियासत ढूंढ़ लिए है, और इसके साथ ही साथ धार्मिक राजनीति के ठेकेदार बन बैठे हैं"¹⁷। नेताओं की सियासत के कारण मुसलमानों ने केसरिया या लाल कलर का गमछा व हिन्दूओं ने हरे रंग का गमछा पहनना या इस्तेमाल करना ही छोड़ दिया है। "मनरेगा या फिर कही दूर कार्य करने वाला मजदूर जिसका कि सियासत से दूर दूर तक कोई संबंध नही होता है, जब किसी दिन वह भगवा या नीला रंग का गमछा पहनकर जाता है तो उसका मालिक या सुपरवाइजर पूछता है कि तुम किस विचारधारा, धर्म या फिर किस राजनीतिक दल से जुड़े हो, यह कह कर उसे भगा दिया जाता है"¹⁸। रंगो कि धार्मिक राजनीति ने उस व्यक्ति की दिहाड़ी छीन ली है जिसे सबसे अधिक जरूरत होती है। समाज के उस हिस्से को सबसे ज्यादा प्रभावित किया है जो रोज कमाता और रोज खाता है। सवाल यह निकलता है कि क्या किसी दल या संगठन द्वारा किसी रंग का कॉपीराइट खरीद रखा है ? यदि हॉ, तो इस चीज का भी पैटेंट कर लिए होगे कि इसका परिणाम समाज और आमजन को भुगतना पड़ेगा। इस तरह का कॉपीराइट का सिद्धांत कब और किसके द्वारा लाया गया है ? शहरों कि सड़कों और गांवो की गलियो पर धर्म, दल और संगठन के नाम पर ''रंगों के गमछे लपेट कर गुंडई करने वालों को इस बात का एहसास''¹⁹ नही हो पाता होगा कि उनके कारण आमजन को कितने दिनों तक क्या-क्या भुगतना पड़ता है।

प्रकृति ने दुनिया को अनेक रंगों से सजाया है। प्रकृति ने अधिकार स्वरूप यह कभी नही कहा कि यह मेरा या किसी का कॉपीराइट है। अद्भुत रंगों की दुनिया के बीच रंगों की सियासत ने देश की रंगीन बदियों को बेरंग करने की कोशिशे जारी है।

देश के ''चिरपरिचित नेताओं के जैसे ज्ञानचक्षों''20 में अचानक से तीव्र ऊर्जा का संचार होने लगा। ''नेताओं ने रंगों में सियासत ढूंढ ली है''²¹ और राजनीति के साथ-साथ धर्म के ठेकेदार भी बन गए हैं। एक दल के नेताओं के कारण मुसलमानों के केसरिया व हिन्दूओं ने हरे रंग का गमछा पहनना ही छोड दिया है। मनरेगा सहित अन्य क्षेत्रों में मजदूरी करने वाले मजदूर जिसका कि सियासत से कोई संबंध नही होता है। ''छत्तीसगढ़ के मुख्यमंत्री ने कहा कि भगवा रंग त्याग का प्रतीक है जिसे बजरंगी गुन्ड़े पहन रहे हैं। इन्होने

देश और समाज के लिए क्या किया?''²² मुख्यमंत्री भूपेश बघेल द्वारा भगवा रंग पर दिये गये बयान के प्रतिक्रिया स्वरूप ''हरियाणा राज्य के गृहमंत्री अनिल विज ने भूपेश बघेल को राक्षस की उपाधि दे दी। इतना ही नही उन्होंने यह भी कहा कि भूपेश बघेल आज के राक्षस प्रवृति के महानुभव हैं''²³। ये दोनों महानुभव फिल्म पठान को लेकर आपस में ही क्रिया और प्रतिक्रिया में लगे रहे। यही स्थिति देश के अन्य नेताओं की भी बनी हुई है।

इतिहास भी इस बात का साक्षी है कि क्रूर शासकों ने रंगों को प्रतीक के रूप में अपने विरोधियों को खत्म करने के लिए अपने मुख्य नीतियों में स्थान देते रहें। ''इतिहासकार एनमेरी एडमस बताते हैं कि इतिहास के बड़े हिस्सें में रंगों का कोई बंटवारा नहीं था, हर कोई, कोई सा भी रंग पहनता था। किन्तु दूसरे विश्व युद्ध में नाजी जर्मनी ने सब बदल दिया''²⁴। अपने हितार्थ रंगों के आधार पर देश और समाज को बांटना और विवाद पैदा करना सता और सियासत की ऐसी घृणित हरकतें हैं जिन्होंने हमेशा से इंसानों का खून बहाया है। भारत में जिस तरह से ''रंग का बखेडा खड़ा किया''²⁵ जा रहा वह हिटलर के रंग प्रणाली से मेल खाता है। क्रूर जर्मन शासक अडोल्फ हिटलर ने रंगों को प्रतीक के रूप में खूब इस्तेमाल किया।

गुलाबी रंग कुछ समय के लिए कैदियों के लिए इस्तेमाल किया जाने लगा। तर्क दिया गया कि "गुलाबी रंग से गुस्सा शांत होता है"²⁶। यदि एक थ्योरी की बात की जाए तो वह थ्योरी कहती है कि "गुलाबी रंग से हाइपरसैक्युअलिटी का पता लगता है"²⁷ जो यौनिकता का सक्रिय बताता है। इसके बाद इस रंग को लड़कियों के साथ जोड़ा गया। इसमें पुरूषों की नीति यह रही कि औरतें पुरूषों के मुकाबले कमजोर, यौनिक सक्रिय और शांत रहें। रंगों की इस सियासत से आज तक महिलाएं अपने आप को मुक्त नही कर पायी। छोटी बच्चियों और किशोरियों के लिए आज भी गुलाबी रंग के अधिकांश चीजें उपलब्ध करायी जा रही है। "टीवी पर ऐसे प्रचार की भरमार कर दिया गया जिसमें दिखाया जाता कि लड़किया गुलामी रंग और लडके नीले का उपयोग करते हैं"²⁸। ताकि वह पुरूषों के मुकाबले भविष्य में कभी खड़ा होने की सोच न सके। मीडिया के विषय में जोसेफ गोएबल्स ने कहा कि मुझे मीडिया पर कब्जा दे दो, मैं जनता को सूअरों के झुंड में बदल दूंगा। "80 के दशक में बेकर-मिलर पिंक नाम से एक स्टडी ने इस बात की मुहर लगा दी कि गुलाबी रंग से ताकत घटती है और नीले रंग से यथावथ रहती है"²⁹। इतना ही नही पुरूषों के लिए नीला रंग जो कि शक्तित के रूप में स्वीकृत किया गया, इस उद्देश्य की पूर्ति हेतु गुलाबी थेरैपी लंबे समय से जारी है। यह सोची समझी रणनीति के तहत किया गया।

राजनीति- ''विश्व असमानता रिपोर्ट 2022 के आंकड़े बताते है कि भारत में 1 प्रतिशत सर्वाधिक अमीर लोगों के पास 2021 में कुल राष्ट्रीय आय का 22 प्रतिशत हिस्सा है। एक फिसदी अमीर लोगों के पास देश कि कुल संपत्ति का 50 प्रतिशत से भी ज्यादा हिस्सा है''³⁰। देश में आर्थिक असमानता को बड़ावा देने में इस क्षेत्र का महति भूमिका है। 90 दशक के आस पास तक फिल्मों में गरीब नायक को दिखाया जाता था। इसके बाद चाहे वह छोटा पर्दा हो या बड़ा अमीरों वाली फिल्में व टीवी सीरियलों की भरमार हो गई। वर्तमान में तो ऐसी फिल्म या टीवी सीरियल बनाये जाते हैं जिसमें केवल धन और धन की ताकत दिखायी जाती है। टीवी सीरियल को छोड दिया जाए तो फिलहाल इन क्षेत्रों में पौरूषपूर्ण राष्ट्रवाद का सूत्र चल रहा है। ''दीवार और त्रिशूल जैसी फिल्में हुआ करती थी जिसमें साफ सुथरी छवि के साथ नायक को भ्रष्ट्र बिल्डरों और स्मगलरों के विरुद्ध संघर्ष को प्रदर्शित किया जाता था। आज के दौर में भी कुछ ऐसी फिल्में बनाई जाती है जिसमें

स्वच्छ व सकारात्मक नायक को दिखाया जाता है"³¹। फिर आगामी फिल्म में उसी नायक को नकारात्मक भूमिका में दिखाया जाता है जो कि अच्छे कार्य कर रहा होता है। फिल्मों के माध्यम से जनता में यह भी संदेश दिया जाता है कि एक धनिक या आपराधिक प्रवृति वाला नायक आधी फिल्म के बाद सुधर जाता है और वह समाज और देश के लिए कार्य करने लगता है। इसके बाद वह देश और जनता की सेवा करने के उद्देश्य से राजनीति में प्रवेश करता है। ऐसी फिल्मों का फायदा राजनीकि दलों को प्रत्यक्ष रूप से हुआ। आज भारतीय राजनीति में धनिक और आपराधिक प्रवृति वाले नेताओं की भरमार है। जिसका परिणाम यह हुआ कि भारत में कानून का शासन न होकर शासक का कानून कार्य कर रहा है। नेताओं के बारे में फ्रेडरिक नीत्शे ने कहा था कि एक राजनेता मानव जाति को दो वर्गों में विभाजित करता हैः उपकरण और दुश्मन। रंगों की राजनीति में एक ही विचारधारा वाले व्यक्तियों का अधिपत्त है जिन्हें देश की लोकतांत्रिक व्यवस्था भांति नही है और वह रंगों के माध्यम से देश में जो कि अब ''15-20 प्रतिशत डैमोक्रेसी बची है'³² उसे भी शून्य पर लाने की ओर अग्रसर हैं और ये सब फिल्मी क्षेत्रों से ही संभव है। यह स्थिति स्पष्ट हो रही है कि धर्म, राजनीति और पूजीपति जनता को महज हेर-फेर वाली वस्त् समझते है।

निष्कर्ष- मीडिया समाज में सकारात्मक और नकारात्मक प्रभाव डालती है। फिल्मों का मनोविज्ञान उसी दिशा में कार्य करता है जिस उद्देश्य से फिल्में बनायी जाती है। धर्म सत्ता हर प्रकार की सत्ता को अपने आधीन रखने की पक्षधर है और इसकी पहली शर्त राजनीति सत्ता है जो अब धर्म द्वारा ही संचालित हो रही है। जिसका असर मीडिया में भी दिखायी देने लगा है। धार्मिक राजनीतिक सियासत ने देश की फिजाओं में अस्थिरता उत्पन्न कर दी है। भारत में ऐसी फिल्मों का समर्थन किया जाता है जो धार्मिक राजनीति पर सकारात्मक प्रभाव तथा ऐसी फिल्मों का विरोध किया जाता है जो धर्म और सवर्ण जातियों के प्रतिकूल हो। राजनीति मीडिया का उपयोग कर लोगों की भावनाओं को भड़का कर अपने हितों की पूर्ति कैसे की जानी है यह उनके समझ में आ गई है। भारत में स्वतंत्र राजनीति को खत्म कर धार्मिक राजनीति का वर्चस्व स्थापित कर राजनीति सत्ता को धर्म सता से संचालित होगी। इसी के आधार पर अब मीडिया की प्रकृति भी बदलती नजर आ रही है। रंगों की राजनीति में सिर्फ राजनीति ही नही बल्कि धर्म के हिमाकत करने वाले समन्वय तरीके से कार्य से देश की डैमोक्रेसी को शून्य पर लाने की ओर अग्रसर हैं और ये सब मीडिया से ही संभव है क्योकि वर्तमान में इसका क्रेज और भी बढ़ गया है जिसका उपयोग धर्म और राजनीति के रणनीतिकार अपने उद्देश्यों की पूर्ति हेतु तत्पर्य हैं। परिणामस्वरूप देश के आंतरिक हालात बिगड़े या फिर नागरिकों में असुरक्षा और अराजकता का माहौल ही क्यो न बना रहे इसके लिए खेल जारी है। किन्तु देश की जनता आपसी भाईचारे के साथ सकारात्मक वातावरण का निर्माण जारी है।

संदर्भ सूंची-

समाचार पत्र व अर्द्धमासिक पत्रिका-

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भारतातील आदिवासी जमाती आणि त्यांचा विकास

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प्रस्तावना :

भारताला स्वातंत्र्य मिळाल्यानंतर राज्यघटनेद्वारे भारतात संसदीय लोकशाही शासनपद्धतीला सुरुवात झाली. घटनाकर्त्यांनी भारतीय नागरिकांना लिखित हक्क प्रदान केले. मूलभूत हक्क ही भारतीय संविधानातील अधिकारांची सनद आहे. ही सनद भारतीयांना भारतीय नागरिक म्हणून त्यांचे आयुष्य शांतता व समानतेने व्यतीत करण्याचे नागरी अधिकार प्रदान करते. मुलभूत हक्क म्हणजे असे हक्क की, ज्यामुळे व्यक्तीचा सर्वांगीण विकास होईल अशी परिस्थिती राज्यसंस्थेकडून निर्माण केली जाते. हक्कांमुळे उपेक्षित घटकांच्या उत्थानाला मदत होते. हक्कांच्या प्राप्तीशिवाय व्यक्ती चांगले आयुष्य जगू शकत नाही. मूलभूत हक्कांबरोबरच भारतीय राज्यघटनेच्या चौथ्या भागात 'राज्यधोरणाची मार्गदर्शक तत्त्वे' दिलेली आहेत. हि तत्त्वे मूलभूत हक्कांपेक्षा वेगळी आहेत. मूलभूत हक्क नागरिकांच्या संदर्भात राज्यसंस्थेने काय करू नये यावर भर देते तर राज्यधोरणाची मार्गदर्शक तत्त्वे नागरिकांच्या संदर्भात राज्यसंस्थेने काय करू नये यावर भर देते तर राज्यधोरणाची मार्गदर्शक तत्त्वे नागरिकांच्या संदर्भात राज्यसंस्थेने काय करू नये यावर भर देते तर राज्यधोरणाची मार्गदर्शक तत्त्वे नागरिकांच्या संदर्भात राज्यसंस्थेने काय कर तरी या हक्कांवर शासनाकडून वेळोवेळी हस्तक्षेप होताना दिसतो. त्यातून मुलभूत हक्कांसमोर मर्यादा निर्माण होतात. अर्थात या उणीवा जरी असल्या तरी मुलभूत हक्क व्यक्तींच्या सर्वांगीण विकासासाठी आहेत.

राजकीय पातळीवर जरी असे चित्र असले तरी भारतीय समाजव्यवस्था हि विषमतेवर आधारित आहे. भारतीय समाजात जातीय व वांशिक पातळीवर भेदाभेद आढळतो. जात हे वैशिष्ट्य पुढारलेल्या समाजात आढळते. याशिवाय वांशिक आधारावर असलेला गट म्हणजे आदिवासी समूह किंवा समाज. साधारणपणे आदिवासी म्हटले की, अतिमागास (Premitive) जीवन जगणारा समाज असे चित्र डोळ्यासमोर उभे राहते. आदिवासींचा आदिम व्यवसाय शिकार करणे हा होता. जल, जंगल व जमीन या तीन साधनांवर पूर्णतः अवलंबून असलेला हा समूह आहे. हा समाज भारतीय प्रदेशात विखुरलेला आढळतो. आजच्या आधुनिक काळातही हा समूह दुर्गम, डोंगराळ भागात वास्तव्य करतो. विकासाच्या मुख्य प्रवाहापासून हा समूह खूप दूर आहे.

भारतातील आदिवासी विकास

वसाहतवादी सत्ता भारतात येण्यापूर्वी आदिवासी जमातींमध्ये स्वयंशासनाची व्यवस्था होती. मुख्यतः आदिवासी आपले निर्णय समूहाने आणि त्यांच्या ज्ञान व अनुभवाच्या आधारावर घेत. भारतात ब्रिटीश वसाहतवादी सत्तेच्या प्रवेशाने आदिवासी स्वयंशासनाची व्यवस्था पूर्णतः बदलली. ब्रिटीशांनी त्यांची स्वतःची कायदेशीर चौकट निर्माण केली. ज्यामुळे आदिवासी जमातींच्या प्रस्थापित राजकीय संस्थांना धोका निर्माण

झाला. या कायद्यांमुळे स्थानिक आदिवासींच्या जल, जंगल, जमीन यावरील स्वायत्तता आणि अधिकार आणखी कमी झाले. भारताला स्वातंत्र्य मिळाल्यानंतर तत्कालीन नेतृत्वाने समाजवादी धोरण स्वीकारले त्यानुसार भारताने पंचवार्षिक योजना स्वीकारल्या, त्या पाच वर्षाच्या काळात विशिष्ट क्षेत्रावर भर देऊन त्याचा विकास साध्य करणे हा त्यामागील उद्देश होता. राज्यघटनेतील सामाजिक न्यायाच्या तत्त्वानुसार समाजातील वंचित व दुर्लक्षित घटकांच्या विकासाला प्राधान्य देण्यात आले. आदिवासी हासुद्धा भारतीय समाजरचनेत वंचित व दुर्लक्षित घटक होता. त्यासाठी स्वतंत्र भारताच्या शासनाने घटनात्मक तरतुदी केल्या.

२०११ च्या जनगणनेनुसार आदिवासी जमातींची संख्या १०.४७ कोटी इतकी आहे. एकूण लोकसंख्येच्या ८.६ टक्के इतके त्यांचे प्रमाण आहे. ७०० पेक्षा जास्त आदिवासी समुदाय भारतात आढळतात, त्यापैकी ७७ हे अतिशय वंचित गटात मोडतात. आदिवासी विकासाचे महत्त्व लक्षात घेता भारत सरकारने आदिवासी मंत्रालयाची (Ministry of Tribal Affairs) निर्मिती केली आहे.

अ) घटनात्मक तरत्दी

राज्यघटनेतील कलम ३४२ व ३६६ नुसार अनुसूचित जमाती हि संकल्पना मांडण्यात आली. अनुसूचित जमातींची यादी (Schedule) तयार करण्यात आली. अनुसूचित जमातींना विशेष अधिकार दिले प्रामुख्याने जागांच्या आरक्षणाच्या स्वरूपात (quota system) हे अधिकार दिले. आरक्षणाचे स्वरूप सामाजिक, राजकीय, शैक्षणिक व शासकीय नोकऱ्यांच्या स्वरूपात होते. कलम ३३८ नुसार वरील तरतुदींची प्रभावी अंमलबजावणी होत आहे की नाही हे बघण्यासाठी विशेष समितीची नियुक्ती करणे बंधनकारक करण्यात आले. या समितीने आपल्या कार्याचा अहवाल राष्ट्रपतींना द्यायचा आहे. भारतीय संविधानात आदिवासी समुदायांची स्वतंत्र ओळख आणि अधिकार मान्य करण्यात आले. त्यात आदिवासींच्या जमिनी आणि संसाधनांचे संरक्षण याबाबतीत कायदे करण्यात आले.

१) पाचवी व सहावी अनुसूची

राज्यघटनेची पाचवी आणि सहावी अनुसूची अनुसूचित क्षेत्रांच्या वर्गीकरणात कोणते प्रदेश येतात हे निश्चित करते. भारतीय राज्यघटनेच्या संदर्भात अनुसूचित क्षेत्र (Sceduled Area) हा शब्द आदिवासी लोकसंख्या केंद्रीत असलेले क्षेत्र निर्देशित करतो. केंद्र सरकार या अनुसूचित क्षेत्रांच्या संरक्षणासाठी थेट भूमिका घेते कारण आदिवासी लोकसंख्येची संस्कृती आणि वांशिकतेचे जतन करणे महत्वाचे आहे. पाचवी अनुसूची आसाम, मेघालय, त्रिपुरा आणि मिझोराम हे घटकराज्य वगळता सर्व अनुसूचित क्षेत्रातील आदिवासी लोकसंख्येच्या हिताचे रक्षण करते. तर सहाव्या अनुसूचीमध्ये पाचव्या अनुसूचीमध्ये वगळलेल्या अनुसूचित क्षेत्रांचा समावेश आहे. याचा अर्थ सहावी अनुसूची आसाम, मिझोराम, त्रिपुरा आणि मेघालय या अनुसूचित क्षेत्रांतील आदिवासी लोकसंख्येच्या हिताचे रक्षण करते. पाचव्या अनुसूची अंतर्गत येणाऱ्या अनुसूचित क्षेत्रांतील आदिवासी लोकसंख्येच्या हिताचे रक्षण करते. पाचव्या अनुसूची अंतर्गत येणाऱ्या अनुसूचित क्षेत्रांतील आदिवासी लोकसंख्येच्या हिताचे रक्षण करते. पाचव्या अनुसूची अंतर्गत येणाऱ्या अनुसूचित क्षेत्रांतील आदिवासी लोकसंख्येच्या हिताचे रक्षण करते. पाचव्या अनुसूची अंतर्गत योणाऱ्या अनुसूचित क्षेत्रांतील आदिवासी लोकसंख्येच्या संरक्षणासाठी राज्याच्या राज्यपालांना विशेष अधिकार आणि जबाबदाऱ्या असतात. ६व्या अनुसूचीमध्ये स्वशासनावर अवलंबून असलेल्या क्षेत्रांचा समावेश आहे. सामाजिक आणि पायाभूत विकासाच्या संदर्भात केंद्र सरकारकडून कायदे करण्याची स्वायतता आणि निधी प्राप्त करण्यासह आदिवासी समुदायांना त्यांच्या बाबतीत निर्णय घेण्याचा अधिकार दिलेला

आहे. स्थानिक सरकार आणि राज्यपाल यांच्याकडे मर्यादित नियंत्रण, अधिकार व जबाबदाऱ्या असतात. थोडक्यात पाचव्या आणि सहाव्या अनुसूचीमधील मुख्य फरक म्हणजे स्वायत्तता. देशातील कोणता प्रदेश अनुसूचित क्षेत्रात येऊ शकतो हे ठरवण्यासाठी देशाचे राष्ट्रपती अधिकृत आदेश देऊ शकतात. राज्यघटनेच्या कलम २४४ (१) नुसार राष्ट्रपतींना तसा अधिकार आहे. एखादे क्षेत्र अनुसूचित क्षेत्र म्हणून घोषित करण्याबाबत निर्णय घेण्याचा अधिकार अध्यक्षांना आहे. त्यासाठीचे निकष खालीलप्रमाणे आहेत.

- संबंधित क्षेत्राचे स्वरूप अविकसित किंवा लक्षणीयदृष्ट्या विकसित आहे.
- पूर्वीपासून तेथे आदिवासी लोकसंख्येचे अस्तित्व आहे.
- संबंधित परिसरातील सामान्य लोकांमध्ये लक्षणीय असमानता (Disparity) आहे.
- लोकसंख्येचा एकजिनसीपणा दर्शविणारे क्षेत्र वाजवी असणे.

२) मुलभूत हक्क

भारतीय राज्यघटनेतील कलम १६ मध्ये सार्वजनिक रोजगाराच्या बाबतीत समान संधीच्या अधिकाराबददल चर्चा केली आहे. त्यात असे म्हटले आहे की, राज्याच्या अखत्यारीतील कोणत्याही कार्यालयात नोकरी किंवा नियुक्ती यासंबंधी सर्व नागरिकांसाठी समान संधी असेल. कोणताही नागरिक केवळ धर्म, वंश, जात, लिंग, वंश, जन्मस्थान, निवासस्थान किंवा त्यांपैकी कोणत्याही कारणास्तव, राज्याच्या अंतर्गत कोणत्याही नोकरी किंवा कार्यालयाच्या संदर्भात अपात्र अपात्र ठरवला जाऊ शकत नाही किंवा त्याला संधी नाकारली जाऊ शकत नाही. या कलमातील कोणतीही गोष्ट संसदेला राज्य किंवा केंद्रशासित प्रदेशाच्या सरकारच्या अंतर्गत असलेल्या कार्यालयात किंवा कोणत्याही स्थानिक किंवा अन्य प्राधिकरणाच्या अंतर्गत नोकरीच्या वर्ग किंवा वर्गाच्या संदर्भात, कोणत्याही आवश्यकतांबाबत, कोणताही कायदा विहित करण्यापासून प्रतिबंधित करणार नाही. मात्र कलम १६ (४) मधील तरत्दीन्सार राज्याच्या अंतर्गत सेवांमध्ये प्रेशा प्रमाणात प्रतिनिधित्व नसलेल्या नागरिकांच्या कोणत्याही मागासवर्गीय नागरिकांच्या नावे नियुक्त्या किंवा पदांच्या आरक्षणासाठी कोणतीही तरतूद करण्यास प्रतिबंध करणार नाही. या कलमातील कोणतीही गोष्ट राज्याला अनुसूचित जाती आणि अनुसूचित जमातींच्या बाजूने असलेल्या राज्यांतर्गत सेवांमधील कोणत्याही वर्ग किंवा पदांच्या पदोन्नतीच्या बाबतीत ज्येष्ठतेसह, आरक्षणासाठी कोणतीही तरतूद करण्यापासून प्रतिबंधित करणार नाही ज्यावेळी राज्यसंस्थेला असे वाटेल की राज्यांतर्गत सेवांमध्ये त्या वर्गाचे प्रेसे प्रतिनिधित्व नाही.या कलमातील कोणतीही गोष्ट राज्याला कलम १६ (४) किंवा उपकलम (४अ) अंतर्गत रिक्त पदांचा एक स्वतंत्र वर्ग म्हणून आरक्षणाच्या कोणत्याही तरतुदीनुसार त्या वर्षात भरण्यासाठी राखीव असलेल्या व वर्षातील भरल्या न गेलेल्या रिक्त पदांचा विचार करण्यास प्रतिबंध करणार नाही. ८७व्या घटनादुरुस्तीद्वारे कलम १६ (४अ) समाविष्ट करण्यात आले आणि राज्याला ज्येष्ठतेसह पदोन्नतींमध्ये कोटा प्रदान करण्याचा अधिकार देण्यासाठी सुधारणा करण्यात आली. कलम १६ (४) अंतर्गत नियुक्त्या/पदांचे आरक्षण हे प्रारंभिक नियुक्तीप्रते मर्यादित आहे आणि ते पदोन्नतीच्या बाबतीत आरक्षणापर्यंत वाढू शकत नाही, असे निरीक्षण सर्वोच्च न्यायालयाने नोंदविल्यानंतर कलम १६ (४अ)चा समावेश केला गेला. कलम १६ (४अ) च्या अंतर्भावावर शिक्कामोर्तब करताना, सर्वोच्च न्यायालयाने एक अट घातली की, प्रत्येक वेळी जेव्हा सरकार कलम १६ (४अ) अंतर्गत आपल्या अधिकाराचा

वापर करू इच्छित असेल तेव्हा, 'अनुसूचित जाती/जमातींचे पुरेसे प्रतिनिधित्व केले गेले नाही हे दाखवण्यासाठी विशिष्ट प्रक्रिया राबविणे आवश्यक असेल.' पुढे ११७व्या घटना दुरुस्ती विधेयकानुसार सर्व अनुसूचित जाती/जमाती मागासलेल्या मानल्या जातील हे स्पष्ट करण्यात आले. त्याचबरोबर कलम ३३७ नुसार केंद्र किंवा राज्यसरकारच्या एखाद्या कामकाजावर अनुसूचित जाती आणि अनुसूचित जमातीच्या सदस्यांची नियुक्ती करताना संबंधित सेवा प्रशासनाची कार्यक्षमता टिकवून ठेवणे हि बाब सातत्याने विचारात घेतली जाईल.

3) राज्यधोरणाची मार्गदर्शक तत्त्वे.

राज्यघटनेच्या कलम ४६ मध्ये अशी तरतूद आहे की, राज्य समाजातील दुर्बल घटकांच्या आणि विशेषतः अनुसूचित जाती आणि अनुसूचित जमातींच्या शैक्षणिक आणि आर्थिक हितसंबंधांची विशेष काळजी घेऊन त्यांना प्रोत्साहन देईल आणि सामाजिक अन्याय आणि सर्व प्रकारच्या शोषणापासून त्यांचे संरक्षण करेल.

ब) सरकारच्या पातळीवर झालेले प्रयत्न

१) ७३वी घटनादुरुस्ती

भारतात १९७२ मध्ये समूह विकास (C.D.P.) कार्यक्रम राबविण्यात आला, मात्र याला लोकांचा अपेक्षित प्रतिसाद मिळाला नाही. १९७७ मध्ये भारत सरकारने लोकशाही विकेंद्रीकरणाच्या उद्देशाने श्री. बलवंतराय मेहता यांच्या अध्यक्षतेखाली समिती नेमली. या समितीने लोकशाही विकेंद्रीकरणासाठी त्रिस्तरीय पंचायतराज संस्थेची शिफारस केली. १९८६ मध्ये एल.एम.सिंघवी यांच्या अध्यक्षतेखाली नेमण्यात आलेल्या समितीने पंचायतराज संस्थांना घटनात्मक दर्जा देण्याची शिफारस केली. १९९३ मध्ये भारत सरकारने ७३वी घटनादुरुस्ती करून या पंचायतराज संस्थांना घटनात्मक दर्जा देला. त्यामुळे ग्रामीण भागात त्रिस्तरीय स्थानिक स्वराज्य संस्था निर्माण होण्याबरोबरच आर्थिक स्वायत्तता बहाल केली.

२) पंचायत (अनुसूचित क्षेत्रांचा विस्तार) कायदा, १९९६, PESA

पंचायत (अनुसूचित क्षेत्रांचा विस्तार) कायदा, १९९६ च्या तरतुदी, ज्याला सामान्यतः PESA कायदा किंवा विस्तार कायदा म्हणून ओळखले जाते. हा अनेक सरकारी प्रयत्नांपैकी एक आहे. आदिवासी भागात स्थानिक स्वराज्य व्यवस्थेत सुधारणा करणे आणि आदिवासी लोकसंख्येला निर्णय प्रक्रियेत सहभागी होण्यासाठी प्रोत्साहित करणे, आदिवासी समुदायांना त्यांच्या स्थानिक प्रशासनावर अधिक नियंत्रण ठेवण्यास सक्षम करून त्याद्वारे भारतातील स्थानिक स्वराज्यसंस्था बळकट करण्यासाठी तसेच आदिवासी समुदायांचे सक्षमीकरण करणे, पंचायतींशी संबंधित भारतीय राज्यघटनेच्या भाग नऊमधील तरतुदी काही सुधारणांसह अनुसूचित क्षेत्रांपर्यंत विस्तारित करणे, पारंपारिक पद्धती व प्रशासकीय चौकट यांचा योग्य मेळ घालणे, आदिवासी समाजाच्या परंपरा आणि चालीरीतींचे रक्षण आणि जतन करणे, आदिवासींच्या स्थानिक गरजा पूर्ण करण्यासाठी विशिष्ट अधिकारांसह पंचायतींना योग्य स्तरावर सक्षम करणे, पंचायतराज संस्थेच्या वरिष्ठ स्तराचा ग्रामसभेसारख्या निम्न स्तरातील हस्तक्षेप रोखणे इत्यादी उद्देश या कायद्याचे आहेत.

३) भारत सरकारच्या विविध विकास योजना

अनुसूचित जमातींच्या (एसटी) एकात्मिक सामाजिक-आर्थिक विकासावर भर देण्याच्या उद्देशाने सामाजिक न्याय आणि सक्षमीकरण मंत्रालयाचे विभाजन झाल्यानंतर १९९९ मध्ये आदिवासी विकास मंत्रालयाची स्थापना करण्यात आली. मंत्रालयाचे कार्यक्रम आणि योजना इतर केंद्रीय मंत्रालये, राज्य सरकारे आणि काही प्रमाणात स्वयंसेवी संस्थांना पूरक बनवण्याच्या उद्देशाने आहेत. त्याबरोबरच आर्थिक सहाय्याद्वारे अनुसूचित जमातींची परिस्थिती लक्षात घेऊन संरचना आणि कार्यक्रमांची प्रत्यक्ष अंमलबजावणी यातील दरी भरून काढण्यासाठी आहेत. संस्था उभारणीद्वारे आर्थिक, शैक्षणिक आणि सामाजिक विकासाचा समावेश असलेल्या या योजना मंत्रालयाद्वारे प्रशासित केल्या जातात. मुख्यतः राज्य सरकारे/केंद्रशासित प्रदेश यांच्या प्रशासनामार्फत या योजना लागू केल्या जातात. हे मंत्रालय इतर मंत्रालयांच्या प्रयत्नांना देखील पूरक ठरते आणि विशेषत: अतिमहत्त्वाच्या क्षेत्रांमध्ये विशेषत्वाने तयार केलेल्या योजनांद्वारे विकासाच्या दृष्टीने हस्तक्षेप करते.

आदिवासी विकास मंत्रालय काही विशिष्ट विकासाचे निदर्शक असणाऱ्या घटकांवर लक्ष केंद्रित करून आदिवासी विकास साध्य करण्याचा प्रयत्न करत आहे. जसे की, शिक्षण, आरोग्य, रोजगार, स्वयंरोजगार (यासाठी लागणाऱ्या निधीची तरतूद), विविध संशोधन संस्था, आदिवासींचे जीवनमान उंचावण्यासाठीच्या योजना इत्यादी.

३.१ शिक्षण

एकलव्य मॉडेल रेसिडेंसीअल स्कूलची सुरुवात 1997-98 मध्ये दुर्गम भागातील एसटी मुलांना दर्जेदार शिक्षण देण्यासाठी केली गेली, जेणेकरून त्यांना उच्च आणि व्यावसायिक शैक्षणिक अभ्यासक्रमांच्या संधींचा लाभ घेता यावा आणि विविध क्षेत्रात रोजगार मिळावा. शाळा केवळ शैक्षणिक शिक्षणावर लक्ष केंद्रित करत नाहीत तर विद्यार्थ्यांच्या सर्वांगीण विकासावर लक्ष केंद्रित करतात. प्रत्येक शाळेची क्षमता 480 विद्यार्थ्यांची आहे. इयता सहावी ते बारावीपर्यंतच्या विद्यार्थ्यांसाठी आतापर्यंत राज्य सरकारांना शाळांच्या बांधकामासाठी आणि आवर्ती खर्चासाठी राज्यघटनेच्या कलम २७५ (१) अन्वये अनुदान देण्यात आले आहे. EMRS ला आणखी चालना देण्यासाठी, 2022 पर्यंत, 50% पेक्षा जास्त ST लोकसंख्या आणि किमान 20,000 आदिवासी लोकसंख्या असलेल्या प्रत्येक ब्लॉकमध्ये ही शाळा असेल असे ठरवण्यात आले आहे. एकलव्य शाळा नवोदय विद्यालयाच्या बरोबरीने असतील आणि क्रीडा आणि कौशल्य विकासाचे प्रशिक्षण देण्याबरोबरच स्थानिक कला आणि संस्कृतीचे जतन करण्यासाठी विशेष सुविधा असतील. देशभरात, 2011 च्या जनगणनेनुसार, असे 564 उप-जिल्हे आहेत, त्यापैकी 102 उप-जिल्हयांमध्ये या शाळा आहेत. याबरोबरच प्री मॉट्रिक आणि पोस्ट मॉट्रेक शिष्यवृती दिली जाते. आदिवासी विद्यार्थ्यांना राष्ट्रीय आणि अंतर्राष्ट्रीय शिष्यवृती देखील दिली जाते. या मंत्रालयाचा शिष्यवृती विभाग योजनाबद्ध नियमांनुसार राज्ये, वैयक्तिक लाभार्थी, संस्थांना आर्थिक सहाय्य पुरवतो.

३.२ आदिवासी उपयोजनेसाठी विशेष केंद्रीय सहाय्य (SCA to TSS)

आदिवासी उपयोजनेसाठी विशेष केंद्रीय सहाय्य (SCA to TSS) ही अनुसूचित जमातींच्या विकासासाठीच्या योजनेचा एक भाग आहे जो आता सर्व योजनांचा मुख्य भाग आहे. हे राज्य आदिवासी

उपयोजनेला (TSP) विशेष केंद्रीय सहाय्य देऊन आदिवासी लोकांच्या विकास आणि कल्याणासाठी राज्य सरकारांच्या प्रयत्नांना पूरक आहे. आदिवासी लोकांच्या विकास आणि कल्याणासाठी अधिसूचित आदिवासी जमातींची लोकसंख्या लक्षात घेऊन २७ राज्यांना अनुदान जारी केले जाते. शिक्षण, आरोग्य यांसारख्या क्षेत्रातील तफावत भरून काढण्यासाठी घटकराज्याच्या मुख्य सचिवांच्या अध्यक्षतेखालील राज्यस्तरीय कार्यकारी समितीच्या मान्यतेनंतर आणि प्रकल्प मूल्यांकन समितीमध्ये (पीएसी) विचार केल्यानंतर राज्य सरकारांकडून प्राप्त झालेल्या प्रस्तावांवर आधारित निधी राज्यांना दिला जातो. कृषी, कौशल्य विकास, रोजगारक्षम, उद्योगनिर्मिती इत्यादिसाठी राज्यांना १०० टक्के अनुदान दिले जाते.

३.३ आदिवासी संशोधन संस्था

आदिवासी संशोधन संस्था (TRI) ही राज्य पातळीवरील आदिवासी विकास मंत्रालयाची संशोधन संस्था आहे. आदिवासी विकासासाठी थिंक टॅंक, आदिवासी सांस्कृतिक वारशाचे जतन, पुराव्यावर आधारित नियोजन आणि योग्य कायदे, आदिवासींची क्षमता निर्माण करण्यासाठी राज्यांना मार्गदर्शन करणे, ज्ञान आणि संशोधनाची संस्था म्हणून आदिवासी संशोधन संस्थेने काम करणे अपेक्षित आहे. भारत सरकारच्या आदिवासी विकास मंत्रालयाच्या माध्यमातून २७ आदिवासी संशोधन संस्था (TRIs) कार्यरत आहेत. सेंटर ऑफ एक्सलन्सच्या अंतर्गत विविध संस्थांना देशातील आदिवासींच्या विकासासाठी दीर्घकालीन आणि धोरणाभिम्ख संशोधन अभ्यासात सहभागी करून घेण्याचे काम आदिवासी संशोधन संस्था (TRI) करते.

३.४ उपजीविकेसाठीच्या विविध योजना

३.४.१. प्रधानमंत्री जनजाती विकास मिशन (PMJVM) : किमान समर्थन मूल्य (MSP) आणि लहान वन उत्पादनांच्या विपणनाची यंत्रणा (MFP) या दोन योजनांचे विलीनीकरण करून आदिवासींच्या उपजीविकेला चालना देण्यासाठी ही योजना तयार करण्यात आली आहे.

३.४.२. ईशान्येकडील आदिवासी उत्पादनांना प्रोत्साहन देण्यासाठी विपणन आणि पुरवठा विकास (PTP-NER):

आदिवासी उत्पादनांच्या खरेदी, विपणन आणि पुरवठा यामध्ये वाढीव कार्यक्षमतेद्वारे भारताच्या ईशान्येकडील राज्यांतील आदिवासी कारागिरांसाठी उपजीविकेच्या संधींना बळकट करण्यासाठी २०२१-२२ मध्ये ही योजना मंजूर करण्यात आली आहे. TRIFED या संस्थेकडून हि योजना संचलित केली जाते.

३.४.३. राष्ट्रीय/राज्य अनुसूचित जमाती वित्त आणि विकास महामंडळाला इक्विटी सहाय्य (NSTFDC/STFDCs) : या योजनेअंतर्गत, मंत्रालय एनएसटीएफडीसी/एसटीएफडीसींना इक्विटी शेअर कॅपिटल सहाय्याच्या स्वरूपात निधी जारी करते जो अनुसूचित जमातीच्या पात्र सदस्यांना सवलतीचे कर्ज देण्याच्या उद्देशाने वापरला जातो.

३.४.४ अनुसूचित जमातींसाठी व्हेंचर कॅपिटल फंड (VCF-ST) : ही योजना २०२१-२२ मध्ये मंजूर करण्यात आली आहे आणि अनुसूचित जमातींमधील उद्योजकतेला प्रोत्साहन देणे आणि त्यांना सवलतीने वित्तपुरवठा करणे हे या योजनेचे उद्दिष्ट आहे. हि योजना तरुणांच्या स्टार्ट-अप कल्पनांना पाठिंबा आणि प्रोत्साहन देण्यासाठीचा एक उपक्रम आहे.

समारोप

आदिवासी जमातींचा विकास हा शासनासाठी जटील प्रश्न आहे, कारण आदिवासी जमाती वेगवेगळ्या आहेत त्यांचे प्रश्न राज्यपरत्वे वेगवेगळे आहेत. रोजगार निर्मिती आणि दारिद्र्य निर्मुलन यापुरते ते मर्यादित नाहीत. आदिवासी विकासावर प्रादेशिक व जातीय अस्मिता, भाषा, संस्कृती, त्यांच्या रूढी व परंपरा, यासारखे इतरही घटक परिणाम करतात. स्वातंत्र्यप्राप्तीपासून वंचित जमातींचा विकास हा भारत सरकारपुढील महत्त्वाच्या विषयांपैकी एक आहे. यासाठी सरकारने घटनात्मक तरतुदी, शासकीय धोरणे, कार्यक्रम इत्यादी माध्यमातून आदिवासी जमातींना विकासाच्या मुख्य प्रवाहात आणण्याचा प्रयत्न केला आहे.

संदर्भ.

<u>https://tribal.nic.in</u>

२. देवगांवकर एस.जी., (२०१६), 'आदिवासी विकास प्रशासन', साईनाथ प्रकाशन, नागपूर.

३. गारे गोविंद, आदिवासी समस्या व बदलते संदर्भ, स्गावा प्रकाशन

४. देवगांवकर शैलजा, देवगांवकर एस.जी., (२००१), 'आदिवासी विश्व', साईनाथ प्रकाशन, नागपूर.

५. वाघ संदेश, अनुसूचित जाती व जमाती, सुगावा प्रकाशन

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७. जाधव सुधाकर, भारतातील आदिवासी समाज, सहयाद्री बुक्स.

८. भारताची राज्यघटना १९४९.

9. Prasad D.V., The History of Tribal Administration. 2017

जी 20 शिखर परिषदेतील संभाव्यता – एक अध्ययन

डॉ. विजय आनंदराव दरवडे

अर्थशास्त्र विभाग प्रमुख, शामरावबापू कापगते कला महाविद्यालय साकोली तालुका साकोली जिल्हा भंडारा **सारांश :**

जी 20 हा युरोपियन युनियन आणि 19 देशाचा अनौपचारिक गट आहे. जी 20 चे प्रतिनिधी दरवर्षी एकत्र येतात आणि जागतिक अर्थव्यवस्थेला पुढे नेण्यासाठी आणि आर्थिक विकास करण्यासाठी एकत्रित येतात. याची स्थापना 1999 साली झाली आहे. हा एक मंत्री मंच आहे. जी 7 ने विकसित आणि विकसनशील या दोन्ही अर्थव्यवस्था त्यांच्या सहकाऱ्यांनी स्थापन केली आहे. जी 20 ची स्थापना झाली तेव्हा अर्थमंत्र्यांची आणि केंद्रीय बँकांचे गव्हर्नमेंटची संघटना होती. त्यांच्या पहिल्या परिस्थितीत बद्दल सांगायचे झाल्यास ही शिखर परिषद 1999 मध्ये जर्मनीची राजधानी डार्लिंग येथे आयोजित करण्यात आलली होती विशेष म्हणजे 2008 साली जगाला भयानक मंदीचा सामना करावा लागला. यानंतर या संघटनेतही बदल झाले आणि तिचे रूपांतर आघाडीच्या नेत्यांच्या संघटनेत झाली व यानंतर जी 20 राष्ट्राच्या नेत्याची वर्षातून एकदा बैठक घेण्याचा निर्णय घेण्यात आला.

जी 20 शिखर परिषद भारत देशात सप्टेंबर 9 ते 10 या तारखेला आयोजित करण्यात आली यात आंतरराष्ट्रीय समुदाय अनेक संकटाचा सामना करित आहेत. ज्यामुळे आंतरराष्ट्रीय आर्थिक सहकार्यासाठी प्रमुख मंच असलेल्यां जी 20 मध्ये त्या करिता जी 7 चे परिणाम जी 20 मध्ये विचारात घेतले त्यावेळी यावर जास्तीत जास्त भर दिलेला आहे.

बीज शब्द: जी 20, शिखर परिषद, सर्व समावेशक, जागतिक, आंतरराष्ट्रीय, अजेंडा.

प्रस्तावना :

जी 20 शिखर परिषद ही जागतिक अर्थव्यवस्था असून युद्धकाळात शांतता प्रस्थापित करण्यासाठी जी 20 सदस्यांनी UN चार्टरचे पालन करणे आणि न्याय शांतता प्राप्त करण्याच्या महत्त्वावर भर दिला जातो. जागतिक अर्थव्यवस्थेतील आक्रमकतेच्या वाढत्या प्रतिकूल परिणामांना प्रतिसाद देण्यासाठी शिखर परिषदेचे आयोजन करण्यात येते. जी 20 हा एक शक्तिशाली गट आहे. आणि हा गट 20 देशांनी मिळून बनलेला असतो. या गटाची स्थापना 1999 साली झाली. प्रत्येक देशाची अर्थव्यवस्था मजबूत करण्याच्या दृष्टीने आणि परस्परांना सहकार्याचे हेतूने निर्माण झालेली एक शिखर परिषद आहे. या शिखर परिषदेमध्ये आर्थिक संकटाचा सामना करणे, जागतिक आर्थिक समस्यावर चर्चा करणे, रोजगारांच्या संधी निर्माण करणे, आर्थिक सहकार्य करणे, आर्थिक स्थैर्य व हवानातील बदल आणि आरोग्याशी संबंधित विवरचना, शैक्षणिक क्षेत्रात क्रांती घडवून आणणे, जगाच्या बदलत्या परिस्थितीचाही विचार करणे, अन्नधान्याच्या किमती नियंत्रणात ठेवत असते. सर्व समावेशक वाढ साध्य करण्याच्या उद्देशाने आर्थिक धोरणे अमलात आणण्याच्या गरजेवर भर दिला आणि पुरवठासाठी अधिक लवचिक बदलण्याच्या आणि कॉपरेटिव्ह गव्हर्नर्सच्या तत्त्वामध्ये स्धारणा करण्याचा महत्त्वावर भर दिला जातो.

शिखर परिषद हा ग्रुप आंतरराष्ट्रीय आर्थिक आणि आर्थिक सहकार्याचे प्राथमिक ठिकाण म्हणून उदय झालेले आहे. जी 20 देशाचा जागतिक GDP मध्ये याचा वाटा 80 टक्के व जागतिक व्यापारात 75 टक्के वाटा आहे. हा लोकसंख्येच्या दोन तृतीयांश भाग आहे. 2018 विश्व आर्थिक समस्या आर्थिक बाजारपेठेला चलन विषयक उपकरणाद्वारे आणि वितीय उपकरणाद्वारे संकटावर यश मिळवल्यानंतर एक महत्त्वपूर्ण जागतिक आर्थिक प्रशासन संस्था म्हणून स्वतःची स्थापना केली.

जी 20 चे प्रस्तावित तत्वे :

शिखर परिषदेद्वारा विविध जागतिक अजेंडा करण्याकरिता एक प्रतिनिधी म्हणून भारताला त्याच्या अनुभवांमधून शिकण्याची आणि प्रगती करण्याची संधी आहे. त्याचे परिणाम विचारात घेणे आवश्यक आहे. व ते पुढील प्रमाणे आहेत.

- 1) लोकशाहीकरण प्रक्रियेच्या अजिंठा तयार करणे विश्व अजेंडा प्रस्थापित करताना जी 20 तील सर्व भागीदार राष्ट्रांनी त्यांचे प्राधान्यक्रम समजून घेण्यासाठी आणि एकत्रित आणण्याची आवश्यकता आहे. यामध्ये पारदर्शकता, विविधता, सर्व समावेशकता, टिकाऊ, दीर्घकालीन वचन पद्धती सुनिश्चित करणे, श्रीमंत देशातील घटकावर लक्ष केंद्रित केल्याने जी 20 सदस्या मध्ये आत्मविश्वास सुरक्षित होईल. जागतिक समुदायांमध्ये अशी भावना आहे की जर कोणी टेबलावर नसेल तर ते प्रतिनिधिक आहेत सदस्य नसलेल्या लहान राष्ट्रांना त्यांचा सहभाग कसा जोडू शकेल याकरिता केंद्रीय सहाय्य आवश्यक आहे. त्यांना जी20 मध्ये आमंत्रित करणे अपुरा आहे. नागरी संस्था आणि खाजगी क्षेत्र यात आर्थिक लक्ष केंद्रित करून जी 20 अधिक अजेंडा साठी आत्मविश्वास आणि प्रतिनिधी शिफारसी करू शकतात. गैर सरकारी क्षेत्राच्या सहभाग जी 20 प्रक्रियेत पारदर्शकता आणि उत्तरदायित्व प्रोत्साहित करू शकेल.
- 2) नेहमी करता विश्वास देणारे धोरण निवडणे जी 20 राष्ट्रीय एकता निर्माण करून भारताचा अजेंडा दीर्घकाळ कसा सुनिश्चित होईल याचे प्रयत्न केले जाते. अजेंडा साध्य करण्याच्या पद्धती जरी वेग वेगळ्या असल्या तरी मूलभूत तत्वे लक्षात घेऊन अजेंडा नेहमीपेक्षा अधिक महत्त्वाचे आहे. हे धोरण निश्चित करण्यात आले.
- 3) श्रीमंत घटकांच्या उदयाचे तत्व सदस्य राष्ट्रासाठी जी 20 शिखर परिषदेच्या अनेक मुख्य विषयावर निर्देशित करणे आणि चलन वचन पद्धतीचा विकास समजून घेणे महत्त्वपूर्ण आहे. शेवटची व्यक्ती रांगेत उभी आहे हे लक्षात घेऊन जागतिक आणि राष्ट्रीय पातळीवर सर्वसमावेशक संवादाद्वारा समुदायाच्या प्रत्येक गोष्टीला सर्वात जास्त दुर्लक्षित केले पाहिजे आणि सीमांत घटकाच्या उदयाकडे लक्षठेवण्याचे तत्व जोपासले पाहिजे.
- 4) मुक्त संवादासाठी एकता वाढवण्याच्या आवश्यकतेचे तत्व आंतरराष्ट्रीय पातळीवरील पूर्वग्रहण जागतिक सुरक्षेला धोका निर्माण होऊ शकतो हा धोका टाळण्यासाठी विषाणूविरोधी म्हणून संवाद संघर्ष प्रतिबंध व्यवस्थापन आणि निराकरणासाठी शक्ती सामूहिक प्रयत्न व चर्चासत्र आवश्यक आहे. यामुळे मुक्त संवाद अभिप्रेत होईल.
- 5) चाके पुन्हा चालू करणे प्रतिबंधित आंतरराष्ट्रीय संस्थांचे डुप्लिकेशन रोखण्याच्या आवश्यकतेचे तत्व चाके पुन्हा चालू करणे प्रतिबंधित करा, एकमेकांमध्ये स्पर्धा वाढीस प्रोत्साहित करण्यासाठी प्रयत्नांची

नक्कल रोखणे आवश्यक आहे. जी 20 च्या द्वारे आंतरराष्ट्रीय संस्थांची डुप्लिकेशन, बहुपक्षीय संस्थांच्या समन्वयाची भूमिका कमकुवत करणे, आणि आर्थिक साधनसंपतीचे तुकडे करणे, प्रतिबंधित करणे, महत्त्वाचे आहे. यशस्वीतेकरता सहयोग आणि सहकारी फ्रेमवर्क महत्त्वाचे आहे.

जी 20 ची विशेषता :

भारताने जी 20 कार्यक्रमाचे अध्यक्ष पद भूषवल्यानंतर अनेक लोकांच्या मनात अनेक प्रश्न निर्माण झाले. त्यांचा भारताला काय फायदा होऊ शकतो त्याचे विवेचन प्ढीलप्रमाणे आहे

- 1) अध्यक्ष पदाच्या माध्यमातून भारत देशाला जगभरातील देशासमोर ब्रॅंड इंडियाची प्रतिमा कार्यक्षम करण्याची संधी उपलब्ध होत आहे. 1999 पूर्वी अनेक वर्ष आशिया आर्थिक समस्यांचा सामना करत होता. त्या समस्येतून बाहेर निघण्यासाठी जर्मनीमध्ये जी 8 देशाची मीटिंग झाली आणि त्या बैठकीत जी 20 हया शिखर परिषदेची स्थापना करण्यात आली. व यातूनच ब्रॅंड इंडियाची प्रतिमा मजबूत करण्याची संधी भारताला मिळाली. या जी 20 शिखर परिस्थितीत पंतप्रधान नरेंद्र मोदींनी आपल्या देशातील विविध भागात तयार होणारे नवनवीन उत्पादने त्या विदेशी देशातील नेत्यांना भेटवस्तू म्हणून देण्यात आल्या कारण या भेटवस्तू पासून भविष्यात परकीय गुंतवणुकीच्या फायदा होण्याची शक्यता होती.
- 2) भारताने स्पष्ट केले आहे की भविष्यामध्ये निर्माण होणारी ऊर्जा समस्या आणि दहशतवाद हा यातील मोठा अजेंडा होता हे जी20 च्या माध्यमातून समोरील जाण्याचा रोड मॅप ही भारत जगातील देशासोबत मांडणार असल्याचे सांगण्यात येत आहे. ही समस्या जी 20 च्या माध्यमातून सोडविण्यास भारत देशाला म्हणजेच जगाला शक्य होईल असे अनेक अनुभवी व्यक्तीने प्रतिपादन केले आहे. याची शक्यता यामध्ये दिसून येते.
- 3) जी 20 शिखर परिषदेच्या माध्यमातून मेक इन इंडिया प्रकल्पला मोठ्या प्रमाणावर चालना मिळू शकते.भारताने तयार केलेल्या उत्पादनाची जगभरातील देशांना याची ओळख होणार आहे. आणि त्यामुळे विकसनशील अर्थव्यवस्थेला विकसित अर्थव्यवस्थेत पोहोचवणे शक्य होईल व देशाच्या अर्थव्यवस्थेवर अनुकूल परिणाम होणार आहे. त्याचा फायदा पर्यायाने सर्वसामान्य नागरिकांना होणार आहे. त्यातून भारत देशाची प्रतिमा आणखी सुधारेल.
- 4) भारत देशात अनेक खनिजे उपलब्ध आहेत. देशातील सिमेंट धातू, ऑटोमोबाईल, हवाई वाहतूक नैसर्गिक तेल आणि वायू एवढेच काय तर देशाच्या अंतराळ क्षेत्राचा सुद्धा जी 20 बैठक अतिशय महत्त्वाची आहे.
- 5) जी 20 शिखर परिषद हा ग्रुप जगातल्या प्रमुख विकसनशील व विकसित देशाचा राष्ट्रगट आहे. जगाचे भविष्य घडवण्यासाठी हा गट तयार झालेला आहे. आशियात निर्माण झालेल्या आर्थिक संकटाचा सामना करण्यासाठी बनवला गेला आहे. जगाचे एकूण GDP 85 टक्के जीडीपी या देशामधून येतो. एकूण जागतिक व्यापाराच्या तब्बल 75 टक्के व्यापार हा या देशांमधून होत असतो.
- 6) जी 20 सदस्य देशाचे आणखी एक छोटा गट देखील आहे. त्या गटाला जी 7 असे म्हटले जाते. तर रशिया, भारत, ब्राझील, चीन आणि दक्षिण आफ्रिका या देशाने मिळून एक गट तयार केला त्या गटाला

ब्रिक्स गट असे म्हणतात. याची पण स्थापना केलेली आहे. अर्जेंटिना, इराण, इजिप्त, इथिओपिया, सौदी अरेबिया आणि संयुक्त अरब अमिराती या देशांना ब्रिक्स मध्ये निमंत्रित करण्यात आले. याचा पण भविष्यकाळात विस्तार होऊन त्याचे जगाला फायदे होतील याची संभावना आहे.

- 7) जी 20 शिखर परिषद सदस्य राष्ट्रांचा राष्ट्रप्रमुखांना वैयक्तिक चर्चा करण्याची संधी मिळते. जगात होणारा हवामान बदल, आंतरराष्ट्रीय कर्जमाफी, शाश्वत ऊर्जा, बहुराष्ट्रीय निगमावर कर आकारणे इत्यादी बाबीवर चर्चा होत असते. व त्यातून भारताला शाश्वत विकास आणि विकसित आणि विकसनशील देशाच्या आर्थिक प्रगतीचा वेग समान करण्यासाठी कोणते उपाय करावे लागतील याची पण चर्चा घडून येते व याचा फायदा कशाला घडून येत आहे याची शक्यता जी 20 शिखर परिषदेतून निर्माण होईल.
- 8) भारतात नैसर्गिक तेल आणि टेलिकॉम क्षेत्राची नावाजलेली कंपनी म्हणून रिलायन्स ओळखल्या जाते. 2023 च्या वार्षिक अहवालामध्ये एकूण 133 वेळा ग्रीन या शब्दाचा उच्चारण केलेला आहे. या रिलायन्स निगमाने याआधीच हरित ऊर्जेमध्ये दहा अब्ज डॉलरच्या मोठ्या गुंतवणुकीची घोषणा केली. जीवनावश्यक इंधनापासून शाश्वत इंधनाकडे शिखर परिषद मध्ये चर्चा केली जाणार असल्याने भारतातील या क्षेत्रात काम करणाऱ्या कंपन्यांच्या हरित नियमांचा (धोरणांचा) अर्थव्यवस्थेला फायदा होण्याची शक्यता आहे.
- 9) भारतात होणाऱ्या जी 20 शिखर परिषदेमुळे भारताला ऑटोमोबाईल उद्योगाला मोठा फायदा होणार आहे. या क्षेत्रात इलेक्ट्रॉनिक चार्जर, इलेक्ट्रॉनिक बॅटरी आणि बॅटरी पुनर्वापर क्षेत्रात मोठी गुंतवणूक केले आहे. 2030 पर्यंत बस साठी 40 टक्के , खाजगी कार साठी 30 टक्के, व्यावसायिक वाहनासाठी 75 टक्के आणि दुचाकी वाहनासाठी 80 टक्के विद्युत बनविण्याचे धैर्य ठेवले आहे. त्यामुळे आर्थिक विकासात जी ट्वेंटी च्या फायदा होण्याची संभाव्यता नाकारता येत नाही.
- 10)जी 20 शिखर परिषदेमुळे भारताच्या पायाभूत सुविधा क्षेत्रामध्ये वेगाने प्रगती होत आहे. जी 20 अध्यक्ष या नात्याने भारत डी कार्बोनयझेशन आणि ग्रीन स्टील अजेंडा पुढे आणू शकेल असं धातू उद्योगाला वाटते आहे. सध्या भारताची 545 दशलक्ष टन सिमेंट उत्पादनाची क्षमता आहे जी ट्वेंटी चे अध्यक्ष पद मिळाल्यामुळे आता भारतीय सिमेंट उद्योगांना शिखर परिषदेकडून कडून मोठी अपेक्षा आहे.
- 11)जी 20 च्या शिखर परिषद चर्चेदरम्यान जगातील अनेक देशांची अर्थव्यवस्था मजबूत करण्याबाबत आणि तिला प्रोत्साहन केल्यावर चर्चा होते. आर्थिक मदतीमुळे देशाच्या रोजगाराच्या अधिक संधी प्राप्त होतात. ईथे किंमत नियंत्रणात ठेवणे, शिक्षण, अन्नधान्याचे उत्पादन, रोजगार, पर्यावरण संशोधन, आर्थिक विकास , जागतिक आरोग्य, जागतिक महामारी इत्यादी अशा अनेक विविध मुद्द्यावर चर्चा होण्याची शक्यता आहे.

मूल्यमापन :

भारताच्या यशाचे मूल्यमापन केले जात असताना आणि भविष्याबद्दल अभूतपूर्वक अशा व्यक्त केल्या जात आहेत. विश्व प्रशासनाच्या सर्व देशाचा संपूर्ण विश्वास अलीकडच्या काळातील अनेक उदाहरण दिसून येतात. जसे की भारतात कोविड-19 लसीचे रोल आउट ही उल्लेखनीय लस डिप्लोमोटी उपक्रम "लस

मैत्री" जगातील सर्वात मोठ्या आणि वेगाने वाढणाऱ्या अर्थव्यवस्थेपैकी एक अर्थव्यवस्था आहे. जागतिक हवामान बदल कामगिरीवर निर्देशांकात भारताला पहिल्या पाच देशांमध्ये स्थान मिळाले आहे. शिवाय स्वच्छ ऊर्जा स्वतःच्या दिशेने संक्रमणाचे नेतृत्व करण्यात आघाडी घेतली आहे. आपल्या सामाजिक भांडवलशाहीमुळे भारताने जगामध्ये राजकीय मोठे स्थान मिळविले आहे. भारत या सर्व कामगिरीसाठी न्यायपणे कमावलेल्या जागतिक स्तुतीसह त्यांच्या सोयीच्या बिंदूसाठी जी 20 फ्लॅट फॉर्मवर एक कठीण परंतु आवश्यक सहमती मिळवण्यासाठी योग्य स्थितीत आहे. भारत देश जी 20 अजेंडाचे नेतृत्व एका अनोख्या पद्धतीने करू शकतो. भारताने 1 डिसेंबर 2022 रोजी शक्तिशाली गट जी20 चे अध्यक्ष पद स्वीकारले. त्यांचे ब्रीदवाक्य प्रतीक आहे. आणि "वसुधैव कुटुंबकम" किंवा "एक पृथ्वी एक कुटुंब एक भविष्य" या तत्त्वज्ञानाचे प्रदर्शन केले आहे. दोन समांतर ट्रॅक दरवर्षी जी 20 फायनान्स ट्रॅक आणि शर्पा ट्रॅक फायनान्स ट्रॅक्टरचे नेतृत्व सदस्य राष्ट्राचे अर्थमंत्री आणि केंद्रीय बँक गव्हर्नर करतात जे वर्षभर भेटत राहतात. व वाटाघाटीवर देखरेख करतात. जी 20 च्या महत्वपूर्ण कामाचे समन्वय साधताना दोन्ही सदस्य देशांमध्ये संबंधित मंत्रालयाचे प्रतिनिधी आणि अतिथी देशाचा समावेश आहे. युनायटेड नेशन्स(UN) आंतरराष्ट्रीय नाणेनिधी (IMP) आर्थिक सहकार्य व विकास संघटना यासारख्या अनेक आंतरराष्ट्रीय संस्था कार्यरत गटामध्ये सहभागी होत आहे.

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"स्वातंत्र्य भारताचा विकास : दिशा आणि गरज"

गजानन भिकाजी फुलसावंगे

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गोषवाराः

भारत स्वातंत्र्य होऊन आज ७६ वर्षे पूर्ण झाले असून सर्वच क्षेत्रांमध्ये भारताने अमुलाग्र असे विकास केला आहे. परंतु खऱ्या अर्थाने भारतीय लोकशाहीचे व विकास तळागाळापर्यंत पोहोचला काय याचे मूल्यमापन करणे गरजेचे आहे. औद्योगिक, सामाजिक, राजकीय, शैक्षणिक, आर्थिक इत्यादी अशा सर्वच क्षेत्रांमध्ये भारताने भरारी घेतलेली आहे. परंतु यातून येणाऱ्या काळामध्ये रोजगार, स्वातंत्र्य, समता, राष्ट्रवाद, शिक्षण, धर्म अशा विविध घटकावर आज भारतासमोर आव्हाने निर्माण झाल्यामुळे खऱ्या अर्थाने स्वतंत्र भारताचा विकास आणि दिशा आणि गरज यावर चिंतन करणे हे संशोधकाच्या दृष्टिकोनातून गरजेचे वाटते.

शब्द संकेत: covid-19, अधिनिय, मभारत, आर्थिक विकास, सामाजिक संधी, आरोग्य, शिक्षण,

प्रस्तावना :

covid-19 या महाभयानक समस्येम्ळे समाजातील प्रत्येक घटकावर विपरित परिणाम झालेला आहे. त्यामध्ये एकही क्षेत्र हे अपवाद नाही. स्वातंत्र्य मिळून आज ७६ वर्ष भारताला पूर्ण झाले असून आपण विकासाकडे वाटचाल करत आहोत. आत्मनिर्भर भारत, नवीन शैक्षणिक धोरण २०२० असे महत्वपूर्ण निर्णय आपण घेतले आहेत. परंतु भारतीय समाजामध्ये आज मूलभूत स्वरूपाच्या गरजांची पूर्तता करण्यासाठी समाजातील सामान्य वर्गाला झगडावे लागत आहे. व्यक्तीचे शिक्षण जरी घरापासून सुरू होत असले तरी औपचारिक शिक्षणाच्या पाया हा प्राथमिक शिक्षण होय. जगात वेगवेगळ्या देशात प्राथमिक शिक्षणाला प्राधान्य दिले आहे. जपानने सुद्धा प्राथमिक शिक्षणाला प्राथमिक स्थान देऊन शिक्षणाचे सार्वत्रीकरण केले आहे. भारतामध्ये वेगवेगळ्या समाजस्धारकांनी या दृष्टीकोनातून प्रयत्न केलेले आहेत. परंत् अद्यापपर्यंत त्याला यश आलेले नाही. त्याचे वेगवेगळे कारण असून त्यावर उपाययोजना करणे गरजेचे आहे. प्राथमिक शिक्षणाच्या संदर्भात एक अत्यंत धाडसी बालकांच्या मोफत व सक्तीच्या शिक्षणाचा हक्क २००९ अधिनियम या कायद्यांनी अंमलबजावणी १ एप्रिल २०१० पासून केली. तो कायदा यशस्वी होण्याच्या दृष्टिकोनातून भारतात अद्यापही वातावरण तयार झालेले नाही हे सर्व सुशिक्षित समाजाची वैश्विक जबाबदारी आहे. आजही बहूसंख्य वर्ग शिक्षणाच्या मुख्य प्रवाहापासून अलिप्त आहे . याबाबत स्वामी विवेकानंद म्हणतात – "जोपर्यंत आपले लक्षावधी बांधव अज्ञानाच्या आणि उपासमारीच्या गर्तेत खितपत पडलेले आहेत जोपर्यंत खर्चाने सुशिक्षित झालेला माणूस त्यांच्या दुरवस्थेकडे दुर्लक्ष करीत असेल तर त्या प्रत्येक सुशिक्षित मानवाला मी देशद्रोही समजेल".

स्वातंत्र्य प्राप्तीन्तर आपण संसदीय लोकशाहीचा स्वीकार केला. डॉ.बाबासाहेब आंबेडकराच्या मते आपली लोकशाही भक्कम करण्यासाठी प्राथमिक शिक्षणावर भर देणे गरजेचा आहे. लोकशाहीचे सामाजिक लोकशाहीत रुपांतरीत झाली पाहिजे तरच देशाचा विकास वेगाने होईल. मानवाधिकाराचे वैश्विक घोषणेतील (UDHR) २६ कलम शिक्षण संबंधित आहेत मोफत सक्तीचे प्राथमिक शिक्षण मिळण्याचा अधिकार असणे

आर्थिक सामाजिक व सांस्कृतिक हक्काच्या आंतरराष्ट्रीय करारातील (ICESCR) १३ वे कलम माध्यमिक शिक्षणाची संधी मिळणे १४ वे कलम वैश्विक सक्तीचे व मोफत शिक्षण मिळण्यासाठी राष्ट्रीय नियोजन आचरणे ही कलमे शिक्षणाच्या हक्का निगडित आहेत. भारतीय राज्यघटनेतील शिक्षणाला मूलभूत हक्काचा दर्जा देऊन अधिक मानवाधिकाराचे वैश्विक घोषणापत्र ती आपले प्रयत्न सिद्ध केले आहेत. शिक्षण हक्काची प्रभावी अंमलबजावणी भारतीयांना मिळणे विकासाच्या हक्क प्राप्त करुन देईल.

स्वातंत्र्यप्राप्तीनंतर भारताने नैसर्गिक साधनसंपत्तीचा वापर करून उत्पादन वाढवले, रोजगार पुरविण्याची व लोकांचे राहणीमान सुधारण्याचे सांधिक उद्दिष्ट ठरवले होते व त्यानुसार १५ मार्च १९५० ला नियोजन आयोगाची स्थापना करण्यात आली पहिल्या पंचवार्षिक योजनेचे मुख्य उद्दिष्ट एकूण खर्चापैकी ३१ टक्के खर्च कृषी व सिंचनावर करण्याचे ठरविण्यात आले होते. अपेक्षित शिक्षण १२.३ तर शालेय सरासरी शिक्षण वर्ष ६/५ आहे . भारतीय अर्थव्यवस्था १९२० मध्ये ४.२ टक्के झाला असून २०२० पाच टक्के आहे. १९८१ मध्ये जागतिक बँकेने डॉलर क्रियाशील प्रतिदिन प्रतिव्यक्ती ही दारिद्र्य रेषा ठरवली यानुसार जगात ५२ टक्के व भारतात ६० टक्के लोक दारिद्र्य रेषेखाली जीवन जगत असलेल्या आढळून येतात. भारतात १/५ लोक दारिद्र्यात मोडतात भारतातील मानवी विकासाचा अहवाल २०१८ न्सार भारत १२९ व्या क्रमांकावर असून रोजगार आणि दारिद्र्य निर्मूलन नंतर आर्थिक समावेशक सर्वात महत्त्वाची भूमिका बजावणार आहे विषय म्हणजेच विशेष म्हणजे शिक्षण होय शिक्षण ही शांतता व सामाजिक विकासाची गुरुकिल्ली आहे नवीन शैक्षणिक धोरण २०१६ नुसार पायाभूत पायाभूत साक्षरता हा ही निरंतर शिक्षणाचा महत्व दिले असून प्राथमिक पूर्व प्राथमिक शिक्षण हे मूलभूत हक्क असावा असे म्हटले आहे परंतु वास्तविक शिक्षणाचे झालेले खासगीकरणामुळे कोणत्या प्रकारच्या शिक्षणामध्ये समाज राहिली नाही व अमाप स्वरूपात फीस मध्ये वाढ झालेली आहे त्यामुळे एक देश एक शिक्षण व्यवस्था, सर्वांना मोफत व समान शिक्षण जर दिले गेले तरच भारतीय संविधानाच्या समानतेचा मुख्य मूल्य हे वास्तवात उतरू शकेल व भारताला खरोखरच विकासाच्या उच्च पातळीवर नेण्यासाठी जीडीपीच्या सर्वाधिक स्थान हे शिक्षणावर खर्च केलेत करावे लागेल तरच देशाची आर्थिक परिस्थिती झपाट्याने होईल

आज आपण भारताला आत्मनिर्भर भारत बनण्याचे स्वप्न बघत आहोत ते टाकलेले पाऊल खरोखरच प्रेरणादायी आहे. परंतु ज्या पद्धतीने शासकीय योजना शासनाकडून तयार केल्या जातात आणि त्यांची अंमलबजावणी ही समाजाच्या कोणत्या घटकापर्यंत कशा पद्धतीने पोचली जाते त्या गोष्टीची आज आत्मपरिक्षण करणे गरजेचे आहे.

जेव्हा देशातील संरक्षण करणारे जवान आपले कार्य हे व्यवस्थित पद्धतीने पूर्ण करतात आणि जो दुसरा घटक आणि उत्पादित करणाऱ्या शेतकऱ्याचे अहोरात्र आपल्या जीवाचे रान करून अन्नधान्याची निर्मिती करतो त्याला आपल्या मालाचा योग्य प्रमाणात मोबदला मिळणे हे आज गरजेचे आहे. शिक्षणामध्ये आपण सुधारणात्मक नवीन शैक्षणिक धोरण २०२० राबवले. परंतु विकास व शिक्षणाची गंगा ही समाजातील सामान्य माणसाच्या घरापर्यंत पोहोचणे आज क्रमप्राप्त ठरते शिक्षण हे नोकरी मिळणे यासाठी नसून त्यामुळे व्यक्तीच्या अंगी असलेले सुप्त गुण विकसित झाले पाहिजे खऱ्या अर्थाने जर आपल्याला विकास साध्य करायचा असेल तर प्रत्येक गावांमध्ये एक आदर्श शाळा निर्माण करून पूर्णवेळ ग्रंथालय असणे असणे गरजेचे आहे. गावागावांमध्ये गटागटात खूप आहेत परंतु सामान्य माणसाला आपल्या न्याय दिला गेला.

पाहिजे व त्यांच्या प्रश्नांना वाचा फोडणाऱ्या कैवारी आज निर्माण होणे गरजेचे आहे. आज स्वातंत्र्याच्या ७६ व्या वर्षी छत्रपती शिवाजी महाराज, राजर्षी शाहू महाराज, महात्मा जोतीराव फुले, डॉ.बाबासाहेब आंबेडकर व त्यांचे विचार व कार्य विचार आजही सामान्य माणसापर्यंत पोचणे गरजेचे आहे. या मातृभूमीसाठी आम्हाला स्वातंत्र्य मिळवून दिलेल्या भगतसिंग, राजगुरू सुखदेव यांचे विचार आज प्रत्येक बालकामध्ये रुजावेने गरजेचे आहे.

ब्रिटिश सत्तेला मुळातून उखडून टाकलेल्या समाजात त्या देशातील आज मूठभर समाज हा आपल्या स्वार्थाच्या या हव्यासापोटी दुसऱ्या वर्गावर गळा घोटून त्यात रक्ताचे थेंब प्राशन करत आहे. ही गोष्ट आज देशातील प्रत्येक माणसांनी आत्मपरिक्षण करणे गरजेचे आहे. भगवद्गीते गीतेतील श्लोक प्रमाणे कर्म हीच पूजा कर्माला सर्व श्रेष्ठ स्थान देऊन मी मिळालेल्या स्वातंत्र्याचा उपभोग उपकार फेडण्यासाठी आम्ही भावी पिढी कोणता समाज हस्तांतरित करत आहोत. सृजनशील समाज निर्माण करण्यासाठी माझ्या देशातील वाढत असलेले वृद्धाश्रम, अनाथाश्रम, बेरोजगारी, निरक्षरता, उपासमार, वाढते स्थलांतर नाहीशी करून दोन पिढी मधील दरी कमी करणे गरजेचे आहे. तरच सृजनशील समाज निर्माण करण्यासाठी आज देशातील प्रत्येक व्यक्तीने आपले कर्तव्य व्यवस्थित पूर्ण करणे गरजेचे आहे तरच उद्याचा आदर्श भारत हा येणाऱ्या पिढीला हस्तांतरित करण्यासाठी शिक्षण हे एकमेव साधन आहे ते सर्वांना मोफत व समान मिळाले पाहिजे तरच भारतीय विचारातून क्रांती चे निर्माण होईन नाहीत फक्त वर्ग निर्माण होतील.

सांराश:

स्वातंत्र्याच्या ७६ वर्षात अवलोकन करताना समाजातील वर्ग व्यवस्था आदिवासी समाज आजही शिक्षण व्यवस्थेपासून दुरावलेला असून कोणत्याही स्वरूपाच्या मूलभूत सुविधा त्यांच्यापर्यंत अद्यापपर्यंत पोहोचने गरजेच्या आहेत. ग्रामीण भागांमध्ये आजही कुपोषणाचे प्रमाण मोठ्या प्रमाणात असलेल्या आपल्याला दिसून येते शिक्षणाचे महत्त्व आजही बहुसंख्य समाजाला समजलेले नाही. देशांमध्ये सुशिक्षित बेरोजगारी व बेरोजगारीचे प्रमाण अमाप स्वरूपाचे वाढले असून त्यांना योग्य स्वरूपाचा रोजगार व उद्योगधंदे निर्माण करण्यासाठी आजही त्यांना योग्य मार्गदर्शन व त्यांना उपलब्ध सुविधांचा उपलब्ध करून देणे गरजेच्या आहेत . प्रत्येक गावात भव्य ग्रंथालय व आदर्श शाळा असणे गरजेचे आहे . ग्रामीण समाजामध्ये उत्पादित झालेल्या मालास योग्य भाव मिळवून देण्याच्या दृष्टिकोनातून त्या वर प्रक्रीया उद्योग उभारणे गरजेचे आहे. तेव्हाच भारत खऱ्या अर्थाने स्वयंपूर्ण बनेल. प्रत्येक गावापर्यंत उद्योगधंदे पोहोचले गेले पाहिजे प्रत्येक गावातील उत्पादित झालेला कच्चामाल त्यावर प्रक्रिया करून त्यात त्यांची विक्री केली गेली पाहिजे उत्पादित झालेल्या मालाला योग्य भाव मिळव काणि ग्रामीण भागातील असलेली सुशिक्षित बेरोजगारी मनुष्यबळाची रोजगार आणि शिक्षणाचे महत्व तेव्हाच प्राप्त होईल. याचे आज चिंतन करणे गरजेचे आहे.

संदर्भ ग्रंथ :

१ .शाश्वत विकास आणि भारत - डॉ.एस व्ही ढमढरे

२. भारतीय संविधान

३ भारतीय स्वातंत्र्याची ७५ वर्षे : विषमता हाच अजूनही अत्यंत काळजीचा मुद्दजी. एस. राममोहन संपादक, बीबीसी तेल्गू. १५ ऑगस्ट २०२२

सध्यकालीन कृषी अर्थव्यवस्थेतील बदलावर गांधीवादी पर्याय

प्रा. डॉ. भागवत मा. वाघ

सहा.प्राध्यापक, गांधियन स्टडीज विभाग, महात्मा गांधी मिशन विद्यापीठ,छ संभाजीनगर

भारताला भौगोलिकदृष्ट्या निसर्ग संपन्न असा परिसर लाभलेला आहेत. विविधता ही भूगोलात दिसत असली तरी प्रत्यक्ष सांस्कृतिक धागा हा एक आहे. त्यामुळेच भारतात ऐतिहासिक वारसास्थळांची निर्मिती होऊ शकली. यातून प्राचीन-मध्ययुगीन काळातील राजवटीचा सांस्कृतिक इतिहास दिसतो. अजिंठा लेणीतील सुंदर चित्रकला यात झाडे पांनाफुलांच्या रसापासुन बनवलेली नैसर्गिक विविध रंग, ऐतिहासिक स्थापत्यकला आणि वास्तूकलेचे कोरीव काम, विविध बांधणी, रचना आणि कलाकृती, किल्ल्यांची भव्यता आणि महत्त्व हेच सांगते की एकेकाळी भारतीय समाज समृद्ध होता. येथील जमीन सुपीक असल्यामुळे शेतीतून विविध पिके घेतली जात. या पिंकांना आंतरराष्ट्रीय स्तरावर मागणी होती, हे प्राचीन आणि मध्ययुगीन काळातील अनेक व्यापारी मार्गाची कागदपत्रांच्या नोंदीतून सापडते. येवढा समृद्ध् इतिहास असताना आज बदल का झाला असेल? आज आधुनिकता आणि सततचा नाविण्याचा ध्यास यामुळे मानवी जीवन गतिशील झाले आहे. विज्ञानाचा क्रांतिकारी शोधाने मानवी सभ्यता आणि संस्कृती बदलली. मानवी

आपल्या भौतिक गरजा पूर्ण करण्यासाठी अधिकाधिक साधनांचा वापर आपण केला. पूर्वी सेवा-सुविधा आणि साधनांचा अभाव असताना गावात एक स्वयंपूर्ण अर्थव्यवस्था विकसीत झाली होती. कृषी हा अर्थव्यवस्थेचा प्रमुख स्त्रोत होता. शेतीचे उत्पादन कमी होते, परंतु गावातील सर्व गरजा भागवून उत्पादन उरत होते. पिकांमध्ये विविध प्रकारच्या जाती डाळी, कडधान्ये, भाजीपाला सर्वच पिकवत असत. शेती कसण्यासठी बैल आणि नांगर लाकडी औजारे होती. म्हणजे पारंपारिक पद्धतीचा अवलंब केल्या जात होता. शेतीसाठी बी-बियाणे ही गावातच मिळायचे, विविध प्रकारचे बी-बियाणे मातीच्या भांड्यात निर्जतुकीकरण करून भरून ठेवत असे. त्यातील शेतीला उपयोगात येईल तेवढेच ठेवून बाकीचे विकत असे. त्यातून घरखर्च भागवत होते. असे जवळपास प्रत्येक कुटुंबात होत असे.

शेतीसाठी लागणारी साधने ही पारंपरिक स्वरूपाची होती. खते ही गुराढोरांच्या शेणखते किंवा इतर पालापाचोळा सडवून केल्या जात असे. परिणामी उत्पादन चांगल्या प्रमाणात होत असे. परंतु कृषी विकासाच्या नावाखाली मागील काही वर्षापासून एक व्यवस्था निर्माण केली, आधुनिकतेच्या आणि मोठ्या कंपनी यांच्या जास्त उत्पादनाच्या अभिलाषेला बळी पडून शेतकरी यांना फसविले गेले. परिणामी शेतकरी यांनी खते-कीटक नाशके- तणनाशके यांचा जास्तीचा वापर शेतीत केला. सुरवातीला उत्पादन वाढले पण रसायनांचा अतिरेकी वापरामुळे पिकांसाठी पोषक असणारे जिवाणू मरण पावले. जमिनीची सुपीकता नष्ट होत गेली. हवामानातील बदलाचा परिणामही कृषी अर्थव्यवस्थेवर झाला पूर्वी दुष्काळ पडत होते, परंतु त्याचे परिणाम कृषी अर्थव्यवस्थेवर होत नव्हते. कारण रसायनांचा वापर कमी होता. खर्च कमी होता म्हणून दुष्काळाची परिणामकारकता जाणवत नव्हती. पिकांतील बदलामुळे म्हणजेच कापूस-मका मोठ्या प्रमाणात लागवड झाली. इतर पिकांच्या तुलनेत लागवडीसाठी कापूस-मका या पिकांना मशागत आणि खर्च जास्त

करावा लागतो. बऱ्याच वेळी दुबार पेरणीही करावी लागते. एक वर्ष जरी उत्पादन हातात पडले नाही तर खर्च जास्त होतो, हा बदल प्रामुख्याने प्रकर्षाने झाला. छोटे शेतकरी शेतमजूर झालेत, मोठ्या शेतकऱ्यांनी जमिनी विकल्या. काही कर्जबाजारी झाले. स्वयंपूर्ण ग्राम्य जीवन पद्धतीचा लोप झाला.

गांधीजींच्या संकल्पनेतून कृषीअर्थव्यवस्था:

गांधीजींनी कृषीअर्थव्यवस्थेत फक्त शेतीला गृहीत न धरता शेतीवर आधारित सर्वच घटक गृहीत धरूण त्यावर उपाय सुचवले. यामध्ये शेती पद्धती, माणसे, बि-बियाणे, खते, पर्यावरण, जनावरे, संस्था इ. अंतर्भूत केले. महात्मा गांधींचा असा विश्वास होता की एखाद्या शेतकऱ्याकडे तेवढी जमीन असली पाहिजे जी त्याच्या कुटुंबातील सदस्य शेती करू शकतील. त्याच्याकडे पिके वाढवण्यासाठी, गुरांना त्याच्या उत्पादनांपासून आधार देण्यासाठी तसेच जैव-विविधता टिकवून ठेवण्यासाठी आणि स्वतःला पुनरुज्जीवित करण्यासाठी पुरेशी जमीन असावी. दुसऱ्या शब्दांत, शेतकऱ्याने पृथ्वीला आपली आई मानावे अशी त्यांची इच्छा होती. गांधी म्हणायचे की शेतकऱ्याकडे एवढी जमीन असली पाहिजे जिच्यावर तो त्याच्या रोजच्या कमाईचा उदरनिर्वाह प्रामाणिकपणे करू शकेल आणि सन्मानाने जीवन जगू शकेल. सेंद्रिय शेतीला महत्व देवून तिचा वापर केला जावा. मातीतून जेवढे घेतले जाते तेवढे तरी परत करण्याचा प्रयत्न केला पाहिजे. शेतीमध्ये वापरल्या जाणाऱ्या गोष्टी श्रमकेंद्रित, योग्य आणि पर्यावरणपूरक असाव्यात. वापरण्यात येणारी साधने आणि अवजारे स्थानिक पातळीवरच बनवली जावीत. ऊर्जेचा स्त्रोत विकेंद्रित आणि स्थानिक असावा. शेतकऱ्याकडे एवढी लागवडीयोग्य जमीन असली पाहिजे जी त्याला उपजीविकेचे पूर्ण आणि विश्वासार्ह साधन देईल. शेतकरी यांनी एकत्र येऊन त्यांच्या जमिनीची मशागत करण्यासाठी सहकारी संस्था किंवा समुदाय स्थापन करू शकतात. या क्षेत्रांमध्ये कुठल्याही घटकाचे प्रभुत्व निर्माण होता कामा नयेत. सर्व प्रयत्न हे समाजातून निर्माण झाले पाहिजे व ते पूर्णपणे ऐच्छिक असले पाहिजेत असे गांधींजींचे विचार होते.

स्वदेशी आणि कृषीअर्थव्यवस्था:

महात्मा गाधींनी जनतेतील दारिद्र्य जवळून बघितले होते. त्यापाठीमागील प्रमुख कारण हे आर्थिक आणि औद्योगिक जीवनातील स्वदेशीच्या वापरापासून दूर गेल्यामुळे होते. गांधींचा असा आग्रह होता की जो स्वदेशीचा वापर करतो, त्याने आपल्या गावातील शेतकऱ्यांनी व उत्पादकानी उत्पादित केलेल्या वस्तूंचाच वापर करावा. तेथील उद्योगांना कार्यक्षम बनवून त्यांची सेवा करावी, आणि ज्या क्षेत्रात त्यांची कमतरता आहे तेथे त्यांना बळकट करावे. भारताच्या स्वातंत्र्य चळवळीच्या काळात गांधींना हे जाणवले की भारताचा आर्थिक उद्धार स्वदेशी उद्योगांना प्रोत्साहन आणि पुनरुज्जीवन करण्यात होता. गांधींना खादी हा स्वदेशीच्या तत्त्वाचा समाजासाठी व्यावहारिक उपयोगात आवश्यक आणि सर्वात महत्त्वाचा आधार वाटला. खादी स्वदेशी मध्ये कल्पना केलेली सेवा पूर्ण करते. स्वदेशीचा खरा समर्थक कधीही परकीय लोकांबद्दल वाईट इच्छा बाळगणार नाही: तो पृथ्वीवरील कोणाशीही वैरभावाने वागणार नाही. स्वदेशवाद हा द्वेषाचा पंथ नाही. स्वदेशी आर्थिक व्यवस्थेत उत्पादनांची निरोगी देवाणघेवाण करेल आणि बाजारातील शक्तींच्या खेळातून स्पर्धा होणार नाही. गांधींनी या आदर्श परिस्थितीचे स्पष्टीकरण पुढील शब्दांत केले आहे: "जर आपण स्वदेशी सिद्धांताचे पालन केले, तर आपल्या गरजा पुरविणारे शेजारी शोधणे आणि त्यांना पुढे कसे जायचे हे माहित नाही तेथे त्यांना पुरवण्यास शिकवणे हे तुमचे आणि माझे कर्तव्य असेल. असे गृहीत धरूया

की ज्यांना निरोगी व्यवसायाची गरज नाही अशा शेजारी आहेत, तर भारतातील प्रत्येक गाव जवळजवळ एक स्वयं-समर्थक आणि स्वयंपूर्ण एकक असेल, गावात फक्त अशाच आवश्यक वस्तूंची देवाणघेवाण इतर गावांमध्ये होईल जिथे ते स्थानिकरित्या उत्पादित नाहीत." अशा कृषी आर्थिक व्यवस्थेमध्ये उत्पादन, वितरण आणि उपभोग यांच्यात एक शाश्वत संबंध प्रस्थापित होईल.

कृषी आणि आधुनिक उद्योगधंदे:

एकीकडे गांधींचा आणि त्यांच्या विचारांचा प्रभाव असणारा एक वर्ग होता तर दुसऱ्या बाजूला औद्योगिकीकरण आणि शहरीकरण आणि आधुनिकीकरणाचा जोरदार पुरस्कार करणारेही लोक होते. तथापि, गांधींच्या स्वराज्याच्या संकल्पनेत शेती हा सर्व विकासाचा पाया होता. त्यांना अशी धोरणे हवी होती जी कुटिरोद्योग आणि छोटी उद्योग यांच्याद्वारे शेती आणि लोकांसाठी आवश्यक असलेल्या वस्तूंचे उत्पादन करण्यास मदत करतील ज्यामुळे लोकांसाठी रोजगार निर्माण होईल. महात्मा गांधींची संकल्पना ही केंद्रीकृत मोठ्या प्रमाणात उत्पादन नव्हते, तर जनतेद्वारे उत्पादन होते. या छोट्या कुटीर उद्योगांसाठी जमीन आणि इतर संसाधने शोधण्यात नक्कीच अडचण येणार नाही. स्थानिक स्वराज्य संस्था आणि समुदाय मोठ्या प्रमाणावर जमीन प्रदान करतील. विविध योजनांसाठी मोठ्या प्रमाणावर भूसंपादनाची गरज भासणार नाही आणि मोठ्या प्रकल्पांमुळे होणारे विस्थापन, उपजीविकेच्या साधनांपासून वंचित राहणे, पर्यावरणाचा ऱ्हास या समस्या उद्भवणार नाहीत.

कृषी आणि यंत्रे:

मोठमोठ्या यांत्रिक आणि केंद्रित उद्योगांना गांधीजींचा विरोध होता. यामुळे अधिक उत्पादन, अधिक उपभोग साधणार कसे? जनतेने जर आर्थिक प्रगतीचे निकष मानले तर विषमता निर्माण होईल. त्यामुळे गाधीजींना अशी यंत्राधारीत प्रगती नको होती, शिवाय गांधीजी यंत्रविरोधी आहेत आणि यंत्राशिवाय प्रगती असंभव, असाही एक समज आहे. पूर्वी त्यांचा यंत्रविरोध खूप प्रखर होता. पूढे हा विरोधाची धार बोथट होत गेली. मी यंत्रविरोधी नाही, सरसकट सर्व यंत्राना माझा विरोध नाही, अशी भूमिका ते मांडू लागले. यंत्रासंबंधी त्यांची भूमिका नेमकेपणाने समजून घ्यायला हवी. त्यांच्याच शब्दांच्या आधारे ती समजून घेऊ या. "मलाही यंत्राच्या मदतीने वेळ आणि श्रम वाचवायचे आहेत. काही थोड्याशाच लोकांचे नाहीत, तर संपूर्ण मानवजातीचे. आज यंत्रे कोट्यवधींवर गुलामगिरी लादण्यासाठी काहींना मदत करीत आहेत. त्यामागील हेतू श्रम वाचवणे हा नसून लालसा आहे. आणि मी अशा यंत्रांविरुद्ध सर्व सामर्थ्य लावून लढत आहे." पुढे ते असेही म्हणाले होते की "अशी यंत्र, हत्यारं, अवजारं, जी झोपडीत राहणाऱ्या प्रत्येकाचे श्रम हलके करतात, त्यांचं मी स्वागत करीन."

"गावसमूहाला स्वावलंबी बनवणारी आणि उत्पादन वाढवणारी जी यंत्र आवश्यक असतील ती गावात आणण्याचं स्वातंत्र्य गावसमूहाला असेल, उत्पादन-वाढ गावसमूहाच्या उपभोगासाठी असेल, ती शोषणासाठी असू नये." वरील काही विधांनवरून हे स्पष्ट होतं की गांधीजींचा सरसकट सर्व यंत्रांना विरोध नव्हता. मोठ्या यंत्रांचा विरोध हाही त्यामुळे येणाऱ्या शोषणामुळे, विषमतेमुळे आणि बेरोजगारीमुळे होता. गांधीजी यंत्रविरोधी होते, आणि म्हणून आर्थिक प्रगतीचेही विरोधक आहेत, हे दोन्ही समज चुकीचे आहेत.

आज आपण बघतोय की आजच्या यंत्राधारित आर्थिक प्रगतीतून साऱ्याच समस्या उग्र झाल्या आहेत. बेरोजगारीच्या संबंधात असं म्हटलं जातं की यांत्रिक आणि तांत्रिक प्रगतीने काही परिणाम घडवून आणले. लोकांना बेकार व्हावं लागतं, एकाला काम मिळतं, नऊ लोकांना रोजी-रोटीपासून वंचित केलं जातं. स्वयंचलित यंत्रांमुळे ही स्थिती अधिकच गंभीर झाली आहेत. अनेकांना उपासमारीच्या दरीत ढकलणाऱ्या हया आर्थिक प्रगतीला गांधीजी प्रगती म्हणत नाहीत. त्यांच्या निकषांवर ही प्रगती खरी ठरत नाही. मोठमोठ्या यंत्रांच्या समर्थनार्थ असंही सांगितलं जातं की यंत्रांमुळे उत्पादनखर्च कमी होतो आणि वस्तू स्वस्त मिळतात. वस्तूंची लेबलवरची किंमत नक्कीच कमी दिसते. लेबलच्या मागेही एक किंमत असते, ती वाचायला वेगळी दृष्टी लागते. यंत्राधारित मोठ्या उद्योगांमुळे प्रदूषण, पर्यावरणाचा ऱ्हास, निसर्ग-संपत्तीची उधळपट्टी, शोषण इ घडते. पण हया सर्व घटकांचा परिणाम कृषीअर्थव्यवस्थेवर होतो.

आज आर्थिक प्रगतीने धरलेली दिशा आणि गाठलेली गती भयावह आहे. 'स्मॉल इज ब्युटिफुल' हा विचार विसरला गेला आहे. मोठ्याचा हव्यास वाढलाय. मोठे कारखाने, मोठी शेती, मोठे बाजार, मोठे मॉल्स, मोठमोठ्या औद्योगिक वसाहती आणि मोठाली औद्योगिक घराणी आज समोर येतांना दिसत आहेत. संकुचित, केवळ स्वार्थी विचार करणाऱ्या हया आर्थिक प्रगतीत माणसाला काहीही स्थान नाहीत. हया प्रगतीला मानवी चेहराच नाहीत. केवळ भौतिक साधनांची समृद्धी. ही साधने कोणासाठी? हया साधनांनी माणूस खऱ्या अर्थान सुखी होतोय का? हा प्रश्न प्रगतीच्या हव्यासात कुठेतरी हरवला आहे. माणसाच्या इच्छाआकांक्षा, ऊर्ध्वगामी नैतिक प्रेरणा, त्याचं विवेकी मन, निर्णयस्वातंत्र्य सर्वच प्रगतीच्या नावाने गहाण पडलंय. अशा प्रगतीला आज गांधीनी विरोधच केला असता. हया आर्थिक प्रगतीत माणसाची फरफट होतेय. त्याला जणू दुसरा मार्गच उरला नाही. तो त्या प्रगतीच्या चक्रात ओढला जातोय. गुरफटतोय. हे असंच चालू राहणार की गांधीजींनी दिलेले प्रगतीचे निकष आपल्याला जागं करणार? फरफटत जायचं की नवी दिशा धरायची, हे सर्वस्वी आपल्या हातात आहे.

सध्या भांडवलशाही अर्थव्यवस्थेला पर्याय शोधूनच समस्याच निराकरण होणार आहे, आणि पर्याय शोधण्यासाठी गांधीजींकडेच वळाव लागणार आहे. गांधीजींची अर्थव्यवस्था खूप वेगळी होती. ती विकेंद्रीकरणावर भर देते. 'मोठ्या प्रमाणावर उत्पादन' ऐवजी 'लोकांच्या मोठ्या संख्येद्वारा उत्पादन' यावर भर देते, उत्पादनवाढीपेक्षा रोजगार-निर्मितीला अधिक महत्त्व देते, अधिक उत्पादन, अधिक उपभोग आणि अधिक नफा हयांच्या जागी 'उपभोगावर मर्यादा' हे सूत्र देतात. माणूस व निसर्ग हयामध्ये मैत्रीचं नातं त्यांना हवं आहे. ते पर्यावरणस्नेही जीवन-शैलीचा आणि समुचित तंत्रज्ञानाचा आग्रह धरतात. गांधीजींची कृषीअर्थव्यवस्था अंततः ग्राम-स्वावलंबन आणि ग्रामस्वराज्याकडे नेणारी आहे. भांडवलशाही अर्थव्यवस्थेने निर्माण केलेले सर्व प्रश्न सोडवण्याचं सामर्थ्य तिच्यात आहे. खेड्यातच रोजगार निर्मिती झाल्याने शहराकडे येणारा लोंढा थांबेल. झोपडपट्टयांचे प्रश्न सुटतील. विषमतेला आळा बसेल. वाहतूक यंत्रणेवरील ताण कमी होईल. एकूणच अर्थव्यवस्थेला मानवी चेहरा लाभेल.

ही सर्व बदलांच्या पाठीमागील कारणे शोधून पूर्वीचे स्वयंपूर्ण ग्राम्यजीवनची पुनर्रस्थापणा करण्यासाठी उपायाच्या दिशेने जावे लागेल..... ज्यातून शाश्वत विकासाच्या दृष्टीने शेतीसाठी उपाययोजना कराव्या लागतील: शाश्वत विकासासाठी आता शेतीतील बदल करणे गरजेचे आहेत. पारंपारिक पिकांना

महत्त्व द्यावे लागतील, सेंद्रिय खताचे महत्त्व शेतकऱ्यांना प्रत्यक्ष जाऊन सांगावे लागेल, रासायनिक खताचा कीटक नाशकांचा-तणनाशकांचा अतिवापर टाळावा लागेल. शेती पिकातील बदल करावा लागेल. पाण्याचे योग्य नियोजन करावे लागेल. शेती आधारित जोडधंदे विकसीत करावी लागतील, यंत्रांचा अतिवापर टाळावा लागेल, पाणी आणि शेती अर्थव्यवस्था याचे गणित जुळवावे लागेल. शेतकरी उत्पादक कंपनी किंवा संघटना तयार करून बँकांना आमंत्रित करून मदत घ्यावी लागेल. कुटुंबातील किती व्यक्ती शेतीवर आधारित आहे याचे योग्य नियोजन करावे लागेल. मागील वर्षाचा शेती खर्च आणि चालू वर्षीचा खर्च उत्पादन यातील तफावत शेतकऱ्यांना सांगावी लागेल.

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हवामान बदल आणि त्याचा शेतीवर होणारा परिणाम

(Climate change and its impact on agriculture)

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कृषी क्षेत्र हे देशाच्या अर्थव्यवस्थेसाठी अत्यंत महत्त्वाचे आहे आणि योगायोगाने ते जागतिक हवामान बदलासाठी सर्वात अस्रक्षित आहे. हवामान बदलामुळे भारताच्या कृषी उत्पादनावर आणि उत्पादकतेवर परिणाम होत आहे. त्यामुळे कृषी उपक्रमांना जागतिक अन्न सुरक्षा प्रदान करणे कठीण होत आहे.वाढत्या तापमानामुळे आणि बदलत्या हवामानाचा परिणाम, दुष्काळ, उष्णतेच्या लाटा आणि पूर यांमुळे होणाऱ्या पाण्याच्या कमतरतेमुळे पीक उत्पादनात घट होते. हवामान बदलाचे हे परिणाम अनेक प्रदेशांना एकाच वेळी पीक अपयशी होण्याचा धोका वाढवू शकतात.सध्या हा धोका दुर्मिळ मानला जातो परंत् एकाच वेळी पीक अपयशी झाल्यास त्यांचे जागतिक अन्न पुरवठ्यावर महत्त्वपूर्ण परिणाम होतील. अनेक कीटक आणि वनस्पती रोग देखील एकतर अधिक प्रचलित होण्याची किंवा नवीन प्रदेशांमध्ये पसरण्याची अपेक्षा आहे. जगातील पश्धनावरही अशाच अनेक समस्यांचा परिणाम होण्याची अपेक्षा आहे. उष्णतेचा ताण ते पशुखाद्याची कमतरता आणि परजीवी आणि वेक्टर-जनित रोगांचा प्रसार होय. हवामान बदलाचा मका, तांदूळ, गहू आणि सोयाबीन या चार मुख्य पिकांवर होणाऱ्या परिणामांवर व्यापक संशोधन झाले आहे. ही पिके मानवाकडून वापरल्या जाणाऱ्या सर्व कॅलरींपैकी सुमारे दोन तृतीयांश (प्रत्यक्ष आणि अप्रत्यक्षपणे) पशुखाद्य म्हणून जबाबदार असतात.संशोधन महत्त्वाच्या अनिश्चिततेची चौकशी करते, उदाहरणार्थ भविष्यातील लोकसंख्या वाढ, ज्यामुळे नजीकच्या भविष्यासाठी जागतिक अन्नाची मागणी वाढेल. भविष्यातील मातीची धूप आणि भूजल कमी होणे ही आणखी अनिश्चितता आहे. दूसरीकडे, कृषी उत्पन्नातील सुधारणांची श्रेणी, ज्याला एकत्रितपणे हरित क्रांती म्हणून ओळखले जाते. नजीकच्या काळात जागतिक अन्न सुरक्षा तुलनेने कमी बदलेल यावर वैज्ञानिक सहमती आहे. २०२१ मध्ये ७२० दशलक्ष ते ८११ दशलक्ष लोक कुपोषित होते, सुमारे २००,००० लोक अन्न असुरक्षिततेच्या आपत्तीजनक पातळीवर होते.हवामान बदलामुळे २०५०पर्यंत उपासमार होण्याचा धोका असलेल्या ८ ते ८० दशलक्ष लोकांमध्ये अतिरिक्त भर पडण्याची अपेक्षा आहे.अंदाजे श्रेणी भविष्यातील तापमानवाढीच्या तीव्रतेवर आणि अनुकूलन उपायांच्या परिणामकारकतेवर अवलंबून असते. कृषी उत्पादकता वाढीमुळे कोट्यवधी लोकांसाठी अन्न सुरक्षा सुधारण्याची शक्यता आहे. भविष्यातील अधिक तीव्र हवामानाच्या घटनांमुळे अन्नसुरक्षेवर होणाऱ्या परिणामांबद्दल काही चिंता आहे.तरीसुद्धा, या टप्प्यावर २१ व्या शतकात हवामान बदलामुळे व्यापक जागतिक दुष्काळाची अपेक्षा नाही.

संशोधनाची उद्दिष्ट्ये:

1. हवामान बदलाच्या कारणाचा अभ्यास करणे.

2. हवामान बदलामुळे शेतीवर होणाऱ्या परिणामाचे विश्लेषण करणे.

संशोधनपद्धतीः

पेपर लिहीत असताना व्दितीय साधनांचा वापर करण्यात आला आहे.त्यात विकिपीडिया, वेबसाईट, संदर्भग्रंथ, पुस्तके, इत्यादी चा समावेश आहे.

हवामान बदल म्हणजे काय?

हवामानातील बदल म्हणजे तापमान आणि हवामानातील दीर्घकालीन बदल. सूर्याच्या क्रियाकलापातील बदलांमुळे किंवा मोठ्या ज्वालामुखीच्या उद्रेकामुळे असे बदल नैसर्गिक असू शकतात. परंतु १८०० पासून, प्रामुख्याने कोळसा, तेल आणि वायू यांसारख्या जीवाश्म इंधनांच्या ज्वलनामुळे मानवी क्रियाकलाप हे हवामान बदलाचे मुख्य चालक आहेत.जीवाश्म इंधन जाळण्याने हरितगृह वायू उत्सर्जन निर्माण होते जे पृथ्वीभोवती गुंडाळल्यासारखे काम करतात, सूर्याच्या उष्णतेला अडकवतात आणि तापमान वाढवतात.तसेच हवामान बदलास कारणीभूत असलेल्या मुख्य हरितगृह वायूंमध्ये कार्बन डायऑक्साइड आणि मिथेन यांचा समावेश होतो.उदाहरणार्थ. जमीन साफ करणे आणि जंगले तोडणे देखील कार्बन डायऑक्साइड सोडू शकते. मिथेन उत्सर्जनाचे प्रमुख स्त्रोत कृषी, तेल आणि वायूचे कार्य आहेत. ऊर्जा, उद्योग, वाहतूक, इमारती, शेती आणि जमिनीचा वापर ही हरितगृह वायूंना कारणीभूत ठरणारी मुख्य क्षेत्रे आहेत.

हवामान बदलाची कारणे आणि शेतीवर होणारा परिणाम:

जीवाश्म इंधने – कोळसा, तेल आणि वायू – हे जागतिक हवामान बदलामध्ये सर्वात मोठे योगदान देणारे आहेत, जे जागतिक हरितगृह वायू उत्सर्जनाच्या ७७ टक्क्यांहून अधिक आणि सर्व कार्बन डायऑक्साइड उत्सर्जनाच्या जवळपास ९० टक्के आहेत.हरितगृह वायूंचे उत्सर्जन पृथ्वीला झाकून ठेवत असल्याने ते सूर्याच्या उष्णतेला अडकवतात. यामुळे ग्लोबल वॉर्मिंग आणि हवामान बदल होतात. रेकॉर्ड केलेल्या इतिहासातील कोणत्याही टप्प्यापेक्षा जग आता वेगाने गरम होत आहे. कालांतराने उष्ण तापमानामुळे हवामानाचे स्वरूप बदलत आहे आणि निसर्गाचा नेहमीचा समतोल बिघडत आहे. यामुळे मानवाला आणि पृथ्वीवरील इतर सर्व जीवसृष्टीला अनेक धोके आहेत.

हवामान बदलाची कारणे:

1.वीज निर्मिती:

जीवाश्म इंधन जाळून वीज आणि उष्णता निर्माण केल्यामुळे जागतिक उत्सर्जनाचा मोठा भाग होतो. बहुतेक वीज अजूनही कोळसा, तेल किंवा वायू जाळून तयार केली जाते, ज्यामुळे कार्बन डाय ऑक्साईड आणि नायट्रस ऑक्साईड तयार होते - शक्तिशाली हरितगृह वायू जे पृथ्वीला आच्छादित करतात आणि सूर्याची उष्णता अडकतात. जागतिक स्तरावर, पवन, सौर आणि इतर नूतनीकरणीय स्त्रोतांमधून एक चतुर्थांश वीज मिळते जी जीवाश्म इंधनाच्या विरूद्ध, हवेत हरितगृह वायू किंवा प्रदूषक सोडत नाहीत.

2.उत्पादन वस्तूः

सिमेंट, लोखंड, पोलाद, इलेक्ट्रॉनिक्स, प्लास्टिक, कपडे आणि इतर वस्तू बनवण्यासाठी ऊर्जा निर्माण करण्यासाठी जीवाश्म इंधन जाळण्यापासून उत्पादन आणि उद्योग उत्सर्जन करतात. बांधकाम उद्योगाप्रमाणे खाणकाम आणि इतर औद्योगिक प्रक्रिया देखील वायू सोडतात. उत्पादन प्रक्रियेत वापरल्या

जाणाऱ्या मशीन अनेकदा कोळसा, तेल किंवा वायूवर चालतात; आणि काही साहित्य, जसे की प्लास्टिक, जीवाश्म इंधनापासून तयार केलेल्या रसायनांपासून बनवले जाते. जगभरातील हरितगृह वायू उत्सर्जनात उत्पादन उद्योग हा सर्वात मोठा योगदान देणारा आहे.

3.जंगले तोडणे:

शेततळे किंवा कुरण तयार करण्यासाठी जंगले तोडणे किंवा इतर कारणांमुळे उत्सर्जन होते, कारण झाडे कापली जातात तेव्हा ते साठवून ठेवलेला कार्बन सोडतात. दरवर्षी अंदाजे १२ दशलक्ष हेक्टर जंगल नष्ट होते. जंगले कार्बन डायऑक्साइड शोषून घेत असल्याने, त्यांचा नाश केल्याने वातावरणातील उत्सर्जन बाहेर ठेवण्याची निसर्गाची क्षमता देखील मर्यादित होते. जागतिक हरितगृह वायू उत्सर्जनाच्या अंदाजे एक चतुर्थांश भागासाठी शेती आणि जमिनीच्या वापरातील इतर बदलांसह जंगलतोड जबाबदार आहे.

4.वाहतूक वापरणेः

बहुतेक कार, ट्रक, जहाजे आणि विमाने जीवाश्म इंधनावर चालतात. यामुळे वाहतुकीला हरितगृह वायूंचे, विशेषत: कार्बन-डायऑक्साइड उत्सर्जनाचे मोठे योगदान होते. अंतर्गत ज्वलन इंजिनमध्ये पेट्रोलियम-आधारित उत्पादनांच्या ज्वलनामुळे, रस्त्यावरील वाहनांचा सर्वात मोठा वाटा आहे. पण जहाजे आणि विमानांमधून उत्सर्जन वाढतच आहे. जागतिक ऊर्जा-संबंधित कार्बन-डायऑक्साईड उत्सर्जनाच्या जवळपास एक चतुर्थांश वाटा वाहतुकीचा आहे. आणि ट्रेंड येत्या काही वर्षांत वाहतुकीसाठी ऊर्जा वापरामध्ये लक्षणीय वाढ दर्शवितात.

5.अन्न उत्पादन:

अन्न उत्पादनामुळे विविध मार्गांनी कार्बन डायऑक्साइड, मिथेन आणि इतर हरितगृह वायूंचे उत्सर्जन होते, ज्यामध्ये जंगलतोड आणि शेती आणि चरण्यासाठी जमीन साफ करणे, गायी आणि मेंढ्यांचे पचन, पिकांच्या वाढीसाठी खते आणि खतांचे उत्पादन आणि वापर, आणि शेतातील उपकरणे किंवा मासेमारी नौका चालविण्यासाठी ऊर्जेचा वापर, सामान्यतः जीवाश्म इंधनासह. या सर्वामुळे हवामान बदलामध्ये अन्न उत्पादनाचा मोठा वाटा आहे. आणि हरितगृह वायूचे उत्सर्जन अन्न पॅकेजिंग आणि वितरणातून देखील होते.

6.पॉवरिंग इमारती:

जागतिक स्तरावर, निवासी आणि व्यावसायिक इमारतींपैकी निम्म्याहून अधिक वीज वापरतात. गरम आणि थंड होण्यासाठी ते कोळसा, तेल आणि नैसर्गिक वायू मिळवत राहिल्याने, ते लक्षणीय प्रमाणात हरितगृह वायू उत्सर्जन करतात. हीटिंग आणि कूलिंगसाठी वाढती ऊर्जेची मागणी, वाढत्या एअर-कंडिशनर मालकीसह, तसेच प्रकाश, उपकरणे आणि कनेक्ट केलेल्या उपकरणांसाठी वाढलेला वीज वापर, अलीकडच्या वर्षात इमारतींमधून ऊर्जा-संबंधित कार्बन-डायऑक्साइड उत्सर्जनात वाढ होण्यास कारणीभूत आहे.

7.जास्त सेवन करणे:

तुमचे घर आणि शक्तीचा वापर, तुम्ही कसे फिरता, तुम्ही काय खाता आणि किती फेकता हे सर्व ग्रीनहाऊस गॅस उत्सर्जनात योगदान देते. कपडे, इलेक्ट्रॉनिक्स आणि प्लॅस्टिकसारख्या वस्तूंचा वापरही तसाच होतो. जागतिक हरितगृह वायू उत्सर्जनाचा मोठा भाग खाजगी घरांशी निगडीत आहे. आपल्या

जीवनशैलीचा आपल्या ग्रहावर खोलवर परिणाम होतो. सर्वात श्रीमंत लोक सर्वात मोठी जबाबदारी उचलतात: जागतिक लोकसंख्येच्या सर्वात श्रीमंत १ टक्के एकत्रितपणे सर्वात गरीब ५० टक्क्यांपेक्षा अधिक हरितगृह वायू उत्सर्जन करतात

हवामान बदलाचा शेतीवर होणारा परिणाम:

1.गरम तापमान:

हरितगृह वायूंचे प्रमाण जसजसे वाढत जाते, तसतसे जागतिक पृष्ठभागाचे तापमान वाढते. २०११-२०२० हे शेवटचे दशक हे रेकॉर्डवरील सर्वात उष्ण आहे. १९८० पासून, प्रत्येक दशक मागील दशकापेक्षा अधिक उबदार आहे. जवळपास सर्व भूभागांमध्ये अधिक उष्ण दिवस आणि उष्णतेच्या लाटा दिसत आहेत. उच्च तापमानामुळे उष्णतेशी संबंधित आजार वाढतात आणि घराबाहेर काम करणे कठीण होते. जेव्हा परिस्थिती जास्त गरम असते तेव्हा जंगलातील आग अधिक सहजपणे सुरू होते आणि अधिक वेगाने पसरते. आर्क्टिकमधील तापमान जागतिक सरासरीपेक्षा किमान दुप्पट वेगाने वाढले आहे.

2.अधिक तीव्र वादळे:

अनेक क्षेत्रांमध्ये विनाशकारी वादळे अधिक तीव्र आणि वारंवार होत आहेत. जसजसे तापमान वाढते तसतसे जास्त ओलावा बाष्पीभवन होतो, ज्यामुळे अतिवृष्टी आणि पूर येतो, ज्यामुळे अधिक विनाशकारी वादळे निर्माण होतात. उष्णकटिबंधीय वादळांची वारंवारता आणि व्याप्ती देखील तापमानवाढीमुळे प्रभावित होते. चक्रीवादळे, चक्रीवादळे आणि टायफून समुद्राच्या पृष्ठभागावर उबदार पाण्यावर पोसतात. अशा वादळांमुळे अनेकदा घरे आणि समुदाय उद्ध्वस्त होतात, मृत्यू आणि प्रचंड आर्थिक नुकसान होते.

3.दुष्काळ वाढला:

हवामान बदलामुळे पाण्याची उपलब्धता बदलत आहे, ज्यामुळे ते अधिक प्रदेशांमध्ये कमी होत आहे. ग्लोबल वॉर्मिंगमुळे आधीच पाण्याचा ताण असलेल्या प्रदेशात पाण्याची कमतरता वाढते आणि त्यामुळे पिकांवर परिणाम होणाऱ्या कृषी दुष्काळाचा धोका वाढतो आणि पर्यावरणीय दुष्काळामुळे इकोसिस्टमची असुरक्षितता वाढते. दुष्काळ देखील विनाशकारी वाळू आणि धुळीची वादळे ढवळू शकतात ज्यामुळे कोट्यवधी टन वाळू खंडांमध्ये हलू शकते. वाळवंटांचा विस्तार होत आहे, अन्न पिकवण्यासाठी जमीन कमी होत आहे. अनेकांना आता नियमितपणे पुरेसे पाणी मिळत नसल्याचा धोका आहे.

4.एक तापमानवाढ, वाढणारा महासागर:

जागतिक तापमानवाढीमुळे समुद्र बहुतेक उष्णता भिजवतो. गेल्या दोन दशकांमध्ये, समुद्राच्या सर्व खोलीमध्ये ज्या वेगाने समुद्राचे तापमान वाढले आहे. जसजसा समुद्र तापतो, तसतसे त्याचे प्रमाण वाढते कारण पाणी जसजसे गरम होते तसतसे पाणी विस्तारते. वितळणाऱ्या बर्फामुळे समुद्राची पातळीही वाढते, ज्यामुळे किनारपट्टी आणि बेट समुदायांना धोका निर्माण होतो. याव्यतिरिक्त, महासागर कार्बन डाय ऑक्साईड शोषून घेतो, तो वातावरणापासून ठेवतो. परंतु अधिक कार्बन डायऑक्साइडमुळे महासागर अधिक अम्लीय बनतो, ज्यामुळे सागरी जीवन आणि प्रवाळ खडक धोक्यात येतात.

5.प्रजातींचे न्कसान:

हवामान बदलामुळे जमिनीवर आणि समुद्रातील प्रजातींच्या अस्तित्वाला धोका निर्माण झाला आहे. तापमान जसजसे वाढते तसतसे हे धोके वाढतात. हवामान बदलामुळे वाढलेल्या, मानवी इतिहासात नोंदवलेल्या इतर कोणत्याही वेळेपेक्षा जग १,०००पटीने जास्त प्रमाणात प्रजाती गमावत आहे. येत्या काही दशकांत दहा लाख प्रजाती नामशेष होण्याचा धोका आहे. जंगलातील आग, अत्यंत हवामान आणि आक्रमक कीटक आणि रोग हे हवामान बदलाशी संबंधित अनेक धोके आहेत. काही प्रजाती स्थलांतर करण्यास आणि जगण्यास सक्षम असतील, परंतु इतर नाहीत.

6.पुरेसे अन्न नाही:

हवामानातील बदल आणि तीव्र हवामानाच्या घटनांमध्ये होणारी वाढ ही भूक आणि खराब पोषणाच्या जागतिक वाढीमागील कारणे आहेत. मत्स्यपालन, पिके आणि पशुधन नष्ट होऊ शकतात किंवा कमी उत्पादक होऊ शकतात. महासागर अधिक अम्लीय बनल्यामुळे, अब्जावधी लोकांना अन्न देणारी सागरी संसाधने धोक्यात आहेत. बऱ्याच आर्क्टिक प्रदेशांमध्ये बर्फ आणि बर्फाच्या आच्छादनात झालेल्या बदलांमुळे पशुपालन, शिकार आणि मासेमारीच्या अन्न पुरवठा विस्कळीत झाला आहे. उष्णतेचा ताण चरण्यासाठी पाणी आणि गवताळ प्रदेश कमी करू शकतो, ज्यामुळे पीक उत्पादनात घट होते आणि पशुधनावर परिणाम होतो.

7.अधिक आरोग्य जोखीम:

हवामान बदल हा मानवतेला भेडसावणारा एकमेव सर्वात मोठा आरोग्य धोका आहे. वायू प्रदूषण, रोग, अत्यंत हवामानातील घटना, सक्तीचे विस्थापन, मानसिक आरोग्यावर दबाव आणि लोक वाढू शकत नाहीत किंवा पुरेसे अन्न शोधू शकत नाहीत अशा ठिकाणी वाढलेली भूक आणि खराब पोषण याद्वारे हवामानाचे परिणाम आधीच आरोग्यास हानी पोहोचवत आहेत. दरवर्षी, पर्यावरणीय घटक सुमारे १३ दशलक्ष लोकांचा जीव घेतात. बदलत्या हवामान पद्धतीमुळे रोगांचा विस्तार होत आहे आणि हवामानातील अतिवृद्धीमुळे मृत्यू वाढतात आणि आरोग्य सेवा प्रणालींना ते टिकवून ठेवणे कठीण होते.

8.गरिबी आणि विस्थापन:

हवामान बदलामुळे लोकांना गरिबीत ठेवणारे घटक वाढतात. पुरामुळे शहरी झोपडपट्ट्या वाहून जाऊ शकतात, घरे आणि उपजीविका नष्ट होऊ शकतात. उष्णतेमुळे बाहेरच्या नोकऱ्यांमध्ये काम करणे कठीण होऊ शकते. पाण्याच्या कमतरतेमुळे पिकांवर परिणाम होऊ शकतो. गेल्या दशकात (२०१०-२०१९), हवामान-संबंधित घटनांमुळे दरवर्षी सरासरी अंदाजे २३.१ दशलक्ष लोक विस्थापित झाले, ज्यामुळे अनेकांना दारिद्र्याचा धोका निर्माण झाला. बहुतेक निर्वासित अशा देशांतून आलेले आहेत जे सर्वात असुरक्षित आहेत आणि हवामान बदलाच्या परिणामांशी जुळवून घेण्यास तयार आहेत.

निष्कर्ष :

भारतातील शेतीचा सर्वाधिक भाग मोसमी पावसावर अवलंबून आहे आणि हवामानातील बदलांमुळे शेतीचे नुकसान होत आहे. देशातील शेती उत्पादनामध्ये चढउतार होण्याचे मुख्य कारण अतिशय कमी किंवा अत्यधिक पाऊस हेच आहे. याखेरीज अतिआर्द्रता, असामान्य तापमान, रोग आणि किडींचा प्रकोप, अवकाळी

पाऊस, पूर, दुष्काळ, गारपीट ही कारणेही आहेतच. गेल्या काही वर्षांपासून हवामानाचे चक्र सर्वांना स्तिमित करण्याइतके बिघडले आहे. अतिवृष्टी आणि अवर्षण या दोन्ही गोष्टी शेतीसाठी अभिशाप ठरल्या आहेत.गेल्या काही वर्षांमधील कमी पावसामुळे जे दुष्परिणाम शेतीवर झाले, ते अलीकडच्या काळात अधिक गडद झाले आहेत. जलवायू परिवर्तन आणि तापमानवाढीचा परिणाम म्हणून पूर आणि दुष्काळ वारंवार उद्भवत आहेत. त्यामुळे आगामी काळात शेतीचे नुकसान आणखी वाढण्याची भीती आहे.दुसरीकडे वेगाने वाढत जाणाऱ्या लोकसंख्येमुळे अन्नधान्याची मागणी वाढत जाणार आहे. त्यामुळे नैसर्गिक स्रोतांचे अत्यधिक दोहन करावे लागेल. आताही स्रोतांचा अतिवापर केल्यामुळे पर्यावरणाचे चक्र बिघडले आहे. पर्यावरणात होत असलेल्या परिवर्तनाचा थेट परिणाम शेतीवर पडणार आहे. कारण तापमान आणि पावसात बदल झाल्यामुळे मातीची उत्पादकता कमी होत जाते आणि किड रोगांचा प्रसार होण्याचा धोका वाढतो. किडींचा फैलाव अधिक वेगाने झाल्यामुळेही उत्पादन घटते.

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''आधुनिक काळातील आरोग्य क्षेत्रातील विकास व बदल''

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डॉ. संपदा नासेरी

सहयोगी प्राध्यापिका, गृहअर्थशास्त्र विभाग प्रमुख, महीला महाविद्यालय, नंदनवन, नागपूर

प्रस्तावना(Introduction)

"आरोग्यम धन संपदा" या सुभाषितास व्यक्ती जीवनात विशेष महत्व आहे. व्यक्तीला सर्वसामान्य जीवन जगण्यासाठी सुदृढ आरोग्याची गरज असते. आजारी किंवा अपंग व्यक्तीला आपले दैनंदिन जीवन जगताना विविध प्रश्नांना सामोरे जावे लागते. प्रत्येक व्यक्तीला आपण आरोग्य संपन्न जीवन जगावे असे मनःपूर्वक वाटते. आरोग्य संपन्न व्यक्ती ही राष्ट्राची आणि समाजाची संपत्ती मानली जाते. प्रत्येक व्यक्तीला निकोप जीवन जगता यावे यासाठी समाज व शासनामार्फत जाणीवपूर्वक विशेष प्रयत्न केले जातात. आरोग्याची काळजी घेण्याबरोबरच आरोग्याची जपणूक करण्याचा प्रयत्न व्यक्तीकडून केला जातोच. पण त्याचबरोबर शासनामार्फत काही सुविधा पुरविल्या जातात. आरोग्यविषयक विविध सेवांचा विकास करण्यासाठी शासनामार्फत विविध तरत्दी केल्या जातात.

आरोग्य या संकल्पनेत शरीर मन व सामाजिक स्वास्थ्याचा समावेश होतो. टी.एम.डक यांनी आरोग्य ही संकल्पना स्पष्ट करताना सकारात्मक व नकारात्मक हे दोन्ही दृष्टीकोन विचारात घेतलेले आहेत. त्यांच्या मते, "सकारात्मक दृष्टीकोनातून आरोग्य म्हणजे शारिरीक, मानसिक व सामाजिकदृष्ट्या सुस्थित अवस्था होय. तर नकारात्मक दृष्टीकोनातून आरोग्य म्हणजे रोगाचा अभाव किंवा आजारपणाचा अभाव होय."

शारिरीक, मानसिक, सामाजिक दृष्टीने व्यवस्थित आणि रोगमुक्त असण्याची अवस्था. जागतिक आरोग्य संघटनेच्या दृष्टीने, "आरोग्य म्हणजे केवळ रोगांचा अभाव नसून ती एक शारिरीक, मानसिक, सामाजिक आणि अध्यात्मिक समतोलाची अवस्था आहे."

उद्देश -

1) भारतातील आरोग्य विभागात झालेल्या बदलांचा आढावा घेणे.

2) मानवाच्या विकासात आरोग्याची भूमिका स्पष्ट करणे.

ब्रिजशब्द :- आरोग्य, विकास, राष्ट्र, इ.

आरोग्यविषयक वर्तमानकालीन रुपरेषा :-

भारताला स्वातंत्र्य मिळाल्यानंतर स्वतंत्र भारताने जी राज्यघटना स्वीकारली. त्यात कल्याणकारी राज्य संकल्पनेचा प्रामुख्याने स्वीकार करण्यात आला. मुलभूत गरजांची पूर्तता करण्याबरोबरच शिक्षण व आरोग्य या दोन गरजांचाही समावेश झाला. राष्ट्रातील जनतेच्या आरोग्य संरक्षणाबरोबरच त्यांचे एकंदर जीवनमान सुधारण्याच्या दृष्टीने राष्ट्रीय आरोग्य धोरण तयार केलेले असून जनतेच्या आरोग्याची जोपासना व संवर्धन करण्याच्या दृष्टीने विविध समित्यांची स्थापना करण्यात आली. त्यांनी सुचविलेल्या शिफारशीची पूर्तता करण्याच्या दृष्टीने प्रयत्न केले गेले. त्या अंतर्गत स्थापना झालेल्या समित्या पुढीलप्रमाणे भोर

समिती, मुदलियार समिती, मुखर्जी समिती, जंगलवाला समिती, कर्तारसिंग समिती, श्रीवास्तव समिती वगैरे.

ब्रिटीशांच्या कालावधीत भारतात प्रतिबंधात्मक उपायांपेक्षा उपचारात्मक उपायांवर जास्त भर देण्यात आला स्वातंत्र्यप्राप्तीनंतर आरोग्यविषयक सुविधांचा दर्जा उंचावण्याच्या दृष्टीने राष्ट्रीय पातळीवर सर्वेक्षण केले गेले. सर्वेक्षण अहवालाने सुचविल्याप्रमाणे वैद्यकिय शिक्षण संशोधन, आरोग्य सेवांचा विकास यासाठी एकात्मक आणि सर्व समावेशक असा दृष्टीकोन स्वीकारण्याची आवश्यकता असल्याने पंचवार्षिक योजनेत भारतीय जनतेचे आरोग्य सुधारावे यासाठी सरकारने विशेष आर्थिक तरतूद केली गेली. आरोग्य क्षेत्रावर जास्तीत जास्त रक्कम खर्च करण्यात आला. तसेच जे राष्ट्रीय आरोग्य धोरण अंमलात आणले गेले, त्याची उद्दिष्ट्ये पुढीलप्रमाणे -

- संसर्गजन्य व साथीच्या रोगांवर नियंत्रण ठेवणे. उदा. मलेरिया, कॉलरा, डेंग्यू, चिकन गुनिया, एड्स इ. तर देवी आणि प्लेग सारखे रोग पूर्णपणे नामशेष झालेले आहेत.
- 2. सर्वसामान्यांच्या आरोग्याचा विचार करणे विशेषतः आदिवासी आणि ग्रामीण भागात राहणाऱ्या लोकांना केंद्रस्थानी ठेवून त्यांना आरोग्यविषयक सेवा पुरविण्यासाठी विविध यंत्रणा निर्माण केल्या गेल्या. प्राथमिक आरोग्य केंद्रे व उपकेंद्राच्या माध्यमातून शहरी भागात उपलब्ध असणाऱ्या सेवा ग्रामीण व आदिवासी भागात पोहचविण्याच्या दृष्टीने विशेष प्रयत्न केले गेले.
- लोकसंख्या नियंत्रित करण्यासाठी विविध कार्यक्रमांची अंमलबजावणी करण्यात आली. यासाठी विशेष आर्थिक प्रोत्साहन देणे, नसबंदी शिबिरे आयोजित करणे, गर्भ निरोधक साधनांचे अल्प दरात वा निःशुल्क दरात वाटप करणे. स्त्रियांना पाळणा लांबविण्यासाठी विशेष आर्थिक प्रोत्साहन देणे वगैरे.
- आरोग्य संरक्षणासाठी आवश्यक असलेल्या मनुष्यबळाची व साधनसामुग्रीची उपलब्धता करुन देणे. यासाठी तज्ञ डॉक्टर्स परिचारिका पुरुष व स्त्री सेविका, प्रयोगशाळेतील तज्ञ यांची नियुक्ती करणे.
- भौतिक प्रगतीनुसार रोगांमध्ये झालेला बदल व फरक लक्षात घेऊन वैद्यकिय शिक्षण आणि वैद्यकीय क्षेत्रात संशोधन करण्याच्या दृष्टीने अनेक प्रयोगशाळांची निर्मिती करणे.

आपल्या राष्ट्रीय आरोग्य कार्यक्रमात पारंपारिक औषध पद्धतीचा विकास करणे व त्याला प्रोत्साहन देणे अशा कार्यक्रमांना प्राथमिकता दिलेली असून आयुर्वेद, होमिओपॅथी औषध पद्धती, निसर्गोपचार पद्धती, योगसाधना यांना देखील ॲलोपॅथीप्रमाणेच महत्व दिलेले आहे. व्यक्तीचे आरोग्य सुरक्षित ठेवण्याच्या दृष्टीने प्रतिबंधात्मक उपाय केले जातात. याअंतर्गत विशेष लसीकरण मोहिम राबविली जाते. उदा. पोलिओ प्रतिबंधात्मक उपायाबरोबरच संवर्धनात्मक उपाय ही केले जातात. दारुबंदी, गुटका बंदी, वाहनांच्या वेगावर नियंत्रण तसेच प्रदूषण निर्मूलन उपायांची अंमलबजावणी करणे अशा कार्यक्रमांद्वारा सरकार जनतेच्या आरोग्याचे रक्षण करते. उदा. गुटका, दारु, तंबाखू, धुम्रपान यासारख्या सवयींमुळे यकृताचा, आतड्याचा तसेच घशाचा कर्करोग संभवतो. तसेच प्रदूषित वातावरणामुळे त्वचेचे, श्रसनाचे आजार उद्भवतात. यावर नियंत्रण येते. काही रोगांमुळे मनुष्याला जे शारिरीक व मानसिक अपंगत्व येते त्यातून व्यक्तीला बाहेर काढण्यासाठी व त्यांच्यावर योग्य उपचार करण्यासाठी शासकीय तसेच विविध स्वयंसेवी संस्थांच्या माध्यमातून पुनर्वसन केंद्रांची निर्मिती केली जाते. ज्याद्वारा सर्वसामान्यांच्या आरोग्याची जपवणूक होते.

आरोग्य सुविधांवर सर्वाधिक प्रमाणात खर्च करणारा अमेरिका देश असून तिथे एकूण राष्ट्रीय उत्पन्नाच्या १४.६% खर्च केला जातो. त्यामानाने भारत व चीन मार्फत आरोग्यावर कमी खर्च केले जातात. चीन मार्फत ६.५% तर भारतामार्फत ५.२% खर्च केला जातो. भारतात सर्वसाधारणतः १०३००० करोड रुपये एका वर्षात आरोग्यावर खर्च केले जातात. त्यातील ८६००० करोड रुपये (Healthcare Delivery Market) आरोग्यविषयक सोयी पुरविणाऱ्या घटकांना (इस्पितळे वा स्वयंसेवी संस्था) दिले जातात तर १७००० (Retail Pharma Market) करोड रुपये औषध निर्मितीवर खर्च होतात.पाश्चात्य देशाच्या तुलनेत भारतात विविध प्रकारच्या औषधनिर्मितीस लागणारा खर्च अल्प आहे. पुढील दहा वर्षात आरोग्य सुविधांवर सरकारमार्फत दुप्पटीने खर्च केला जाईल असा अंदाज आहे. भारत सरकारने परराष्ट्रीय आरोग्यसंस्थांना भारतात इस्पितळे काढण्यासाठी परवानगी ५१% पर्यंत दिली असून आरोग्य विम्यासाठी ती २६% पर्यंत आहे. तसेच सरकारमार्फत वैद्यकिय उपकरणावरील जकात कर ५% नी कमी केला आहे.

जागतिक स्तरावर आरोग्य रक्षणास हक्क मानणे याबाबत जी सखोल चर्चा केली गेली व आंतरराष्ट्रीय स्तरावर आरोग्य रक्षणाबाबत जो करार केला गेला, त्यानुसार आर्थिक, सामाजिक व सांस्कृतिक दृष्ट्या कमकुवत लोकांना आरोग्य रक्षणाचा हक्क बहाल करण्याच्या दृष्टीने प्रयत्न केले गेले आहेत. अप्रगत आणि प्रगतीशील देशातील सर्वसामान्य जनतेला आरोग्य रक्षण हक्काबाबत जागृत केले जात आहे व त्यासाठी आरोग्य चळवळीचा आधार घेतला जातो भारतात आरोग्य चळवळी अंतर्गत राष्ट्रीय स्तरावर जन स्वास्थ्य अभियानाची स्थापना झाली असून त्यास राष्ट्रीय मानवी हक्क आरोग्याचा पाठिंबा आहे.

भारतीय आरोग्यविषयक धोरणात झालेला विकास :-

भारताला स्वातंत्र्य मिळाल्यानंतर भारताने जी राज्यघटना अवलंबली त्यात आरोग्यविषयक बाबींना महत्व देण्यात आले. राज्यघटनेच्या कलम २४६ अन्वये आणि राज्यघटनेच्या सातव्या सूचीत आरोग्यविषयक बाबींचा समावेश करण्यात आला. आरोग्य हा विषय केंद्र, राज्य आणि समवर्ती सूचीत समाविष्ट करण्यात आला. जनतेच्या आरोग्याचे रक्षण व्हावे तसेच जनतेचे आरोग्य सुधारावे यासाठी राष्ट्रीय पातळीवर अनेक उपाय योजण्यात आले आहेत. भारत सरकारच्या आरोग्य आणि कुटुंब कल्याण मंत्रालयाने इ. स. १९८३ साली जे आरोग्यविषयक धोरण स्वीकारले त्याअंतर्गत मुलांना होणाऱ्या सर्वसामान्य रोगांचा प्रतिबंध करण्यासाठी लसीकरण कार्यक्रम राबविणे यावर मोठ्या प्रमाणात भर देण्यात आला. तसेच मलेरिया, कुष्ठरोग, क्षयरोग यांच्या निर्मूलनासाठी सार्वत्रिक लसीकरण, कुटुंब कल्याण कार्यक्रम, स्वच्छ व श्दध पाणी प्रवठा व सार्वजनिक स्वच्छता अशा कार्यक्रमांवर भर देण्यात आला. इ. स. १९८४ साली माजी पंतप्रधान इंदिरा गांधी यांनी २० कलमी कार्यक्रमांची घोषणा केली व त्या अंतर्गत सर्वांसाठी आरोग्य, लोकसंख्या नियोजन, शिक्षणाचा प्रसार व विस्तार, झोपडपट्टी सुधारणा कार्यक्रमावर भर देण्यात आला. १९९८ साली अंधत्व निर्मूलनाचा कार्यक्रम घोषित करण्यात आला. या कार्यक्रमात नेत्रपेढ्यांची स्थापना करणे लोकांना मरणोत्तर नेत्रदानासाठी प्रवृत्त करणे, नेत्रशिबिरांचे आयोजन करुन नेत्ररोगाबाबत जागृती करणे या घटकांवर विशेष भर देण्यात आला. याचवर्षी महारोग किंवा कृष्ठरोग जागृती कार्यक्रम आखण्यात आला. महारोग ही केवळ वैद्यकीय समस्या नसून समाजशास्त्रीय समस्या ही आहे असे लक्षात आल्याने या रोगासंबंधी लोकांच्या मनात असणाऱ्या अंधश्रद्धा व गैरसमजुती दूर करण्यावर भर देण्यात आला. वेळीच उपचार झाल्यास रोगग्रस्त व्यक्ती रोगातून पूर्णपणे बरा होऊ शकतो. हा विश्वास लोकांच्या मनात

रुजविण्यासाठी विशेष प्रयत्न केले गेले. यानंतर भारत सरकारने एड्स निर्मूलन कार्यक्रम तयार केला. एड्सच्या विरोधात जी मोहिम राबविण्यात आली त्याचा परिणाम म्हणून एड्सच्या रुग्णांचे प्रमाण कमी झाले. व्यापक जनजागृती तसेच एड्स रोगाची भयावहता विविध मार्गाने स्पष्ट करण्यात आल्याने देशात २००२ पासून २००७ पर्यंत एड्सग्रस्तांच्या संख्येत कमालीची घट घडून आलेली आढळते. राष्ट्रीय कंठग्रंथी सूज नियंत्रण कार्यक्रमातंर्गत कंठग्रंथीला सूज आलेल्या रुग्णांचा शोध घेऊन त्यांच्यावर उपचार केले गेले. व या रोगाचे निर्मूलन करण्यासाठी आयोडीनयुक्त मीठाचे उत्पादन करुन त्याचे वाटप करण्यावर भर देण्यात आला. शहरी व ग्रामीण भागात प्राथमिक आरोग्य केंद्रे, सरकारी इस्पितळे, उपकेंद्रे यांच्यामार्फत बालकांना लसी मोफत पुरविण्यात येतात. लसीकरणाचा कार्यक्रम गेले २७ वर्षे सातत्याने राबविण्यात येत असून त्यात कोणत्याही प्रकारचा खंड पडू नये असे धोरण सरकारने आखलेले आहे.

वरील सर्व मुद्दे विचारात घेता असे नमूद करता येईल की राष्ट्रातील नागरिकांचे आरोग्य सुरक्षित राहावे, आरोग्य विषयक कोणत्याही समस्या उद्भवू नयेत, सशक्त आणि निरोगी नागरिक ही राष्ट्राची संपत्ती आहेत, हे महत्त्वाचे मानून विविध प्रकारच्या कार्यक्रमाची अंमलबजावणी होत असलेली आढळते. आरोग्य उपचाराच्या पर्यायी व्यवस्था :-

औषध पद्धतीचा अभ्यास करताना प्राचीन काळापासून प्रचलित असलेल्या औषध पद्धतीपासून आधुनिक काळातील औषध पद्धतीसंबंधीचा अभ्यास करणार आहोत. औषध पद्धतीविषयी आणि विशेषतः प्राचीन औषध पद्धतीविषयी निश्चित अशी माहिती मिळणे अवघड आहे कारण या विषयीची लिखित व सुसूत्रपणे संकलित केलेली माहिती प्राचीन काळात व त्यानंतरच्या काही शतकातही उपलब्ध असलेली दिसत नाही. परंतु त्या काळात औषध पद्धतीचा उगम झाला नव्हता असे मात्र म्हणता येणार नाही. कारण औषधोपचार हा मानव प्राण्याइतकाच जुना आहे असे म्हणणे वावगे होणार नाही. जगात आदिकाळापासून वेदना, रोग, रोगलक्षणे नाहीसे करण्यासाठी काही ना काही उपाय त्या काळातील जाणत्या माणसांनी समाजाच्या उपयोगांसाठी केले होते. यातूनच निरनिराळी औषधपद्धती निर्माण झाल्या असे म्हणणे चुकीचे ठरणार नाही.

(1) आयुर्वेद पध्दती (Ayurveda Therapy)

पाच हजार वर्षापूर्वी भारतात ही औषधपद्धती अस्तित्वात आलेली आहे. या औषध पद्धतीचा इतिहास अतिशय जुना असून आयुर्वेदास आयुष्याचे शास्त्र मानले जाते. मनुष्यास होणाऱ्या विविध रोगांवर उपचार करण्यासाठी ज्या वेगवेगळ्या वनस्पतींचा वापर केला जातो. एखाद्या वस्तूचे सेवन केल्यास ते शरीरास पोषक असते. फळभाज्या तर काही वेळेस एखादा पदार्थ सेवन केल्यास त्या पचत नाही त्यालाच आज आपण ॲलर्जी असे म्हणतो. त्याचप्रमाणे काही बाबींमुळे शरीरास वेदना होतात तर समतोल आहार शरीरास सुखकारक असतो. अशा प्रकारची विस्तृत माहिती व स्पष्टीकरण आयर्वेद शास्रात देण्यात आले आहे. आयुर्वेदाचे सर्वात महत्वाचे कौशल्य म्हणजे या औषधाचा शरीरावर विपरित परिणाम होत नाही कारण या औषधांमध्ये विषारी द्रव्यांचा वापर केला जात नाही. तसेच या औषधांमुळे गुण आला तर प्रकृती दोष बरेच दिवस उद्भवत नाही. परंतु आयुर्वेद औषध पद्धतीला काही मर्यादाही असलेल्या दिसून येतात. या पद्धतीत प्रत्येक व्यक्तीच्या प्रकृतीनुसार औषध योजना ठरविली जाते. त्यामुळे मोठ्या प्रमाणावर औषधोपचार लागू

करता येत नाही. तसेच एखाद्या रोग्यास गुण येण्यासाठी बराच काळ औषधे चालू ठेवावी लागतात. म्हणजेच रोग्यास बरे होण्यासाठी दीर्घकाळापर्यंत वाट पाहावी लागते.

(2) होमिओपॅथी (Homeopathy)

होमिओपॅथी ही उपचार पद्धती मनोरचनेवर काम करते म्हणून होमिओपॅथीचे औषध देताना रोग्याचे व्यक्तीमत्व, आवडी-निवडी, सवयी आणि एकूण आरोग्य विचारात घेऊन उपचार केले जातात. प्रत्येक औषधाला स्वतंत्र अस्तित्व, रुपरंग व स्वभाव असतो आणि ते आपल्याशी सहरुप असलेल्या व्यक्तीला बरे करु शकते हे होमिओपॅथीचे मुळ सूत्र आहे. अर्थात एकाच आजारासाठी दोन व्यक्तींना दोन त-हेची वेगळी औषधे दिली जाऊ शकतात. म्हणजेच शारीरीक आजार बरा करण्यासाठी होमिओपॅथी मानसिक आरोग्य दुरुस्त करुन मग शरीरावर काम करते फार लहान मात्रेत असलेल्या होमिओपॅथीच्या औषधांत रोगनिवारणाची सुप्त शक्ती असते असे समजले जाते. एका रोग्यासाठी निवडावयाचे रोग्याच्या नावावर अवलंबून नसते तर ते रोग्याच्या संपूर्ण शरीरात होणाऱ्या बदलांवर अवलंबून असते. यालाच समरुपता किंवा सादृश्य नियम म्हटले जाते.

(3) ॲक्युपंचर (Acupuncture)

अमेरिकेत ॲक्युपंचर औषध पद्धतीच्या संबंधीचा अभ्यास अगदी अलिकडच्या काळात म्हणजे १९७१ च्या नंतर करण्यात आला. १९७१ मध्ये राष्ट्राध्यक्ष निकसन चीन दौऱ्यावर असताना त्यांच्या सोबत असणारे जेम्स रेस्टन या पत्रकाराच्या आतड्यावर सूज आलेली होती. त्यांची शस्रक्रिया ही केली गेली होती. परंतु त्यांच्या वेदना मात्र थांबत नव्हत्या. त्यांच्या ॲक्युपंचर उपचार पद्धतीद्वारा उपचार केल्या नंतर त्यांच्या वेदना थांबल्या. पण यामुळे निकसन प्रभावित झाले. त्यांनी या उपचार पद्धतचा सखोल व शास्त्रश्द्ध अभ्यास करण्यासाठी डॉ. पॉल यांच्या नेतृत्वाखाली एक पथक चीनला पाठविले. त्याचा परिणाम म्हणून अनेक अमेरिकन लोकांना आपल्या वेदनांपासून मुक्तता मिळत गेल्याने ही पद्धती आज अमेरिकेतही लोकप्रिय झालेली आढळते. ॲक्युपंचर तंत्रानुसार मानवी शरीर हे अनेक घटकांनी बनलेले असून ते सर्व घटक परस्पर निगडीत असतात. मानवी शरीर अग्नी, वायू, जल, पृथ्वी आणि आकाश या पंचतत्वांनी बनलेले आहे. ही पाच तत्वे मानवी शरीरात वीज निर्माण करते. या शास्त्रानुसार वीज म्हणजे शरीराची बॅटरी किंवा शक्ती / ताकद यातूनच प्राणाची निर्मिती होते. प्राणशक्ती किंवा जीवनाची बॅटरी स्रीच्या गर्भधारणेच्या वेळीच येते. व्यक्तीचे शरीर ज्या विविध घटकांनी बनलेले असते त्या घटकांमध्ये विशिष्ट प्रकारचे संतुलन असते. हे संतुलन काही कारणास्तव बिघडल्यास रोग उत्पत्ती होते. मानवी शरीरात विशिष्ट प्रकारचे सर्कीट असते. त्या विद्युत प्रवाह मार्गावर अनेक ॲक्युपंचर बिंदू असतात. झांग-फू यिन आणि यांग तत्वानुसार हे ॲक्युपंचर बिंदू बारा मुख्य आणि आठ अतिरिक्त असतात. त्याद्वारा रक्त प्रवाह वाहतो. बिंदू अणुकुचीदार सूई टोचून पंक्चर करून रोग बरा केला जातो. जे अवयव अंर्तभागात असतात त्यांच्यावर ही कुशलतेने ॲक्युपंचर उपचार पद्धतीचा वापर केला जातो. त्यात हृदय, लहान व मोठी आतडी, मुत्राशय, पिताशय, यकृत वगैरेंचा ही समावेश होतो.

(4) ॲक्युप्रेशर (Acupressure)

शरीरीतील विविध भागांवर विशेषतः हाताचा व पायाच्या तळव्यावरील महत्वपूर्ण बिंदूवर दाब देऊन विविध रोगांवर इलाज करण्याच्या पद्धतीस ॲक्युप्रेश चिकित्सा असे म्हटले जाते. ॲक्युप्रेशर चिकित्सा

प्रकाराच्या बरोबरीने ॲक्युप्रेश चिकित्सा पद्धतीचा विकास झालेला आहे. ॲक्युप्रेशर चिकित्सा पद्धती चीनमध्ये विकसीत झालेली असल्याने य पद्धतीस चीनी उपचार पद्धती असेही म्हटले जाते. या पद्धतीची उत्पत्ती कोणत्या देशात प्रथम झाली याबाबत सभ्रम आढळतो कारण चीनच्या इतिहासानुसार ही पद्धती २००० वर्षापूर्वीची आहे तर भारतीय शास्त्रज्ञांच्यामते हया उपचार पद्धतीचे वर्णन आयुर्वेदात ३००० वर्षापूर्वी केले गेले आहे. वर्तमान काळात भारत व चीन व्यतिरिक्त हॉंगकॉंग अमेरीका, जपान वगैरे देशात अनेक रोगांवर उपचार करण्यासाठी ॲक्युप्रेशर उपचार पद्धतीचा वापर केला जातो.

(5) युनानी पध्दती (Unani Therapy)

युनानी औषध पद्धती आणि आयुर्वेदिक औषध प्रकारात बरेच साम्य आढळते. ही औषधे मानवी शरीरात आढळणाऱ्या घटकांवर अवलंबून असतात. मानवी शरीरात प्रामुख्याने चार धातूंचा समावेश असतो असे युनानी औषध पद्धतीचा मुळ सिद्धांत सांगतो त्यामुळे त्याला चार धातूंचा सिद्धांत (Theory of four Humors) असेही म्हणतात. ते चार धातू म्हणजे रक्त, लाळ, धुंकी आणि पित्त. हे चार धातू शरीराच्या वेगवेगळ्या अवयवांचे कार्य कसे चालू आहे याबद्दलची माहिती देतात. त्या चार धातूंच्या प्रमाणात असमतोल निर्माण झाल्यास व्यक्तीच्या शरीराची कार्यप्रणाली ढासळते व ती पूर्ववत करण्यासाठी युनानी औषध पद्धती प्रामुख्याने वनस्पती व अन्नद्रव्ये यांच्याद्वारा वेगवेगळी औषधे तयार करतात. युनानी औषधांचा मूळ पाया मध असतो कारण शरीरात निर्माण झालेली पोकळी भरुन काढण्याचा गुणधर्म त्यात आहे.

(6)ॲलोपॅथी चिकित्सा पध्दती (Allopathy Therapy)

ॲलोपॅथी ही आधुनिक काळात मान्यता पावलेली औषध पद्धती आहे. ही अतिशय प्रगत अशी उपचार पद्धती आहे. त्यामुळे ही आधुनिक चिकीत्सा पद्धती इतर औषध पद्धतीच्या तुलनेत अधिक उपयोगात आणली जाते. ही औषध पद्धती अधिक प्रभावशाली आहे.आजच्या यंत्रयुगात गतिमान जीवन जगणाऱ्या रोग्यास अधिक काळ घरात पडून राहणे अशक्य झाले आहे किंवा किरकोळ आजारामुळे घरात राहणे शक्य नसते असा रोगी चटकन बरा होऊ इच्छितो. उदा. क्रिकेट खेळताना एखादा खेळाडू पडतो, पायाला लचक येते किंवा बोटाला चेंडूचा मार लागतो अशा वेळेस खेळाडूस असहय वेदना होतात. त्याच्या वेदना ताबडतोब कमी करण्यासाठी ॲलोपॅथी औषधांचा वापर केला जातो कारण वेदना तात्काळ कमी करण्याची क्षमता फक्त ॲलोपॅथी औषधांमध्येच आढळते. अशावेळेस आयुर्वेद औषधांचा वापर करायचे ठरले तर पीडीत खेळाडू अनेक दिवस मैदानात उतरु शकत नाही. त्याचबरोबर युनानी व होमिओपॅथीची औषधे ही ताबोडतोब परिणाम घडवून आणण्यास असमर्थ असतात. या कारणांमुळे आज ॲलोपॅथी औषधोपचार अधिक प्रचलित झालेले आढळतात.

(7)निसर्गोपचार चिकित्सा पध्दती (Naturopathy)

निसर्गोपचार औषध पद्धतीनुसार प्रत्येक व्यक्तीस निसर्गाने काही गोष्टी वरदान स्वरुपात दिलेल्या आहेत. त्यातून व्यक्तीला उर्जा प्राप्त होत असते. ही उर्जा व्यक्तीला शारीरीक व मानसिक कार्ये करण्यासाठी मदत करते. यामुळे व्यक्ती आनंदी राहतो व स्वतःचे आरोग्य संतुलित ठेवू शकतो. जी व्यक्ती निसर्गाच्या विरुद्ध वर्तन करते त्या व्यक्तीच्या आरोग्यावर त्याचा दुष्परिणाम होतो. परिणामतः व्यक्तीचे आरोग्य ढासळते. व्यक्तीचे आरोग्य सुस्थितीत आणण्यासाठी निसर्गाचा आधार घ्यावा लागतो.

निसर्गोपचार चिकित्सा प्रणालीत नैसर्गिक साधनांचा म्हणजे सूर्यप्रकाश, उष्णता, शीतलता, ध्वनी, पाणी, धरती (माती), वनस्पती, फळे इ.चा उपयोग करतात. पारंपारिक आजार दुर करण्याची क्षमता निसर्गोपचार चिकित्सा पद्धतीत आहे. जुन्यातला जूना आजार बरा करण्यासाठी या पद्धतीचा वापर केला जातो. निसर्गोपचार तज्ञ रुग्णावर उपचार करताना प्रथम रुग्णाच्या जीवनशैली जाणून घेतात यात होमिओपॅथी, आयुर्वेद, हायड्रोथेरपी, मसाज, व्यायाम अशा अनेक प्रकारच्या पर्यायी उपचार पद्धतीचा उपयोग केला जातो.

सारांश (Summary)

जगाच्या पाठीवर ज्याप्रमाणे विविध देश व संस्कृती अस्तित्वात आहेत त्याचप्रमाणे विविध प्रकारच्या चिकित्सा प्रणालीही अस्तित्वात असलेल्या आढळतात. विकसनशील देशात आज ही जादू-टोणा, दैवीकोप पूजाअर्चा अशा गोष्टींना आरोग्याच्या संदर्भात विशेष महत्व दिले जाते. आज व्यक्तीचे आरोग्य चांगले राहण्यासाठी व सुधारण्यासाठी विविध उपाययोजना वेळीच केल्या जातात. आरोग्य संवर्धनात्मक योजना शासनामार्फत राबविल्या जातात. उदा. पोलिओ लसीकरण • देशातील नागरिक सुदृढ व आरोग्य संपन्न व्हावेत यासाठी जन सामान्यांना जागृत केले जाते. शासकीय रुग्णालये स्थापन करण्याबरोबरच मोफत औषधे व वैद्यकिय सुविधा पुरविण्याकडे सरकारचा कल आढळतो. सरकारमार्फत कोणत्याही एकाच चिकित्सा प्रकारास प्रोत्साहन न देता सर्व चिकीत्सा प्रकाराची माहिती, जनसामान्यांना करून दिली जाते. उदा. आयुर्वेद, होमिओपॅथी, निसर्गोपचार, ॲक्युपंचर व प्रेशर वगैरे.

आरोग्य या संकल्पनेशी निगडीत अनेक घटक असतात. ज्यांचा परिणाम आरोग्यावर होतो. उदा. अनुवंशिकता, पर्यावरण, मनोसामाजिक परिस्थिती, भौतिक व जैविक परिस्थिती. ज्या घटकांवर नियंत्रण ठेवणे शक्य असते त्यावर नियंत्रण ठेवून मानवी आरोग्य सुदृढ़ ठेवणे सुलभ होते. उदा. पर्यावरण, भौतिक व जैविक परिस्थिती देशातील सर्वसामान्य नागरिकांचे आरोग्य सुरक्षित राहावे, आरोग्यविषयक कोणत्याही समस्या उद्भवू नयेत, सशक्त व निरोगी नागरिक है राष्ट्राची संपत्ती असतात, हे महत्वाचे मानून विविध प्रकारच्या कार्यक्रमाची अमंलबजावणी सरकारमार्फत केली जाते. आरोग्यविषयक धोरण ठरविण्यासाठी सुरुवातीच्या काळात विविध समित्यांची नियुक्ती केली व समित्यांनी सुचविलेल्या शिफारशींना अनुसरुन आरोग्यविषयक धोरण निर्माण झाले. सर्वसामान्यांचे आरोग्स सुरक्षित राहावे यादृष्टीने विविध कृती कार्यक्रमांवर भर दिला गेला. पण त्याचबरोबरीने प्रतिबंधात्मक, संवर्धनात्मक व पुनर्वसनात्मक उपाय ही योजले गेले. आरोग्य हा मुलभूत अधिकार आहे व तो प्रत्येकालाच मिळण्यासाठी भारत सरकारमार्फत विशेष अर्थसंकल्पीय तरतूद करण्यात आलेली आढळते.

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संशोधक विद्यार्थिनी

जाधव रूपाली निवृत्ती

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समन्वयक व अर्थशास्त्र विभाग प्रमुख,के.टी.एच.एम.कॉलेज,नाशिक.

सारांश-

दिवसेंदिवस वाढत चाललेला उत्पादन खर्च कमी करणे, निघालेल्या उत्पन्नाचे अपव्यय टाळणे आणि होणारे नुकसान किमान पातळीवर आणणे यासाठीही शेतकरी प्रयत्नशील असतात. याचाच भाग म्हणजे सध्या होत असलेला पीक रचनेतील बदल, कृषी क्षेत्रातील या नाट्यमय बदलासाठी सर्वसमावेशक धोरणात्मक प्रतिसादाची आवश्यकता आहे. हा प्रतिसाद केवळ पिकानंपुरताच मर्यादित न राहता कृषी क्षेत्राच्या पुढील विकासास पोषक देणारा असेल. यासाठी अधिक गुंतवणूक आणि फालोत्पादन, पशुधन आदींवर लक्ष केंद्रित करणे आवश्यक आहे. अत्याधुनिक तांत्राने शेती अधिक शाश्वत आणि व्यावसायिक करणे शक्य आहे. कारण सध्याच्या उपभोगवादी व्यवस्थेमध्ये कोणत्याही देशाचा विकास व्हायचा असेल तर शाश्वत उपजीविकेच्या साधनांचा मुलगामी विचार करण्याची गरज आहे.

KEYWARDS - पीक रचनेतील बदल, फालोत्पादन, पशुधन, अत्याधुनिक तंत्रज्ञान, शाश्वत शेती, व्यावसायिक शेती, शाश्वत उपजीविका, अर्थिक विकास, हरितक्रांती, कृषी व्युहरचना, रासायनिक खते, जलसिंचन, कीटकनाशके, बुरशीनाशके, पीक संरक्षण, उत्पादनक्षमता इ.

प्रास्ताविक –

शेती हा अत्यंत पुरातन व्यवसाय आहे. देशाच्या आर्थिक विकासात शेतीची भूमिका अत्यंत महत्वाची आहे. भारतातही शेती हा आर्थिक विकासाचा कणा आहे. भारतीय अर्थव्यवस्थेत शेतीला महत्वाचे स्थान असून देखील स्वातंत्र्योत्तर काळात शेतीचा विकास फारसा झालेला नव्हता. स्वातंत्र्यापूर्वी भारतात शेती करण्याची जमीनदारी, रयतवारी, महालवारी पद्धत अस्तित्वात होती. गेल्या शतकात 1965 ते 1971 च्या दरम्यान भारतात 'हरितक्रांती' घडून आली आणि शेती क्षेत्रात नवनवीन कृषी व्युहरचना राबविण्यात आली. अधिक उत्पादनक्षम जातीच्या बि -बियाण्यांचा वापर, रासायनिक खातांचा वापर, जलसिंचन, कीटकनाशके, बुरशीनाशके व पीक संरक्षण इत्यादी वर भर देण्यात आल्यामुळे प्रमुख पिकांच्या क्षेत्रात व उत्पादनात बदल घडून आले आहे.शेती क्षेत्रातील या बदलाचा परिणाम संपूर्ण अर्थव्यवस्थेवर झाला आहे. शेती हा राष्ट्रीय उत्त्पन्नाचा महत्वाचा स्रोत आहे. शेती व्यवसायाचा विकास झाल्याने देशाच्या आर्थिक विकासास मदत होते.

21वे शतक वेगवान विकास घेऊन आले. शतकच्या सुरवातीपासूनच खूप वेगवान घडामोडी होऊन विविध व्यवसायांनमधील तंत्रज्ञान बदलत गेले. शेतीत सुद्धा वेगवेगळे प्रयोग झाले आहेत. त्यांचा स्वीकार

करून आज महाराष्ट्रातील शेतकरी सुद्धा आधुनिक तंत्रज्ञानाचा वापर करू लागला.भारत हा पारंपरिक शेतीला प्राधान्य देणारा देश असून, 'अधुनिक शेतीतील उपयुक्त तेवढे घ्यावे' या तत्वाने नव्याचा अंगिकार हि काळाची गरज म्हणावी लागेल. कृषी क्षेत्राचे अर्थव्यवस्थेतील महत्व लक्षात घेता, स्वातंत्र्यानंतर भारत सरकारने शेती क्षेत्रातील गुंतवणूकीस प्रोत्साहन देऊन त्यात वाढ केलेली आहे. अशाप्रकारे कृषी क्षेत्राच्या रचनेत अमुलाग्र बदल होत आहेत. या बदलांचे विश्लेषण करून योग्य धोरण आराखडा तयार केल्यास या क्षेत्राची झपाट्याने वाढ होऊन देशभरातील लाखो शेतकऱ्यांचे जीवनमान उंचावेल.

संशोधनाचे महत्व –

भारत हा कृषी प्रधान देश असल्याने फार पूर्वीपासून भारतीय जनता हि शेती या नैसर्गिक संसाधनावर आधारित अनेक उपक्रम उपजीविका निर्मिती करत आहे. बदलत्या काळात शेतीला धरून अनेक सेवा व्यवसाय वृद्धिंगत होत आहेत व आजमितीस शेती व्यवसाय हा देशाच्या एकूण उत्त्पन्न वाढीमध्ये अत्यंत महत्वाची भूमिका वठवत आहे. प्रख्यात शेतीतज्ञ् व शेतकऱ्यांचे कैवारी वसंतराव नाईक यांनी शाश्वत शेती, उन्नत शेतीचा संदेश देत भारतीय शेतीला नवे आयाम देण्याचे कार्य केले आहे. भारतातील शेती क्षेत्र भौगोलिक स्थितीनुसार भिन्न आहे; त्यामुळे हवामानाच्या प्रत्येक क्षेत्राच्या शेती उत्पादनात वेगवेगळ्या पद्धतीने प्रभावित करते. भारताच्या शेतीची एक विस्तृत प्रश्वभूमी आहे. त्यामुळे शाश्वत उपाजीविकेच्या चौकटीला मदत करणाऱ्या संस्था, संघटना, धोरणत्मक बाजू या गोष्टींचा विचार करण्यासाठी अत्यावश्यक असलेली बदलती रचना आणि झालेला विकास समजावून घेणे आवश्यक आहे.

संशोधनाची उद्दिष्टे –

- 1. बदलत्या पीक रचनेच्या निर्धारक घटकांचा शोध घेणे.
- 2. बदलत्या पीक रचनेम्ळे शेतकऱ्यांच्या उत्पन्नात होणाऱ्या बदलांचा अभ्यास करणे.
- 3. पीक रचनेतील बदलामूळे शेतकऱ्यांच्या झालेल्या विकासाचा चिकित्सक अभ्यास करणे.
- 4. बदलत्या पीक रचनेमुळे ग्रामीण रोजगारावर होणाऱ्या बदलांचा अभ्यास करणे.
- बदलत्या पीक रचनेमुळे शेतकऱ्यांच्या उत्पादन तांत्रातील बदल व त्यांनी अवलंबलेल्या नवीन तंत्रज्ञानाचा अभ्यास करणे.

संशोधनाची गृहीतके –

- 1. बदलत्या पीक रचनेम्ळे शेतकऱ्यांच्या उत्त्पन्नात वाढ झाली आहे.
- 2. बदलत्या पीक रचनेमूळे शेतकऱ्यांच्या खर्चात वाढ झाली आहे.
- 3. बदलत्या पीक रचनेम्ळे ग्रामीण भागातील रोजगारात वाढ झाली आहे.

विषय विवेचन –

शेती व्यवसायाचा विकास झाल्याने देशाच्या आर्थिक विकासास मदत होते. शेती क्षेत्रामुळे बहुसंख्य उद्योगांना लागणाऱ्या कच्या मालाचा पुरवठा होत असतो. कृषी क्षेत्राच्या विकासावर बँक, वाहतूक, दळण-वळण साधने, वित्तपुरवठा इत्यादी चा विकास होत असतो. यामुळे सेवांचा विकास मोठ्याप्रमाणात होतो. आर्थिक विकासाचा वेग वाढविण्यासाठी शेती क्षेत्राची मदत होते. शेती क्षेत्राच्या विकासाशिवाय इतर क्षेत्राचा विकास होणे अशक्य आहे.

स्वातंत्र्योत्तर काळात शेतकऱ्यांनी पारंपरिक दृष्टीकोन सोडून आधुनिक दृष्टीकोन स्वीकारला. भारतीय शेतकरी दैववादी वृत्ती, अंधश्रद्धाळू, रूढी -परंपरा पाळणारा, अशिक्षित, दारिद्रयात अडकलेला असा होता. पीक रचना हि गतिशील संकल्पना आहे, कारण ती वेळेन्सार व जागेन्सार बदलते. प्रभावी पीक रचनेने जमीन, खत, जलसिंचन आणि इतर आदन बाबींचा अत्यंत प्रभावी वापर करण्याची खात्री देणे आवश्यक आहे.भारतात पीक रचनेचा पाऊस , हवामान,तापमान, मातीचा प्रकार, भूमिस्वरूप,सिंचन, सामाजिक, आर्थिक विचार आणि तंत्रज्ञान यावरून निर्धारित केले जाते.भारतातील पीक रचना महत्वाची पिके आधारभूत पिके मानून इतर सर्व पिके पर्यायी पिके मानून सादर केली जावू शकते. अशी वर्गवारी करण्यासाठी पिके आणि त्यांची कृषी हवामान परस्थिती ओळखणे अत्यंत महत्वाचे असते.एखाद्या प्रदेशाची पीक रचना भौगोलिक,सामाजिक, सांस्कृतिक, आर्थिक, ऐतिहासिक आणि राजकीय घटनांनी प्रभावित होतो. भौगोलिक वातावरण (हवामान, माती, पाणी)वनस्पती आणि प्राणी याच्या वाढीवर मर्यादा घालतात. हरितक्रांतीच्या काळात पीक रचनेत काही असमानतेची चिन्हे आहेत. 60 वर्षाच्या दरम्यान तांत्रिक प्रगतीमुळे जमिनी, डाळी, तेलबियांच्या किंमतीत,क्षेत्राखालील तसेच गव्हाच्या आणि तांदळासारख्या पिकांच्या बाबतीतही बदल झाले.तंत्रज्ञानाच्या प्रगतीने भौगोलिक, भौतिक मर्यादेत सुधारणा होऊ शकते.सध्याच्या वेगवान समाजात काटेकोर पदधतीने शेती करणे गरजेचे झाले आहे.कारण कसण्यासाठी जेवढी जमीन उपलब्ध आहे तिचा योग्य प्रकारे वापर करून जास्तीत जास्त पीक उत्पादन घेणे ही काळाची गरज आहे.

21 व्या शतकच्या सुरवातीपासूनच खूप वेगवान घडामोडी होऊन विविध व्यवसायामधील तंत्रज्ञान बदलत गेले.एसटिडी ते घरघुती टेलिफोन ते डिजिटल टचस्क्रीन फोन, क्लिक चा कॅमेरा ते डिजिटल झूम कॅमेरा, पेट्रोल ते गॅस, इलेक्ट्रिकल बॅटरी इंधन वापरून चालणारी गाडी ;अशी विविधांगी तंत्रज्ञानात प्रगती प्रगती होत गेली.शेतीत सुद्धा वेगवेगळे प्रयोग झाले आहेत. कारण ;कोणत्याही क्षेत्रातील विकास किंवा सुधारणांची सुरवात हि अनुसरणीय उपाययोजनांच्या माहिती उपलब्धतेतून होते. महाराष्ट्र राज्य तथा देश पातळीवरील मागील 50 वर्षांत शेती क्षेत्रातील उत्पादन व उत्पन्न वाढीचे, पीक रचनेतील बदलाचे श्रेय हे शासनाने राबविलेले विविध कार्यक्रम जसे पीक तंत्रज्ञान अवलंबविण्याच्या विविध योजना, हरितक्रांती सारखे उपक्रम, प्रशिक्षण व भेट योजना अथवा आत्मा योजनेसारख्या विस्तार कार्यक्रमांमधून प्रसार, वयक्तिक संपर्क, गटचर्चा, बैठका, प्रशिक्षणे, शेतीशाळा, सहली, शिवरफेरी, प्रदर्शने यांनमधून प्रसिद्धी तसेच माहिती तंत्रजान क्षेत्रातील योगदानस जाते. त्यामुळे शाश्वत उपजीविकेच्या चौकटीला मदत करणाऱ्या संस्था, संघटना, धोरणत्मक बाजू या गोष्टींचा विचार करण्यासाठी, त्यासाठी असलेली बदलती पीक रचना आणि झालेला विकास समजावून घेणे आवश्यक आहे. त्या अनुषंगाघाने हे संशोधन गरजेचे आहे. **संदर्भ** –

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भारतीय कृषी उत्पादकता व त्यासंमोरील समस्या

अर्जुन रामराव ढोणे

संशोधक विद्यार्थी सामाजिक शास्त्रे संकुल, स्वा.रा.ती.मराठवाडा विद्यापीठ, नांदेड.

गोषवारा :

विविधतेने नटलेल्या व नैसर्गिक साधन संपतीने समृद्ध आसणारा भारत देशाच्या आर्थिक विकासाची जननी कृषी आहे याच क्षेत्रावर इतर क्षेत्र अवलंबून असून पंचवार्षिक योजनामधून कृषीचा विकास साध्य करण्यासाठी विविध धोरणे आखले गेले परंतु अद्यापही कृषी मध्ये विविध समस्या आहेत. प्रस्तुत शोध निबंधामध्ये भारतीय कृषीक्षेत्रा समोरील समस्याचा व महाराष्ट्र राज्यातील जमीन वापर क्षेत्र याचा अभ्यास केला आहे.

प्रस्तावना :

भारत हा कृषी प्रधान देश असून कृषी हा भारताच्या आर्थिक विकासाचे इंजन आहे. सर्वाधिक लोकांना रोजगार हा कृषी क्षेत्रातून मिळतो त्याच प्रमाणे अनेक लोकांना उपजीविकेचे साधन म्हणून कृषी कडे पाहिले जाते. भारतीय अर्थव्यवस्था मध्ये कृषी, वन आणि प्राथमिक घटकाचे महत्वपूर्ण योगदान आहे. १. कचा माल हा कृषी क्षेत्रातून उपलब्ध होतो. २. विदेशी व्यापारात योगदान. ३ सरकारच्या उत्पनात वाढ (उदा.सिचन कर, संपत्ती कर आदी.) होते. ४. पशुपालन मुर्गी पालन, मछिलीपालन यामध्ये वाढ होऊन अंडे दूध या मध्ये वाढ होते. ५. आर्थिक विकासाचा कृषी आधार आहे. ६. देशाचा आंतरिक व्यापारात योगदान हे कृषी क्षेत्राचे आहे आशा विविध क्षेत्रात देशाचा अर्थव्यवस्थेत योगदान यामुळे भारतीय कृषी ला महत्व आहे. कृषी चा संबंध हा मानव सभ्यता सोबत जोडला जातो. कृषी एक गौरवमय संस्कृतीचा वाटा आहे. या क्षेत्राची जाणीव सर्वप्रथम १९७९ मध्ये 'थीओडोर शुल्झ' यांनी करून दिली त्यांच्या मते "विकासात्मक अर्थशास्त्राचा कृषी क्षेत्र हा महत्वपूर्ण पाया''आहे.

उदेश:

- १. भारतीय कृषी क्षेत्राचा व कृषी उत्पादन याचा अभ्यास करणे.
- २. महाराष्ट्र राज्यामधील जमीन वापर याचे अध्ययन करणे.
- भारतीय कृषीतिल समस्याचा अभ्यास करणे.

संशोधन पद्धती:

संबंधित संशोधन शोध निबंध लिहण्यासाठी विश्लेषनात्मक संशोधन पध्दतीचा अवलंब करून माहिती तथ्य संकलनासाठी दुय्यम पद्धतीचा आधार करण्यात आला असून या साठी विविध संदर्भ ग्रंथ, लेख, आणि भारत सरकार आणि महाराष्ट्र सरकार यांचा विविध सर्वे यांचा अभ्यासाठी वापर केला आहे. त्याच प्रमाणे इंटरनेट वर्तमानपत्र याचा देखील आधार घेतला आहे.

विश्लेषण:

भारतीय अर्थव्यवस्थेच्या विकासात कृषीचे महत्वपूर्ण योगदान राहिले आहे, कृषी व संलग्न क्षेत्र असा उलेख करतो तेंव्हा या मध्ये कृषी (agriculture) वने (forestry) आणि मस्त्य या (fishing) या

तिघांचा समावेश होतो. एकंदरीत भारतीय GDP मध्ये १९५०-५१ मध्ये कृषी व सलंग क्षेत्राचा वाटा ५१.९% तर (GDP at constant bacic price ,base year 2004-05) तुलनेत २०२१-२२ हा १५.५ (GDP at constant bacic price ,base year २०११-१२) नोंदविला गेला. या वरून असे लक्ष्यात येते कि अलीकडच्या काळात कृषी व कृषी सलंग क्षेत्राचा वाटा हा GDP मध्ये हा घसरत जात आहे हि होणारी कृषी ची GDP मधील घसरण कृषी प्रधान अर्थव्यवस्था असलेल्या देशासाठी गंभीर बाब आहे भारतातील एकूण कार्यकारी लोकसंख्या या पेकी (वय १५-५९) कृषी क्षेत्रावर अवलबून असणारी कार्यकारी लोकसंख्या ६९.७% एवढी १९९१ मध्ये होते ते प्रमाण सन २०११ साली झालेल्या जनगणेनुसार ५४.६% झाले आहे. NSSO संपल सर्वे २०११-१२ सर्वे नुसार ४८.९% झाले आहे. शेतकऱ्यांचे प्रमाण १९५१ मध्ये ६९.७% होते. एकूण कार्यकारी लोकसंख्या पैकी (१३.९ कोटी) ९.७ कोटी शेतकरी होते. हे प्रमाण २०११ मध्ये ५४.६% झाले. म्हणजेच ४८.२ कोटी कार्यकारी लोकसंख्या पैकी २६.३ कोटी शेतकरी आहेत. या आकडेवारी वरून हे लक्ष्यात येते कि, शेतकऱ्यांचा कार्यकारी लोकसंखेतीलतील वाटा मध्ये घसरण झाली आहे आणि एकूण १९५१ मध्ये ९.७ % शेतकऱ्यांपैकी ६.९ कोटी शेतकरी लागवडदार / मालक आहेत परंतु हे प्रमाण २०११ नुसार २६.३ कोटी शेतकऱ्यांपैकी ११.९ कोटी लागवाद्दार /मालक आहेत. एकूण शेतकऱ्यांपैकी ४५.१ लागवाद्दार /मालक आहेत याचा अर्थ आकडेवारी वरून लागवड दार याचे प्रमाण घटले आहे. याच प्रमाणे १९५१ साली ९.७ कोटी शेतकऱ्यांपैकी २.७ कोटी शेतमजूर होते. २८.१% एकूण शेतकरी या पैकी शेतमजूर होते. हे प्रमाण २०११ साली २६.३ कोटी शेतकऱ्यांपैकी १४.४ कोटी शेतमजूर आहेत. एकूण शेतकऱ्यांपैकी ५४.९ शेतमजूर आहेत. १९५१-२०११ या कालावधीत सुरुवातीला शेतमजुराचे प्रमाण कमी होते. नंतर मात्र ते वाढत गेले कदाचित हे प्रमाण वाढण्यामागे लोकसंख्या वाढ हे कारण असू शकते.

कृषि उत्पादन :

भारतातील पढील तक्ता कृषी उत्पादन स्वरूपात दर्शविले आहे.

तक्ता क्र.1							
गट	पिक	लागवड क्षेत्र (Area) Million hectare	लागवड क्षेत्र सर्वाधिक असणारे	दर हेक्टरी उत्पादन (Yiled)	दर हेक्टरी उत्पादन सर्वाधिक असणारे	एकूण उत्पादन (Production)Million ton ,कापूस व जूट	एकूण उत्पादन सर्वाधिक असणारे पहिले तीन राज्य
			राज्य	Quital /hectre	राज्य		
अन्नधान्य	तांदूळ	૪५.१	उ. प्रदेश	२७.१	पंजाब	१२२.३	प. बंगाल -उ. प्रदेश - पंजाब
	गहू	₹१.६	उ. प्रदेश	રૂ૪.૬	पंजाब	१૦९.५	उ. प्रदेश - मध्यप्रदेश-पंजाब
	मका	९.९	कर्नाटक	३१.९	तामिळनाडू	રૂશ.બ	कर्नाटक -मध्यप्रदेश -महाराष्ट्र
	भरडधान्ये	२३.८	राज्यस्थान	૨૧.५	प. बंगाल	હ્ યશ.૨	राज्यस्थान -कर्नाटक -महाराष्ट्र
	डाळी	૨૮.૮	राज्य साथन	८.९	गुजरात	૨५.७	मध्यप्रदेश -राज्यस्थान - महाराष्ट्र
	एकूण	१२९.४	उ. प्रदेश	२३.९	पंजाब	३०८.९	उ. प्रदेश - मध्यप्रदेश-पंजाब
तेलबिया	भईमुग	દ્દ.૧	गुजरात	१६.८	तमिळनाडु	१०.२	गुजरात -राज्यस्थान -तमिळनाडु
	सोयाबीन	१२.८	मध्यप्रदेश	१०.१	तेलगण	१२.९	महाराट्र -मध्यप्रदेश -राज्यस्थान
	सूर्यफूल	٥.२	कर्नाटक	१०.२	तेलगण	٥.२	कर्नाटक -हरियाणा -उडीसा
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भारतातील कृषी उत्पादन (२०२०-२१)

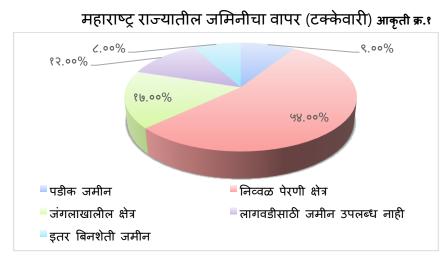
	एकूण	૨૮.૮	मध्यप्रदेश	શ્ર. ધ	तमिळनाडु	३६.१	राज्यस्थानमहाराष्ट्र -मध्यप्रदेश
इतर	ऊस	४.९	उ. प्रदेश	८२२.१	तमिळनाडु	३९९.३	उ. प्रदेश -महाराष्ट्र -कर्नाटक
नगदी पिके	कापूस	१३.	महाराष्ट्र	४.६	राज्यस्थान	રૂષ.૪	महाराष्ट्र -गुजरात -तेलगण
1147	ज्यूट	୦.७	प. बंगाल	૨५.९	बिहार	९.६	प. बंगाल -बिहार -आसाम

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संदर्भ : किरण देसले, स्पर्धापरीक्षा अर्थशास्त्र्य -1 11 वी आवर्ती page ३१७

वरील तक्त्या वरून असे लक्ष्यात येते कि, भारतातील कृषी उत्पादन सन २०२०-२१ नुसार अन्नधान्यात भारतात सर्वाधिक तांदळाचे उत्पादन असून लागवड क्षेत्र सुद्धा तांदळाचे आहे. या तक्त्या वरून सर्वाधिक उत्पादन पं.बंगाल या राज्यात तर सर्वाधिक लागवड क्षेत्र लोकसंखेच्या बाबतीत प्रथम क्रमांक असणारे राज्य उत्तर प्रदेश या राज्यात झाले आहे. अन्नधान्याच्या बाबतीत दर हेक्टरी उत्पादन हे सर्वाधिक गव्हाचे उत्पादन व लागवड क्षेत्र होते उ.प्रदेश या राज्यात सर्वाधिक गव्हाचे उत्पादन व लागवड क्षेत्र आहे. उसाचे सर्वाधिक दर हेक्टरी उत्पादन तामिळनाडू या राज्यात सर्वाधिक जास्त आहे. परंतु सर्वाधिक लागवड क्षेत्र उसाचे उत्तर प्रदेश मध्ये असून उतर प्रदेश महाराष्ट्र, कर्नाटक हे राज्य उस उत्पादनात अग्रेसर आहेत डाळीचा बाबतीत अग्रेसर आहे. तर लागवड क्षेत्र सर्वाधिक राज्यस्थान मध्ये आहे. कापसाचे सर्वाधिक लागवड क्षेत्र महाराष्ट्र मध्ये तर दर हेक्टरी उत्पादन असणारे राज्य राज्यस्थान अधून अनुक्रमे महाराष्ट्र, गुजरात, तेलंगणा या राज्यात सर्वाधिक एकूण उत्पादन आहे. तेलबिया या मध्ये सर्वाधिक लागवड क्षेत्र मध्य प्रदेशात असून दर हेक्टरी उत्पादन तामिळनाडू मध्ये आहे. तर अनुक्रमे सर्वाधिक लागवड क्षेत्र मद्य प्रदेशात असून दर हेक्टरी उत्पादन तामिळनाडू मध्ये आहे. तर अनुक्रमे सर्वाधिक तानवड क्षेत्र माज्य राजस्थान, महाराष्ट्र आणि मध्यप्रदेश आहेत. या सर्व आकडेवारीवरून हे लक्ष्यात येते कि, स्वातंत्र प्राज्य राजस्थान, महाराष्ट्र आणि मध्यप्रदेश आहेत. या सर्व आकडेवारीवरून हे लक्ष्यात येते कि, स्वातंत्र प्राप्ती नंतर १९५०-५१ च्या तुलनेत सन २०२०-२१ या वर्षात उत्पादनात वाढ झाली आहे. एकूण उत्पादन, लागवड क्षेत्र व दर हेक्टरी उत्पादन हे तीन घटक/ कृषी उत्पादांचे आकडे विचारात घेतले जातात.

जमिनीचा वापर :



२०१९-२० च्या जमीन वापराचा आकडेवारी नुसार एकूण भौगोलीक ३०७.५८ लाख हेक्टर क्षेत्रापैकी एकूण पिकाचे क्षेत्र २३५.७० लाख हेक्टर एवढे होते. तर निवळ पेरणी क्षेत्र १६७.२२ लाख हेक्टर म्हणजेच सुमारे ५४.४% एवढे होते. हि सर्व जमीन वापराची माहिती हि वरील आकृती क्र.१ मधून घेतल्या गेली आहे.

त्याचप्रमाणे लागवडीसाठी कोणत्याही प्रकारची जमीन उपलब्ध नाही. असे क्षेत्र १२% आहे तर एकूण भौगोलीक क्षेत्रा पैकी ९% एवढी जमीन पडीत आहे. १७%एवढी जमीन जंगलाखालील (आरक्षित) क्षेत्र आहे. वरील बाबी वरून हे लक्ष्यात येते कि, ५४% निव्वळ पेरणी क्षेत्र जमीन असली तरी ती वाढत्या लोकसंखेला पुरेशी नाही. पडीक जमिनीला पेरणी क्षेत्रात उपयोगात आणून त्याचा पेरणी साठी वापर करता येऊ शकतो.

भारतीय कृषी समोरील समस्या :

कृषी क्षेत्र ही प्रचीन काळापासून भारतीय अर्थव्यवस्थेतील महत्वाच क्षेत्र आहे. कृषी हा भारतीय अर्थव्यवस्थेच्या कणा आहे. भारतात मोठ्या प्रमाणात नैसर्गिक साधन सामग्री उपलब्ध असली तरी, त्या प्रमाणात त्याचा उपयोग हा घेता आला नाही कारण भांडवलाच्या कमतरतेमुळे औद्योगिकीकरण याचा वेग अल्प आहे. कृषी क्षेत्राचा विकासावर इतर क्षेत्राचा विकास अवलबून असतो. परंतु अलीकडच्या काळात भारतीय कृषी अनेक समस्याना समोर जात आहे. भारतीय कृषी समोरील समस्यांचे पुढील प्रमाणे सविस्तर विस्लेषण करता येईल.

अ.मानवीय (आर्थिक समस्या) कृषीच्या कमी उत्पादकतेला मानवीय समस्या जबाबदार आहेत. १९७१ साली कृषी क्षेत्रावर ८०% लोक अवलंबून होते.

१. लोकसंखेच्या अधिक भार :

भारतीय लोकसंख्या ही झपाट्याने वाढत आहे. लोकसंखेच्या बाबतित भारताचा चीन नंतर दूसरा क्रमांक लागतो. वाढत्या लोकसंखेचा अधिक भार हा कृषी क्षेत्रावर राहतोच परंतु रोजगारासाठी देखील कृषी क्षेत्रावर वरती अवलंबून आहे. कृषी मध्ये क्षमता पेक्षा जास्त लोक ही काम करत असून त्या मूळे छुपी बेरोजगारीचे प्रमाण यामध्ये वाढत आहे. या कारणास्तव अर्धबेरोजगारी, बेरोजगारी निर्माण होऊन गरीबी मध्ये वाढ होताना दिसून येते. परिणामी कृषीक्षेत्र प्रभावित होऊन कृषी उत्पादकता ही कमी झाली.

२. तुकडीकरण व शेतजमीन विभाजीकरण :

शेतजमिनीची आयोग पद्धतीने वाटप होऊन भारतीय जमिनीचे लहान - लहान आकारात किंवा तुकड्यात विभागणी झाली आहे. परिणामी तुकडे ही सलग नसून ते लहान मोठ्या आकाराचे आणि ते विखुरलेले असल्यामुळे रास्त प्रमाणात उत्पादन घेण्यासाठी अडचणीचे ठरत आहे. ही तुकडीकरण होण्यामागे लोकसंख्या हा घटक च जबाबदार आहे. तुकडीकरणामुळे शेत जमिनीत विभागणी होऊन विनाकारण कुटुंबात वाद निर्माण होतात.

३.दारिद्र्य :

शेतकऱ्याचा दारिद्र्य ही त्याचा विकासातील सर्वात मोठी अडचण ठरत आहे. त्या मूळे शेतकरी उत्कृष्ट असे सुधारीत बी-बियाणे विकत घेऊ शकत नाही. कारण उत्पन कमी असते प्रतिवर्षी कृषिसाठी लागणारे बी-बियाणे घेण्यासाठी तो कर्ज काढतो. या कर्ज परतफेड करण्यासाठी त्याच्या कडे पुरेशा पैसा हा उपलब्ध नसतो. त्याचे संपूर्ण जीवन यात खर्ची पडते. कृषी साठी लागणारे अवजारे, मशागत करण्यासाठी लागणार खर्च, खते या साठी खरेदी करण्यासाठी लागणार पैसा त्याच्याकडे नसतो. परिणामी कृषि ही तोट्यात जाते.

४. कृषी च्या गुणवतेत घट :

ग्रामीण क्षेत्रामध्ये नैसर्गिक संसांधनाच्या गुणवते मध्ये ऱ्हास होताना दिसून यते. लोकसंखेचा वाढता आकार यामूळे वनक्षेत्राची झालेली घट आणि कृषी रसायनाचा अधिक वापर तथा खराब सांडपानी या मूळे जमीनेचे पोषक तत्व कमी होऊन उत्पादकतेवर दुष्परिणाम झाले आहेत.

५. यंत्रीकीकरणाचा अभाव:

आधुनिक माहितीच्या युगात भारतातील शेती मध्ये आधिक शेतकरी ही पारंपरिक साधनाचा वापर करत आहेत. पर्याप्त संसाधनाची कमी, अशिक्षितपणा, भाग्यवादी आंधविश्वासू व रूढी वादी विचारधारचे असल्यामुळे शेतीत आधुनिक माहितीचा व यांत्रिकीकरणाचा वापर करण्याची इच्छा झाली तर ते विकत घेण्यासाठी पुरेसा पैसा हा शेतकाऱ्याकडे उपलब्ध नसतो याचा परिणाम कृषीक्षेत्रावर नकारात्मक पडतो.

ब. **नैसर्गिक कारणे :**

१. <mark>पाऊस :</mark>

भारतीय शेती ही प्रामुख्याने निसर्गावर अवलंबून असून ती मोठ्या प्रमाणात पावसाच्या पाण्यावर निर्भर आहे. आधिक पडणाऱ्या पावसामुळे ओला दुष्काळ तर कमी पडणाऱ्या पावसामुळे कोरडा दुष्काळ पडतो. याचा परिणाम हा अप्रत्यक्षरीत्या उद्योग व सेवा क्षेत्रावर होतो. या मूळे भारतीय शेतीला पावसाचा जुगार असे मनतात.

२. नैसर्गिक संकट/ प्राकृतिक प्रकोप :

मोठ्या प्रमाणात नैसर्गिक संकटे ही जगभर होत असतात. भारतातही याचे प्रमाण कमी नाही परिणामी याचा प्रभाव उत्पादनावर प्रतिकूल पडतो. भूकंप, महामारी, कोरोंना, महापूर, पुर, कोरडा दुष्काळ, ओला दुष्काळ आणि इतर नैसर्गिक संकटाचा कृषी क्षेत्रावर नकारात्मक प्रभाव पडतो परिणामी उत्पादकतेत घट होते.

३. जमिनीची धूप :

प्राचीन काळापासूनच जमिनीची धूप ही नैसर्गिक समस्या आहे. हजारो हेक्टर जमिनीची धूप होऊन अतिशय उपयूक्त अश्या प्रकारची माती समुद्रात वाहून साठवली जाते. कधी जोरात वेगाने वाहणार वारा व चुकीच्या पीक घेण्याच्या पद्धतीमुळे व जमिनीचा उतार हा जास्त प्रमाणात असेल तर अतितिव्र पद्धतीने जमिनीची धूप रास्त प्रमाणात होते. अति पावसामुळे नदीला पुर येऊन जमिनीची धूप होते. परिणामी उत्पादकता कमी होते.

क. सामाजिक कारने :

१. ग्रामीण भागातील परिस्थिती :

ग्रामीण भागात रास्त प्रमाणात अंतर्गत वाद, झगडे, भांडण ही आधिक प्रमाणात होत असतात अशी परिस्थिती पाहावयास मिळते. यामूळे शेतीसाठी कमी वेळ मिळतो आणि शेतकरी हा आशा बाबीसाठी जास्त वेळ देतो. परिणामी कृषिवर लक्ष कमी होते.

२. सावकार :

शेतीच्या विकासातील अडचण हा सावकार ठरत आहे. शेतकऱ्याना अल्प व दीर्घ मूदतीचे कर्ज देऊन त्यांची आर्थिक पिळवणूक सावकार करत आहे. शेतकरी ही कर्ज उत्पादक व अन्उत्पादक बाबी वर खर्च करतो परिणामी निसर्गावर अवलंबून असलेली कृषि तोट्यात गेली की शेतकऱ्याला कर्ज फेडणे अश्यक्य होऊन शेतकरी आत्महत्या करतो. शेती कसणाराच जग सोडून गेला तर शेती ओस पडते.

३. शेती शिक्षणाचा अभाव :

पारंपरिक पदधतीने शेती ही केली जात असल्यामुळे फार मोट्या प्रमाणात तिच्यामध्ये अशिक्षितपणा आपणाला पाहावयास मिळतो त्यामूळे चांगल्या प्रकारचे तंत्रज्ञान हे आपणाला शेतीमध्ये वापरता येत नाही. शेतकरी हा आज्ञानी असल्यामुळे त्याला आधुनिक माहितीचा अभाव हा निर्माण होऊन नवीन तंत्रज्ञानाचा वापर कृषी क्षेत्रात कारता येत नाही. परिणामी यामूळे कृषी तोट्यात जाते.

सामाजिक, नैसर्गिक व मानविय (आर्थिक समस्या) आशा विविध समस्या हया भारतीय कृषी मध्ये असून तरी देखिल कृषी क्षेत्र हे सर्वाधिक लोकाना रोजगार प्रवते.

निष्कर्ष :

भारतात मोठ्या प्रमाणात कृषियोग्य जमीन असून तिचा वापर हा शेतीसाठी केला गेला पाहिजे वाढत्या लोकसंख्येला रोजगार उपलब्ध होऊन बेरोजगारीचे प्रमाण कमी होईल त्याच प्रमाणे भारतीय कृषी क्षेत्रात काम करणाऱ्या कृषी मजुर यांच्या संखेत वाढ होताना दिसून येते. मात्र प्रत्यक्ष शेतकरी किंवा शेतमालक यांच प्रमाण कमी ही बाब चिंताजनक असून कदाचित भारतीय कृषि क्षेत्रातील वाढत्या समस्या किंवा कृषी मालाला योग्य भाव न मिळणे चांगल्या प्रकारचे बी बियाणे उपलब्ध न होणे ही कारणे आहेत. कृषीला पूरक अशा प्रकारचे साधने किंवा धोरणे शेतकऱ्याला सरकारने उपलब्ध करून द्यावी तरच शेतकरी टिकेल आणि कृषी ही टिकून राह्न ती विकासात्मक दृष्ट्या झेप घेईल.

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हॉटेल कामगारांची आर्थिक व सामाजिक स्थिती एक अभ्यास

संशोधक

चिमाजी पांडुरंग हारके

अर्थशास्त्र विभाग, श्री. आसारामजी भांडवलदार महाविद्यालय, देवगाव, रं. ता. कन्नड, जि.छ. संभाजीनगर

मार्गदर्शक

प्रा. डॉ. विनायक शिंदे

दगडोजीराव देशमुख महाविद्यालय, वाळूज, छ. संभाजीनगर

गोषवारा :-

प्राचिन काळी लोक घोड्यावरून व उंटावरून प्रवास करीत असताना त्यांना काही ठिकाणी मुक्काम करावा लागत असे. त्यावेळी ते प्रवासी आपल्या पाहुण्याच्या घरी राहुन जेवण्याची व झोपण्याची व्यवस्था करावी लागत होती. या व्यवस्थेच्या मोबदल्यात त्यांना काही पैसे वगैरे द्यावे लागत असे. त्यावेळी प्रवाशाच्या राहण्याची, जेवण्याची सोय व्हावी या करीता हॉटेलची गरज भासू लागली. अशा प्रकारे हॉटेलचा उगम होत गेला. हॉटेल व्यवसायाचे औद्योगिकीकरण हे इंग्लंड ने निर्माण केले. आणि इंग्लंडने हा व्यवसाय चालविण्यास प्राधान्य दिले. रेल्वेचा क्रांतीमुळे व जहाजाच्या प्रगतीमुळे दळणवळण वाढले त्यामुळे हॉटेल व्यवसायाला चालना प्राप्त झाली.

प्रस्तावना :-

आज हॉटेल व्यवसाय चालविण्यासाठी सर्वच हॉटेलमध्ये कमी अधिक प्रमाणात कामगाराची गरज असते. सध्याची परिस्थिती पाहता हॉटेल कामगारांना अत्यंत कमी पगारावर काम करावे लागत आहे. ग्राहकाकडून हॉटेल मालकाकडून त्यांना चांगली वागणुक मिळत नाही. तसेच त्याला चांगल्या सुविधा मिळत नाही. जवळजवळ सर्वच हॉटेल कामगारांना त्यांच्या कामाची शाश्वती नसते. जोपर्यंत हॉटेल मालकाची मर्जी तोपर्यंतच काम अशी परिस्थिती आज हॉटेल कामगारांची झालेली आहे. हॉटेल कामगार हे अनेक प्रकारचे असतात. त्यामध्ये वेटर, मॅनेजर, कॅसिअर, स्वागतक, सफाई कर्मचारी, मोठमोठ्या हॉटेलमध्ये असतात व ते आपआपल्या कामानुसार सेवा देतात. अनेक हॉटेल कामगारांना कामाच्या प्रमाणात कमी वेतन दिले जाते. त्यामुळे त्या वेतनातुन त्यांचे कौटुंबिक गरज पुर्ण होत नाही. त्यांना त्याच्या पाल्याच्या आरोग्यावर व इतर गोष्टीवर पाहीजे तेवढा खर्च करता येत नाही. त्यामुळे त्याचे राहणीमान दर्जा सुधारत नाही. हॉटेल कामगारांना या कामा व्यतिरिक्त इतर कोणताही जोड व्यवसाय करता येत नाही. कारण ते हॉटेल कामगारांची स्थिती बिकट होत चालली आहे.

संशोधनाची उद्दिष्ट्ये :-

- 1. हॉटेल कामगारांच्या आर्थिक स्थितीचा अभ्यास करणे.
- 2. हॉटेल कामगाराच्या सामाजिक स्थितीचा अभ्यास करणे.
- 3. हॉटेल कामगारांच्या कामाचे स्वरूप आणि मोबदला या बाबीचे अध्ययन करणे.

संशोधनाची गृहीतके :-

1) हॉटेल कामगारांची आर्थिक स्थिती कमक्वत आहे.

2) हॉटेल कामगारांना कामाचा मोबदला कामगार कायद्याच्या तरत्दीप्रमाणे मिळत नाही.

3) हॉटेल कामगारांच्या विकासासाठी उपाययोजना करणे आवश्यक आहे.

संशोधन पध्दती :-

प्रस्तुत हॉटेल कामगारांची आर्थिक व सामाजिक स्थिती या विषयाचे संशोधन करताना दुय्यम साधनांचा वापर केलेला आहे. यामध्ये सरकारी वार्षिक अहवाल, मासिके, वर्तमानपत्रे, गॅझेटस, संशोधन ग्रंथ इत्यादीचा वापर केला आहे.

संशोधन मर्यादा -:

प्रस्तुत संशोधन ही परभणी जिल्हयातील हॉटेल कामगार याची आर्थिक व सामाजिक स्थिती यांचा अभ्यास करणारे आहे. या संशोधनात परभणी जिल्हयातील हॉटेल कामगारांची आर्थिक स्थिती व सामाजिक स्थिती याचा अभ्यास केला जाणार आहे. हॉटेल कामगारांना त्याचा कामाचा योग्य मोबदला दिला जातो का याचे अध्ययन देखील केले जाणार आहे. प्रस्तुत संशोधन पर्यंत मर्यादित आहे.

संशोधनाचे महत्व :-

हॉटेल कामगारांची आर्थिक व सामाजिक स्थिती या संशोधनामुळे हॉटेल कामगाराचे आर्थिक व सामाजिक प्रश्न सोडवण्यात मदत हाईल. हॉटेल कामगारांना मुख्य प्रवाहात समाविष्ट करण्यासाठी हे संशोधन पुरक ठरेल.

संशोधन साहित्याचा आढावा :-

प्रस्तुत विषयाचे संशोधन करत असताना हॉटेल कामगार, संकल्पना, कामगार कायदे, वेतन, इत्यादी घटकाचा आढावा यामध्ये घेतला आहे.

व्याख्या:-

कामगार :-

"पैशाच्या किवा वस्तुच्या मोबदल्यात ती व्यक्ती काम करत ती म्हणजे कामगार" अशी सर्वसाधारण व्याख्या केली जाते. मग ते कामगार शारिरीक किंवा बौध्दीक असेल.

हॉटेल कामगार :-

"हॉटेल व्यवसायात सतत काम करणारा व मिळेल त्या मोबदल्यात आवश्यक ती सेवा पुरवणारा घटक म्हणजे हॉटेल कामगार होय."

हॉटेल क्षेत्रातील कामगारांची आर्थिक व सामाजिक संबधी संशोधनाची दिशा संशोधन साहित्य सर्वेक्षणातून मिळणाऱ्या मदत होते. तसेच संशोधनाची दिशा ठरविण्यासाठी असे सर्वेक्षण उपयुक्त ठरते. चाइल्ड लेबर इन इंडिया (१९९२)

या पुस्तकात एन. ए. शाह यांनी जम्मू काश्मिर राज्या हे असंघटीत क्षेत्रात नोकरी करणाऱ्या मुलांच्या संख्येचा विचार करता वरचा क्रमांक असणारे राज्य आहे. असे नमुद करुन त्यांनी कश्मिरमधील असंघटीत क्षेत्रातील कामगारांच्या व्याप्तीची, कामगार निर्मिती कारणांची आणि परिणामांची प्रामुख्याने चर्चा केली आहे. असंघटीत क्षेत्रातील दोनशे कामगाराचा अभ्यास करुन हा ग्रंथ प्रकाशीत केला आहे.

मेघनाद देसाई (२००८)

श्री मेघनाद देसाई हे लंडन स्कूल ऑफ इकोनॉमिक्स मध्ये मानद प्राध्यापक आहेत. त्याचबरोबर त्याची कामगार मे २००८ मध्ये बालकामगार समस्या आणि उपाय या विषयावर भाष्य केले आहे. भारतातील बालकामागारावर अनेक वेळा गरीबीमुळे तर काही वेळा वडिलोपार्जित व्यवसायामुळे कामात गुंतवले जाते. अनेक कुटुंबाचे स्वतःचे उद्योग व्यवसाय, हॉटेल आहेत. त्यामध्ये त्यांची मुळ कामे करताना आढळतात. याचे जास्त प्रमाण हॉटेल व्यवसायात दिसून येते. ते हॉटेलमधील छोटी मोठी कामे करतात. त्यांना त्यांच्या कामाचा काहीच मोबदला मिळत नाही. ही समस्या सर्वत्र दिसून आलो.

चाइल्ड लेबर कॉज इफेक्ट सिंड्रोम

हे पर्वीन नंगीया यांच्या संशोधनावर आधारित पुस्तकात कामगारांची लोकसंख्या विषयक तसेच सामाजिक आर्थिक पैलू माडण्याचा प्रयत्न केला आहे. संशोधकांनी दिल्ली या महानगरातील आणि त्यांच्या आजुबाजुच्या विभागातील हॉटेल कामगारांचा केलेला अभ्यास हा स्थुल आणि सुक्ष्म अशा दोन्ही दृष्टीकोणातून करण्यात आलेला आहे. सुक्ष्म पातळीवर हॉटेल क्षेत्रात कामगारांवर होणारे आर्थिक व सामाजिक परिणाम यास त्यांनी अभ्यासले आहेत.

अ.क्र.	घटक	प्रतिसाद	टक्केवारी
1	उदरनिर्वाह	320	80
2	सणसमारंभ	19	4.75
3	आरोग्यावर	16	4.00
4	शिक्षणावर	21	5.25
5	व्यसनावर	24	6.00
6	इतर	00	00
	एकूण	400	100

हॉटेल कामगारांच्या खर्चाचा तपशील दर्शविणारा तक्ता

स्त्रोत : प्रत्यक्ष सर्वेक्षण

प्रस्तुत विषयी संशोधन करत असताना असे दिसुन आले आहे की, परभणी जिल्हयातील अनेक हॉटेल कामगारांना त्यांच्या कामाव्यतिरिक्त इतर ठिकाणी काम करावे लागते. तरच त्याचा खर्च पुर्ण होतो. त्यानंतर हॉटेल कामगारांचा सर्वाधिक खर्च कोणत्या घटकावर होतो. यांचा शोध घेणे गरजेचे होते. म्हणून सर्वेक्षण करण्यात तशी माहिती घेतली असता असे दिसून आले की परभणी जिल्हयातील हॉटेल कामगार हे सर्वाधिक खर्च आपल्या उदरनिर्वाहावर खर्च करतात. त्यांच्यामुळे जास्तीत जास्त खर्च आपल्या दैनंदिन गरजा भागविण्यात होतो.

अ.क्र	वेतन	प्रतिसाद	टक्केवारी
1	5 ते 8 हजार	84	21
2	8 ते10 हजार	96	24
3	16 ते 12 हजार	120	30
4	12 ते 15 हजार	40	10
5	15 ते 20 हजार	40	10
6	25 हजारापेक्षा जास्त	20	5
	एकूण	400	100

हॉटेल कामगारांचे वेतन दर्शवणारा तक्ता

स्त्रोत प्रत्यक्ष सर्वेक्षण

परभणी जिल्हयातील हॉटेल कामगार हे आपल्या कामाचा मोबदला हा वेगवेगळ्या वेळेत घेत असेले तरी त्यांना नेमके किती वेतन दिले जाते याचा विचार केला असता असे दिसून येते की परभणी जिल्हयातील ७ हजार ते ४००० एवढे वेतन कामगारांच्या 21 टक्के एवढी आहे. त्याचप्रमाणे 8 हजार ते 10 हजार वेतन घेणाऱ्या हॉटेल कामगारांची संख्या 24 टक्के एवढी आढळून आली आहे. एकूण कामगारांच्या तुलनेने ही संख्या जरी मोठी वाटत असली तरी त्यांना मिळणारी रक्क्म ही कमी असल्याचे जाणवते. त्याच प्रमाणे 10 ते 12 हजार एवढे प्रतिमहिना वेतन घेणाऱ्या कामगाराचे प्रमाण 30 टक्के एवढे आहे. याप्रमाणे 12 हजार ते 15 हजार एवढ्या मासिक वेतनावर 10 टक्के हॉटेल कामगार काम करताना आढळले. त्याचप्रमाणे 15 हजार ते 20 हजार एवढ्या मासिक वेतनावर काम करणाऱ्या हॉटेल कामगारांची संख्या 10 टक्के एवढी आहे.

वरिल नमुन्यावरून असे दिसून येते की, परभणी जिल्हयातील हॉटेल कामगारांना वेगवेगळे वेतन दिले जाते. ५ हजार ते १० हजार एवढ्या वेतनावर काम करणाऱ्या कामगारांची संख्या सर्वाधिक असून २५ हजारांपेक्षा जास्त वेतनावर काम करणाऱ्या हॉटेल कामगारांची संख्या सर्वात कमी आहे. सारांश :-

"हॉटेल कामगाराची आर्थिक व सामाजिक स्थितीचे संशोधन करत असताना परभणी जिल्हयातील हॉटेल कामगारांची स्थिती समोर आली. हॉटेल कामगार जास्त कष्ट करून निकृष्ट दर्जाचे आयुष्य जगताना दिसून येते. अनेक हॉटेल कामगारांना अत्यंत कमी वेतनावर काम करावे लागते. त्यामध्ये मालकाकडून होणारा त्रास, असे अनेक प्रश्न त्यांच्यासमोर आहेत. तसेच त्यांना वेळेवर वेतन न मिळाल्याने त्यांना अनेक प्रश्नांना सामोरे जावे लागते. त्यातुळे हॉटेल कामगारांना आर्थिक व सामाजिक परिस्थितीवर मात करणे शक्य होत नाही.

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- 5) लोकराज्य (एप्रिल 2021)- महाराष्ट्र राज्य
- जिल्हा सामाजिक व आर्थिक समालोचन 2020 जिल्हा परभणी.
- 7) Htt:¥¥enm.wikipedia.org¥wiki¥hotel

वाढते शरीकरण आणि पर्यावरणातील बदल

प्रा. डॉ. रामदास डी. मुकटे

शिवाजी महाविद्यालय हिंगोली. (महाराष्ट्र)

प्रस्तावना

अर्थव्यवस्थेत लोक वस्तीचे प्रमुख दोन स्थान आहेत ते म्हणजे ग्रामीण भाग आणि शहरी भाग अलीकडील काळामध्ये ग्रामीण भागातील लोकांचे स्थलांतरण शहराकडे मोठ्या प्रमाणात होत आहे आणि त्याचा परिणाम म्हणून भारतात शहरीकरणात वाढ होत आहे.'शहरीकरण म्हणजे सर्वसमावेशक प्रगतीची सामाजिक, आर्थिक, सांस्कृतिक, स्थिती चांगल्या पद्धतीची असते आणि शिक्षण आरोग्य रोजगार या सुविधा ज्या ठिकाणी उपलब्ध होऊ शकतात असा भाग होय.'ग्रामीण भागामध्ये औद्योगिकीकरणाचा अभाव, शिक्षण,आरोग्य,पाणीपुरवठा व रोजगार या संधी अतिशय अल्प प्रमाणामध्ये आहेत आणि त्यामुळे भारतीय अर्थव्यवस्था शहरीकरण सतत वाढत आहे.

संशोधनाची उद्दिष्टे

- 1. शहरीकरणाची संकल्पना स्पष्ट करणे
- 2. शहरीकरणामुळे पर्यावरणावर होणारा परिणामाचे विश्लेषण करणे.
- शेरीकरणामुळे होणाऱ्या पर्यावरण होणाऱ्या विपरीत परिणाम टाळण्यासाठी उपायांचा अभ्यास करणे करणे.

संशोधन पद्धती

प्रस्तुत लघु संशोधन कार्यासाठी संशोधनाच्या दुय्यम पद्धतीचा वापर करण्यात आलेला आहे.त्यामध्ये संशोधनाविषयी उपलब्ध असलेले संदर्भ ग्रंथ,मासिके,साप्ताहिक,न्यूज पेपर,इलेक्ट्रॉनिक्स मीडिया या आधारे आवश्यक ती माहिती उपलब्ध करण्यात आली आहे.

विषय विवेचन

भारतीय अर्थव्यवस्थेत नियोजन काळामध्ये विकासावर मोठ्या प्रमाणात भर दिला जात आहे याचाच एक भाग म्हणून अर्थव्यवस्थेतील शरीर शहरीकरणाचे प्रमाण वाढते आहे.

शहरीकरण आपल्याबरोबर अनेक नव्या समस्याही घेऊन येते.शहरीकरण वाढीच्या प्रक्रियेत स्थलांतर ही एक महत्त्वाची प्रक्रिया आहे. जगाच्या बहुतेक विकसनशील देशांमधे शहरी वाढीचा दर तुलनेने उच्च आहे. शहरीकरणात ग्रामीण लोकांनी शहरांकडे केलेले स्थलांतर हा एक महत्त्वाचा घटक राहिलेला आहे.वाढत्या शहरी लोकसंख्येसाठी गृहनिर्माण हे सर्वात मोठे आव्हान आहे. वाढत्या लोकसंख्येमुळे शेती उपयुक्त असलेली जमीन,गायरान, जंगल अशा ठिकाणी लोक वस्ती केली जातात. यामुळे पर्यावरणाला बाधा निर्माण होत आहे.

शहरी मध्यमवर्गीयांच्या उत्पन्नाशी तुलना करता घरांच्या वाढत्या किंमतींमुळे कमी उत्पन्न गटातील लोकांना परवडणारी घरे घेणे कठीण झाले आहे. त्यामुळे ते अशा ठिकाणी राहातात जेथे योग्य वेंटिलेशन, प्रकाश, पाणीपुरवठा, सांडपाणी इत्यादींपासून ते वंचित असतात. उदाहरणार्थ दिल्लीमध्ये सध्याचा

अंदाजाप्रमाणे येत्या दशकात 5,00,000 घरांचा तुटवडा असेल. युनायटेड नेशन्स सेंटर फॉर हयूमन सेटलमेंटस् (यूएनसीएचएस) ने "गृह दारिद्र्य" अशी एक नवी संकल्पना मांडली आहे, ज्यात असे लोक मोडतात की जे "सुरक्षित आणि निरोगी निवारा, जसे नळाच्या पाण्याचा पुरवठा, किमान स्वच्छता, ड्रेनेज, घरगुती कचरा वाहून नेण्याची तरतूद" या किमान गोष्टींपासून वंचित असतात.शहरातील पिण्याच्या पाण्याचा स्त्रोत दूषित असतात. कारण शहरातील पाणी मुळातच अपुरे असते आणि भविष्यात, अपेक्षित लोकसंख्या वाढीसाठी पुरेशा पाण्याच्या उपलब्धतेचा प्रश्न तीव्र असतो.अस्वच्छता ही शहरी भागात, विशेषत: झोपडपट्टीतील आणि अनधिकृत वसाहतींमधील तर पाचवीला पुजलेली आहे. यामुळे अनेक प्रकारच्या अस्वच्छतेमुळे पसरणाऱ्या रोगराई, जसे की डायरिया, मलेरिया इत्यादीचा प्राधुर्भाव होतो. असुरक्षित कचरा विल्हेवाट ही शहरी क्षेत्रातील एक गंभीर समस्या आहे आणि कचरा व्यवस्थापन तर एक कायम मोठे आव्हान आहे.

शिक्षण आणि आरोग्य हे मानवी विकासाचे (Human Development) महत्त्वाचे संकेतक (indicators) मानले गेले आहेत. शिक्षण आणि आरोग्य या दोन्ही बाबतीत ग्रामीण भागाच्या तुलनेत शहरी गरीबांची आरोग्य स्थिती जास्तच प्रतिकूल असते. परंतु शहरातील दाट वस्ती आणि वाहनांची संख्या यांचा विचार केला असता प्रदूषित हवामान मोठ्या प्रमाणात शहरी भागात दिसून येते.

उच्च उत्पन्न असणाऱ्या व्यक्ती अधिक खाजगी वाहने खरेदी करत आहेत. सार्वजनिक वाहतुकीची व्यवस्था अपुरी होत चालली आहे. शहरात मोठ्या संख्येने खासगी वाहने रहदारी जाम करत आहेत.मानवनिर्मित आणि नैसर्गिक आपत्ती ओढवून धोकादायक परिस्थिती आणि जोखीम निर्माण होते आहे. यूएनडीपीच्या मते भारतात भूकंपाचे धोके आहेत. घनतेमुळे आणि प्रचंड संख्येने शहरी भागात हा धोका जास्त संभवतो. शहरी भागात उष्णता निर्माण वाढते आहे. भूजल पुनर्भरण सोपे नसते आणि जलसंपत्ती आपोआप वाढत नाही. त्यासाठी नियोजनबद्ध कार्यक्रम राबवावे लागते.

शहरीकरणाचे पर्यावरणावर होणारे विपरीत परिणाम टाळण्याचे उपाय

- 1. शहरी भागात रस्त्याच्या कडेला वृक्षांची लागवड करणे.
- सिमेंटची घरे,रस्ते निर्मितीवर निर्बंध लावून पर्यावरण पूरक रस्ते आणि घरे निर्माण करण्यावर भर देण्यात यावा.
- 3. पेट्रोल डिझेल यावर चालणारी वाहनांची संख्या कमी करणे.
- पर्यावरण पूरक वाहतुकीच्या सोयी उपलब्ध करणे उदाहरणांमध्ये इलेक्ट्रॉनिक्स गाड्या, सायकल वगैरे
- 5. इमारतीवर पडलेले पाणी गटारात किंवा नालीत न सोडता त्याचे जमिनीत पुनर्भरण करणे.
- शहरीकरनाचे एकत्रीकरण टाळण्यासाठी औद्योगिक व सेवा क्षेत्रांचा विकास देशातील इतर भागांमध्ये समतोल प्रमाणात करण्यात यावा.

इत्यादी प्रमुख उपाय शरीरातील पर्यावरणाचा समतोल टाळण्यासाठी सांगता येतात.

निष्कर्ष

- अर्थव्यवस्थेच्या विकासाबरोबर शहरीकरण वाढणे हे अनिवार्य आहे परंतु शहरीकरणाबरोबरच पर्यावरणाची ही हानी होणार नाही याची काळजी घेणे आवश्यक आहे.
- शहरी भागामध्ये ग्रामीण भागापेक्षा कार्बन डाय-ऑक्साइड व उष्णतेचे प्रमाण अधिक असते. यामुळे पर्यावरणाला हानी पोहोचत असते.

3. शेहरी भागातील पर्यावरणाचे नुकसान होऊ नये यासाठी वेळीच पावले उचलण्याची आवश्यकता आहे. सारांश

अर्थव्यवस्थेच्या विकासातील प्रमुख घटक म्हणून शहरीकरणाकडे बघितले जाते. वाढत्या शहरीकरणामुळे अर्थव्यवस्थेत बेकारी, दारिद्र्य, गुन्हेगारी यासारखे प्रश्न निर्माण होत आहेत. त्याचबरोबर पर्यावरणाचा असमतोल किंवा हानी निर्माण होत आहे. एका शहरात वाढणारे लोकसंख्या इतरत्र भागामध्ये स्थलांतरित करणे आवश्यक आहे. त्याचबरोबर देशातील इतर भागांमध्ये औद्योगीकरण, शिक्षण, आरोग्य, स्वच्छ पाणी-पुरवठा, रस्ते यासारख्या घटकांचा विकास करण्याची आवश्यकता आहे. त्यामधून एकाच ठिकाणी निर्माण होणारे दाट शहरीकरणाची संख्या कमी होईल व पर्यावरणाचा समतोल राखण्यास मदत होईल.

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'महाराष्ट्रातील पर्यटनाचे बदलते स्वरूप: एक अर्थशास्त्रीय अध्ययन'

डॉ. लक्ष्मण रामभाऊ म्हस्के

विभाग प्रमुख, पदव्यूत्तर अर्थशास्त्र विभाग, शासकीय विदर्भ ज्ञान विज्ञान संस्था (स्वायत्त), अमरावती.

श्भम नामदेव आंबेकर

संशोधक विद्यार्थी, शासकीय विदर्भ ज्ञान विज्ञान संस्था स्वायत, अमरावती.

गोषवारा :

जगातील पर्यटनाचे आकर्षण केंद्र असलेल्या महाराष्ट्रामध्ये पर्यटन उद्योग हा प्रमुख उद्योग म्हणून उदयास येत आहे. महाराष्ट्रामध्ये पर्यटनाचे अनेक प्रकार पाहायला मिळतात. महाराष्ट्रात छत्रपती शिवाजी महाराजांनी बांधलेले अनेक किल्ले, नैसर्गिक विविधतेने नटलेला सहयाद्री, लेण्या, राजवाडे, मंदिरे, बौद्ध स्तूप, दर्गे, जलाशये, अभयारण्ये, संग्राहालये इत्यादी बाबतीत महाराष्ट्र पर्यटनाचे आकर्षण बनत आहे.त्यामुळे मोठ्या संख्येने पर्यटक महाराष्ट्रात येतांना दिसून येतात. या लेखामध्ये महाराष्ट्रातील पर्यटन उद्योगाची स्थिती, महाराष्ट्रात येणाऱ्या देशी-विदेशी पर्यटकांची संख्या, महाराष्ट्राचे देशांतर्गत पर्यटनातील प्रमाण इत्यादी बाबींचा आढावा घेण्यात आलेला आहे.

प्रस्तावना :

अलीकडच्या काळात पर्यटनाच्या कक्षा रुंदावताना दिसून येत आहे. पर्यटनाच्या अनेक नवीन पैलूंची त्यामध्ये भर पडत आहे. त्या अनेक पैलूपैकी मनोरंजनात्मक,धार्मिक, सांस्कृतिक, नैसर्गिक, ऐतिहासिक, शैक्षणिक, वैद्यकीय इत्यादी पैलूंचा त्यामध्ये समावेश होतो.पर्यटन उद्योगामुळे सेवा उद्योगांना संधी मिळते व त्यातून वस्तू व सेवा यांचा उपभोग, उत्पादन, वितरण इत्यादीला चालना मिळून अर्थव्यवस्थेला गती प्राप्त होते. पर्यटनामुळे देशी व विदेशी पर्यटकांच्या वाढत्या संख्येमुळे एकंदरीत अर्थव्यवस्थेतील सर्वच क्षेत्राला उभारी मिळत आहे. त्यातून व्यापारांचे प्रमाण व परिणाम यांचा विस्तार होत आहे.त्यामुळे आर्थिक दृष्टिकोनातून पर्यटन उद्योग हा महत्त्वाचा ठरत आहे.

पर्यटनाचे महत्त्व:

आधुनिक काळामध्ये पर्यटन हा स्वतंत्र उद्योग म्हणून उदयास आला आहे. सेवा क्षेत्रामध्ये पर्यटन क्षेत्राचा वाटा मोठ्या प्रमाणात वाढत आहे. पर्यटन उद्योगामुळे परकीय चलन प्राप्त करण्यास मदत मिळते. दरवर्षी मोठ्या संख्येने पर्यटक भारत आणि महाराष्ट्रास भेट देतात, ते वेगवेगळ्या ठिकाणी जातात, तेथे वास्तव्य करतात, तिथल्या दुकानात खरेदी करतात या सर्व गोष्टीमुळे देशी व परदेशी चलनातील व्यवहारात मोठ्या प्रमाणात वाढ होतांना दिसून येत आहे.

पर्यटन आपल्या देशातील सौंदर्य, कला, इतिहास आणि संस्कृती दर्शवण्यास मदत करते. कोणत्याही देशातून येणारे पर्यटक हे त्या देशातील सुंदर आणि सांस्कृतिक संकल्पना घेऊन येतात. आणि त्या संकल्पना वेगवेगळ्या ठिकाणी पसरवतात. त्याचबरोबर आपल्या देशातील सौंदर्य, कला, इतिहास आणि संस्कृती ते त्यांच्यादेशात घेऊन जातात. अशा प्रकारे स्थानिक कौशल्य, भाषा आणि कलेला पर्यटनामुळे वाव मिळतो.

प्रत्येक देशाचा सांस्कृतिक वारसा जपला जातो. पर्यटन देशात येणाऱ्या पर्यटकांना आपल्याकडे आकर्षित करते. तसेच येण्याचे निमंत्रण देखील देते आणि आपल्या देशाच्या आर्थिक प्रगतीमध्ये मदत करतात. पर्यटन हे सांस्कृतिक देवाण-घेवाणीसाठी एक उत्तम मार्ग आहे.

पर्यटन व जागतिक अर्थव्यवस्था :

पर्यटन हा उद्योग जगातील सर्वात मोठा आणि झपाट्याने वाढणारा उद्योग आहे. युनायटेड नेशन्स वर्ल्ड टुरिझम ऑर्गनायझेशनने स्पष्ट केल्याप्रमाणे जागतिक स्तरावर एकूण उत्पन्नात पर्यटनातून मिळणाऱ्या उत्पन्नाचे प्रमाण 9% आहे. पर्यटन निर्यातीचा विचार केला असता सन 2012 मध्ये 1.3 ट्रिलियन यूएसडी डॉलर एवढी निर्यात झाली असून ती एकूण निर्यातीच्या 6 टक्के असलेली आढळून येते. या व्यवसायामुळे नवीन पर्यटन विपणनाला चालना मिळत आहे. जगातील काही देशांच्या अर्थव्यवस्थेचा बहुतांश विकास तेथील पर्यटनावर अवलंबून आहे. भारतासारख्या विकसनशील देशात पर्यटन गेल्या दशकात 25 ते 30 टक्क्यांनी वाढले आणि त्यामुळे मिळणाऱ्या परकीय चलनात 40 टक्के वाढ झाली आहे.

पर्यटन व भारतीय अर्थव्यवस्था:

भारत हा विविधतेनी नटलेला असून, देश-विदेशातील पर्यटकांचे आकर्षण टरलेला दिसून येतो. कोणत्याही देशाच्या अर्थव्यवस्थेत पैशाचा जो एकक खर्च होत असतो, तो संबंध अर्थव्यवस्थेत फिरत असतो आणि त्यामुळे त्यांच्याशी ज्या-ज्या लोकांना संबंध येतो, त्यांचा वाढीव प्रमाणात फायदा होत राहतो. पर्यटनामुळे जो प्रत्यक्ष पैसा मिळतो त्यापेक्षा राष्ट्रीय उत्पन्नातील गुणक परिणामामुळे जी भर पडत असते तीचे महत्त्व अधिक असते. पर्यटनातून त्या-त्या विभागातील लोकांना रोजगाराच्या नवीन संधी उपलब्ध होतात. यातून आर्थिक आणि सामाजिक स्थितीत सुधारणा होण्यास मदत होते. अर्थशास्त्रज्ञांनी पर्यटनाचा गुणक परिणाम भारताच्या बाबतीत 3.4% एवढा काढला आहे. दुसऱ्या शब्दात एका पर्यटकांचा एक रुपया खर्च झाल्यास त्यामुळे अर्थव्यवस्थेतील 3.5 रुपये किमतीची उलाढाल होते. भारतात सन 2017-18 या काळात 8% रोजगार पर्यटन उद्योगातून निर्माण होण्यास मदत झाली आहे. पर्यटन उद्योगाच्या वाढीबरोबर देशातील बँकिंग सुविधा व आरोग्य सुविधांमध्ये वाढ झाली आहे. पर्यटन मंत्रालयाच्या आर्थिक अहवालानुसार 2017-18 मध्ये 9.2% पर्यटनाचे जीडीपीतील योगदान राहिले आहे.

विषय निवडीचे महत्त्व:

महाराष्ट्र पर्यटनाच्या दृष्टीने अगदी समृद्ध असून, सांस्कृतिक, धार्मिक, ऐतिहासिक व नैसर्गिक यासारख्या पर्यटनाच्या सर्व क्षेत्रामध्ये विकसित होत आहे. त्यामुळे महाराष्ट्रात येणाऱ्या पर्यटकापैकी परदेशी पर्यटकांची संख्या जास्त आहे. म्हणून महाराष्ट्रात अलीकडे पर्यटनाला चालना देण्याची आणि तेथील सुविधांचा विकास करण्याची गरज भासू लागली आहे. भारतात येणाऱ्या पर्यटकांपैकी 20.8% पर्यटक महाराष्ट्रात येतात. महाराष्ट्रात येणाऱ्या देशांतर्गत पर्यटकांचे प्रमाण देखील 7.2% आहे. महाराष्ट्रात ऐतिहासिक पर्यटन, धार्मिक पर्यटन, साहसी पर्यटन, नैसर्गिक पर्यटन, विश्रांती पर्यटन, कृषी पर्यटन, मनोरंजनात्मक पर्यटन, समुद्रकिनारा पर्यटन, गांधीवादी पर्यटन, ग्रामीण पर्यटन हे सर्व पाहायला मिळतात.

या सर्व बाबीचा विचार करता महाराष्ट्राच्या अर्थव्यवस्थेत पर्यटनाचे योगदान, देशी- विदेशी पर्यटकांची संख्या, रोजगार निर्मितीत योगदान, शासनाचे पर्यटन धोरण, पर्यटन विकासाची संधी व आव्हाने

इत्यादी बाबींचा आढावा घेण्यासाठी प्रस्तुत लेखासाठी 'महाराष्ट्रातील पर्यटनाचे बदलते स्वरूप: एक अर्थशास्त्रीय अध्ययन' हा विषय निवडण्यात आलेला आहे.

संशोधनाची उद्दिष्टे:

- महाराष्ट्रातील रोजगार निर्मितीत पर्यटन क्षेत्राच्या योगदानाचा अभ्यास करणे.
- २) महाराष्ट्रात येणाऱ्या देशी-विदेशी पर्यटकांच्या संख्येचा अभ्यास करणे.
- महाराष्ट्र शासनाच्या पर्यटन विषयक धोरणाचा अभ्यास करणे.
- ४) महाराष्ट्रातील पर्यटन विकासाच्या संधी व आव्हाने अभ्यासणे.
- भहाराष्ट्रातील पर्यटन विकासाच्या संदर्भात निष्कर्ष व शिफारशी सूचवणे.

संशोधन पद्धती:

प्रस्तुत संशोधन लेखासाठी द्वितीयक आधार सामग्रीचा वापर करण्यात आलेला असून, द्वितीयक आधार सामग्री संकलीत करण्यासाठी शासकीय प्रकाशने, अहवाल, संदर्भ ग्रंथ, संशोधन अहवाल, संशोधन लेख, शोध निबंध आदी स्त्रोतांचा वापर करण्यात आलेला आहे.

संशोधन साहित्याचा आढावा

Darshan L. Pagdhare (2017)

प्रस्तुत 'FEASIBILITY OF DEVELOPMENT OF RURAL TOURISM IN PALGHAR DISTRICT: MAHARASHTRA' संशोधन प्रबंधात पालघर जिल्हयातील ग्रामीण पर्यटनाच्या विकासावर सविस्तर अध्ययन केले आहे. या संशोधनासाठी प्राथमिक आणि द्वितीयक सामग्रीचा वापर केला आहे. संशोधकाच्या मते शाश्वत मानवी विकासासाठी ग्रामीण पर्यटन हे महत्त्वाचे साधन आहे. यामधून रोजगार निर्मिती करता येते. स्थानिक लोकाचे उत्पन्न वाढलेले पाहायला मिळते. पर्यावरणीय पर्यटनाला चालना मिळून दुर्गम भागात रोजगार निर्मिती झालेली पाहायला मिळते. यामुळे या भागातील महिला आणि इतर वंचित गटाची प्रगती होते. एकंदरीत त्याचा सामाजिक आणि आर्थिक विकास झालेला निदर्शनास येतो. पर्यटनामुळे अर्थव्यवस्थेचा प्रवास शहरी ते ग्रामीण भागात होताना दिसून येतो. ग्रामीण भागात पर्यटनाचा विकास झाल्याने तेथीलल युवकांचा रोजगाराकरिता स्थलांतरणाचा प्रश्न मिटतो, त्यांना स्थानिक पातळीवर रोजगार मिळतो.

Deepali Tone(2021)

प्रस्तुत A STUDY OF TOURISM IN PALGHAR DISTRICT OF MAHARASHTRA: CHALLENGES AND PROSPECTS सशोधनात पालघर जिहयातील पर्यटनाचा अभ्यास केला आहे. या संशोधनासाठी प्राथमिक तसेच द्वितीय सामग्रीचा वापर केला आहे. प्राथमिक सामग्री साग्रहनासाठी सर्वेक्षण पद्धतीचा वापर केला आहे. द्वितीयक सामग्री संग्रहणासाठी शासकीय अहवाल, जिल्हा सांखिकीचा वापर केला आला आहे. यामध्ये पालघर जिल्हयातील पर्यटनासमोरील काय आव्हाने आणि संधी आहे याचा सविस्तर अभ्यास केला आहे.संशोधकाच्या मते पर्यटन हा व्यवसायाच्या शाखांपैकी एक शाखा म्हणून उदयास येत आहे. पर्यटनामुळे अर्थव्यवस्थेवर सोबतच सामाजिक-सांस्कृतिकतेवर परिणाम झाला आहे. ज्या ठिकाणी पर्यटक पर्यटन करण्यासाठी येतात तेथील संकृतीची त्याला ओळख होते. स्थानिक लोकांना सुद्धा पर्यटकांच्या संकृतीची

ओळख होते. पर्यटनामुळे सामाजिक परिणाम तर होतातच, सोबत आर्थिक परिमाण जसे कि रोजगारात वाढ होणे.

S.N.Wanole, J.R. Kadam P. A. Sawant (2021)

प्रस्तुत Scope and Challenges of Agri-tourism Centers in Konkan Region of Maharashtra State संशोधनात कोकण विभागातील कृषी पर्यटनासमोरील आव्हाने आणि संधीचा अभ्यास केला आहे. या संशोधनासाठी प्राथमिक आणि द्वितीयक सामग्रीचा वापर केला आहे. प्राथमिक सामग्री गोळा करण्यासाठी प्रश्नावली चा वापर करण्यात आले आहे. द्वितीयक सामग्रीसाठी विविध शासकीय अहवालाचा वापर करण्यात आला आहे.संशोधाकानुसार कृषी पर्यटनात शहरी लोक मोठ्या प्रमाणात सहभागी होतात. यातून त्यांना कृषी विषयी माहिती मिळते. कृषी पर्यटन आधुनिक काळात वाढत चाललेले आहे. त्यामुळे शेतकर्यांना एक जोड व्ययसाय म्हणून कृषी पर्यटनाकडे पाहता येते.सोबतच यामधून ग्रामीण युवकांना रोजगार मिळत आहे. पण कृषी पर्यटनात पाहिजे तेवढा विकास झालेला पाहायला मिळत नाही, म्हणून शासनाने यामध्ये लक्ष घालून विविध योजनाच्या माद्यमातून कृषी पर्यटनाचा विकास करावा.कोकण विभाग ३३ कृषी पर्यटन केंद्रासह दुसऱ्या क्रमांकावर आहे.पण कमकुवत संवाद कौशल्य, कृषी आणि पर्यटन विभाग यांच्यातील समन्वयाचा अभाव, प्रशिक्षणाचा अभाव, कृषी पर्यटनासंदर्भात जागरूकता कमी असल्या कारणाने पाहिजे त्या प्रमाणात कृषी पर्यटनाचा फारशा विकास झालेला नाही.

J. K.Sharma (2000)

प्रस्तुत "Tourism Planning and Development: A New Perspective" पुस्तकात पर्यटन नियोजन आणि विअकासावर भर देण्यात आला आहे. यामध्ये पर्यटन व्यवस्थापन आणि नियोजन यावर भर देण्यात आला आहे.पर्यटन सेवांच्या गुणवत्तेत वाढ करणे, सेवाच्या वाढीवर भर देणे यावर लक्ष देण्यात आले आहे. पर्यटन विकासात वाहतूक सेवा, निवासी सेवा,माहिती आणि प्रचार, भौतिक पर्यावरण आणि पर्यटन संस्था हे मुलभूत घटक आहे. पर्यटन नियोजन नियोजन करून तेथील पायाभूत सुविधाचा विकास करून तेथील पर्यटन संख्येत वाढ करता येते. सोबत यामध्ये पर्यटन विकासाची संकल्पना, आणि शाश्वत पर्यटन कश्या प्रकारे साध्य करता येईल याबददल सविस्तर अभ्यास केला आहे.

G.S. Batra and R.C. Dangwal (2001)

प्रस्तुत "Tourism Promotion and Development" पुस्तकात पर्यटन प्रोत्साहत आणि विकासाबद्दल सविस्तर माहिती देण्यात आली आहे. भारताच्या ऐतिहासिक, नैसर्गिक, आणि भूगोलिक परिस्थितीने भारतात अनेक जागतिक दर्जाचे पर्यटन स्थळ निर्माण झाले आहे. भारताला समृद्ध असा इतिहास लाभलेला आहे. इतिहासाची साक्ष देणारे अनेक स्मारके, किल्ले भारतात पाहायला मिळतात. या सर्व पर्यटन स्थळाला भेट देण्यास देश विदेशातून मोठ्या संख्येने भेटी देतात. सोबतच भारतात नैसर्गिक परिस्थितीमुळे अनेक पर्यटन स्थळ निर्माण झाले आहे. यात समुद्र किनारा पर्यटन, नदी पर्यटन अश्या अनेक नैसर्गिक पर्यटन स्थळाला भेट देण्यासाठी मोठ्या प्रमाणावर देश विदेशातून पर्यटक येतात. भारतात पर्यटन वाढीला मोठ्या प्रमाणात वाव आहे. भारतात येणाऱ्या पर्यटकाच्या वाढत्या संख्येवरून पर्यटन वाढीची मोठी क्षमता भारतीय पर्यटनात आहे.

पर्यटन व पायाभूत सुविधाः

पर्यटन व पायाभूत सुविधा यांच्यात धनात्मक सहसंबंध असल्याचे दिसून येते, जेथे हवाई वाहतूक, रस्ते वाहतूक व जल वाहतूक स्वस्त व मोठ्या प्रमाणात उपलब्ध असते तेथील पर्यटन विकास जलद गतीने झालेला दिसून येतो. याउलट जेथे पर्यटनास वाव आहे, अशा टिकाणी शासनाकडून जाणीवपूर्वक वाहतूक व इतर सुविधा उपलब्ध करून दिल्या जातात. अलीकडे अनेक टिकाणी खाजगीरीत्या पर्यटनाचे विविध प्रकार विकसित केले जात आहे. एकंदरीत एखाद्या ठिकाणाला जेव्हा पर्यटन स्थळ घोषित केले जाते तेव्हा त्या ठिकाणी लक्षणीय परिवर्तन होते. त्यातूनच हॉटेल व्यवसाय, परिवहन, बाजारपेठा, स्थानिक रोजगार, आरोग्य, बॅंकिंग इत्यादी सर्वच क्षेत्राला चालना मिळते व त्यातून मोठ्या प्रमाणात रोजगाराची संधी निर्माण होते. थोडक्यात पर्यटन हे पायाभूत सुविधांच्या विकासावर अवलंबून असते. जेवढ्या प्रमाणात तेथील पायाभूत सुविधांचा विकास झालेला असेल तेवढ्या प्रमाणात पर्यटन वाढलेले आपल्याला दिसते.

देशांतर्गत पर्यटनात महाराष्ट्राचा वाटा:

मुंबई ही भारताची आर्थिक राजधानी म्हणून ओळखली जाते. औद्योगीकीकरनाच्या दृष्टीने महाराष्ट्र अग्रगण्य राज्य मानले जाते. त्यामुळे व्यापार–व्यवहाराच्या निमित्ताने भारतातील व्यासायिक मोठ्या प्रमाणात महाराष्ट्रात ये-जा करत असतात. ऐतिहासिक, सांस्कृतिक, सामाजिक परंपरा महाराष्ट्राला लाभलेली आहे. वाहतूक सुविधांचा विकास देखील महाराष्ट्रात मोठ्या प्रमाणात झालेला दिसून येतो. राज्यात मोठ्या संख्येने किल्ले, दुर्ग पाहायला मिळतात. हे पाहण्यासाठी मोठ्या प्रमाणावर पर्यटक राज्याला भेटी देण्यासाठी येतात.

वर्ष	महाराष्ट्रातील पर्यटक	महाराष्ट्रातील पर्यटक	भारतातील पर्यटक
		(टक्केवारीत)	
2011	55333467	6.16	864532718
2012	74816051	7.16	1045047536
2013	82700556	7.22	1145280443
2014	94127124	7.34	1281952255
2015	103403934	7.22	1431973794
2016	116515801	7.21	1615388619
2017	119191539	7.19	1657546162
2018	119191539	6.43	1853787719
2019	149294703	6.42	2321982663
2020	39234591	6.43	610216157
2021	43569238	6.43	677632981
एकूण	953809305	6.89*	13827708066

देशांतर्गत पर्यटकांमध्ये महाराष्ट्रातील पर्यटकांचे प्रमाण (पर्यटक संख्येत)

Source: Tourism Survey for the State of Maharashtra (* Average Percentage)

देशांतर्ग पर्यटकांची संख्या पाहता असे दिसून येते की, 2011 ते 2021 दरम्यान भारतातील व महाराष्ट्रातील पर्यटकांच्या संख्येत कोविड काळ वगळता वाढ झालेली असून याच कालावधीत भारतातील

एकुण 13827708066 पर्यटकापैकी महाराष्ट्रातील पर्यटकांची संख्या 953809305 एवढी असल्याची दिसून येते. याचे शेकडा प्रमाण पाहता भारतातील एकुण पर्यटकांच्या तुलनेत महाराष्ट्रातील पर्यटकांची संख्या ही 6.89 टक्के असल्याची दिसून येते.

विदेशी पर्यटनात महाराष्ट्राचा वाटा

भारतात येणाऱ्या विदेशी पर्यटकांपैकी मोठ्या प्रमाणात पर्यटक महाराष्ट्राला भेटी देतात त्यामध्ये व्यावसायिक कारण खूप महत्त्वाचे आहे. महाराष्ट्रात असलेल्या सोयीसुविधामुळे विदेशी पर्यटक मोठ्या प्रमाणावर महाराष्ट्रात येतात. भारतामध्ये सर्वाधिक जास्त विदेशी पर्यटक महाराष्ट्राला भेटी देतात .

वर्ष	महाराष्ट्रातील विदेशी पर्यटक	महाराष्ट्रातील विदेशी पर्यटक (टक्केवारीत)	भारतातील विदेशी पर्यटक
2011	4815421	24.69	19497126
2012	5120287	24.70	20731495
2013	4156343	20.83	19951026
2014	4389098	19.65	22334031
2015	4408916	18.90	23326163
2016	4670049	18.90	24707732
2017	5078514	18.88	26886684
2018	5078514	17.60	28851130
2019	5528704	17.60	31408666
2020	1262409	17.60	7171769
2021	185643	17.60	1054642
एकूण	44508255	19.79*	224865822

भारताला भेट देणाऱ्या विदेशी पर्यटकांमध्ये महाराष्ट्रातील पर्यटकांचे प्रमाण (पर्यटक संख्येत)

Source: Tourism Survey for the State of Maharashtra (* Average Percentage)

भारताला भेट देणाऱ्या विदेशी पर्यटकांची संख्या पाहता असे दिसून येते की, 2011 ते 2021 दरम्यान भारतातील व महाराष्ट्रातील पर्यटकांच्या संख्येत कोविड काळ वगळता वाढ झालेली असून याच कालावधीत भारतातील एकुण 224865822 पर्यटकापैकी महाराष्ट्रातील पर्यटकांची संख्या 44508255 एवढी असल्याची दिसून येते. याचे शेकडा प्रमाण पाहता भारताला भेट देणाऱ्या विदेशी पर्यटकामध्ये महाराष्ट्रातील पर्यटकांचे प्रमाण हे 19.79 टक्के असल्याचे दिसून येते.

थोडक्यात भारतीय पर्यटकापेक्षा विदेशी पर्यटक महाराष्ट्राला पर्यटनासाठी अधिकची पसंती देतांना दिसून येते.

पर्यटन धोरण :

राज्यातल्या पर्यटनाला चालना देण्यासाठी राज्याचं पर्यटन धोरण – २०२४ तयार करण्यात आलं असून याद्वारे राज्यात अंदाजे १ लाख कोटी रुपयांची गुंतवणूक आणि १८ लाख रोजगार निर्मिती होणार

आहे. या पर्यटन धोरणानुसार, पर्यटन घटकांना भांडवली गुंतवणूकीसाठी प्रोत्साहन, सीजीएसटी कराचा परतावा, वीजदरात सवलत, सूक्ष्म, लघु आणि मध्यम उद्योगांना इतर वित्तीय प्रोत्साहन, व्याज आणि अनुदान प्रोत्साहन तसंच महिला उद्योजक, अनुसूचित जाती-जमाती व दिव्यांगांना अतिरिक्त प्रोत्साहन दिलं जाईल. ग्रामीण आणि शहरी भागात पर्यटनाद्वारे प्रत्यक्ष आणि अप्रत्यक्ष रोजगार उपलब्ध करणे, हा या धोरणाचा मुख्य उद्देश आहे

रोजगार आणि पर्यटन

पर्यटन क्षेत्रात उपलब्ध असलेल्या सेवांमुळे मोठ्या संख्येने रोजगार निर्मिती होते. पर्यटन क्षेत्रात ज्या सेवा पुरवल्या जातात त्यामधून इतर क्षेत्रात सुद्धा रोजगार निर्मिती झालेली पाहायला मिळते. यामध्ये वाहतूक, निवासी व्यवस्था, भोजन व्यवस्था अश्या अनेत क्षेत्रात रोजगार निर्मिती पर्यटन क्षेत्रातून होते. २०१० च्या आकडेवारीनुसार राज्यात ऐकून रोजगार ५४८.८४ लाख इतका होता. त्यापैकी पर्यटन क्षेत्राने ३१.१३ लाख रोजगार निर्मिती केली. राज्यातील एकुण उत्पन्नात पर्यटन आणि सलग्न सेवांचा 16% वाटा आहे.

कोरोनाचा फटका जागतिक अर्थव्यवस्थेला बसला. अर्थव्यवस्थेच्या प्राथमिक द्वितीय आणि तृतीयक क्षेत्रामध्ये मोठ्या प्रमाणावर घसरण झालेली दिसते. पर्यटन क्षेत्राला सुद्धा या महामारीचा फटका बसलेला दिसतो. महामारी पूर्व काळात पर्यटन क्षेत्रात मोठ्या प्रमाणावर रोजगार उपलब्ध होता. पण कोरोना महामारीत पर्यटन क्षेत्रातील अनेक लोकांना आपला रोजगार गमवावा लागला. भारताच्या पर्यटन क्षेत्रातील भारतातील कोट्यवधी लोकांनी रोजगार गमावल्याचे कोरोना महामारी काळात दिसून येते.

मागील सुमारे १७ वर्षांमध्ये राज्यातील पर्यटन क्षेत्राला चांगली गती प्राप्त झाली होती. भारताच्या एकूण रोजगारापैकी सुमारे १० टक्के रोजगार हा पर्यटन क्षेत्रातून मिळत होता. मात्र, या क्षेत्राला करोनाचा मोठा फटका बसला आहे. फेडरेशन ऑफ असोसिएशन्स इन इंडियन टुरिझम ॲण्ड हॉस्पिटॅलिटीनुसार, पर्यटन क्षेत्राशी संबंधित सुमारे ४ कोटी लोकांना महामारीच्या काळात रोजगार गमवावा लागला आहे.

महाराष्ट्रातील पर्यटन ठिकाणी पर्यटकांना आकर्षित करतात. सोबतच महाराष्ट्र शासनाचे विविध सरकारी धोरणे पर्यटन वाढीसाठी मदत करतात. महाराष्ट्रात MTDC ही पर्यटन आणि रोजगार वाढीसाठी नियमक म्हणून काम करते. राज्याच्या सकल देशांतर्गत उत्पादनात पर्यटन आणि प्रवास क्षेत्राचा वाटा 16% एवढा आहे. महाराष्ट्रात पर्यटनात मोठी संधी आहे. यामध्ये नैसर्गिक धार्मिक सांस्कृतिक पर्यटन स्थळे पर्यटकांना मोठ्या प्रमाणात आकर्षित करतात.

2016 मध्ये 12 कोटी पर्यटकांनी महाराष्ट्राला भेट दिली. यामध्ये 11.65 कोटी हे देशी पर्यटक तर 0.46 कोटी हे विदेशी पर्यटक होते. महाराष्ट्रात साधारणतः जानेवारी महिन्यात सर्वाधिक पर्यटन आढळून येते. महाराष्ट्रामध्ये 3491 पर्यटनाच्या ठिकाणी राहण्याच्या सोयीमध्ये गेस्ट हाऊस अतिथी गृही इत्यादी उपलब्ध आहेत. यामुळे पर्यटकांना राहण्याच्या सोयी सुविधा उपलब्ध होतात. महाराष्ट्रात उपलब्ध असणाऱ्या पायाभूत सोयी सुविधा पर्यटनाला मोठ्या प्रमाणावर सहकार्य करतात.

निष्कर्ष :

1) देशांतर्गत पर्यटकांच्या संख्येत वाढ होत गेली.

देशांतर्ग पर्यटकांची संख्या पाहता २०११ पासून ते २०१९ पर्यटन सतत वाढ होत गेली आहे. पण कोरोन महामारीमुळे २०२० मध्ये मात्र देशांतर्गत पर्यटकांच्या संख्येत घट झालेली आढळते. म्हणजे कोरोना महामारीचा काळ वगळता राज्यात आणि देशात देशांतर्गत पर्यटनामध्ये वाढ होत गेली आहे.

2) विदेशी पर्यटकांच्या संख्येत वाढ होत गेली.

वरील आकडेवारीच्या विश्लेषणावरून असे आढळून आले आहे कि, विदेशी पर्यटकांच्या संख्येत सुद्धा सातत्याने वाढ झाली आहे. फक्त कोरोन महामारीचा कालावधी वगळता इतर कालावाधीत विदेशी पर्यटकाच्या संख्येत वाढ झाली आहे.

3) देशांतर्गत पर्यटकांपेक्षा विदेशी पर्यटक महाराष्ट्राला पर्यटनासाठी पसंती देतात.

वरील आकडेवारीच्या विश्लेषणावरून असे आढळून आले आहे कि, देशांतर्गत आणि विदेशी पर्यटकांच्या ऐकून आकडेवारी बघता देशांतर्गत पर्यटकांपेक्षा विदेशी पर्यटक महाराष्ट्राला पर्यटनासाठी पसंती देत आहेत.

4) राज्यातील आणि देशातील पर्यटनाला कोरोन महामारीचा फटका बसला.

अभ्यासावरून असे आढळून आले कि, कोरोन महामारीच्या काळात देशांतर्गत विदेशी पर्यटकांच्या संख्येत घट झाली. यावरून असे आढळून आले कि कोरोन महामारीमुळे पर्यटन उद्योगामध्ये मोठ्या प्रमाणात घसरण पाहायला मिळाली.

5) महाराष्ट्रात पर्यटन व्यवसायाला पूरक असे धोरण राबवले जात आहे.

महाराष्ट्रात परदेशी पर्यटक मोठ्या संख्येने येत असल्यामुळे त्यांच्या राहण्याच्या सुविधा उपलब्ध करून देणे,सांस्कृतिक स्मारके, विविध अभयारण्य, राष्ट्रीय पार्क, वर्ल्ड कंजर्वेटिव्ह झोन, संरक्षित वने, किल्ल्यांची डागडुजी, विविध प्राण्यांसाठी राखीव असे क्षेत्र, विविध गोष्टींना जीआय टॅग देणे अशा पर्यटनासाठी पूरक अशा गोष्टी महाराष्ट्र शासन करत आहे.

6) पर्यटन क्षेत्राच्या विकासामुळे तेथील पायाभूत सुविधांचा विकास होत आहे.

पर्यटन उद्योगाच्या वाढीबरोबरच महाराष्ट्रात दळणवळण सुविधा बँकिंग सुविधा आरोग्य सुविधा निवास सुविधा व हॉटेल्स अँड रेस्टॉरंट निवासस्थाने या सर्वांचा विकास होताना आढळत आहे.

7) पर्यटन क्षेत्रामुळे महाराष्ट्रात रोजगार वाढत आहे.

वरील आकडेवारीवरून असे लक्षात येते की महाराष्ट्रात जसजसे पर्यटन क्षेत्र वाढत आहे सोबतच महाराष्ट्राच्या एकूण रोजगारात पर्यटन क्षेत्राचा वाटा हा वाढत आहे. पर्यटनातून त्या त्या भागातील लोकांना रोजगाराच्या संधी निर्माण होऊन त्यांच्या आर्थिक व सामाजिक स्थितीत सुधारणा होण्यास मदत होत आहे.

8) परिवहन क्षेत्राचा विकास

पर्यटन करण्यासाठी एका ठिकाणाहून दुसऱ्या ठिकाणी जाणे आवश्यक असते महाराष्ट्रात पर्यटनाचा विकास होत असताना दळणवळणाच्या सोयी सुविधा सुद्धा विकास होताना आढळत आहे.

पर्यटन विकासासाठी उपाय-योजना:

पर्यटनाला चालना देण्यासाठी राज्य सरकारने खालील उपाय योजनेच्या दिशेने पावले उचलणे आवश्यक आहे.

- महाराष्ट्रामध्ये पर्यटनाला मोठ्या प्रमाणावर वाव आहे पण महाराष्ट्रातील हे पर्यटन पर्यटकांसमोर प्रभावीपणे मांडणे आवश्यक आहे.
- 2) महाराष्ट्रात पर्यटन ठिकाणाचे नियोजन करणे तेथील पायाभूत सुविधाचा विकास करणे, विदेशी पर्यटकांना आकर्षित करणे, आणि पर्यटनाची क्षमता वाढवण्याची गरज आज आहे, पर्यटकांना विविध सवलती देऊन त्यादवारे पर्यटकांना आकर्षित करावे.
- 3) निसर्गात असणाऱ्या विविध औषधी की ज्या विविध आजारावर वापरता येतात, अशा नैसर्गिक औषधी निर्मिती करून त्याबद्दलची माहिती जर पर्यटकांना करून देण्यात आली तर अशा वनस्पतीचे उत्पादणामुळे मोठ्या प्रमाणावर रोजगारात वाढ होते.
- 4) दुर्गम भागात असलेल्या पर्यटन क्षेत्राचा विकास करून तेथील रस्त्याचा विकास करण्यात यावा. त्याद्वारे दळणवळण सुविधा निर्माण होऊन पर्यटकांच्या संख्येत वाढ होईल व राज्याच्या विकासालाही गती मिळेल.
- 5) पर्यटनाच्या ठिकाणी नवीन ग्ंतवणूकदारांना आकर्षित करून तेथील विकास साधून घेणे.
- खाजगी वाहतूक ही महागडी असल्यामुळे पर्यटनाच्या ठिकाणी सार्वजनिक वाहतुकीला चालना दयावी.
- 7) परदेशातून येणाऱ्या पर्यटकांच्या सुरक्षितेचा विचार करून पर्यटनाच्या ठिकाणी सुरक्षा व्यवस्था करावी.

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श्री सोपान काशिनाथ घोनशेट्टे

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संशोधक विद्यार्थी शिवाजी महाविद्यालय, उदगीर महाराष्ट्र उदयगिरी महाविद्यालय, उदगीर जि. लातूर

सारांश :-

जगातील प्रत्येक देशाने जलद विकासाच्या हव्यासापोटी नैसर्गिक साधन संपत्तीचा मोठ्या प्रमाणावर अपव्यय केला त्याचे परिणाम आज घडीला प्रत्येक देशाला जाणवत आहे. भारतातील कृषी वरील अवलंबून असणाऱ्या कुटुंबांची संख्या २०२० मध्ये १२० दश लक्ष पर्यंत पोहचली एवड्या लोकसंख्येचे शेतीवर अवलंबित्व अशक्य आहे. वाढत्या लोकसंखेच्या प्रमाणात शाश्वत विकासाची गरज आहे. भारतातील २०३० पर्यंत जमिनीचा ऱ्हास थांबविण्यासाठी कमीत कमी ३० दशलक्ष हेक्टर नापीक जमिनीचे पुर्नज्जीवन करणे आवश्यक आहे. त्यासाठी शासनाचे टिकाऊ आणि साक्षमपणाचे धोरण अवलंबीने आवश्यक आहे. शासनाच्या धोरणाला अनुसरून शाश्वत प्रक्रियेत लोकसहभाग असणे गरजेचे आहे. वेगवेगळे प्रकल्प वैयक्तिक व सामुहिक पातळीवर राबविणे आवश्यक आहे. शाश्वत कृषी विकास हा व्यापक आणि सशक्त स्वास्थपूर्ण मानवी समाजासाठी आहे.यासाठी विविध शाश्वत विकासासाठीचे व्यवस्थापन, शासकीय धोरणे व योजना देशात राबविण्यात येत आहेत त्याचे दूरगामी परिणाम दिसून येत आहेत.

मुख्य शब्द:- शाश्वत शेती,सरकारची धोरणे,पर्यावरण रक्षण,शासकीय योजना **प्रस्तावना :-**

शाश्वत शेती म्हणजे पर्यावरणाची गुणवत्ता राखून किवा वाढवून आणि नैसर्गिक संसाधनाचे संरक्षण करताना बदलत्या मानवी गरजा पूर्ण करण्यासाठी शेती संसाधांचे यशस्वी व्यवस्थापन होय. आज प्रत्येकजण कुठलीही गोष्ट झटपट, तत्काळ, ताबडतोब मिळाली पाहिजे याच्या मागे लागला आहे. त्यामुळे पर्यावरण असंतुलनाचा आणि मानवी अस्तीत्वाचा प्रश्न जगासमोर निर्माण झाला आहे.

प्रस्तुत संशोधन पेपर मध्ये जलद आर्थिक विकासाच्या प्रक्रियेत कृषीची उत्पादकता जलद गतीने वाढविण्याच्या प्रयत्नात निसर्गाची अपरिमित हानी होत आहे. त्यामुळे नैसर्गिक साधन संपत्ती नष्ट होऊन जीवनसाखळी बदलत आहे याचा परिणाम भविष्यात मानव जातीला सहन करावा लागणार आहे त्या अनुषंगाने जगातील एक मोठा खाद्य उत्पादक देश आणि १.३ अब्ज लोकसंख्येपैकी ६८% लोक हे थेट शेतीवर प्रत्यक्ष व अप्रत्यक्ष गुंतलेल्या भारत देशाच्या कृषी क्षेत्रा तील शाश्वत विकासात भारत सरकारने राबविलेल्या विविध धोरणांचा आढावा घेण्याचा प्रयत्न केला आहे. देशात लागवडी योग्य जमिनीचे लहान तुकड्यात विभाजन आणि निष्काळजी माती व्यवस्थापनामुळे जमिनीच्या ऱ्हासाचे प्रमाण वाढत आहे.२०१९ मध्ये IPCC ने असा अहवाल दिला की "जमिनीचा ऱ्हास हा हरितगृह वायूच्या असतर्कपणामुळे आणि कार्बन शोषणाच्या घटलेल्या दरामुळे हवामान बदलाचा चालक आहे". हवामान बदल हा दरवर्षी ४.९% कृषी

उत्पादनावर प्रतिकूल परिणाम करतो. यासाठीच्या उपाययोजना म्हणून देशात विविध धोरणे, व्यवस्थापन, योजना राबविलेल्या आहेत. यांचा अभ्यास संशोधन पेपर मध्ये करण्याचा प्रयत्न केला आहे.

संशोधनाची उद्दिष्टे :-

१.शाश्वत शेतीचे महत्व अभ्यासणे.

२.शाश्वत शेती विकसित करण्यासाठी सरकारने निर्धारित केलेले धोरण व व्यवस्थापन यांचा अभ्यास करणे.

३.शाश्वत शेतीसाठी राबविलेल्या विविध योजना अभ्यासणे.

४.शाश्वत शेतीच्या सद्यस्थितीचा अभ्यास करणे.

संशोधन पद्धती :-

प्रस्तुत संशोधन पेपर साठी प्रामुख्याने दुय्यम साधन सामग्रीचा वापर करण्यात आलेला आहे यात दैनिक वर्तमानपत्रातील लेख संशोधन जनरल मासिके संदर्भ ग्रंथ व इंटरनेट इत्यादी चा समावेश आहे उद्दिष्टे समोर ठेवून सामग्री संकलना वरून विश्लेषणात्मक पद्धतीचा वापर करून संशोधन पेपरचा विषय स्पष्ट करण्याचा प्रयत्न केला आहे.

शाश्वत विकास :-

"शाश्वत विकास म्हणजे वर्तमानकालीन मानवी गरजा पूर्ण करताना भविष्य काळातील मानवी पिढ्यांच्या गरजा पूर्ण करण्याच्या क्षमतेला क्षती न देता साध्य केलेला विकास होय." याचा अर्थ असा होतो की आपली वर्तमान गरज पूर्ण झाली पाहिजे ती पूर्ण करत असताना संसाधनाचा वापर किफायतशीर व महत्तम झाला पाहिजे व त्याचवेळी भविष्यकालीन पिढीसाठी त्या संसाधनाची तरतूद झाली पाहिजे. संसाधन पुरेपूर वापरले गेले पाहिजे त्याचा अपव्यय होता कामा नये याची पुरेपूर काळजी वर्तमान पिढीने घेतली तरच भविष्यकालीन पिढीच्या वापरासाठी व उपभोगासाठी ते संसाधन उपलब्ध राहिल नाहीतर भविष्यकालीन पिढीच्या उपभोगावर परिणाम होणार. परंतु सध्यपरिस्थिती याशी दिसत नाही. मनुष्याची जीवनसाखळी कोलमडत चाललेली आहे चालू पिढीच्या अस्तित्वाचा प्रश्न निर्माण होत आहे.

भारतातील कृषी विकासाची सद्यस्थिती:-

भारताच्या सकल देशांतर्गत उत्पादनात(GDP) कृषी क्षेत्राचा वाटा १४ टक्के पेक्षा जास्त आहे तसेच कृषी क्षेत्रात दोन तृतीयांश कामगारांना रोजगार प्राप्त होते. देशात वाढत्या लोकसंख्येच्या प्रमाणात मानवी गरजा पूर्ण करण्यासाठी २१० दशलक्ष टन पेक्षा जास्त अन्नधान्य उत्पादन करावे लागत आहे. कृषित उच्च उत्पादन घेण्यासाठी देशात हरितक्रांती घडवून आणली गेली परंतु जमिनीची जमिनीची उत्पादन क्षमता टिकून ठेवण्यास अपयश आले आहे. जमिनीचा अतिवापर केल्याने शेत जमिनीची धूप,विषारी क्षार आणि कीटकनाशकामुळे स्थानिक आरोग्याला धोका निर्माण झाला आहे. कृषी तंत्रज्ञानाच्या अंदाधुंद वापरामुळे पर्यावरणीय सुरक्षेस धोका निर्माण झाला आहे. UNDP ने २०३० पर्यत शाश्वत विकासासाठी १७ उद्दिष्ट ठरवून दिली आहेत त्यानुसार शाश्वत विकासासाठी प्रत्येक देशाने उद्दिष्ट्यूर्तीसाठी धोरणे आखून प्रयत्न करत आहेत. भारत सरकारने शाश्वत विकासासाठीच्या ठरवून दिलेल्या उद्दिष्ट्यूर्ती करिता काही घटक लक्षात घेतली आहेत.

 संस्थात्मक शाश्वतता : प्रकल्प संपल्यानंतरही सोय टिकून राहणाऱ्या कार्यशील संस्थांची स्थापना व पालनपोषण करणे.

2.पर्यावरणीय शाश्वतता : हे प्रकल्प एकूण विकास धोरणाचा अविभाज्य भाग आहे. करण स्थिर संसाधन आधार राखण्यासाठी पर्यावरणीय दृष्ट्या टिकाऊ प्रनालिनी अतिशोषण किंवा नुतनीकरण करण्यायोग्य संसाधने टाळली पाहिजेत आणि जैवविविधता जतन केली पाहिजे.

3.संरचनात्मक बदल : भारतातील गरिबी व उपासमारीचा संदर्भ लक्षात घेता, गरीब आणि उपेक्षित ग्रामीण कुटुंबाच्या सक्षमीकरणाद्वारे भारतासाठी निर्दिष्ट केलेल्या गरीबीच्या संरचनात्मक परिमानाणा संबोधित केले आहे. कृषी क्षेत्रातील शाश्वतता निश्चित करण्यासाठी वरील घटकांना अंतर्भूत करून सरकारने धोरण आखले आहेत यामुळे नैसर्गिक शाश्वता व पर्यावरणीय शाश्वतता सुनिश्चित झाली आहेत.

कृषी क्षेत्रातील शाश्वत विकासाला चालना देण्यासाठी सरकारने सुरू केलेल्या योजना :-

१. प्रधानमंत्री कृषी सिंचाई योजना(PMKSY): पाण्याची योग्य विल्हेवाट लावण्यासाठी सूक्ष्म सिंचन तंत्राचा वापर करणे, शेतीला पाण्याची सुरक्षितता निश्चित करणे, उच्च उत्पन्न वाढीसाठी हमी देणे इत्यादी उद्दिष्टे घेऊन ही योजना सुरू केली आहे.

धोरण: १) देशाच्या कोरडवाहू अर्धशुष्कभागात जास्त पाणी लागणाऱ्या पिकांसाठी सूक्ष्म सिंचन तंत्रज्ञानाच्या वापर करण्यावर विशेष लक्ष केंद्रित केले जाईल.२) शेतातील पिकांचे लक्ष जे सध्या 25% आहे त्याला सूक्ष्म सिंचन तंत्रज्ञाना खाली आणण्यासाठी ते 50 टक्के पर्यंत वाढ केली जाईल.

2.राष्ट्रीय कृषी विकास योजना(RKVY): राज्याच्या गुंतवणूक वाढीस प्रोत्साहन देऊन कृषीचा सर्वांगीण विकास करणे, शेतकऱ्यांना जास्तीत जास्त परतावा देणे इत्यादी उद्दिष्टे या योजनेचे आहेत.

3.केंद्र पुरस्कृत मृदा आरोग्य अहवाल: २०१४-१७ पासून माती परीक्षणावर आधारित खताचा वापर निश्चित करणे या संदर्भात ही योजना आहे.

4. मृदा आरोग्य व्यवस्थापन(SHM): सुपीक नकाशे तयार करून सेंद्रिय शेती पद्धतीसह जमिनीचा योग्य वापर यावर लक्ष केंद्रित केले आहे.

5.हवामान अनुरूप शेती राष्ट्रीय पुढाकार(NICRA): NICRA नावाचा एकमेव प्रकल्प स्वीकारला च्या आधारे चार मुख्य घटकांमध्ये नैसर्गिक संसाधन व्यवस्थापन, पीक उत्पादन सुधारणे,पशुधन मत्स्यपालन आणि संस्थात्मक हस्तक्षेप यांचा समावेश होतो.

६.कृषी वणीकरनावरील उप-मोहीम(SMAF): जैवभौतिक परीस्थितीना प्रतिसाद देणारी झाडे आणि पिकांद्वारे कृषी वनिकरणाला चालना देणे या योजनेचे उद्दिष्ट आहे.

७.राष्ट्रीय फलोत्पादन मोहीम : हे २००५-०६ मध्ये एक केंद्र प्रायोजित योजना म्हणून सुरु करण्यात आली होती जे भिन्न धोरणाद्वारे फलोत्पादन क्षेत्राच्या सर्वागीण वाढीस प्रोत्साहन देते.

८.कृषी विस्तार व तंत्रज्ञानावरील राष्ट्रीय मोहीम(NMAET): यात माहिती व तंत्रज्ञान, बियाणे, कृषी यांत्रिकीकरण आणि वनस्पती संरक्षण यांचा समावेश होतो. याद्वारे शेतकरी संघटना, कृषी उद्दोजक, स्वयंसेवी संस्था इत्यादीना प्रशिक्षण सेवा व योगदानासाठी प्रोत्साहित केले जाते.

कृषी क्षेत्रातील शाश्वत विकासासाठीच्या ज्या योजना भारत सरकारने राबविलेल्या आहेत त्यांचे परिणाम आज कृषी क्षेत्रात दिसून येत आहेत.

निष्कर्ष :-

एकविसाव्या शतकातील माहिती तंत्रज्ञान काळात भारतात कृषी क्षेत्रात अमुलागृह बदल घडून आले आहेत. कृषीतील रासायनिक खते, बी-बियाणे, कीटकनाशके, शेती यांत्रिकीकरण पिक उत्पादन, सेंद्रीय शेती, इत्यादी बाबतीत आज घडीला कृषी सर्वोत्तम आहे. केवळ डिजिटल पायाभूत सुविधा ही शेतीला शाश्वत बनवण्यात महत्त्वाची भूमिका बजावू शकत नाही तर नैसर्गिक व मानवी व्यवस्थापन प्रणालीतून सुसंगतपणे शाश्वत कृषी विकास साधला जाऊ शकतो हे आपणास भारताने अवलंबिलेल्या धोरणातून दिसून येते. निसर्गाचे सुसंगतपणे केलेले व्यवस्थापन जीवन साखळीत परिवर्तन घडवून आणू शकते. भारत सरकारने जागतिक पातळीवर दाखून दिले आहे कि, कृषी क्षेत्राला शाश्वत विकासाकडे घेऊन जाण्यास किती सतर्कता आहे. देशाने आखलेल्या धोरणानुसार विविध योजनाचे फलित म्हणजे अन्नधान्य उत्पादनाच्या बाबतीत देश स्वयंपूर्ण झाला आहे.

संदर्भ ग्रंथ :-

- 1. भारतीय अर्थव्यवस्था- देसाई व भालेराव
- 2. कृषी अर्थशास्त्र, विद्या बुक्स पब्लिकेशन, औरंगाबाद २०१६ वसुंधरा पुरोहित
- 3. भारत सरकार-योजना मासिक
- 4. कृषी व ग्रामीण अर्थव्यवस्था, श्री मंगेश प्रकाशन नागपुर२०२२- कवीमंडल विजय
- 5. भारताची आर्थिक समीक्षा-२०२२-२३

ऐतिहासिक दृष्टिकोनातील बदल

डॉ. श्रेया संजीव दाणी

राजमाता जिजाऊ शिक्षण प्रसारक मंडळाचे, कला, वाणिज्य व विज्ञान महाविद्यालय, लांडेवाडी, भोसरी, पुणे ३९ **प्रास्ताविक :**

इतिहास ही संकल्पना स्थूल स्वरूपाची आहे. सुरुवातीला इतिहासाला परमेश्वराच्या खालोखाल मानले जात होते. "इतिहास म्हणजे भूतकाळ आणि भूतकाळात घडलेल्या घटनांची वर्णन" असा अर्थ होय. ऐतिहासिक दृष्टिकोन समजून घेणे म्हणजे सामाजिक, सांस्कृतिक, बौध्दीक व भावनिक गोष्टी समजून घेणे. बदल म्हणजे समाज, संस्कृती, राजकीय प्रणाली किंवा मानवी अनुभवाच्या इतर पैलूंमध्ये कालांतराने होणारे बदल किंवा परिवर्तन होय. तांत्रिक प्रगती, नैसर्गिक आपत्ती, युध्दे, सामाजिक हालचाली आणि आर्थिक घडामोडी यासह विविध घटनांमुळे बदल होऊ शकतात. ऐतिहासिक दृष्टिकोन समजून घेण्यासाठी दुर्लक्षित केलेल्या वस्तुस्थितीचा विचार करणे आवश्यक आहे. ऐतिहासिक अभ्यासात दृष्टिकोन ही अशी स्थिती आहे. जिथून एखादी व्यक्ती त्याच्या सभोवतालच्या घटना पाहते व समजून घेते.

संशोधनाची उद्दिष्टे :

१. ऐतिहासिक दृष्टिकोनातील बदल समाजापुढे मांडणे.

२. ऐतिहासिक दृष्टिकोनातील विविध बदल अभ्यास रूपात मांडणे.

गृहितके :

१. ऐतिहासिक दृष्टिकोनातील बदलांचे योगदान मोठे आहे.

२. प्राचीन काळापासून आधुनिक काळापर्यंत ऐतिहासिक दृष्टिकोनातील बदल सकारात्मक आहेत.

ऐतिहासिक दृष्टिकोनातील बदल : (विविध घटकांचा अभ्यास)

"इतिहास" या शब्दाचा अर्थ लक्षात घेता "इति+ह+आस" खरोखरच असे असे घडले. खरोखरच घडलेल्या घटनांचा आढावा घेणारी एक ज्ञान शाखा म्हणजे इतिहास होय.

प्रो. इ. एच. कार यांच्या मतानुसार, "इतिहास म्हणजे भूतकाळ आणि वर्तमानकाळ यांच्यात कधीही न संपवणारा संवाद आहे".

इतिहासामध्ये अगदी प्रारंभपासून ते नजीकच्या भूतकाळापर्यंतच्या घटनांचा आढावा घेतला जातो. सुप्रसिध्द इंग्रज इतिहासकार अर्नाल्ड टॉयन्बी यांच्या मते, "मानवी संस्कृतीचा उदय व अस्त म्हणजे इतिहास होय". मानवी संस्कृतीचे अध्ययन म्हणजे अनादी कालापासून मानवाच्या भौतिक अथवा अभौतिक प्रगतीचे अध्ययन करणे होय.

सुरुवातीला इतिहासाचा अभ्यास करताना राजा राणीची प्रेमप्रकरणे, युध्द एवढाच विषय हाताळला जात होता. परंतु आज ऐतिहासिक दृष्टिकोनात कमालीचा बदल झालेला आहे. इतिहासामध्ये फक्त प्रशासन, कायदा किंवा धर्म याचा विचार न करता शास्त्रीय तंत्र, विज्ञान विषयक प्रगती, भौगोलिक शोध या सर्वांचा मानवावर काय परिणाम झाला याचा अभ्यास करणे आवश्यक आहे. अगदी अलीकडील काळात

इतिहासातील अर्थशास्त्रीय घडामोडी व सामाजिक बदल यांचा प्रामुख्याने विचार होऊ लागला. इतिहास हे सर्वसमावेशक शास्त्र आहे हे मान्य करण्यात आले.

ऐतिहासिक दृष्टिकोनातील बदल क्रमप्राप्त आहेत. त्यामध्ये नव्या जाणिवा व वंचित घटक, ॲनेल्स विचारसरणी, स्त्रीवाद, तंत्रज्ञानाचा वापर, स्थानिक प्रेरणा, मिथके, लोककथा, स्थानिक इतिहास हे घटक महत्त्वपूर्ण मानले जातात. त्यामधील काही महत्त्वपूर्ण घटकांचा आढावा खालील प्रमाणे घेता येईल. **ॲनेल्स विचारसरणी :** सन १९२९ साली फ्रान्समध्ये ॲनेल्स नावाचे नियतकालिक होते. त्यावरून या विचारसरणीला 'ॲनेल्स विचारसरणी' किंवा विचार परंपरा असे म्हणतात. या नियतकालिकाने आर्थिक, सामाजिक प्रश्नांबरोबर संस्कृतीवरही संशोधन पर लिखाण प्रसिध्द केले आहे.

ॲनेल्स विचारसरणीचा पाया घालण्यामध्ये फ्रेंच इतिहासकार मार्क ब्लॉच, हेन्रीबर, लुसियन फेबवेर व फर्डीनांड ब्रॉडेल यांचा महत्त्वाचा वाटा आहे.

ॲनेल्सचे हेतू : कॅरोल फीच यांनी मार्क ब्लॉच 'ए लाईफ इन हिस्ट्री' या ग्रंथात हेतू सांगितले आहेत. त्यामध्ये ही आमची लहानशी वैचारिक क्रांती आहे असे म्हटले आहे.

- १. १९ व्या शतकाच्या मध्यावर आधुनिक युरोपीय इतिहासाच्या मध्यावर आधुनिक युरोपीय इतिहासाच्या लेखन पध्दती, विचारसरणीमध्ये झालेली प्रगती लक्षात घेता फ्रान्समध्ये जनसंपर्कासाठी एखादे नियतकालिक असावे.
- २. माहिती व ज्ञानाचा प्रसार करणे.
- इतिहास विषयक संशोधनास प्रोत्साहन देऊन इतिहास लेखनाचा दर्जा वाढविणे आणि टीकात्मक लिखाण समाजाला देणे.
- इतिहास संशोधनामधील मूल्यमापन निपक्षपातीपणे करावे.
- ५. सामाजिक व आर्थिक इतिहासाला चालना देणे.

फ्रान्समध्ये इतिहासाच्या तत्त्वज्ञानाला यामुळे चालना मिळाली. हेन्रीबरने संशोधनाची शास्त्रीय पध्दत सुरू केली. ॲनेल्सचा हेतू इतिहासाचे रूपांतर मानवी शास्त्रामध्ये करण्याचा आहे. इतिहास लेखन समग्र असावे असा विचार यामुळे फ्रान्समध्ये पक्का रुजला. पूर्वी इतिहास प्रसंगानुरूप तुकड्या तुकड्याने लिहिण्याची पद्धत होती. ती संपली नवे पर्व सुरू झाले.

एमील डुरखाईम या समाजशास्त्रज्ञाने प्रत्यक्षज्ञानवादी परंपरा व ॲनेल्स विचारसरणी यांच्यामध्ये समन्वयाचे कार्य करून इतिहास व समाजशास्त्र एकमेकांशी संबंधित आहेत हे सिध्द करून देण्याचा प्रयत्न केला. ॲनेल्सने इतिहासाला राज्य, जात, जमात, वैचारिक परंपरा, धार्मिक दुराग्रह यांच्या संकुचितपणातून बाहेर काढून राष्ट्रीय स्तरावर नेण्याचा प्रयत्न केला.

१. वंचितांचा इतिहास :

इटालियन तत्त्वज्ञ व मार्क्सवादी किंवा ज्याला आपण व मार्क्सवादी म्हणून अशा ॲनामिओ ग्रॉमची याने सबार्ल्टन (वंचित) ही संज्ञा पुढे आणली. डिक्शनरीमध्ये सबार्ल्टनचे कनिष्ठ दर्जाचे, कमी दर्जाचे, दुय्यम असे अर्थ दिले आहेत. सबार्ल्टन याला मराठीमध्ये "वंचित" असा शब्द प्रयोग रूढ झाला आहे. आपल्या नैसर्गिक अधिकारापासून वंचित असलेले गट लोक यांचा समावेश या category मध्ये करता येतो. ग्रॉमचीने

'प्रिझन नोटस्' नावाचा ग्रंथ लिहिला. त्यामध्ये "दि नोट्स ऑन इटालियन हिस्ट्री" यामध्ये वंचितांच्या इतिहासासंबंधी आपली सबार्ल्टन इतिहासाची संकल्पना मांडली आहे.

सत्ताधारी वर्ग (Ruling class) व वंचित वर्ग (Subaltern) यांचा इतिहास आकडे बघण्याचा दृष्टिकोन वेगळा असतो. ग्रॉमचीच्या मते, सत्ताधारी वर्गाचे एकत्व (Historical unity) हे राजसत्तेशी निगडित असते. वंचितांचा इतिहास अभ्यासत असताना सत्ताधाऱ्यांनी आपले हितसंबंध जपण्यासाठी वंचितांचा केलेला अधिक्षेप हा इतिहासलेखनाचा विषय ठरतो. वंचितांचा हा इतिहास अंशतः (Fragmented) व क्रमशः (Episodic) आकार घेत असतो. या इतिहासामध्ये ऐतिहासिक कृतीच्या एकीकरणाच्या शक्यता असतातच. तथापि सत्ताधारी गटाकडून या एकात्मतेला तडा जाऊन त्याचे स्वरूप अंशतः व क्रमशः असेच बनते. ग्रॉमचीच्या मते, 'वर्गसंघर्ष हा बुध्दिवंतांच्या गटामधील संघर्ष असतो'.

भारतामध्ये प्रो. रणजीत गुहांनी सबार्ल्टन इतिहास लेखनात चालना दिली. प्रो. गुहा यांनी सबार्ल्टन स्टडीज शीर्षकाखाली "Writing of South Asian History and Society" या मालिकेत आणि ग्रंथ प्रसिध्द केले. प्रो. रणजीत गुहा यांनी त्याचा उद्देश देताना म्हटले आहे. दक्षिण आशियातील संशोधन आणि ज्ञान क्षेत्रातील अभिजन पक्षपातीपणा दूर करणे हाच मुख्य उद्देश आहे. अभिजनांनी वंचितांना जाणीवपूर्वक दुय्यम स्थान दिले आहे. वर्ग, जात, वय, लिंगभाव, पद व इतर अनेक बाबींच्या संदर्भात वंचितांचा अभ्यास करण्याची आवश्यकता सांगितली आहे.

प्रो. गुहांनी वंचितांच्या इतिहासाच्या मर्यादा व व्याप्ती यासंबंधी असे म्हटले आहे. "इतिहास, राज्यशास्त्र, अर्थशास्त्र, समाजशास्त्र, समाजातील प्रवृत्ती, तत्त्वज्ञान, रितीरिवाज या बाबीही वंचितांच्या इतिहासात अभिप्रेत आहेत. सबाल्टर्न वर्गाची व्याख्या प्रो. गुहांनी अशी केली आहे.

भारतीय समाजस्थितीच्या संदर्भात अभिजनही संज्ञा वर्चस्व दाखविणारा गट निर्देशित करते. वर्चस्वी गटामध्ये परकीय व भारतीय या दोघांचा समावेश करण्यात आला आहे. परकीय वर्चस्वी गटांमध्ये ब्रिटिश अधिकारी, परकीय भांडवलदार, व्यापारी, पतपुरवठा करणारे, मळेवाले, जमीनदार, मिशनरी यांचा समावेश होतो. भारतीय वर्चस्वी गटांमध्ये सामंतवर्ग, औद्योगिक व व्यापारी यांचा समावेश होतो. गुहांनी केलेली व्याख्या अशी आहे, "The social group and element included to this category represent the demographic difference between total Indian population and all those whom we have described elite".

सबार्ल्टनवादी इतिहासकारांनी सबार्ल्टन जाणिव केंद्रस्थानी ठेवून इतिहास लिहिण्याचा उद्देश आपल्यापुढे ठेवला आहे. वंचित इतिहासलेखन करणाऱ्यांनी आधुनिकतेपासून भारतीय संस्कृती वाचविण्याचा प्रयत्न केला. समुहामध्ये संस्कृतीचे सार दाखविण्याचा प्रयत्न केला. वर्ग संकल्पनेला स्थान न देता Community, Post modern, Post Structural पध्दतीचा वापर करून इतिहास लिहिला. सबार्ल्टन आणि स्वायत्तता या संकल्पना अमूर्त बनल्या.

सबार्ल्टन चळवळी वाढत्या शोषणाविरुध्द झाल्या, अशी पॅथॉ चटर्जी यांची भूमिका आहे. त्यांचा हा विरोध अधिसत्तेची केंद्रे व प्रतीके यांच्यावरील हल्ल्यातून स्पष्ट होतो. सबार्ल्टन जाणिव ही स्वायत्त असते

अशी ही भूमिका आहे. सामंती सत्तापध्दती, भांडवली सत्तापध्दती व समुदाय सत्तापध्दती यांचे विवेचन करून सम्दाय सत्तापध्दतीचा वापर सबार्ल्टन पध्दतीने केला ही बाबा पॅथॉ चॅटर्जी यांनी मांडली.

सबार्ल्टन इतिहासकारांनी विविध पध्दतींचा वापर करून इतिहास लिहिला. ज्ञानातून येणाऱ्या इतरांवरील नियंत्रणाचे चित्रण इतिहासकारांनी केले आहे. सबार्ल्टन इतिहासकारांनी मानववंशशास्त्रे, संरचनावादी, उत्तर संरचनावादी, भाषाशास्त्र, ज्ञान-सत्ता संबंध इ. अभ्यास करून इतिहास लेखन केले.

अशाप्रकारे इतिहास लेखन प्रक्रियेत सबार्ल्टन वंचित वर्गाला स्थान दिले गेले. आर्थिक उत्पादन प्रक्रियेमध्ये वंचित, सामाजिक गटाची होणारी निर्मिती, विकास आणि संक्रमण महत्त्वाचे मानले गेले. स्वतःचे अस्तित्व टिकवण्यासाठी वंचित गटाने उत्तम लेखनाला सुरुवात केली. जुन्या चौकटीत वंचित गटाचा स्वायत्तता मिळविण्याचा वंचितांचा प्रयत्न होता. एकूण एकात्म अंतर्गत स्वायत्तता निर्माण करण्याचा वंचितांचा प्रयत्न होता. अशा प्रकारे वंचित वर्गाच्या इतिहासलेखन परंपरेला चालना मिळाली.

२. स्थानिक इतिहास लेखन :

प्राचीन काळापासून प्रादेशिक इतिहास किंवा 'स्थानिक इतिहास' अस्तित्वात आहे. प्रादेशिक इतिहासाचे स्थान अनन्यसाधारण मानले जाते. "इतिहास मानवी जीवनाची सर्वांगीण कथा आहे". व्यक्ती, समाज, स्थळ, काल हा अनुबंध आहे. स्थानिक इतिहासलेखनावर भर द्यायला हवा. 'भारतात विविधतेत एकता आहे'. असे पंडित नेहरू यांनी मत व्यक्त केलेले आहे. इतिहासाच्या नव्या प्रवाहामध्ये स्थानिक इतिहासाचे स्थान महत्त्वपूर्ण मानले जाते. स्थानिकांनी सभोवतालच्या इतिहासाची, घडामोडींची माहिती होण्यासाठी स्थानिक इतिहासलेखन केले पाहिजे. प्रा. जयवंत पाताडे यांच्या मतानुसार, "स्थानिक इतिहासलेखन हा नवीन प्रवाह असून, स्थानिक पातळीवर घडलेल्या घटनांचा साक्षीदार असणाऱ्या अनेक गोर्ष्टींचा आढावा घेऊन लिखाण केले जाते. स्वतःच्या गाव, प्रदेश यामध्ये राजकीय, सामाजिक, आर्थिक, शैक्षणिक, धार्मिक घडामोडींचा इतिहास लेखनाची गरज आहे".

स्थानिक इतिहासलेखनात सांस्कृतिक व सामाजिक पैलूंचा समावेश होतो. स्थानिक इतिहासाचे व राष्ट्रीय इतिहास असा छोटासा लेख नसून दिलेल्या भौगोलिक क्षेत्रातील भूतकाळातील घटनांचा अभ्यास आहे. जो विविध प्रकारच्या कागदोपत्री पुराव्यांवर आधारित आहे आणि प्रादेशिक व राष्ट्रीय अशा दोन्ही प्रकारच्या तुलनात्मक संदर्भात ठेवलेला आहे.

ऐतिहासिक नवीन दृष्टिकोनामध्ये स्थानिक इतिहासाच्या माध्यमातून सूक्ष्म घटकांचा अभ्यास करता येतो. इतिहास ही जरी भूतकाळाविषयीची मानवी कहाणी असली तरी ती वर्तमानकाळातील गरजेतून साकारलेली असते. जसे प्रत्येक व्यक्तीचे नाव, गाव, कुटुंब, प्रदेश, राष्ट्र यातून तिची ओळख निर्माण होते. तशी ती मानवी समाजाची ओळख इतिहासातून होते.

स्थानिक इतिहास हा भौगोलिकदृष्ट्या स्थानिक संदर्भात इतिहासाचा अभ्यास आहे. त्यामुळे लहान स्थानिक समुदायावर लक्ष केंद्रित करता येते. स्थानिक इतिहासासंदर्भात थोड्या प्रमाणात कागदपत्रे संग्रहित केलेली असतात. अनेक स्थानिक इतिहासामध्ये मौखिक घटकालाही समाविष्ट केलेले असते.

लोकांच्या जगण्याचा मार्ग समुदायाच्या वर्तमान आणि भविष्याशी कसा जोडला जातो हे समजून घेण्यासाठी स्थानिक इतिहास एखाद्या ठिकाणाच्या इतिहासाची पुनर्रचना करण्याचा प्रयत्न करतो.

स्थानिक इतिहास हा मानवी इतिहास आहे. स्थानिक इतिहास संशोधनविषय चरित्र, गुन्हे, अर्थशास्त्र,लिंग, नवकल्पना, वंश, नातेसंबंध, विजय, युध्द, कार्य या विषयांवर लिहिला जातो. स्थानिक इतिहासामध्ये सर्व पैलूंचा अभ्यास केला जातो.

"स्थानिक इतिहास म्हणजे – प्रदेश, राज्य, परगणा, शहर, गाव किंवा अतिपरिचित क्षेत्र अशा भौगोलिकदृष्ट्या बध्द प्रदेशातील इतिहासाचा अभ्यास होय". स्थानिक इतिहासाच्या माध्यमातून स्थानिक संस्कृती, कृती यांची ओळख होते. स्थानिक इतिहासाच्या माध्यमातून सामाजिक, सांस्कृतिक राजकीय आणि आर्थिक घटकांवर प्रकाश टाकता येतो. स्थानिक इतिहासापासून आपल्याला कौटुंबिक इतिहास, अभिलेखागार, संग्रहालय आणि पुरातत्त्वशास्त्र, येथील नोंदणीपर्यंत पोहोचता येतो. स्थानिक इतिहास ऐतिहासिक संशोधन करण्याची प्रक्रिया उच्च शिक्षण संस्थांपासून दूर शेतात. रस्त्यांवर आणि गावाच्या सभागृहांपर्यंत नेऊ शकतो.

मूल्यमापन : प्राचीन काळापासून ते आधुनिक काळापर्यंत इतिहास लेखनाच्या अनेक परंपरा व सिद्धांत उदयाला आले आहेत. प्रो. इ. एच. कार यांच्या मतानुसार "इतिहास म्हणजे भूतकाळ आणि वर्तमानकाळ यांच्यातील कधीही न संपणारा संवाद आहे". म्हणजेच गतकालीन घटनांच्या अभ्यासावरून वर्तमान काळातील समस्या कशा सोडवाव्यात हे समजावून सांगणारे शास्त्र आहे.

कालानुरूप ऐतिहासिक दृष्टिकोनात बदल झालेले आहेत. इतिहास ही सुरूवातीला अर्थशास्त्र व राज्यशास्त्र या विषयाची उपशाखा मानली जात होती. परंतु आजच्या काळात इतिहास या विषयाला शास्त्राचा दर्जा मिळाला आहे. इतिहासामध्ये विविध विषयांचा आढावा घेतला जातो. पारंपारिक इतिहासलेखनाची परंपरा मागे पडून इतिहासात नवीन नवीन संकल्पनांचा उदय झालेला आहे. इतिहासामध्ये वस्तुनिष्ठतेला महत्त्व दिले आहे. ऐतिहासिक दृष्टिकोनामध्ये बदल झाला असल्यानेच नवीन मतप्रवाह, ॲनेल्स विचारप्रवाह, वंचितांचा इतिहास, स्थानिक इतिहास, स्त्रीवादी इतिहास लेखन, आदिवासी, कामगार, शेतकरी यांच्या चळवळींचा इतिहासात मागोवा घेतला जातो. म्हणूनच ऐतिहासिक दृष्टिकोनातील बदल या घटकाचे स्थान अनन्य साधारण मानले जाते.

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केंद्रीय अर्थसंकल्प 2024

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माजी पंतप्रधान मोरारजी देसाई यांनी १९७६ ते १९६४ या कालावधीत अर्थमंत्री म्हणून सलग सहा अर्थसंकल्प सादर केले होते. त्यांचा रेकॉर्ड मोडत केंद्रीय अर्थमंत्री निर्मला सीतारामन यांनी सात अर्थसंकल्प सादर केले आहेत. या अर्थसंकल्पात, निर्मला सीतारामन यांनी आर्थिक विकासाला चालना देण्यासाठी आणि भरपूर संधी निर्माण करण्याच्या उद्देशाने प्रमुख प्राधान्यक्रमांची रूपरेषा सांगितली. यामध्ये कृषी, रोजगार आणि कौशल्य आणि सेवांमधील उत्पादकता आणि लवचिकता यांचा समावेश आहे.

गरीब, युवा, अन्नदाता शेतकरी आणि नारी (GYAN-ग्यान) अशा सर्व घटकांना लाभदायक ठरणारा असा हा यंदाचा सर्वसमावेशक अर्थसंकल्प असून, हेच अर्थव्यवस्थेचे 'ग्रोथ इंजिन' ठरणार आहे. हंगामी अर्थसंकल्पापासूनच सरकारने सर्वकष विकासासाठी प्रयत्न सुरू केले आहेत. त्याचाच पुढचा भाग म्हणजे हा अर्थसंकल्प होय. अर्थसंकल्पात कर रचना सुटसुटीत करण्यात आली आहे. सध्या केवळ १ ते २ टक्के लोकसंख्याच आयकर भरते. लोकांच्या हातात अधिक पैसा राहावा तसेच डिजिटीकरणास प्रोत्साहन मिळावे यासाठी करपात्र उत्पन्नाची मर्यादा सरकारने वाढविली. बाजारातील 'करेक्शन रणनीती'चा भाग म्हणून भांडवली लाभ करात वाढ करण्यात आली. सर्वकष विकास पुढाकारात शिक्षण, कौशल्य विकास, सरकारी हमीसह कर्ज उपलब्धता आणि घर, आरोग्य व अन्नाची सुरक्षा यांचा समावेश आहे. कल्याणकारी योजनांना अधिक मजबूत केल्याने अर्थव्यवस्थेवर दीर्घकालीन बहुपेढी परिणाम होतील.

हा मोदी सरकारच्या तिसऱ्या कार्यकाळातील पहिला अर्थसंकल्प होता. २०२४-२७ या वर्षामध्ये सरकार ४८.२० लाख कोटी रुपयांहून अधिकची रक्कम खर्च करणार असल्याचं निर्मला सीतारमन यांनी सांगितलं आहे.

हा केवळ खर्चाचा अंदाज आहे. प्रत्यक्षात अंदाजापेक्षा अधिक रक्कम सरकारकडून खर्च होते. सरकारच्या अंदाजानुसार या वर्षात जे ४८.२० लाख कोटी रुपये खर्च होतील. त्यापैकी ३१.२९ लाख कोटी रुपये विविध करांच्या माध्यमातून गोळा होतील. तर उर्वरित खर्च भागवण्यासाठी सरकारला कर्ज घ्यावं लागेल. उधारी करावी लागेल. २०२४-२५ या वर्षामध्ये सरकार एकूण १६.१३ लाख कोटी रुपयांचं कर्ज घेणार आहे. सरकारकडील खर्चामधील एक मोठा हिस्सा या कर्जावरील व्याजापोटी जातो.

मात्र आता सरकार कर्ज घेत असेल तर ते कुणाकडून घेते आणि सरकारला कर्ज देतो कोण, असा प्रश्न अनेकांना पडतो. त्या प्रश्नाचं उत्तर असं आहे. सरकारजवळ उधार घेण्याचे अनेक पर्याय आहेत. त्यामधील एक मार्ग आहे तो म्हणजे देशांतर्गत कर्ज. यामध्ये सरकार विमा कंपन्या, कॉर्पोरेट कंपन्या, आरबीआय आणि इतर बँकांकडून कर्ज घेते. दुसरा पर्याय असतो तो म्हणजे सार्वजनिक कर्ज, त्यामध्ये ट्रेजरी बिल, गोल्ड बॉण्ड आणि स्मॉल सेव्हिंग स्किम असतात, तिथून पैसा उभारला जातो. त्याशिवाय सरकार आयएमएफ, जागतिक बँक आणि इतर जागतिक बँकांकडून कर्ज उभारते. त्याला विदेशी कर्ज म्हणतात. त्याशिवाय अगदीच गरज भासल्यास सरकार सोनं तारण ठेवून पैसा उभा करू शकते.

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आयर्न बॅटरी •

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स्वस्त

• सौर घट, पॅनल

लिथियम

- कातडी वस्तू
- पोलाद आणि लोखंड
- इलेक्ट्रॉनिक्स
- क्रूझ प्रवास
- चप्पल
- सी फूड
- वस्त्रे
- दागिने घडणावळ (सोने, चांदी, हीरा, प्लॅटिनम)
- मोबाईल आणि मोबाईल चार्जर
- कर्करोगावरील औषधे
- वैद्यकीय एक्स रे मशिन

केंद्रस्थानी चार घटक

- 1) अन्नदाता (शेतकरी)
- 2) गरीब
- 3) **युवक**
- 4) महिला

अर्थसंकल्पाची दिशा

- 1) रोजगार
- 2) कौशल्य शिक्षण
- 3) सुक्ष्म, लघु व मध्यम उद्योग एमएसएमई
- 4) मध्यमवर्ग

विकसित भारतासाठी नऊ प्राधान्यक्रम

- कृषी उत्पादकता आणि लवचिकता •
- रोजगार व कौशल्यविकास
- सर्वसमावेशक मनुष्यबळ विकास आणि सामाजिक न्याय
- उत्पादन आणि सेवा
- शहर विकास
- ऊर्जा सुरक्षा
- पायाभूत सुविधा
- संशोधन आणि विकास

• नेक्स्ट जनरेशन सुधारणा

संरक्षणासाठी सर्वाधिक ६.२१ लाख कोटी रुपये

अर्थमंत्री निर्मला सीतारामन यांनी अर्थसंकल्पात संरक्षण क्षेत्रासाठी ६.२१ लाख कोटी रुपयांची भरीव तरतूद केली आहे. गेल्या अर्थसंकल्पात ५.९४ लाख कोटी रुपयांची तरतूद करण्यात आली होती. भांडवली खर्चासाठी १.७२ लाख कोटी रुपयांची तरतूद करण्यात आली आहे.

देशासमोरील संरक्षण क्षेत्रातील आव्हाने पाहता केंद्रीय अर्थसंकल्पातील एकूण तरतुदीपैकी १२.९ टक्के रक्कम संरक्षण क्षेत्रासाठी दिली आहे. संरक्षणमंत्री राजनाथसिंह यांनी अर्थमंत्री निर्मला सीतारामन यांचे आभार मानले आहेत. संरक्षण मंत्रालयासाठी ६ लाख २१ हजार ९४० कोटी रुपयांची तरतूद करण्यात आली आहे. २०२४-२७ या आर्थिक वर्षासाठी मांडण्यात आलेल्या एकूण तरतुदींपैकी ही तरतूद १२.९ टक्के इतकी आहे. संरक्षणमंत्री म्हणाले, 'भांडवली खर्चासाठी करण्यात आलेल्या १ लाख ७२ हजार कोटी रुपयांच्या तरतुदीमुळे संरक्षण दलांच्या आधुनिकीकरणास वेग मिळणार आहे. देशांतर्गत पातळीवर खरेदीसाठी १.०७ लाख कोटी यामुळे प्राप्त होणार आहेत. त्यामुळे 'आत्मनिर्भर भारत' मोहिमेला अधिक चालना मिळणार आहे. सीमा रस्ते विभागासाठी करण्यात आलेल्या तरतुदीमध्ये ३० टक्क्यांनी वाढ करण्यात आली आहे. सीमा रस्ते संघटनेसाठी भांडवली खर्चासाठी साडेसहा हजार कोटी रुपयांची तरतूद करण्यात आली आहे. सीमा भागातील पायाभूत सुविधा अधिक मजबूत त्यामुळे करता येणार आहेत.

उद्योगांनाही चालना

संरक्षण क्षेत्रातील स्टार्ट-अप उद्योगांना चालना मिळावी, यासाठी ५१८ कोटी रुपयांची तरतूद 'आयडीईएक्स' योजनेसाठी करण्यात आली आहे. स्टार्ट-अप उद्योगांना समस्यांवर तंत्रज्ञानात्मक उपाययोजना देण्यासाठी यामुळे बळ मिळणार आहे. सूक्ष्म, लघु मध्यम उद्योगांनाही त्यामुळे हातभार लागणार असल्याची प्रतिक्रिया संरक्षणमंत्री राजनाथसिंह यांनी व्यक्त केली.

स्टँडर्ड डिडक्शनमध्ये वाढ

अर्थसंकल्पात अर्थमंत्री निर्मला सीतारामन यांनी स्टॅंडर्ड डिडक्शनमध्ये वाढ केल्याची घोषणा केली. त्यांनी नवीन आयकर प्रणाली अंतर्गत पगारदार कर्मचाऱ्यांसाठी मानक कपात ५० हजार रूपयांवरून ७५ हजार (Budget 2024) रूपयांपर्यंत वाढवण्याची घोषणा केलीय. जुन्या कर प्रणालीमध्ये मानक कपातीबाबत कोणताही बदल जाहीर केलेला नाही.

नवीन आयकर स्लॅब

अर्थमंत्री निर्मला सीतारामन यांनी त्यांच्या अर्थसंकल्पीय भाषणात चालू आर्थिक वर्षासाठी नवीन कर रेजिमेंट अंतर्गत आयकर स्लॅबमध्ये (Income Tax Provision) शिथिलता जाहीर केली. नव्या कर प्रणालीमध्ये ३ लाख रूपयांपर्यंतच्या उत्पन्नावर कोणताही कर नाही. तर ३ ते ७ लाखापर्यंत ७ टक्के, तर ७ ते १० लाखांवर १० टक्के आणि १० ते १२ लाख उत्पन्नावर १७ टक्के, १२ ते १७ लाख रूपये उत्पन्नासाठी २० टक्के, तर १७ लाखांवर उत्पन्न असेल तर नवीन कर प्रणालीन्सार टॅक्स ३० टक्के भरावा लागणार आहे.

कौट्ंबिक पेन्शनवरील कर सवलतीत वाढ

नोकरदार व्यक्ती आणि पेन्शनधारकांच्या चांगल्या आर्थिक स्थिरतेसाठी कौटुंबिक पेन्शन कपातीची रक्कम वाढवण्याची योजना जाहीर केलीय. नवीन कर प्रणाली अंतर्गत कपातीची रक्कम १७ हजारवरून २७ हजार रूपयांपर्यंत वाढवण्याचा प्रस्ताव आहे. या निर्णयामुळे सुमारे ४ कोटी पगारदार व्यक्ती आणि पेन्शनधारकांना दिलासा मिळेल, असं अर्थमंत्री निर्मला सीतारामन यांनी सांगितलं आहे.

एक महिन्याचे वेतन

निर्मला सीतारामन यांनी (Finance minister Nirmala Sitharaman) जाहीर केलं की, सरकार सर्व औपचारिक क्षेत्रात कामाच्या ठिकाणी नव्याने प्रवेश करणाऱ्या सर्व व्यक्तींना एक महिन्याचं वेतन देणार आहे. सरकार ही रक्कम थेट कर्मचाऱ्यांना भविष्य निर्वाह निधी योगदान म्हणून हस्तांतरित करेल, अशी माहिती अर्थमंत्री निर्मला सीतारामन यांनी दिलीय.

रेल्वे-

अर्थमंत्री निर्मला सीतारामन यांनी अर्थसंकल्प जाहीर करताना रेल्वेसाठी कोणतीही नवी घोषणा केली नाही. अर्थमंत्र्यांनी रेल्वेचा फक्त एकदाच उल्लेख केला. रेल्वेच्या विकासासाठी अर्थसंकल्पात एकूण २ लाख ६२ हजार २०० कोटी रुपयांची तरतूद करण्यात आली. अर्थसंकल्पीय संसाधनांमधून अतिरिक्त १० हजार कोटी रुपये दिले.

अर्थसंकल्पात वंदे भारत, वंदे मेट्रो, बुलेट ट्रेन आणि प्रगती यानवीन गाड्यांबाबत काहीच घोषणा नाही. अर्थसंकल्पात रेल्वेच्या सुरक्षिततेसाठी (उत्पन्न अधिक भांडवल) १ लाख ८ हजार ७९७ कोटी रुपये खर्चाची तरतूद आहे. नवीन रेल्वे लाइन निर्मितीसाठी ३४ हजार ६०३ कोटी, विद्युतीकरणासाठी ६४७२ कोटी, रेल्वे दुहेरीकरणासाठी २९ हजार ३१२ कोटी, रेल्वे रुळांच्या सुधारणांसाठी १७ हजार ६७२ कोटींची तरतूद करण्यात आली आहे. रेल्वे प्रवाशांसाठी सुविधा निर्माण करण्यासाठी १७ हजार ५११ कोटी रुपयांची तरतूद आहे. LIC-

अर्थमंत्री निर्मला सीतारामन यांनी मोदी 3.0 सरकारचा पहिला अर्थसंकल्प सादर केला. या अर्थसंकल्पात त्यांनी कोणाला काय दिले आहे? त्याचे विश्लेषण केले जात आहे. अर्थमंत्र्यांनी मध्यमवर्गींना दिलासा देण्यासाठी नवीन आयकर प्रणालीत स्टॅंडर्ड डिडक्शनची मर्यादा 50,000 वरुन 75,000 केली आहे. तसेच अर्थसंकल्पात एक घोषणा केली आहे. त्याचा फायदा एक्स्ट्रा इनकमसाठी विमा एजंट म्हणून काम करणाऱ्यांना होणार आहे. तसेच सर्व विमाधारकांसाठी विम्याची मुदत पूर्ण झाल्यावर मिळणारा पैसा देखील वाढणार आहे.

विमा एजंटची रक्कम वाचणार

अर्थसंकल्प 2024-25 मधील प्रस्तावानुसार, सरकारने विविध पद्धतीच्या पेमेंटवर मिळणारे टीडीएस 5 टक्क्यांवरुन 2 टक्के केले आहे. त्याचा सरळ फायदा विमा कंपनीकडून देण्यात येणाऱ्या विविध पेमेंटसाठी होणार आहे. आयकर नियम 194D नुसार विमाच्या कमिशनवर आता पाच टक्क्यांऐवजी दोन टक्के टीडीएस कापला जाणार आहे. त्यामुळे विमा एजंटाना त्यांचे कमिशन तीन टक्के अधिक मिळणार आहे. नवीन प्रणाली एक एप्रिल 2025 पासून लागू होणार आहे.

विमा धारकांना मिळणार लाभ

टीडीएसमधील या तरतुदीच्या फायदा सामान्य विमा ग्राहकांना मिळणार आहे. विमा कंपनी पॉलिसीसाठी विविध प्रकारचे पेमेंट सरकारला करते. त्यालाही आता आयकर नियम 194DA नुसार पाच टक्क्यांऐवजी दोन टक्केच कर लागणार आहे. त्यामुळे विमा धारकांना तीन टक्के एक्स्ट्रा पैसे मिळणार आहे. पूर्वी हे पैसे रिटर्न फाइल केल्यावर मिळत होते. परंतु आता पॉलिसीच्या मुदतीनंतर लगेच मिळणार आहे. हा फायदा 1 ऑक्टोंबर 2024 पासून मिळणार आहे.

आणखी कोणाला होणार फायदा

टीडीएस दरातील कापातीचा लाभ लॉटरीच्या तिकिटांच्या विक्रीवर मिळालेले कमिशन, दलाली किंवा कमिशन एजंट आणि हिंदू अविभाजित कुटुंब किंवा व्यक्तीकडून भाडे भरणे यावर मिळणार आहे. सर्वावरील टीडीएस दर पाच टक्क्यांवरून दोन टक्क्यांवर आला आहे. त्याच वेळी, सरकारने ई-कॉमर्स पोर्टलच्या ऑपरेटरद्वारे ई-कॉमर्स विक्रेत्यांना केलेल्या विविध पेमेंटवर टीडीएस 1 टक्क्यांवरून 0.1 टक्के केला आहे. हे सर्व नियम 1 ऑक्टोबर 2024 पासून लागू होतील.

इंटर्नशिपचा तरुणांना मोठा फायदा : अर्थमंत्री

अर्थसंकल्पात निर्मला सीतारामन यांनी घोषणा केली की सरकार 500 टॉप कंपन्यांमध्ये 1 कोटी तरुणांना इंटर्नशिप देणार आहे. अर्थमंत्री म्हणाल्या की, देशातील टॉप 500 कंपन्यांचे देशातील मोठ्या शहरांमध्ये अनेक प्लांट आहेत. आम्ही इंडस्ट्रीसोबत बसून प्रत्येक योजना आखली आहे. त्यानंतरच आम्ही ही घोषणा केली आहे. टॉप 500 कंपन्यांची उलाढाल प्रचंड आहे आणि त्यांची अनेक कार्यालये आहेत.

नोकऱ्या आहेत पण तरुण तयार नाहीत'

अर्थमंत्री म्हणाल्या की, उदाहरणादाखल मी तुम्हाला सांगते की, काही दिवसांपूर्वी देशातील सर्वात मोठी इन्फ्रा कंपनी L&T चे प्रमुख म्हणाले की, त्यांच्याकडे 45 हजार नोकऱ्या आहेत, पण त्यांना नोकरीसाठी आवश्यक कौशल्यांसाठी योग्य तरुण सापडत नाहीत. अशा कौशल्यांसाठी आम्ही तरुणांना तयार करत आहोत. इंटर्नशिपनंतर या तरुणांना अनेक कंपन्यांमध्ये काम करण्याची संधी मिळणार आहे. त्यांनी घेतलेल्या प्रशिक्षणान्सार कोणती कंपनी योग्य आहे याची माहिती त्यांच्याकडे असेल.

युवकांसाठी पॅकेज

(रोजगाराशी निगडित प्रोत्साहन भत्त्यासाठी योजना) पाच वर्षांत ४.१ कोटी युवकांना रोजगाराची आणि कौशल्यविकासाची संधी.

पहिली योजना (स्किम 'ए')

सर्व औपचारिक क्षेत्रांमध्ये प्रथमच नोकरीला लागणाऱ्या युवकांना एक महिन्याचे वेतन (१५ हजार रुपये तीन हप्त्यांमध्ये) २.१० कोटी युवकांना फायदा होण्याची आशा

दुसरी योजना (स्किम 'बी')

प्रथमच नोकरी करणाऱ्यांसाठी पहिल्या चार वर्षांसाठी कर्मचारी आणि नोकरी देणारी संस्था/कंपनी यांना ईपीएफओ योगदानासाठी प्रोत्साहन ३० लाख युवकांना फायदा शक्य तिसरी योजना (स्किम 'सी')

नव्याने भरती झालेल्यांचे दोन वर्षांसाठीचे तीन हजारांपर्यंतचे ईपीएफओ योगदान सरकार कंपन्यांना परत करणार ५० लाख नोकऱ्या निर्माण होण्याची शक्यता

- पाच वर्षांत २० लाख युवकांना कौशल्य प्रशिक्षण एक हजार
- औद्योगिक प्रशिक्षण केंद्र उभारणार
- पाच वर्षांत एक कोटी युवकांना ७०० टॉप कंपन्यांमध्ये प्रशिक्षण मिळण्यासाठी योजना. दरमहा पाच हजार रुपये आणि सीएसआर निधीतून एकदा सहा हजार रुपये

इंडेक्सेशन रद्द

मालमत्ता विक्रीनंतर हाेणाऱ्या भांडवली लाभावरील (कॅपिटल गेन) इंडेक्सेशनचा लाभ आता रद्द करण्यात आला आहे. मात्र, ज्या लाेकांनी २००१पूर्वी घर किंवा रिअल इस्टेट मालमत्ता खरेदी केली आहे, त्यांना महागाई समायाेजनासाठी इंडेक्सेशनचा लाभ मिळणार आहे.

अशा लाेकांना दिर्घकालीन भांडवली लाभ करदेखील कमी द्यावा लागणार आहे. मात्र, त्यानंतर घर खरेदी करणाऱ्याना आता हा फायदा मिळणार नाही. एकीकडे सर्वसामान्यांमध्ये यासंदर्भात संभ्रमाची स्थिती आहे, तर दुसरीकडे सरकारने मात्र लाेकांची करबचत हाेईल, असा दावा केला आहे. या नव्या नियमाचा काेणाला फायदा हाेणार काणी काेणाला नुकसान, जाणून घेऊ या...

दीर्घकालीन अवधीत लाभ?

केंद्रीय सचिव संजय मलहाेत्रा यांनी सांगितले की, इंडेक्सेशन हटवल्यासाेबतच कॅपिटल गेन टॅक्सचा दर घटविण्यात आला आहे. याचा दिर्घकाळासाठी रिअल इस्टेटमध्ये गुंतवणूक करणाऱ्यांना फायदा हाेईल.

कॅपिटल गेन टॅक्स (Capital Gains Tax) अंतर्गत लॉंग टर्म कॅपिटल गेन मध्ये वाढ करण्याची घोषणा केली आहे.

हे वाढवून 12.50 टक्के केले गेले आहे, जे आधी 10 टक्के होते. याच कारणास्तव शेअर बाजारात मोठी घसरण झाली आहे.

कॅपिटल गेन टॅक्स म्हणजे काय?-

सर्वात मोठा प्रश्न आपल्या मनात येतो की कॅपिटल गेन टॅक्स (भांडवली नफा कर) म्हणजे काय? आपल्या कॅपिटलवर जो नफा होतो आणि त्या नफ्यावर जो टॅक्स लावला जातो, त्याला कॅपिटल गेन टॅक्स म्हणतात. हे कॅपिटल कोणत्याही प्रकारची मालमत्ता किंवा शेअर्सचा स्टॉक असू शकतो. कॅपिटल गेन टॅक्स दोन प्रकारचा असतो: शॉर्ट टर्म कॅपिटल गेन टॅक्स आणि लॉग टर्म कॅपिटल गेन टॅक्स.

लाँग टर्म कॅपिटल गेन टॅक्स काय असतो?-

शॉर्ट टर्मच्या उलट, लॉग टर्म कॅपिटल गेन टॅक्स आहे. यानुसार जर तुम्ही कोणताही स्टॉक 1 वर्षानंतर विकता आणि त्यावर जो नफा होतो, त्या नफ्यावर लावला जाणारा टॅक्स लॉग टर्म कॅपिटल गेन टॅक्स म्हणून ओळखला जातो. या बजेटमध्ये यामध्ये बदल करण्यात आला आहे. वित्त मंत्री निर्मला सीतारमण यांनी बजेटमध्ये जाहीर केले आहे की आता लॉग टर्म कॅपिटल गेन टॅक्स 12.50 टक्क्यांच्या दराने द्यावा लागेल.

शॉर्ट टर्म कॅपिटल गेन टॅक्स कशावर लागू होतो?-

शॉर्ट टर्म कॅपिटल गेन टॅक्स कशावर लागू होतो. जर तुम्ही कोणताही स्टॉक खरेदी करता आणि तो 1 वर्षाच्या आत विकता, तर त्या स्टॉकवर झालेल्या नफ्यावर शॉर्ट टर्म कॅपिटल गेन टॅक्स लागू होतो. एक लाख रुपयांपर्यंतच्या नफ्यावर टॅक्स लागत नाही आणि जर यापेक्षा जास्त नफा होतो तर त्यावर 10 टक्क्यांच्या दराने टॅक्स द्यावा लागतो.

इंडेक्सेशन म्हणजे काय?

इंडेक्सेशन म्हणजे काय, हे जाणून घेऊ या. घर खरेदी केले ते वर्ष आणि विकले ते वर्ष, या कालावधीत महागाई समायाेजन करण्यासाठी इंडेक्सेशनचा वापर केला जाताे.

यासाठी 'काॅस्ट इंन्फ्लेशन इंडेक्स'चा (सीआयआय) आधार घेतला जाताे. हा इंडेक्स दरवर्षी बदलताे. मालमत्तेची दुरूस्ती, काही सुधारणा इत्यादी खर्च विक्री मुल्यातून कमी करण्यात येताे. इंडेक्सेशनम्ळे दिर्घकालीन भांडवली लाभ कर बराच कमी हाेताे.

नव्या व्यवस्थेत का**ेणाला फायदा हा**ेणार?

- पाच वर्षांपेक्षा जास्त कालावधीसाठी ठेवलेल्या घराची किंमत १.७ पटीने वाढते, तेव्हाच नवी व्यवस्था
 फायदेशीर ठरेल.
- १० वर्षांपर्यंत ठेवलेल्या घराची किंमत २.४ पट वाढेल, तरच नव्या नियमांचा फायदा हाेऊ शकताे.
- २००९-१०मध्ये खरेदी केलेल्या संपत्तीचे मूल्य ४.९ पट वाढले, तरच नवी व्यवस्था फायदेशीर ठरू शकते.

यांना हा**ेऊ शकता**े ताेटा

ज्या भागात मालमत्तेची किंमत वाढीचा दर कमी आहे, म्हणजे, साधारणत: ९-११ टक्के एवढी वाढ दरवर्षी हाेत आहे, अशा लाेकांना फार फायद हाेणार नाही. इंडेक्सेशन संपल्यामुळे या लाेकांना जास्त कर द्यावा लागेल. इंडेक्सेशन नसल्यामुळे या करदात्यांवर माेठा पिरणाम हाेईल, असे डेलाॅईट इंडियाच्या तज्ज्ञांचे मत आहे.

इंडेक्सेशनचा लाभ हटविल्यामुळे काय हा**ेणार**?

सरकारने इंडेक्सेशनचा लाभ हटविला आहे. त्यामुळे तुम्ही घर विकले तर लाॅंग टर्म कॅपिटल गेन अर्थात दिर्घकालीन भांडवली लाभ कराची आकडेमाेड करताना महागाईचा दावा करता येणार नाही. त्यामुळे जास्त कर द्यावा लागेल. भांडवली लाभ हा घराच्या प्रत्यक्ष विक्री मुल्यावर गणला जाईल. ४-७ टक्के इंडेक्सेशन महागाई समायाेजनासाठी गृहित धरले जाते. ते नव्या नियमानुसार गृहित धरले जाणार नाही. त्यामुळे जास्त कर द्यावा लागू शकताे, असे तज्ज म्हणतात.

कृषीः

केंद्र सरकारने शेतीसाठी अर्थसंकल्पात १. ५२ लाख कोटींची तरतूद केली असून, बागायती पिकांच्या हवामानास अनुकूल असणारे ३२ पिके आणि फळांच्या १०९ नवीन उच्च-उत्पादकता असणारे वाण विकसित करण्यावर लक्ष केंद्रित केले जाणार असल्याची घोषणा अर्थमंत्री निर्मला सीतारामन यांनी केली.

मागील वर्षी १.२५ लाख कोटी रुपयांची तरतूद कृषीसाठी केली होती. यावर्षी यात २१.६ टक्क्यांची वाढ करत २७ हजार कोटींची जादा तरतूद केली आहे. सरकारच्या नऊ प्राधान्यक्रमांमध्ये शेतीला सर्वोच्च प्राधान्य असल्याचे अर्थमंत्र्यांनी अधोरेखित केले.

जमिनींसाठीही आता आधार कार्ड

विविध जमीन सुधारणांचा एक भाग म्हणून ग्रामीण आणि नागरी भागातील सर्व जमिनींसाठी भू आधार योजना राबविण्याचा प्रस्ताव सीतारामन यांनी या अर्थसंकल्पात मांडला आहे. सर्व जमिनींच्या नोंदीचे डिजिटायजेशन करण्याच्या उद्देशाने ही योजना आखण्यात आली आहे. आधार कार्डाप्रमाणे सहा कोटी शेतकऱ्याच्या जमिनीला युनिक आयडेंटीफिकेशन नंबर (युआयडी) देण्यात येईल. हेच भू आधार कार्ड असेल. राज्य सरकारांच्या सहकार्याने ही योजना अमलात आणली जाणार आहे. येत्या तीन वर्षांत ती पूर्ण करण्यासाठी केंद्र सरकार राज्यांना वित्तीय साहाय्य करणार असल्याचे त्यांनी सांगितले. याशिवाय पाच राज्यांत जनसमर्थन किसान क्रेडिट कार्ड दिली जाणार आहेत. त्याच प्रमाणे देशातील ४०० जिल्हयात खरिप पिकांचे डिजिटल सर्व्हेक्षण करण्यात येणार असल्याची घोषणाही सीतारामन यांनी केली.

पुढील दोन वर्षांत देशभरातील एक कोटी शेतकऱ्यांना प्रमाणपत्र व ब्रॅंडिंगच्या आधारे नैसर्गिक शेतीशी जोडले जाणार आहे. ग्रामपंचायत व वैज्ञानिक संस्थेच्या माध्यमातून याची अंमलबजावणी केली जाणार आहे. यासाठी गरजेनुसार १० हजार जैविक खतांची केंद्रे उभारली जाणार आहेत.

डाळवर्गीय व तेलवर्गीय कृषी उत्पादनामध्ये स्वयंपूर्ण होण्यासाठी त्याचे उत्पादन, साठवणूक व विपणन व्यवस्था उभारण्यात येणार आहे. मोहरी, भुईमूग, तीळ, सोयाबीन व सूर्यफूलसारख्या तेलवर्गीय पिकांसाठी नवीन आराखडा बनवला जाणार आहे. याशिवाय प्रमुख ग्राहक केंद्रानजीक भाजीपाला उत्पादनाचे क्लस्टर निर्माण करण्यात येतील. यासाठी कृषी उत्पादक सहकारी संस्थांना प्रोत्साहन दिले जाईल. आरोग्य

सार्वजनिक आरोग्याशी निगडित अनेक मुद्दे दुर्लक्षित आहेत. इतर क्षेत्रांप्रमाणे आरोग्यातही सुधारणांवर भर देण्याची व त्यातून युवकांना रोजगारनिर्मितीची संधी सरकारने गमावली.

केंद्रीय अर्थमंत्री निर्मला सीतारामन यांनी आपल्या अर्थसंकल्पीय भाषणात काही मुद्दे बव्हंशी टाळले. त्यात आरोग्य, शिक्षणासारख्या महत्त्वाच्या मुद्द्यांचा समावेश आहे. कर्करोगावरील तीन औषधे, एक्सरे स्वस्त करणे आदींचा अपवाद सोडला तर विशेषत: त्यांनी सार्वजनिक आरोग्याबद्दल एकही मुद्दा मांडलेला नाही, ही बाब फार खटकणारी आहे. यापूर्वीच्या फेब्रुवारीतील अंतरिम अर्थसंकल्पात ज्या तरतुदी आहेत, त्यापेक्षा अधिक काही करावे, असे केंद्र सरकारला वाटत नाही. आरोग्य, विशेषत: सार्वजनिक आरोग्य सरकारची प्राथमिकता नाही. मागील वर्षीच्या अर्थसंकल्पात आरोग्यासाठी ७७ हजार कोटींची तरतूद करण्यात आली होती, त्यात नाममात्र वाढ करत यावर्षी ८० हजार कोटींची तरतूद केली आहे. ही वाढ किरकोळ आहे. जीडीपीच्या (एकूण देशांतर्गत उत्पादन) किमान तीन टक्के निधी आरोग्य क्षेत्राला हवा. तो एक टक्क्यापेक्षाही कमी आहे, हे सरकारच मान्य करते.

देशासमोर विविध मुख्य अडचणी आरोग्याच्या अनुषंगाने आहेत, त्या लक्षात घेता केंद्राचा सुधारणांवर (रिफॉर्म) फार भर आहे. या सुधारणा आरोग्य क्षेत्रात का नाहीत? आरोग्य क्षेत्रात युवकांसाठी विविध योजना

किंवा रोजगार निर्मितीची साधने उपलब्ध करून देण्याची तसेच सार्वजनिक आरोग्य सुविधा लोकांपर्यंत पोचविण्याची संधी सरकारला होती. या दोन्हींची सांगड घालण्याची संधी सरकारने गमावली.

आजारपणामुळे लोकांचे मृत्यू होत नाहीत, आरोग्याच्या मुद्द्यावर प्रसारमाध्यमे जोपर्यंत आवाज उठवीत नाहीत, तोवर सरकार आरोग्याला प्राधान्य देत नाही. आज देशात २० टक्के प्रौढ लोकसंख्या इदयविकार, मधुमेह, उच्च रक्तदाब, मानसिक विकारांनी ग्रस्त आहे. या असंसर्गजन्य आजारांचे प्रमाण वाढतच जाणार आहे. अर्थसंकल्पात याची साधी दखल किंवा चिंताही दिसत नाही. पुढील पाच- दहा वर्षांचे नियोजन करण्याची दृष्टी नाही. दुसरीकडे केरळसारख्या राज्यात निपाह विषाणुचे रूग्ण आढळत आहेत.

असा एखादा विषाणू इतर राज्यांतही पसरू शकतो. कोरोनापेक्षा अधिक जीवघेणा विषाणू आल्यास त्याला तोंड देण्याची तयारी नाही. त्यासाठी आवश्यक उपकरणे, प्रयोगशाळा, मनुष्यबळ, प्रशिक्षणाची वानवा आहे. अर्थसंकल्पात त्यासाठी तरतूद नाही. केंद्राने पुढाकार घेऊन संभाव्य साथीसाठी राज्यांची तयारी करून घ्यायला हवी. योजना, निधी हवा. मात्र, अर्थमंत्र्यांच्या संपूर्ण भाषणात केवळ कर्करोगावरील औषधांबाबतच्या दोन वाक्यांत आरोग्याचा मुद्दा उरकण्यात आला. आंध्र प्रदेश, बिहार या राज्यांसाठी ज्याप्रमाणे विविध योजना जाहीर केल्या, त्याच धर्तीवर सार्वजनिक आरोग्यासाठी योजना आखल्यास त्याची फळे २०४७ मध्ये दिसतील.

आजारी भारत विकसित कसा होणार?

सध्याच्या जीवनशैलीत लोक आजारी असतील तर 'विकसित भारत' कसा होणार? उदा. २०४७ मध्ये ५० टक्के लोकसंख्या मधुमेह असेल तर देश प्रगती कसा करणार, हा विषय गांभीर्याने घेण्याची अपेक्षा होती, मात्र निराशा झाली आहे. केंद्राने विविध बाबींत शहरी क्षेत्रांना प्राधान्य देण्याचे ठरविले आहे. त्यात सार्वजनिक आरोग्यालाही प्राधान्य हवे. देशातील सर्व शहरे घनकचरा व्यवस्थापनात खालील स्तरावर आहेत. हे सर्व विषय सार्वजनिक आरोग्याशी निगडित आहेत. त्यामुळे या क्षेत्राला प्राधान्य हवे. सध्याच्या सरकारच्या आयुष्यमान भारतासारख्या योजना आजारी पडल्यावर लाभदायी आहेत. मात्र, लोक आजारी पडू नयेत, निरोगी राहावीत म्हणून कोणतेही धोरण नाही. 'आजारी' आरोग्य धोरणाला केंद्र सरकारएवढीच राज्य सरकारेही जबाबदार आहे. आरोग्यासाठी हा मागील पानावरून पुढे असलेला अर्थसंकल्प अत्यंत निराशाजनक आहे.

ग्रामविकास

अर्थसंकल्पात ग्रामीण विकासासाठी दोन लाख ६५ हजार ८०८ कोटी रुपयांची तरतूद केल्याबद्दल केंद्र सरकारचे विशेष अभिनंदन. विशेष म्हणजे संरक्षणावरील तरतुदीच्या खालोखाल ग्रामीण विकासास प्राधान्य दिले गेले आहे.

समाजातील गरीब, शेतकरी, महिला व युवा यांच्या सर्वसमावेशक विकासास चालना मिळण्यासाठी विशेष तरतुदींचा समावेश करण्यात आला आहे. त्यामुळे ग्रामीण अर्थव्यवस्थेस बळकटी मिळेल.

केंद्रीय अर्थमंत्री निर्मला सीतारामन यांनी यंदाच्या अर्थसंकल्पात विकसित भारतासाठी कौशल्य विकास, रोजगार निर्मिती, सूक्ष्म व मध्यम उद्योग व मध्यम वर्गास केंद्र स्थानी ठेवून अंदाजपत्रकात तरतुदी करण्यात आल्याने ग्रामीण तसेच शहरी बेरोजगारीस आळा बसण्याची आशा पल्लवित झाली आहे.

शेती हा ग्रामीण अर्थव्यवस्थेचा कणा असल्याने, कृषी उत्पादकता वृद्धी व हवामान अनुकूल शेती संशोधनावर भर दिल्यामुळे हवामान बदलास सामोरे जाण्याची ग्रामीण समुदायाची क्षमता वृद्धिंगत होईल. ग्रामीण विकासासाठी प्रामुख्याने महात्मा गांधी रोजगार हमी योजना, जलजीवन मिशन योजना व प्रधानमंत्री ग्रामीण आवास योजना यासाठी भरीव तरतूद करण्यात आली आहे. यामुळे ग्रामीण भागातील अकुशल कामगारांसाठी रोजगार हमी योजनेच्या माध्यमातून स्थानिक रोजंदारीची शाश्वती मिळून उत्पादनक्षम संसाधनांच्या निर्मितीस चालना मिळेल. तसेच दुर्गम ग्रामीण भागातील समुदायाचे 'हर घर नल'चे स्वप्न साकार होण्यास मदत होईल.

'राष्ट्रीय ग्रामीण आजीविका मिशन'साठी १५ हजार कोटींची तरतूद करण्यात आल्याने, ग्रामीण भागातील महिलांचा आर्थिक विकास गतिमान होण्याची आशा आहे. तथापि त्यासाठी ग्रामीण महिलांच्या कौशल्य विकासातून उद्योजकता वाढीसाठी विशेष प्रयत्न करावे लागतील. प्रधानमंत्री ग्रामीण सडक योजनेसाठी केलेल्या तरतुदीतून २५ हजार ग्रामीण वाड्या वस्त्या जोडल्या जातील. आदिवासीबहुल प्रदेश व आकांक्षी जिल्ह्यांमधील ३६ हजार खेड्यातील पाच कोटी आदिवासी कुटुंबांचा उन्नत ग्राम योजनेच्या माध्यमातून सर्वसमावेशक विकासास चालना मिळेल. नियोजित आर्थिक धोरण चौकटीत ज्यामध्ये जमीन, श्रम, भांडवल, उद्योजकता आणि तंत्रज्ञान यातील सुधारणा एकूण घटक उत्पादकता सुधारण्यासाठी आणि असमानता दूर करण्यासाठी भविष्यात महत्त्वाची भूमिका बजावेल अशी आशा आहे. हवामान अनुकूलन आणि शमन करण्यासाठी भांडवली गुंतवणुकीद्वारे समर्पक सुधारणेसाठी उचललेल्या पावलाने हवामान बदलाचे संभाव्य धोके कमी होतील. तथापि बिगर कृषी क्षेत्रामधील रोजगार निर्मितीवर भर देण्याकडे कल दिसून येतो. मात्र यामुळे ग्रामीण कौशल्य वृद्धी व रोजगार निर्मितीस खीळ बसून शहरी व ग्रामीण यामधील दरी रुंदावणार नाही, यासाठी ठेस उपाययोजनांची आखणी करावी लागेल.

स्थलांतरित मजुरांचा प्रश्न

शेती क्षेत्राचा घटता विकासदर ही चिंताजनक बाब आहे. त्यामधील देखील पर्जन्याधारित लहान व सीमांत शेतकऱ्यांची परिस्थिती वरचेवर बिकट होत चालली आहे. त्यामुळे त्यांचे उत्पन्न व क्रयशक्ती वृद्धीसाठी ठोस उपाययोजना याविषयी अंदाजपत्रकात स्पष्टता नाही. दुष्काळी व आदिवासी भागात, स्थलांतरित मजुरांचा प्रश्न वरचेवर गंभीर स्वरूप धारण करीत आहे. मात्र स्थलांतर कमी करण्यासाठी कौशल्याधारित स्थानिक रोजगार निर्मितीस चालना मिळण्यासाठी ठोस उपाययोजनांची आखणी अपेक्षित होती. परंतु तसे झालेले दिसत नाही. महाराष्ट्रातील पर्जन्याधारित शेती क्षेत्राची व्याप्ती फार मोठी आहे. त्यासाठी प्रधानमंत्री कृषी सिंचन योजना उपयुक्त आहे. मात्र या योजनेसाठी मोठ्या आर्थिक तरतुदीची अपेक्षा असतानाही संपूर्ण देशासाठी केवळ अडीच हजार कोटींची तरतूद केली आहे.

उच्च शिक्षणाची तरतूद

वित्त वर्ष २०२४-२५ च्या केंद्रीय अर्थसंकल्पात उच्च शिक्षणाची तरतूद आदल्या वर्षाच्या तुलनेत ६ टक्क्यांपेक्षा अधिक वाढवून ४७,६०० कोटी रुपये करण्यात आली आहे.

उच्चशिक्षण विभागाने म्हटले की, वित्त वर्ष २०२४-२५ च्या अर्थसंकल्पात उच्चशिक्षणासाठी ४७,६१९ कोटी रुपयांची तरतूद करण्यात आली आहे. वित्त वर्ष २०२३-२४ च्या सुधारित अंदाजपत्रकाच्या तुलनेत ती

२,८७५ कोटींनी म्हणजेच ६.४३ टक्क्यांनी अधिक आहे. वित्त वर्ष २०२३-२४ मधील प्रत्यक्षातील तरतूद ४४,७४४ कोटी रुपये हाेती.

'अर्थसंकल्पीय अंदाजपत्रक विवरणा'नुसार (एसबीई) गेल्या वर्षी उच्चशिक्षण विभागाचे सुधारित अंदाजपत्रक ५७,२४४ कोटी रुपये होते. २०२३-२४ च्या सुधारित अंदाजपत्रकात अतिरिक्त १२,५०० कोटी रुपये माध्यमिक व उच्चशिक्षण कोषाकडे हस्तांतरित करण्यात आले होते. हा निधी वापरला गेला नव्हता. ७३,४९८ कोटी रुपये शालेय शिक्षण व साक्षरता विभागास अर्थसंकल्पात देण्यात आले आहेत. १९% आदल्या वर्षाच्या तुलनेत ती अधिक आहे. आतापर्यंतची ही सर्वाधिक तरतूद आहे.

रोजगार वाढविण्यासाठी कंपन्यांना देखील प्रोत्साहनपर रक्कम देण्यात आली आहे. त्यामध्ये पहिल्यांदाच नोकरी करणाऱ्याला एक महिन्याचे वेतन देण्यात येईल. 'ईपीएफओ'मधील योगदानावर कंपनी आणि नोकरदारालाही प्रोत्साहन भत्ता मिळेल. विद्यार्थ्यांच्या कौशल्य विकासासाठी त्यांना प्रशिक्षणही देण्यात येईल. उच्च शिक्षणासाठी सवलतीच्या दरात कर्ज उपलब्ध करून दिले जाणार आहे.

शहरविकास -

अर्थसंकल्पातील शहरविकासासंबंधीच्या तरतुदी वाचल्यानंतर एक गोष्ट स्पष्ट होते, ती म्हणजे एका महत्त्वाच्या प्रश्नाला केंद्र सरकारने स्पर्शदेखील केलेला नाही. देशातील नागरीकरणाचा आकृतिबंध असमान आहे. त्यातून निर्माण होणाऱ्या अक्राळविक्राळ प्रश्नांशी तेथील नागरिक झगडत आहेत. शहरांकडे धाव घेणाऱ्यांची संख्या सतत वाढते आहे. त्यामागे रोजगारसंधींचा शोध हे एक कारण असते. पण ती जसजशी फुगत चालली आहेत, तसतसा नागरिकांच्या राहणीमानावर त्याचा परिणाम होत आहे. अनेक प्रश्न निर्माण होत आहेत. मग ती तीव्र स्वरूपाची वाहतूककोंडी असो, वा पाणीपुरवठ्याचा प्रश्न असोत. सरकारने छोट्या आकाराच्या शहरांवर लक्ष केंद्रित करून काही सुविधा तेथे निर्माण केल्या तर शहरांकडे येणारा ओघ कमी होऊ शकेल. पण त्यासाठी प्रयत्न करायला हवेत. तसा काही विचार होत असल्याचे दिसत नाही. विकेंद्रीकरणाची गरज किंवा शहर-ग्रामीण संतुलनाची समस्या विचारात घेतली आहे, असे या अर्थसंकल्पातील तरत्**दी वाचल्यानंतर वाटत नाही**.

पायाभूत सुविधांवर ताण

मोठ्या शहरांचा पुनर्विकास ही सरकारच्या धोरणाची दिशा आहे. यामुळे बंगल्यांची जागा अपार्टमेंट व अपार्टमेंटची जागा टॉवर घेतील. त्यामुळे येथे पूर्वीपेक्षा अधिक व्यक्ती राहू शकतील, पण त्याचा एकूण पायाभूत सुविधांवर पडणारा ताण मोठा असेल. शहरांतील गर्दी वाढण्यातच या धोरणाची परिणती होणार. तीस लाख लोकसंख्येपेक्षा जास्त लोकसंख्या असलेल्या शहरांसाठी 'ट्रान्झिट ओरिएंटेड' विकासाची कल्पना मांडण्यात आली आहे. या सगळ्याचे व्यवस्थापन कसे करणार हा कळीचा प्रश्न आहे. शहरांतील गरीब कुटुंबासाठी घरबांधणीची योजना स्तुत्य असली तरी शहरांमधील जागेचा तुटवडा लक्षात घेता शहरांच्या परिघावर अशा योजना होण्याची शक्यता आहे. गरीब नागरिकांच्या गरजा व ही घरांची सुविधा यांचा मेळ कसा साधला जाणार हाही एक महत्वाचा प्रश्न आहे. मोठ्या शहरांमधील रोजगार हा प्रामुख्याने असंघटित क्षेत्रात मोडतो. जागा मिळेल तिथे अन्नपदार्थविक्रीचे स्टॉल उभे राहतात. ना नियमन, ना संरक्षण अशी त्यांची स्थिती. आरोग्यासारखे मुद्दे विचारात घेता ग्राहकही असुरक्षितच असतो. या पार्श्वभूमीवर किरकोळ

विक्रेत्यांसाठी विशिष्ट जागा आणि सुविधा उपलब्ध करून देण्याची योजना स्वागतार्ह आहे. पण त्याबाबतीतही जागेचा प्रश्न आहेच. योजनांमागचे हेतू चांगले आहेत; पण प्रश्न अंमलबजावणीच्या स्वरूपाचा आहे. एकंदरीत मूलभूत समस्येला हात न घालणारा, पण शहरांतील सुविधा वाढवू पाहणारा हा अर्थसंकल्प आहे.

वित्तीय तूट

केंद्र सरकारचा २०२४-२५ च्या अर्थसंकल्पात पुन्हा एकदा आशावादी पण 'सावध' दृष्टिकोन दिसतो. विशेष करून वित्तीय तुटीचे एकत्रीकरण आणि समतोल हयासाठी विशेष प्रयत्नांची गरज आहे, ही जाणीव अधिक आशादायी आहे. ही जाणीव तीन गोष्टींसाठी महत्त्वाची. पहिले म्हणजे स्टॅण्डर्ड ॲंंड पूअर' या मानांकन देणाऱ्या संस्थेने अर्थव्यवस्थेचे मानांकन 'बीबीबी-उणे' हेच ठेवले. या मानांकनात सुधारणा आवश्यक आहे. दुसरे म्हणजे, जागतिक आर्थिक परिस्थिती दोलायमान आणि अनिश्चित आहे. तिसरी गोष्ट म्हणजे, देशांतर्गत अन्नधान्य दरवाढ काबूत ठेवणे महत्त्वाचे आहे. त्यामुळे उत्पन्नाचे मार्ग वाढवून खर्चाला लगाम ठोकायचा, हे धोरण गेली तीन वर्षे सरकार कटाक्षाने राबवीत आहे. त्यामुळे वित्तीय तुटीवर अंकुश ठेवून एकूणच वित्तीय समतोल ठेवण्याचा प्रयत्न स्तुत्य आहे. उदा. २०२३-२४ च्या अर्थसंकल्पात वित्तीय तुटीचा 'जीडीपी' च्या प्रमाणातील अंदाज ७.९ टक्के होता. प्रत्यक्षात मात्र वित्तीय तूटीचर अंकुश ठेवून एकूणच वित्तीय समतोल ठेवण्याचा प्रयत्न स्तुत्य आहे. उदा. २०२३-२४ च्या अर्थसंकल्पात वित्तीय तुटीचा 'जीडीपी' च्या प्रमाणातील अंदाज ७.९ टक्के होता. प्रत्यक्षात मात्र वित्तीय तूटीचा अंदाज ७.१ टक्के ठेवला गेला. हे जमलं कारण सरकारचे प्रत्यक्ष आणि अप्रत्यक्ष करसंकलन घसघशीत रित्या वाढले. पैसाकरण प्रक्रियेतून बिगरकररूपी उत्पन्नदेखील वाढले. सर्वांत महत्त्वाचे म्हणजे रिझर्व्ह बँकेने २.९१ लाख कोटी रुपयांचा लाभांश सरकारच्या तिजोरीत जमा केला. हयाच काळात सरकारने अनावश्यक खर्चांना कात्री लावल्याचे दिसते.

२०२३-२४ मध्ये सरकारला मिळालेले एकूण उत्पन्न २७.८८ लाख कोटी होते. त्याचबरोबर २०२३-२४ च्या सुधारित अर्थसंकल्पीय अंदाजानुसार सरकारचा एकूण खर्च ४४.४२ लाख कोटी रुपये होता. अंतरिम अर्थसंकल्पात सरकार ४७.६५ लाख कोटी रुपये खर्च करू इच्छिते, असे दिसले. मात्र २०२४-२५ च्या पूर्ण अर्थसंकल्पात खर्चाचा अंदाज ४८.२१ लाख कोटी दर्शविला आहे. जो फार वाढलेला नाही. याठिकाणी सरकार खर्चावर पुन्हा मर्यादा घालण्याच्या प्रयत्नात दिसते. त्याचप्रमाणे २०२४-२५ मधील एकूण उत्पन्नाचा अंदाज ३०.८० लाख कोटी रुपये एवढा दिसतो. २०२३-२४ च्या सुधारित अंदाजापेक्षा ही वाढ ११.८ टक्क्यांनी जास्त आहे. आता पूर्ण अर्थसंकल्पातील उत्पन्नचा अंदाज ३२.०७ लाख कोटी रुपये वर्तविला आहे. जो २०२४-२५ च्या अंदाजापेक्षा खूप अधिक नाही, उत्पन्न आणि खर्चामधील फरक सरकार बाजारात कर्जे उभारून भरून काढते. २०२३-२४ च्या अर्थसंकल्पात हयासाठीची सोय १६.८५ लाख कोटींची होती. २०२३-२४च्या अर्थसंकल्पातील सुधारित अंदाजानुसार ही सोय २.८ टक्क्यांनी कमी आहे. हया २०२४-२५ च्या पूर्ण अर्थसंकल्पात सरकार बाजारातून १४.०१ लाख कोटी रुपये उभारू इच्छिते. अंतरिम अर्थसंकल्पात हा अंदाज १४.१३ लाख कोटी रुपयांचा होता. म्हणजे सरकारचा कर्ज उभारण्याचा मनोदय घटत्या दिशेने चाललाय, ही प्रथमदर्शनी चांगली बाब आहे आणि म्हणून वित्तीय तुटीचा २०२४-२५ मधील अर्थसंकल्पातील अंदाज

जीडीपीच्या ४.९ टक्के (अंतरिम अर्थसंकल्प) दर्शविण्यात सरकारला यश आले आहे. त्यामुळे वित्तीय तुटीच्या निकषावर आताचा अर्थसंकल्प फेब्र्वारीतील अंतरिम अर्थसंकल्पापेक्षा फारसा फरक दर्शवीत नाही.

भांडवली खर्चाच्या धोरणात सातत्य

भांडवली खर्चाच्या अंदाजाबाबतीतही हेच म्हणता येईल. अंतरिम अर्थसंकल्पात भांडवली खर्च ११.११ लाख कोटी होता. प्रस्तुत २०२४-२५ च्या पूर्ण अर्थसंकल्पातील अंदाजही तोच आहे. हया अर्थसंकल्पात भांडवली खर्च २०२३-२४ च्या तुलनेत ३० टक्क्यांनी वाढेल, अशी अपेक्षा होती. वास्तविक विकासाच्या ज्या योजनांची घोषणा आता झाली आहे, त्यानुसार भांडवली खर्चाचा अंदाज १३ लाख कोटी रुपयांपर्यंत जायला हवा होता. परंतु विकासाच्या अन्य पसंतीक्रमामुळे ते झाले नाही. खरे पाहता २०१९ मध्ये ३.३ लाख कोटी रुपयांवरून भांडवली खर्चाचा अंदाज ११ लाख कोटी रुपयांपर्यंत २७ टक्क्यांच्या चक्रवाढ व्याजदराने वाढलेला दिसतो.

गेल्या काही वर्षांमध्ये भांडवली खर्चाच्या संदर्भात सरकारच्या धोरणात सातत्यता दिसते. वित्तीय समतोल सावरताना सरकारने हेही लक्षात ठेवले पाहिजे की महसुली खर्च आवाक्याबाहेर वाढू नये. उदा. २०२४-२५ मध्ये महसुली खर्च ३.२ टक्क्यांनी वाढण्याचा अंदाज आहे. हयात सरकारने व्याजावरचा खर्च कमी करण्याचा प्रयत्न केला पाहिजे. वास्तविक गृहबांधणी, वाहतूक आणि संरक्षणावरचा २०२४-२५ मधील खर्चाचा सुधारित अंदाज पाहिला तर भांडवली खर्च वाढवून हया अर्थसंकल्पात सरकारला वाढीव गुंतवणुकीचा प्रयत्न करता आला असता. आत्ताचे ग्रामीण विकास, रोजगार, तंत्रज्ञान ऊर्जा हयासंबंधीचे पुढे येणारे खर्च लक्षात घेतले तर 'वित्तीय तूट' ४.९ टक्क्यांवरून ५.२ ते ५.४ टक्क्यांपर्यंत जायला वाव आहे. करसंकलन वाढले आणि रिझर्व्ह बँकेचा लाभांश उत्तरोत्तर वाढत गेला, तर वित्तीय समतोल साधण्यासारखी आर्थिक परिस्थिती निश्चित आहे.

प्राप्तिकर -

केंद्र सरकारने आज अर्थसंकल्पाच्या माध्यमातून मध्यमवर्गाला प्राप्तिकरामध्ये अंशत: दिलासा देतानाच पुढील पाच वर्षांमध्ये रोजगार निर्मितीसाठी दोन लाख कोटी रुपयांची भरीव आर्थिक तरतूद केली आहे.

'एंजेटल टॅक्स'ला कात्री

स्टार्टअपमधील सर्व प्रकारच्या श्रेणीतील गुंतवणूकदारांवर लावण्यात येणारा एंजेल टॅक्स अर्थमंत्र्यांनी रद्द केला आहे. मोबाईल फोन आणि सोन्यावरील सीमाशुल्कात कपात करण्यात आली असून भांडवली नफा करामध्येही सुसुत्रता आणण्यात आली आहे. केंद्र सरकारने सिक्योरिटीज ट्रॅंझॅक्शन टॅक्समध्ये (एसटीटी) वाढ केल्याने शेअर बाजार कोसळला.

अर्थव्यवस्था भक्कम

जागतिक अर्थव्यवस्थेवर अनिश्चिततेचे सावट निर्माण झाले असताना भारताची वेगाने आर्थिक प्रगती होत राहील असा विश्वास व्यक्त करतानाच सीतारामन यांनी या अर्थसंकल्पाच्या माध्यमातून रोजगार, कौशल्य विकास, सुक्ष्म, लघू आणि मध्यम उद्योग (एमएसएमई) आणि मध्यम वर्गावर विशेष भर दिला.

देशातील ४.१ कोटी तरुणांना रोजगाराच्या संधी उपलब्ध करून देण्याबरोबरच त्यांच्या कौशल्य विकासासाठी प्ढील पाच वर्षांसाठी २ लाख कोटी रुपयांची आर्थिक तरतूद करण्यात आली आहे.

कर्जाचे प्रमाणही कमी

मजबूत कर संकलन आणि रिझर्व्ह बँकेकडून अपेक्षेपेक्षा अधिक मिळालेला लाभांश विचारात घेता सीतारामन म्हणाल्या एकूण महसुली उत्पन्न आणि एकूण खर्च यांच्यातील फरक एकूण राष्ट्रीय उत्पन्नाच्या ४.९ टक्क्यांपर्यंत कायम ठेवता आला आहे. सीतारामन यांनी फेब्रुवारीत सादर केलेल्या हंगामी अर्थसंकल्पात हे प्रमाण ५.१ टक्क्यांच्या खाली राहील असा अंदाज व्यक्त केला होता. सरकारने किरकोळ कर्जाचे प्रमाण कमी दाखविले असून ते १४.०१ लाख कोटी रुपयांपर्यंत खाली आणले आहे.

परवडणाऱ्या घरांची निर्मिती

कृषी आणि पूरक उद्योगांसाठी २०२४-२५ या आर्थिक वर्षासाठी १.५२ लाख कोटी रुपये देण्यात आले आहेत. ग्रामीण आणि शहरी भागांत परवडणाऱ्या घरांच्या निर्मितीसाठी निधी देण्यात आला आहे. मध्यम आणि लघू उद्योजकांना कर्जाचा आधार उपलब्ध करून देण्यात आला असून लहान कर्जाची मर्यादा वीस लाखांपर्यंत नेण्यात आली आहेत. देशामध्ये बारा इंडस्ट्रिअल पार्क उभारण्याचा प्रस्ताव असून अवकाश क्षेत्रासाठी एक हजार कोटी रुपयांचा व्हेंच्य्अर कॅपिटल फंड तयार करण्यात आला आहे.

पंतप्रधान आवास योजनेवर अर्थसंकल्पात विशेष लक्ष दिले आहे. या योजनेतून शहरी आवास योजनांमध्ये १० लाख कोटी रुपयांची गुंतवणूक करण्याची घोषणा

करदात्यांना असाही फायदा होणार

नव्या करप्रणालीचा स्वीकार करणाऱ्यांसाठी आता प्रमाणित वजावट धरून ३.७५ लाख रुपयांपर्यंतचे उत्पन्न करमुक्त झाले आहे. कलम ८७ (अ)चा लाभ गृहित धरला तर ७.७५ लाखापर्यंतच्या उत्पन्नावर कर द्यावा लागणार नाही. नव्या प्राप्तिकर प्रणालीत तीन ते सात लाख रुपये उत्पन्न असणाऱ्यांना पाच टक्के प्राप्तिकर द्यावा लागेल. आधी ही मर्यादा सहा लाखांपर्यंत होती. नव्या प्राप्तिकर प्रणालीत अन्य स्लॅबमध्येही बदल करण्यात आला आहे. जुन्या प्रणालीत मात्र कोणताही बदल नसेल. नव्या करप्रणालीत केंद्र सरकारने प्रमाणित वजावट ७५ हजार रुपयांपर्यंत करण्याचा निर्णय घेतला आहे. त्यामुळे नवीन करप्रणाली निवडणाऱ्या नोकरदारांचे तीन लाख ७५ हजार रुपयांपर्यंत च्या उत्पन्नावर शून्य कर असेल. जुन्या कर प्रणालीत कोणताही बदल केलेला नाही. आता नव्या कर व्यवस्थेत तीन लाखांपर्यंत कोणताही कर भरावा लागणार नाही आणि तीन ते सात लाखापर्यच्या वार्षिक उत्पन्नधारकांना ५ टक्के कर भरावा लागेल. नव्या करप्रणालीत कुटुंब निवृत्त वेतनातील करसवलत २५ हजारांपर्यंत करण्याचा प्रस्ताव आहे. पूर्वी ही करसवलत १५ हजार रुपयांपर्यंत दिली जात होती. तसेच प्राप्तिकर कायदा ८० सीसीडी नुसार बिगर सरकारी कंपन्यांकडून होणाऱ्या कपातीची रक्तम देखील दहा टक्क्यांवरून चौदा टक्के करण्याचा प्रस्ताव आहे.

सोने पाच हजारांनी स्वस्त

मुंबई : केंद्राने सोन्या-चांदीवरील सीमा शुल्क सहा टक्के कमी केल्याने सोन्या-चांदीच्या दरात मोठी घसरण झाली. त्यासोबतच इलेक्ट्रिक वाहनेही स्वस्त होणार आहेत. 'इंडिया बुलियन अँड ज्वेलर्स असोसिएशन'ने दिलेल्या माहितीनुसार मुंबईत सोने प्रति दहा ग्रॅंमला पाच हजार रुपये तर चांदी प्रतिकिलो

सहा हजार ६०० रुपयांनी स्वस्त झाली आहे. अर्थसंकल्पात लिथिअम आयन बॅटरीच्या किमती कमी करण्याची घोषणा करण्यात आली आहे त्यामुळे इलेक्ट्रिक कारच्या किमतीही कमी होतील. **पर्यावरण -**

केंद्रीय अर्थसंकल्पात हवामान बदल, ऊर्जा संक्रमण, ऊर्जा सुरक्षेचा विचार केलेला आहे. २०४७ पर्यंत विकसित भारताचे उद्दिष्ट गाठण्यासाठी उपाय योजले आहेत. त्याचप्रमाणे भारत पूर्णपणे कार्बनमुक्त करण्याचे उद्दिष्ट गाठण्याची सुरूवात या अर्थसंकल्पाने केली आहे. स्वच्छ ऊर्जा स्रोतांसाठी आर्थिक मदत, नैसर्गिक शेतीला प्रोत्साहन, हवामान बदलात टिकणाऱ्या पिकांच्या संशोधनाला चालना, नैसर्गिक आपत्तींचा सामना करण्यासाठी निधी, हवामान बदलाचा सामना करण्यासाठी भांडवली गुंतवणुकीचे आश्वासन आदी तरतुदी पर्यावरणाच्या दृष्टीने महत्त्वाच्या आहेत.

हवामान बदल टाळण्यासाठी किंवा त्याची तीव्रता कमी करण्यासाठी ऊर्जा संक्रमणाचा अवलंब करणे, अशा समन्वयवादी दृष्टिकोनाची आणि उपायांची गरज असून त्याला अनुसरून काही तरतुदी अर्थसंकल्पात केल्या गेल्या. हे सर्व विकसित भारताचे उद्दिष्ट डोळ्यासमोर ठेऊन केले आहे. या अर्थसंकल्पातील एकूण नऊ प्राथमिकतांपैकी एक ऊर्जा सुरक्षा आहे.

ऊर्जा सुरक्षा याचा साधा आणि सोपा अर्थ असा आहे की सर्वसामान्यांना परवडेल अशा किमतीला स्थिर, शाश्वत व कमीतकमी कार्बन उत्सर्जन करणारे ऊर्जा स्रोत विकसित करून ते सर्व लोकांना उपलब्ध करून देणे. यासाठी या अर्थसंकल्पात खासगी क्षेत्राने आण्विक ऊर्जा क्षेत्रात अणुभट्टी उभारण्यासाठी आणि त्यातील संशोधनासाठी केंद्र सरकारने प्रोत्साहन दिले आहे. त्याच बरोबर 'एनटीपीसी' आणि 'भेल' या दोन्ही सरकारी कंपन्यांनी एकत्रितपणे ८०० मेगावॉटचा प्रकल्प उभारण्याचे नियोजन केले आहे. त्यासाठी केंद्र सरकारी कंपन्यांनी एकत्रितपणे ८०० मेगावॉटचा प्रकल्प उभारण्याचे नियोजन केले आहे. त्यासाठी केंद्र सरकारी कंपन्यांनी एकत्रितपणे ८०० मेगावॉटचा प्रकल्प उभारण्याचे नियोजन केले आहे. त्यासाठी केंद्र सरकार २,२२८ कोटी रुपयांची मदत करेल. ऊर्जेच्या साठवणुकीसाठी बॅटरीची गरज असते आणि त्यासाठी खनिजांची (उदा. तांबे, निकेल इ.) गरज लागणार आहे. त्यांचे जतन करण्याचे मोठेच आव्हान आपल्यासमोर आहे. या संदर्भात जे छोटे आणि मध्यम स्वरूपाचे उद्योगधंदे स्वच्छ ऊर्जा स्त्रोतांकडे वळत असतील त्यांना आर्थिक मदत या अर्थसंकल्पात केली आहे. पंतप्रधान सूर्य-घर मोफत वीज योजनेंतर्गत एक कोटी कुटुंबांना ३०० युनिटपर्यंत मोफत वीज मिळणार आहे. या साठी १०,००० कोटी रुपयांची तरतूद केली आहे. ऊर्जा:

भारतात शाश्वत विकास प्रयत्नांचा एक भाग म्हणून २०७० पर्यंत 'नेट झिरो' उत्सर्जन साध्य करण्याची घोषणा केंद्रीय अर्थमंत्री निर्मला सीतारामन यांनी अर्थसंकल्पात केली आहे. तसेच रोजगार, वाढ आणि पर्यावरणीय स्थिरता संतुलित करणे आणि योग्य ऊर्जा-संक्रमण मार्गांची रूपरेषा देणारे धोरण सरकार जारी करणार असल्याचे अर्थमंत्र्यांनी जाहीर केले आहे. या घोषणा ऊर्जा क्षेत्राला बूस्ट देणाऱ्या ठरणार आहेत. याशिवाय सौर आणि पवन ऊर्जेला अधिक प्रोत्साहन देणे हे प्रगतीचे पाऊल असणार आहे.

ऊर्जा संक्रमणाला चालना देण्यासाठी अणुऊर्जा, अक्षय आणि इतर क्षेत्रांसाठी महत्त्वपूर्ण असलेल्या लिथियम, तांबे आणि कोबाल्टसारख्या खनिजांवरील सीमा शुल्कात कपात करून ऊर्जा क्षेत्राला प्रोत्साहन देणारी घोषणा अर्थमंत्र्यांनी केली. अर्थमंत्र्यांनी ऊर्जा क्षेत्रासाठी अनेक घोषणा केल्या, मात्र, नवीन वीज

कायद्याच्या बिलावर काहीही भाष्य केले नाही. हे बिल पास झाल्यास सामान्यांना नक्कीच दिलासा मिळू शकतो.

सूक्ष्म-लघु उद्योगांचे गुंतवणूक श्रेणीचे 'ऊर्जा ऑडिट' सुलभ

विकसित भारतासाठी अणुऊर्जा हा ऊर्जा मिश्रणाचा एक अतिशय महत्त्वाचा भाग आहे. त्याच्या पाठपुराव्यासाठी सरकार खासगी क्षेत्राशी भागीदारी करणार आहे. त्यातून अणुऊर्जेसाठी तंत्रज्ञानाचा विकास होईल.

वीज साठविण्यासाठी पंप-स्टोरेज प्रकल्पांना चालना देणारे धोरण तसेच अक्षय ऊर्जेचा वाढता वाटा तिच्या परिवर्तनशील आणि अधूनमधून येणाऱ्या स्वरूपासह एकत्रीकरण सुलभ करण्यासाठी आणण्यात येणार आहे. याशिवाय ब्रास आणि सिरेमिकसह ६० क्लस्टरमधील पारंपारिक सूक्ष्म आणि लघु उद्योगांचे गुंतवणूक श्रेणीचे ऊर्जा ऑडिट सुलभ केले जाईल. या उद्योगांना आर्थिक सहाय्य करण्यात येणार आहे. पुढील टप्प्यात ही योजना आणखी १०० क्लस्टरमध्ये नेण्यात येणार आहे, हीसुद्धा या अर्थसंकल्पाची जमेची बाजू आहे.

अधिक कार्यक्षमता देणाऱ्या प्रगत अल्ट्रा सुपर क्रिटिकल (एयूएससी) थर्मल पॉवर प्रकल्पांसाठी स्वदेशी तंत्रज्ञानाचा विकास पूर्ण झाला आहे. नॅशनल थर्मल पॉवर कॉर्पोरेशन (एनटीपीसी) आणि भारत हेवी इलेक्ट्रिकल्स लिमिटेड (भेल) यांच्यातील संयुक्त उपक्रम एयूएससी तंत्रज्ञानाचा वापर करून ८०० मेगावॅटचा व्यावसायिक प्रकल्प उभारण्यात येत आहे. सूर्यघर योजनेत राज्य देशात आघाडीवर असताना पंपिंग स्टोरेजसाठी अनेक कंपन्यांशी करार करण्यात आले आहेत.

मोफत वीज योजनेला चालना

अर्थमंत्र्यांनी अपारंपरिक ऊर्जेसाठी सूर्यघर मोफत वीज योजना आणि पंपिंग स्टोरेज धोरणाला चालना देण्याची घोषणा केली.

महिला

महिलांना अधिक प्रभावी करून अर्थव्यवस्थेमध्ये त्यांचा प्रभाव वाढावा यासाठी सरकारने महिला आणि मुलींच्या सक्षमीकरणासाठी अर्थसंकल्पामध्ये तीन लाख कोटी रुपयांच्या विविध तरतुदी केल्या आहेत. अर्थमंत्री निर्मला सीतारामन यांनी महिला सक्षमीकरणासह महिलांना अर्थव्यवस्थेमध्ये महत्त्वाचे स्थान देण्यासाठीच्या आपल्या घोषणेचा पुनरुच्चार केला. यासाठी अर्थसंकल्पामध्ये महिलांसाठी विविध योजनांमध्ये भरपूर आर्थिक तरतूद करण्यात आली आहे. कामकरी महिलांमध्ये वाढ होत आहे. यामधून महिलांचे आर्थिक सक्षमीकरण होत असल्याचे दिसून येते.

नोकरदार महिलांसाठी होस्टेल

महिलांना नोकरीच्या अधिक संधी उपलब्ध व्हाव्यात, त्याचबरोबर त्यांना अधिकाधिक सुविधा मिळाव्यात यासाठी सरकार नोकरदार महिलांसाठी होस्टेल सुरू करणार असल्याची घोषणा अर्थमंत्री सीतारामन यांनी आपल्या भाषणामध्ये केली. आपल्या गावापासून दूर जाऊन नोकरी करणाऱ्या महिलांना राहण्याच्या जागेची अडचण येत असते. ही अडचण ओळखून त्यांना या कारणामुळे नोकरी गमवावी लागू नये या हेतूने होस्टेलची स्थापना करण्यात येणार आहे.

त्याचप्रमाणे पाळणाघरे सुरू करण्याची योजना आहे. ज्यामुळे महिलांना नोकरी करताना फारशा अडचणी जाणवणार नाहीत. यासाठी कंपन्या, आस्थापना आणि महिलांचे गट यांचे साहाय्य घेण्यात येणार असल्याचेही अर्थमंत्र्यांनी सांगितले. हा अर्थसंकल्प महिलांच्या सशक्तीकरणासाठी, आरोग्य, शिक्षण आणि आर्थिक स्थैर्याच्या दृष्टीने सकारात्मक बदल घडविण्याच्या निश्चित प्रयत्न करेल, असा विश्वास व्यक्त होत आहे. सार्वजनिक रुग्णालयांसाठी वाढीव निधीच्या तरतुदी सोबत महिलांसाठी मोफत, अनुदानित आरोग्य तपासण्यांची सुविधा उपलब्ध करून देण्यासा मानस या अर्थसंकल्पाद्वारे व्यक्त करण्यात आला आहे. गर्भाशय कर्करोगाच्या प्रतिबंधासाठी ९-१४ वयोगटातील मुलींच्या लसीकरणास प्रोत्साहन देणे हे एक महत्त्वपूर्ण पाऊल ठरणार आहे. महिला उद्योजकतेसाठी राखीव कर्ज वाटप मुद्रा योजना केवळ महिला उद्योजकांसाठी ठेवण्याचा निर्णय महिलांना व्यवसायाच्या क्षेत्रात प्रगती करण्याची संधी देणारा ठरू शकतो. ग्रामीण भागात पंतप्रधान आवास योजनेंतर्गत महिलांना संयुक्त मालकीतून घरे दिली जाणार आहे. लखपती दीदी योजनांच्या माध्यमातून महिलांचे आर्थिकदृष्ट्या सक्षमीकरण करण्यावर भर देण्याचा प्रयत्न करण्यात आला आहे.

महिला आणि मुलींना लाभ देणाऱ्या योजनांसाठी तीन लाख कोटींहून अधिक रक्कम राखीव असून, योजनांमध्ये वसतिगृहे, क्रेच आणि स्कीलिंग यांसारखे महिलांचे उपक्रम जेंडर डायव्हर्सिटीला प्राधान्य देण्यासाठी आणि रोजगार संधींमध्ये सहभागाला चालना देण्याचे कार्य करतील. मायक्रोफायनान्स कर्जाची मागणी वाढवण्यासाठी महिलांच्या नेतृत्वाखालील युनिट्सना प्राधान्य देण्यात येईल. मालमत्ता खरेदी करणाऱ्या महिलांना कमी मुद्रांक शुल्क आकारले जाईल. अर्थसंकल्पात महिलांना फायदा होण्याच्या उद्देशाने आश्वासक उपायांचा समावेश आहे. तथापि, या योजनांचे यश, प्रभावी अंमलबजावणी, देखरेख आणि भेडसावणाऱ्या व्यावहारिक आव्हानांना तोंड देण्यावर अवलंबून असेल. अर्थपूर्ण प्रभाव पाडण्यासाठी धोरणे केवळ सुव्यवस्थित नसून ती वास्तविक गरजांकडे लक्ष देऊन अंमलात आणली जात आहेत, याची खात्री करणे महत्त्वाचे आहे.

नैसर्गिक शेतीला प्रोत्साहन

भारतातली शेतीसुद्धा काही प्रमाणात शाश्वत विकासात अडथळा आणू शकते (उदा. रासायनिक खते, कीटकनाशकांचा अतिरिक्त वापर, जमिनीची धूप इ.) यासाठी हा अर्थसंकल्प नैसर्गिक शेतीला आणि हवामान बदलातही टिकून राहतील अशा पिकांच्या संशोधनाला प्राधान्य देतो आणि अशा १०९ नवीन सुधारित जाती शेतकऱ्यांसाठी उपलब्ध करून देतो. याचाच एक भाग म्हणून गरजेची जैविक आदाने उपलब्ध करून देतील, अशी १०,००० केंद्रे सरकार उभारणार आहे. नैसर्गिक आपत्तींपासून लोकांना वाचविणे हे सुद्धा महत्त्वाचे आहे. या दृष्टीने आसाम, बिहार, उत्तराखंड, सिक्कीम अशा राज्यांना पूर आपत्ती निधी उपलब्ध करून दिला आहे. तसेच हिमाचल प्रदेशला पुनर्रचना आणि पुनर्वसन यासाठी निधी उपलब्ध करून दिला आहे. हवामान बदलाचे पर्यावरण आणि शाश्वत विकासावर होणारे अनिष्ट परिणाम टाळण्यासाठी अनुकूलन व समायोजन अशा दोन पर्यायांसाठीही भांडवलाची गुंतवणूक उपलब्ध करून देण्याचे आश्वासन अर्थसंकल्पात दिले आहे. थोडक्यात भारत पूर्णपणे कार्बनमुक्त करण्याच्या कटिबद्धतेला अनुसरून दीर्घकालीन उद्दिष्ट गाठण्याची सुरवात या अर्थसंकल्पाने केली आहे.

क्रीडा क्षेत्र

निर्मला सीतारामन यांनी 2024-25 साठी क्रीडा क्षेत्रासाठी 3,442.32 कोटींचा निधी जाहीर केला आहे. यातील 900 कोटी रुपयांची तरतूद ही तळागाळातील खेळाला प्रोस्ताहन देण्यासाठी असलेल्या खेलो इंडिया प्रकल्पासाठी करण्यात आली आहे. गेल्या अर्थसंकल्पावेळी खेलो इंडियासाठी 880 कोटी रुपयांचा निधी देण्यात आलेला, यावेळी त्यात 20 कोटींची वाढ करण्यात आली आहे. दरम्यान, 26 जुलैपासून पॅरिस ऑलिम्पिक सुरू होत आहे. तसेच अद्याप राष्ट्रकुल आणि आशियाई क्रीडा स्पर्धांना दोन वर्षांचा कालावधी आहे. अशात यंदा गेल्यावर्षीपेक्षा केवळ 45.36 कोटींची वाढ क्रीडा निधीमध्ये करण्यात आली आहे. 2023-24 साठी 3397.32 कोटींचा निधी मंजूर करण्यात आला होता.

साल 2018 पासून सुरू करण्यात आलेल्या खेलो इंडिया प्रकल्पासाठी सरकारकडून सातत्याने त्याच्या विस्ताराचा प्रयत्न सुरू आहेत. 2023 मध्ये खेलो इंडिया पॅरा गेम्सदेखील सुरू करण्यात आले. 2024-25 च्या क्रीडा निधीमधील 340 कोटी रुपये नॅशनल स्पोर्ट्स फेडरेशनला मंजूर करण्यात आले आहेत. गेल्यावेळीपेक्षा यात 15 कोटींची वाढ झाली आह. तसेच भारतीय क्रीडा प्राधिकरणाला यंदा 822.60 कोटीं रुपये मंजूर झाले आहेत. याशिवाय नॅशनल ॲंटी डोपिंग एजन्सी (NADA) आणि नॅशनल डोप टेस्टिंग लॅबोरेटरी (NDTL) यांनी त्यांच्या बजेटमध्येही किंचित वाढ झाली असून आता नाडाला 21.73 कोटी, तर एनडीटीएलला 22 कोटी रुपये देण्यात येणार आहेत.

तंत्रज्ञान क्षेत्र

मोबाइल फोन आणि चार्जरवरील मूलभूत सीमाशुल्कात मोठी कपात जाहीर केली आहे. यामुळे आता मोबाइल उपकरणे आणि घटकांवर लागणारे शुल्क केवळ १५% राहील.मोबाईलचे सुटे भागही आता स्वस्त होणार आहेत. निर्मला सीतारामन म्हणाल्या, "गेल्या सहा वर्षांत देशांतर्गत उत्पादनात तिप्पट वाढ झाली असून, मोबाइल फोन निर्यातीत शंभर पट वाढ झाली आहे. या विकासामुळे भारतीय मोबाइल उद्योगाने ग्राहकांच्या हितासाठी परिपक्वता मिळवली आहे. त्यामुळे आता मोबाइल फोन, मोबाइल पीसीबीए आणि मोबाइल चार्जरवरील सीमाशुल्क १५% करण्याचा प्रस्ताव आहे."

अर्थसंकल्पीय भाषणात सीतारामन यांनी भारतीय मोबाइल उद्योगाच्या वाढीचा आणि ग्राहकांच्या फायद्याचा विशेष उल्लेख केला. या निर्णयामुळे देशांतर्गत उत्पादनास चालना मिळेल आणि आयातीवरील अवलंबित्व कमी होण्यास मदत होईल, असा विश्वास व्यक्त करण्यात आला आहे.

रस्तेः

रस्ते कनेक्टिव्हिटिचे आम्ही समर्थन करतो. या अनुषंगाने पाटना ते पुर्णिया एक्स्प्रेस-वे, बोधगया-राजगीर-वैशाली-दरबंगा एक्स्प्रेस-वे, बक्सर-बागलपूर एक्स्पेस-वे बांधले जाणार आहेत. अतिरिक्त दोन लेन पूल बक्सर येथे गंगा नदीवर बनवला जाणार आहे. यासाठी २६ हजार कोटी रुपयांचा खर्च केला जाणार आहे, असं निर्मता सीतारमण यांनी सांगितलं. पायाभूत सुविधासाठी ११ लाख कोटींचा निधी गेला आहे. देशातील २५ हजार गावे पक्क्या रस्त्याने जोडली जाणार आहेत. अर्थमंत्री निर्मता सीतारमण यांनी दिलेल्या माहितीनुसार, देशभरात २६ हजार कोटींचे नवे रस्ते बांधले जाणार आहेत. आंध्र प्रदेशला पायाभूत सुविधांसाठी १५ हजार कोटी तर बिहारच्या पायभूत सुविधांसाठी २६ हजार कोटींची तरतूद केली गेली आहे.

पायाभूत सुविधांच्या विकासावर मोदी सरकारचा भर असेल. पायाभूत सुविधांच्या विकासासाठी तब्बत ११ लाख कोटी रुपये देणार. जीडीपीच्या ३.४ टक्के पायाभूत सुविधांसाठी वापरला जाईल.

बिहार, आंध्रला निधी

बिहारला पायाभूत सेवा प्रकल्पांवर तब्बल ६० हजार कोटी रुपये खर्च केले जाणार आहेत. यात एक्स्प्रेस वे, ऊर्जा प्रकल्प, हेरिटेज कॉरिडॉर आणि नव्या विमानतळांच्या उभारणीचा समावेश आहे. आंध्रप्रदेशलाही पंधरा हजार कोटी रुपये देण्यात आले आहेत. अर्थमंत्री निर्मला सीतारामण यांनी बिहारमधील जगप्रसिद्ध गयाचे विष्णुपद मंदिर आणि बोध गयाचे महाबोधी मंदिर काशी विश्वनाथच्या धर्तीवर कॉरीडॉरमध्ये विकसित करण्याची घोषणा केली आहे. वाराणसीमध्ये काशी विश्वनाथ मंदिर कॉरिडॉर, उज्जैनमध्ये महाकाल कॉरिडॉर, अयोध्येतील राम मंदिर, उत्तर प्रदेशमध्ये विंध्यवासिनी कॉरिडॉर विकसित करण्यात आले आहेत. याशिवाय देशातील इतर ठिकाणी धार्मिक पर्यटनाला जोडून विकास कामे करण्यात आली आहे. त्याचे सकारात्मक परिणाम दिसून येत आहेत. बिहारमधील गया आणि बोधगया येथील मंदिर कॉरिडॉर राज्याला धार्मिक पर्यटनाच्या क्षेत्रात जागतिक दर्जाची ओळख देण्यासाठी उपयुक्त ठरू शकतात.

कोणत्या राज्याला अर्थसंकल्पात किती वाटा?

उत्तर प्रदेश : 223.737.23 कोटी बिहार : 125.444.52 कोटी मध्य प्रदेश : 97,906.09 कोटी पश्चिम बंगाल : 93,827.7 कोटी **महाराष्ट्र** : 78,786.34 कोटी राजस्थान : 75,156.94 कोटी ओडिशा : 56,473.74 कोटी तामिळनाडू : 50,873.76 कोटी आंध्र प्रदेश : 50,474.64 कोटी कर्नाटक : 45,485.8 कोटी ग्जरात : 43,378.01 कोटी छत्तीसगड : 42,492.49 कोटी झारखंड : 41,245.28 कोटी आसाम : 39,012.77 कोटी तेलंगणा : 26.216.38 कोटी केरळ : 24.008.82 कोटी पंजाब : 22,537.11 कोटी अरुणाचल प्रदेश : 21,913.5 कोटी **उत्तराखंड** : 13,943.81 कोटी हरियाणा : 13,632.02 कोटी

हिमाचल प्रदेश : 10,351.86 कोटी मेघालय : 9566.09 कोटी मणिपूर : 8930.03 कोटी त्रिपुरा : 8830.27 कोटी नागालॅंड : 7096.63 कोटी मिझोराम : 6236.05 कोटी सिक्कीम : 4839.17 कोटी गोवा : 4814.23 कोटी

सारांश

मध्यम वर्गाला ताकद देणारा, गरीब-शेतकऱ्याला समृद्धीच्या मार्गावर नेणारा, तरुणांना नव्या संधी देणारा व सर्व वर्गांना शक्ती देणारा, तसेच नव मध्यमवर्गाच्या सक्षमीकरणाचा हा अर्थसंकल्प आहे. आरोग्य, निवारा, उद्योजकतेला प्रोत्साहन मध्यमवर्गाला प्राप्तिकरात अंशत: दिलासा देत तरुणाईसाठी रोजगार निर्मितीचा संकल्प सोडणारा, अर्थकारणातील महिलांचा वाटा वाढविताना गरिबांच्या खिशात चार पैसे खेळते राहावे याची काळजी घेणारा सर्वसमावेशक अर्थसंकल्प अर्थमंत्री निर्मला सीतारामन यांनी संसदेत मांडला. नैसर्गिक शेती अन् गावशिवारात रोजगाराच्या संधी निर्माण व्हाव्यात म्हणून निधीचा अक्षरशः वर्षाव करण्यात आला असून पायाभूत क्षेत्राच्या उभारणीसाठीही भरभक्तम आर्थिक तरतूद करण्यात आली आहे. सत्ताधाऱ्यांनी अर्थकारणाबरोबरच राजकीय भान कायम ठेवत मित्र पक्षांची सत्ता असलेल्या बिहार आणि आंधप्रदेशसाठी मोकळ्या हाताने निधी दिल्याचे चित्र पाहायला मिळाले. केंद्रीय अर्थसंकल्पात शिक्षण, रोजगार आणि कौशल्य यांसाठी १.४८ लाख कोटींची तरतूद करण्यात आली. ग्रामविकासासाठी २.६६ लाख कोटी रुपयांची घोषणा केली आहे.

पर्यावरणातील हवामान बदल

श्री. राहुल सुखदेव पोखरकर

(National Master Trainer on Disaster management, MSW, Bsc (Comp. sci))

हवामान बदल म्हणजे काय?

जागतिक शासकांच्या निदर्शनास शाश्वतता आणण्यासाठी जगभरातील मोर्चे आणि निषेधांसह हवामान बदलाचा मुद्दा सतत वाढत चालला आहे. कारण शाश्वतता हा हवामान बदलाशी खूप निगडीत आहे. पृथ्वीचे हवामान वेळेनुसार नैसर्गिकरित्या बदलत असते परंतु पृथ्वीच्या हवामानातील जलद बदलामुळे हवामान बदलाचा मुद्दा जागतिक पातळीवर अधिक चर्चेत आला आहे. स्वीडिश शास्त्रज्ञ स्वंते अरहेनियस यांनी सन 1896 मध्ये हवामान बदलाची संकल्पना मांडली आणि सन 1950 मध्ये "पृथ्वीच्या सरासरी वातावरणातील तापमानात दीर्घकालीन वाढ" म्हणून लोकप्रिय झाली. मानवाच्या प्रभावामुळे पृथ्वीच्या वातावरणातील तापमानात लक्षणीय बदल झाले आहे. पर्यावरणातील हवामान बदल म्हणजे पृथ्वीच्या वातावरणातील तापमानात होणारा बदल.

परंतु हवामानातील बदल पृथ्वीच्या वातावरणातील झपाट्याने होणारा बदल आहे आणि हा मानववंशीय क्रियाकलापांचा परिणाम आहे. हवामानातील बदल म्हणजे तापमान आणि हवामानातील दीर्घकालीन बदल. हवामान बदल हा जागतिक किंवा प्रादेशिक हवामान पद्धतींमध्ये दीर्घकालीन बदल आहे. पृथ्वी समाधानी होती आणि ज्वालामुखीचा उद्रेक, सौरचक्रातील बदल आणि पृथ्वीच्या हालचालीतील बदल यांसारख्या काही नैसर्गिक प्रक्रियेद्वारे प्रेरित झाल्याप्रमाणे जुन्या काळातील हवामान बदलाच्या हळूहळू प्रक्रियेचा सामना करू शकली. परंतु, हवामान बदलाची हळूहळू प्रक्रिया आणि हवामान बदलाची जलद प्रक्रिया या दोन्ही गोष्टी जोडल्याने पृथ्वीच्या वातावरणीय परिस्थितीवर प्रचंड ताण निर्माण झाला आहे. ज्यामुळे तो स्वतःचा समतोल साधण्याच्या प्रयत्नात मानवाच्या हानीवर प्रतिक्रिया देतो.

हवामान बदल ही एक समस्या आहे जी प्रत्येकाने अतिशय गांभीर्याने घेतली पाहिजे. वैज्ञानिक अंदाजानुसार, हवामान बदलाच्या अतिरिक्त ताणामुळे पृथ्वीचे आयुर्मान कमालीचे कमी झाले आहे ज्यामुळे मानवजातीचा नाश होऊ शकतो.

🔅 हवामान बदलाचे कारण

हवामान बदलास कारणीभूत असलेले घटक खालीलप्रमाणे आहेत आणि ते दोन मुख्य कारणांमध्ये विभागलेले आहेत;

1) नैसर्गिक कारणे -

"ही नैसर्गिक कारणे आजही चालू असून त्यांचा प्रभाव फार कमी आहे किंवा अलीकडच्या दशकात दिसलेल्या जलद तापमानवाढीचे स्पष्टीकरण देण्यासाठी ते खूप मंद गतीने घडतात, अशी शक्यता आहे (> 95%) मानवी हस्तक्षेप यामागील मुख्य कारण आहेत. "

-(नासा यांचे मते)

i. सौर किरणे -

पृथ्वीच्या पृष्ठभागावर पोहोचणाऱ्या सौर किरणोत्सर्गाद्वारे सोडल्या जाणाऱ्या उर्जेच्या प्रमाणात फरक आहे आणि यामुळे पृथ्वीच्या हवामानाच्या नमुन्यांवर परिणाम होतो. ज्यामुळे हवामान बदल होतो. सौर ऊर्जेतील कोणतीही वाढ पृथ्वीचे संपूर्ण वातावरण उबदार करेल, परंतु आपण फक्त तळाच्या थरात तापमानवाढ पाहू शकतो.

ii. मिलनकोविच सायकल -

मिलनकोविचच्या सिद्धांतानुसार, पृथ्वीच्या पृष्ठभागावर पोहोचणाऱ्या सौर किरणोत्सर्गाच्या प्रमाणावर तीन चक्रांचा परिणाम होतो आणि त्यामुळे पृथ्वीच्या हवामानाच्या नमुन्यांवर परिणाम होतो. या चक्रांमुळे दीर्घ काळानंतर

हवामानात बदल होतो. मिलनकोविच चक्रामध्ये पृथ्वीच्या सूर्याभोवतीच्या कक्षेतील तीन बदलांचा समावेश होतो. पृथ्वीच्या कक्षेचा आकार, विक्षिप्तपणा म्हणून ओळखला जातो; कोन पृथ्वीचा अक्ष पृथ्वीच्या कक्षीय समतलाकडे झुकलेला आहे, ज्याला तिरपेपणा म्हणतात; आणि पृथ्वीच्या परिभ्रमणाच्या अक्षाची दिशा निदर्शक आहे, ज्याला प्रीसेशन म्हणून ओळखले जाते.

iii. प्लेट टेक्टोनिक्स आणि ज्वालामुखीचा उद्रेक -

प्लेट टेक्टोनिक्स म्हणजे वितळलेल्या खडकांद्वारे पृथ्वीच्या पृष्ठभागाखाली सपाट मोठ्या खडकांची हालचाल. प्लेट टेक्टोनिक्स हे खंडांच्या निर्मितीचे आणि हळूहळू हालचालींचे कारण आहे. प्लेट टेक्टोनिक्स हे ज्वालामुखीचा उद्रेक आणि पर्वत तयार होण्याचे कारण आहे. या प्रक्रिया हवामान बदलाला हातभार लावतात. पर्वतीय साखळ्यांचा जगभरातील हवेच्या अभिसरणावर प्रभाव पडतो त्यामुळे हवामानात बदल होतो.

ज्वालामुखीचा उद्रेक नवीन जमिनींच्या निर्मितीसाठी जबाबदार आहे परंतु हवामान बदलास कारणीभूत आहे. ज्वालामुखीचा उद्रेक वातावरणात वायू आणि कण सोडतात. हे कण किंवा वायू एकतर वातावरणातील तापमान कमी करतात किंवा ते वाढवतात. हे पदार्थांवर आणि सूर्यप्रकाश ज्वालामुखीय पदार्थांशी कसा संवाद साधतो यावर अवलंबून आहे. सल्फर डायऑक्साइड (SO2) सारख्या ज्वालामुखीय वायूंमुळे ग्लोबल कूलिंग होऊ शकते, परंतु CO2 मध्ये ग्लोबल वार्मिंग होण्याची क्षमता आहे. हे कण सूर्यप्रकाशाला पृथ्वीच्या पृष्ठभागावर आदळण्यास अडथळा आणू शकतात आणि काही महिने किंवा काही वर्षे तेथे राहू शकतात ज्यामुळे तापमानात घट होऊ शकते म्हणून तात्पुरते हवामान बदल. हे वायू किंवा कण स्ट्रॅटोस्फियरमधील इतर वायूंशी देखील प्रतिक्रिया देऊ शकतात ज्यामुळे ओझोनचा थर नष्ट होतो आणि पृथ्वीवर अधिक सौर किरणोत्सर्ग होऊ शकतात ज्यामुळे हवामान बदल होतात. सध्याच्या काळात, वातावरणात CO2 च्या ज्वालामुखी उत्सर्जनाचे योगदान फारच कमी आहे.

iv. महासागर प्रवाहांमध्ये बदल

जगभरातील उष्णतेच्या वितरणासाठी महासागरातील प्रवाह जबाबदार आहेत. जेव्हा महासागर सौर किरणोत्सर्गाने गरम होतो तेव्हा पाण्याचे कण हलके होतात आणि वाऱ्याद्वारे (महासागरातील प्रवाह) थंड पाण्यात किंवा त्या उलट सहज वाहून नेतात. त्यामुळे पृथ्वीचे तापमान नियंत्रित राहण्यास मदत होते.

महासागर मोठ्या प्रमाणात उष्णता साठवत असल्याने, महासागरातील प्रवाहातील लहान बदलांचाही जागतिक हवामानावर मोठा परिणाम होऊ शकतो. विशेषतः समुद्राच्या पृष्ठभागाच्या तापमानात वाढ झाल्याने महासागरावरील वातावरणातील पाण्याच्या बाष्पाचे प्रमाण वाढू शकते, ज्यामुळे हरितगृह वायूचे प्रमाण वाढते. जर महासागर अधिक उबदार असतील तर ते वातावरणातील कार्बन डाय ऑक्साईड जास्त प्रमाणात शोषू शकत नाहीत ज्यामुळे नंतर उबदार तापमान आणि हवामान बदल होऊ शकतात.

v. एल निनो सदर्न ऑसिलेशन (ENSO)

ENSO हा पॅसिफिक महासागरातील पाण्याचे तापमान बदलण्याचा नमुना आहे. 'अल निनो' वर्षात, जागतिक तापमान वाढते आणि 'ला निनो' वर्षात ते थंड होते. या नमुन्यांमुळे थोड्या काळासाठी (महिने किंवा वर्षे) हवामान बदल होऊ शकतात.

vi. उल्का प्रभाव -

जरी काही प्रसंगी उल्कापिंड आणि वैश्विक धूळ यांच्यापासून फारच कमी सामग्री पृथ्वीवर जोडली जात असली तरी, या उल्कापाताच्या प्रभावांनी भूतकाळात हवामान बदलाला हातभार लावला आहे.

ज्वालामुखीचा उद्रेक वातावरणात उंचावर धूळ आणि एरोसोल सोडून सूर्यकिरणांना पृथ्वीच्या पृष्ठभागावर पोहोचण्यापासून प्रतिबंधित करून ज्वालामुखीच्या उद्रेकाप्रमाणेच उल्कापाताचा परिणाम होतो, ज्यामुळे जागतिक तापमान वाढते. हा प्रभाव काही वर्षे टिकू शकतो. उल्कामध्ये CO2, CH4 आणि पाण्याची वाफ असतात जे प्रमुख हरितगृह वायू आहेत आणि हे वायू बाहेर पडल्यानंतर वातावरणात राहतात ज्यामुळे जागतिक तापमान वाढते. या प्रकारचे हवामान बदल दशके टिकू शकतात.

2) मानव निर्मित कारणे -

हवामान बदलाची ही मुख्य कारणे आहेत कारण हीच कारणे आहेत ज्यांनी हवामान बदलाकडे लोकांचे लक्ष वेधले आहे. या कारणांमुळे ग्लोबल वॉर्मिंग होते ज्यामुळे नंतर हवामान बदल होतो. ते समाविष्ट आहेत:

i. हरितगृह वायू उत्सर्जनात वाढ -

हरितगृह वायू हे जे परत अंतराळात वाहून नेल्या जाणाऱ्या उष्णतेचे प्रमाण कमी करतात ज्यामुळे पृथ्वी कंडिशनिंग होते. या वायूंमध्ये कार्बन डायऑक्साइड (CO2), मिथेन (CH4) नायट्रस ऑक्साईड (NOx), फ्लोरिनेटेड वायू आणि पाण्याची वाफ यांचा समावेश होतो. पाण्याची वाफ हा सर्वात मुबलक हरितगृह वायू आहे, परंतु तो वातावरणात फक्त काही दिवस राहतो, तर CO2 जास्त काळ वातावरणात राहतो, ज्यामुळे तापमानवाढीच्या दीर्घ कालावधीत योगदान होते.

जेव्हा हे वायू खूप जास्त असतात तेव्हा ते वातावरणातील तापमान वाढवण्याची समस्या निर्माण करतात ज्यामुळे हवामान बदल होतो. ग्लोबल वॉर्मिंगमध्ये CO2 हे सर्वात मोठे योगदान आहे कारण ते शतकानुशतकेही वातावरणात जास्त काळ टिकून राहते. मिथेन हा CO2 पेक्षा अधिक शक्तिशाली हरितगृह वायू आहे परंतु त्याचे वायुमंडलीय जीवनकाळ कमी आहे. नायट्रस ऑक्साईड, CO2 सारखा, दीर्घकाळ टिकणारा हरितगृह वायू आहे. जो दशकांपासून शतकानुशतके वातावरणात जमा होतो. हे हरितगृह वायू जीवाश्म इंधन जाळणे, शेती इत्यादी मानवी हस्तक्षेपांमुळे वाढले आहेत.

ii. जंगलतोड -

जंगलतोड म्हणजे झाडे तोडणे. शहरीकरणाचा परिणाम म्हणून जंगलतोड होते. परंतु यामुळे हवामानात बदल होतो कारण झाडे कार्बन डायऑक्साईड घेतात जे पृथ्वीला तापमान वाढवणारे एक प्रमुख घटक आहे आणि ते त्यांच्या अस्तित्वासाठी वापरतात ज्यामुळे वातावरणातील कार्बन डायऑक्साईडचे प्रमाण कमी होते.

झाडे पृथ्वीच्या पृष्ठभागावरील सूर्यप्रकाशाचे प्रमाण कमी करून सावली देऊन त्या क्षेत्राच्या सूक्ष्म हवामानाचे नियमन करतात परंतु जेव्हा ते कापले जातात. पृथ्वीच्या पृष्ठभागावर वातावरणाचे तापमान सामान्यपेक्षा जास्त वाढले आहे आणि वातावरणात अतिरिक्त कार्बन डायऑक्साइड असेल ज्यामुळे अधिक ग्लोबल वार्मिंगला प्रोत्साहन मिळेल आणि त्यामुळे हवामान बदल होईल.

iii. रासायनिक शेती -

माणसाला आपल्या जगण्यासाठी अन्न पुरवण्यासाठी शेती खूप फायदेशीर ठरली असली तरी, कृषी पद्धतींमुळे ग्लोबल वार्मिंग होते ज्यामुळे हवामान बदल होतो.

पशुधन उत्पादन जे शेतीचे एक रूप आहे. चांगल्या वाढीसाठी वनस्पतींमध्ये वापरल्या जाणाऱ्या बहुतेक खतांमध्ये नायट्रस ऑक्साईड असते जे कार्बन डायऑक्साइडपेक्षा 300 पट अधिक शक्तिशाली असते ज्यामुळे ग्लोबल वार्मिंग होते ज्यामुळे हवामान बदल होतो.

iv. शहरीकरण -

हे ग्रामीण समुदायांचे शहरी शहरांमध्ये स्थलांतर आहे आणि आपण ग्रामीण समुदायाचे शहरी शहरांमध्ये रूपांतर करू शकतो. आपल्या काळात शहरीकरणात झपाट्याने वाढ होत आहे आणि हे शाश्वत राहिले नाही कारण जंगलतोड होते आणि वातावरणात हरितगृह वायूंचे उत्सर्जन वाढते कारण लोक उत्पादने आणि उपकरणे वापरतात जी हरितगृह वायू उत्सर्जित करतात ज्यामुळे ग्लोबल वार्मिंग होते म्हणून हवामान बदल. शहरीकरणामुळे वातावरणात हरितगृह वायूंचे उत्सर्जन करणाऱ्या वाहनांद्वारे हवामानातील बदल देखील होतात ज्यामुळे ग्लोबल वार्मिंग होते ज्यामुळे हवामान बदल होतो.

v. औद्योगिकीकरण -

आपण औद्योगिकीकरणाच्या युगाचा काही भाग आहे असे म्हणत असलो तरी उद्योग अजूनही आपल्याकडे आहेत. त्यापैकी बरेच धोकादायक वायू उत्सर्जित करतात जे केवळ मानवासाठीच नव्हे तर आपल्या हवामानासाठी देखील हानिकारक आहेत.

मिथेन, कार्बन डायऑक्साइड, पाण्याची वाफ, फ्लोरिनेटेड वायू यांसारख्या हरितगृह वायूंच्या उत्सर्जनाद्वारे. काहीजण अशी उत्पादने देखील तयार करतात जे या वायूंचे उत्सर्जन करतात ज्यामुळे हवामान बदल होतात. आपल्या संपूर्ण कार्बन डाय ऑक्साईड उत्पादनापैकी सुमारे 2% सिमेंट उत्पादन उद्योगांतर्गत आहे.

हवामान बदलाचे परिणाम

हवामान बदलाचे खालील परिणाम आहेत:

1) वितळणारा बर्फ आणि वाढणारे समुद्र

हवामानातील बदलामुळे बर्फाचे तुकडे वितळतात आणि समुद्राची पातळी वाढते. हवामान बदलामुळे हवामान अधिक उष्ण होते आणि त्यामुळे बर्फ वितळते ज्यामुळे समुद्र पातळीची उंची वाढते. समुद्राच्या पाण्याच्या तापमानवाढीमुळे समुद्राच्या पातळीतही वाढ होत आहे. यामुळे अधिक तीव्र चक्रीवादळांमध्येही वाढ होते.

2) किनारी प्रदेश विस्थापन

हवामानातील बदलामुळे समुद्राची पातळी वाढत असल्याने, किनारपट्टीच्या प्रदेशांना पूर येतो ज्यामुळे किनारपट्टीवरील रहिवाशांचे विस्थापन होते. जगातील बहुतेक लोकसंख्या किनारपट्टीच्या प्रदेशात राहत असल्याने याचा खूप जास्त परिणाम होईल. त्यामुळे या किनारी प्रदेशात लोकांचे स्थलांतरही होते.

3) अत्यंत हवामान आणि बदलत्या पावसाचे नमुने

जेव्हा हवामान बदल होतो, तेव्हा आपल्याला माहित असते की ऋतू आणि पर्जन्यमान विकृत केले जातील ज्यामुळे ते आपल्या अस्तित्वासाठी अत्यंत धोकादायक असेल.

या अत्यंत हवामान परिस्थितींमध्ये जास्त उष्णतेचा कालावधी, अधिक उष्णतेच्या लाटा, सामान्य पेरणी आणि कापणीच्या हंगामात बदल, अतिवृष्टी ज्यामुळे पूर येतो आणि पाण्याची गुणवत्ता कमी होते आणि काही प्रदेशांमध्ये पाण्याची उपलब्धता यांचा समावेश होतो. हे देखील अधिक दुष्काळ हृदय लहरी ठरतो.

महासागराच्या तापमानात वाढ

जेव्हा हवामान बदलते तेव्हा तापमान कमालीचे वाढते आणि त्यामुळे महासागरांचे तापमान वाढते. याचा परिणाम समुद्रातील मासे आणि इतर रहिवाशांवर होतो ज्यामुळे जलचर प्राण्यांचे मृत्यू किंवा स्थलांतर होते.

5) मानवी आरोग्यासाठी जोखीम

हवामान बदलाचा मोठा परिणाम तापमानात वाढ होत आहे परंतु या वाढीमुळे मानवी आरोग्यास हानी पोहोचवणाऱ्या रोग वाहकांमध्येही वाढ होत आहे. मूलभूत आरोग्य प्रणाली नसलेल्या समुदायांना सर्वाधिक धोका असतो. तसेच, समुद्राच्या वाढत्या पातळीमुळे पुरामुळे रोग पसरतात ज्यामुळे संसर्गजन्य रोगांचा प्रादुर्भाव होतो.

6) आर्थिक प्रभाव

हवामान बदलाशी संबंधित हानी हाताळण्याचे आर्थिक परिणाम असतील. त्यापैकी काहींमध्ये मालमत्ता आणि पायाभूत सुविधांचे नुकसान समाविष्ट आहे आणि मानवी आरोग्याचा समाज आणि अर्थव्यवस्थेवर मोठा खर्च होतो.

कृषी, वनीकरण, ऊर्जा आणि पर्यटन यांसारख्या विशिष्ट तापमानांवर आणि पर्जन्यमानाच्या पातळींवर ठामपणे अवलंबून असणारे क्षेत्र विशेषतः प्रभावित होतात.

7) वन्यजीवांवरील परिणाम

हवामान बदल इतक्या झपाट्याने होत आहेत की अनेक वनस्पती आणि प्राण्यांच्या प्रजातींचा सामना करण्यासाठी संघर्ष होत आहे. त्यांच्यापैकी बरेच वन्यजीव नामशेष होण्याचा धोका पत्करतात ज्यापैकी काही नामशेष झाले आहेत.

यापैकी अनेक स्थलीय, गोड्या पाण्यातील आणि सागरी प्रजाती आधीच इतर ठिकाणी स्थलांतरित झाल्या आहेत. जागतिक सरासरी तापमान वाढत राहिल्यास हवामान बदलास कारणीभूत ठरते.

🔅 पर्यावरणीय हवामान बदलाचा मानवी जीवनावर होणारा परिणाम

पर्यावरणीय हवामान बदलाचा आपल्या जीवनावर तीन प्रमुख मार्ग आहेत.

1) अन्न

हवामान बदलामुळे पूर आणि दुष्काळ यांसारख्या अत्यंत परिस्थितीमुळे अनुक्रमे पाणी आणि उष्णतेने शेतीचे उत्पादन नष्ट होते. इथे गंमतीची गोष्ट अशी आहे की एखाद्या विशिष्ट प्रदेशात वर्षभरात किंवा कमी कालावधीत पूर आणि दुष्काळ येऊ शकतो आणि जेव्हा हवामान बदलामुळे या शेतजमिनी नष्ट होतात, तेव्हा त्याचा परिणाम काही लोकसंख्येला अन्न मिळत नाही, त्यामुळे दुष्काळही पडतो.

2) आरोग्य

माणूस कितीही श्रीमंत असला तरी, तुमची तब्येत बिघडली तर तुमच्यापेक्षा गरीब माणसाला जास्त आशा असते. असे म्हटल्याबरोबर, हे लक्षात घेणे आवश्यक आहे की आपल्यासाठी आरोग्याचे महत्त्व आहे.

हवामानातील बदलामुळे रोग आणि रोग वाहकांच्या प्रसारामुळे आपल्या आरोग्यावरही परिणाम होतो. पुरामुळे रोगांचा प्रादुर्भाव होऊन लोकांवरही परिणाम होऊ शकतो.

हवामान बदलाच्या परिणामी, आपल्या हवेची गुणवत्ता घसरली आहे आणि यामुळे आपल्या आरोग्याला गंभीर धोका निर्माण झाला आहे आणि हवेच्या खराब गुणवत्तेमुळे दरवर्षी सुमारे 7 दशलक्ष लोक मरतात.

3) स्थलांतरण

हवामानातील बदलामुळे बर्फ वितळल्यामुळे आणि समुद्राच्या तापमानवाढीमुळे समुद्राच्या पातळीत वाढ होते. यामुळे केवळ पूर येत नाही तर किनारपट्टीच्या प्रदेशातील जमिनीवर अतिक्रमण होऊन किनारी भागात राहणारे लोक विस्थापित होतात आणि त्यांना स्थलांतर करण्यास प्रवृत्त करतात.

🔅 आपण सकारात्मक पद्धतीने हवामान बदलावर कसा परिणाम करू शकतो?

1) नैसर्गिक ऊर्जेचा वापर -

जीवाश्म इंधनापासून दूर जाणे हा आपण हवामान बदलावर प्रभाव टाकण्याचा पहिला मार्ग आहे. सौर, पवन, बायोमास आणि जिओथर्मल यासारख्या अक्षय ऊर्जा हे चांगले पर्याय आहेत जे ग्लोबल वार्मिंग कमी करण्यास मदत करतात.

2) ऊर्जा आणि पाण्याची कार्यक्षमता -

स्वच्छ ऊर्जेची निर्मिती करणे आवश्यक आहे, परंतु अधिक कार्यक्षम उपकरणे (उदा. एलईडी लाइट बल्ब, नाविन्यपूर्ण शॉवर सिस्टीम) वापरून आपला ऊर्जा आणि पाण्याचा वापर कमी करणे कमी खर्चिक आणि तितकेच महत्त्वाचे आहे.

3) शाश्वत वाहतूक -

हवाई प्रवास कमी करणे, सार्वजनिक वाहतुकीला प्रोत्साहन देणे, कारपूलिंग करणे, परंतु इलेक्ट्रिक आणि हायड्रोजन गतिशीलता देखील निश्चितपणे CO2 उत्सर्जन कमी करण्यास मदत करू शकते आणि अशा प्रकारे ग्लोबल वार्मिंगशी लढा देऊ शकते. तसेच, कार्यक्षम इंजिन वापरल्याने CO2 उत्सर्जन कमी होण्यास मदत होऊ शकते.

4) शाश्वत पायाभूत सुविधा -

इमारतींमधून CO2 उत्सर्जन कमी करण्यासाठी - हीटिंग, वातानुकूलन, गरम पाणी किंवा प्रकाशामुळे -नवीन कमी-ऊर्जेच्या इमारती बांधणे आणि विद्यमान बांधकामांचे नूतनीकरण करणे दोन्ही आवश्यक आहे.

5) शाश्वत शेती -

नैसर्गिक साधनसंपत्तीच्या चांगल्या वापराला प्रोत्साहन देणे, मोठ्या प्रमाणावर जंगलतोड थांबवणे तसेच शेती अधिक हिरवीगार आणि कार्यक्षम बनवणे यालाही प्राधान्य दिले पाहिजे. रसायन विरहित पिके पिकवणे.

6) जबाबदार उपभोग -

अन्न (विशेषतः मांस), कपडे, सौंदर्यप्रसाधने किंवा साफसफाईची उत्पादने असोत, जबाबदार उपभोगाच्या सवयी अंगीकारणे महत्त्वाचे आहे.

7) प्लास्टिकचा कमी वापर

प्लास्टिकच्या वापरामुळे हवामान बदल होत आहेत. समस्या अशी आहे की आपण दररोज वापरत असलेली बहुतेक उत्पादने प्लास्टिकची असतात. प्लॅस्टिकचा वापर कमी केल्यास हवामान बदलावर परिणाम होईल.

8) वनीकरण

उपटून टाकलेल्या झाडांना पर्याय म्हणून वृक्षारोपण करणे, तर वनीकरण म्हणजे नवीन झाडे लावणे. या कृतींचा हवामान बदलावर सकारात्मक परिणाम होण्यास मदत होईल.

🔹 हवामान बदलामुळे सर्वाधिक प्रभावित झालेले देश

ज्या देशांना हवामान बदलाचा सर्वाधिक फटका बसतो त्यांचे हवामान जोखीम निर्देशांकानुसार वर्गीकरण केले जाते. हवामानाच्या जोखमीचा वापर थेट परिणामांसाठी (मृत्यू आणि आर्थिक नुकसान) देशांची असुरक्षितता तपासण्यासाठी केला जातो - अत्यंत हवामान घटनांचे आणि जर्मनवॉच वेधशाळेद्वारे दरवर्षी जागतिक हवामान जोखीम निर्देशांकाद्वारे मोजले जाते.

हवामान बदलामुळे सर्वाधिक प्रभावित झालेले देश आहेत:

1. जपान -(हवामान जोखीम निर्देशांक: 5.5)

2. फिलीपिन्स -(हवामान जोखीम निर्देशांक: 11.17)

3. जर्मनी -(हवामान जोखीम निर्देशांक: 13.83)

4. भारत -(हवामान जोखीम निर्देशांक: 18.17)

5. श्रीलंका -(हवामान जोखीम निर्देशांक: 19)

✤ हवामान बदलाचा अर्थव्यवस्थेवर कसा परिणाम होईल?

- स्विस-री इन्स्टिट्यूटच्या तणाव-चाचणी विश्लेषणातून दिसून आले आहे की, कोणतीही कारवाई न केल्यास जागतिक अर्थव्यवस्था हवामान बदलामुळे 18% पर्यंत जीडीपी गमावेल.
- नवीन हवामान अर्थशास्त्र निर्देशांक ताण-चाचणी 48 देशांवर कसा परिणाम करेल, जे जागतिक अर्थव्यवस्थेचे 90% प्रतिनिधित्व करतात आणि त्यांच्या एकूण हवामान लवचिकतेचा क्रम लावतात.
- आशियातील अर्थव्यवस्थांना सर्वात जास्त फटका बसेल, गंभीर परिस्थितीत चीनला त्याच्या जीडीपीच्या जवळपास 24% गमावण्याचा धोका आहे, तर जगातील सर्वात मोठी अर्थव्यवस्था, यूएस, 10% आणि युरोप जवळजवळ 11% गमावेल.
- भूक वाढेल कारण हवामान बदलाचे कृषी क्षेत्रावर विपरित परिणाम होतील जे बहुतेक तिसऱ्या जगातील देश असतील.
- हवामान बदलामुळे रोगराई पसरल्याने अर्थव्यवस्थेवरही परिणाम होईल.

✤ हवामान बदलानंतर काय होते?

पृथ्वी नेहमी स्वतःला भरून काढते अशी एक व्यापक धारणा आहे. ही कल्पना खरी आहे पण त्याचे काही तोटे आहेत कारण पृथ्वीची भरपाई खूप मंद आहे त्यामुळे काही आपत्ती होऊ शकते जसे आधी पाहिले होते ते सामान्य स्थितीत परत येऊ शकते आणि म्हणून, आम्ही पृथ्वीच्या पुनर्प्राप्तीचा वेग वाढवण्यासाठी सर्वतोपरी प्रयत्न केल्याशिवाय, पुन्हा भरपाई आमच्या काळात येऊ शकत नाही.

दरम्यान, हवामान बदलानंतर काही घटना आपण पाहणार आहोत आणि त्यात हे समाविष्ट आहे:

• विशेषत: विकसनशील राष्ट्रांमध्ये दुष्काळ वाढेल, समुद्रकिनाऱ्यावरील शेतजमिनी पूर आणि दुष्काळामुळे नष्ट होतील.

- उष्णतेच्या लाटेत वाढ झाल्यामुळे नवीन रोगांसह रोगांच्या प्रसारात वाढ होईल आणि काही रोग वाहक त्यांचे कार्यक्षेत्र वाढवतील.
- समुद्रसपाटीवरील स्वारामुळे पूरस्थिती निर्माण झाल्यामुळे किनारी भागातून मोठ्या प्रमाणात स्थलांतर होईल.
- हवामान बदलाशी संबंधित हानीचा सामना करताना गंभीर आर्थिक परिणाम होतील. काही देश, विशेषत: विकसनशील राष्ट्रे, मंदीत जाऊ शकतात आणि नंतरच्या अटींवर विकसित राष्ट्रांकडून मदत घेण्यास भाग पाडले जाऊ शकते.
- प्रजाती मोठ्या प्रमाणावर नष्ट होतील कारण जे हवामान बदलाशी जुळवून घेणार नाहीत ते मरतील.

संदर्भसूची :-

- 1) एनव्हायरमेन्ट गो संस्था
- 2) पर्यावरण आणि विकास
- 3) शाश्वत शेती

विद्यार्थ्याच्या सर्वागीण विकासात खेळाचे महत्व, आरोग्य व शिक्षणाची महत्वाची भूमिका

प्रा. डॉ. गणेश जानराव मस्के कला, वाणीज्य,विज्ञान महाविद्यालय,आर्वी

प्रस्तावना :-

पूर्वी खेळाकडे एक रिकामपणाचा उपयोग या दृष्टीने पाहिले जात असे पण आता खेळाचे महत्व पटू लागले आहे. मुलाच्या विकास होण्यासाठी खेळ आवश्यक आहे, अशी धारणा झाल्यापासुन शाळेत देखील खेळाचा समावेश होऊ लागला आहे.

क्रीडेमध्ये आनंद मिळतो व त्यामुळे लहान-थोर मंडळीना खेळावयास आवडते अगदी लहान बालक रंगीत वस्तुकडे आकर्षीत होते आणी वस्तु तोंडात घालते मुलांना या कृतीतून आनंद मिळतो. त्यामुळे तो कृती पुन्हा करतो, मुलांचा जसजसा शारिरीक विकास होतो तशी क्रियात्मक वाढ होते व खेळातील रुचि अधीक वाढते. खेळाचे महत्व खालील प्रमाणे आहे.

शारिरीक मुल्य : खेळामुळे शारीरीक विकास चांगला होतो, जी मुले मैदानी खेळ खेळतात त्यांचे स्नायु पिळदार व बळकत होतात. अशी मुले सशक्त उंचीपूरी निरोगी दिसतात खेळामुळे पचनसंस्था, रुधिभीरण संस्थि उत्सर्जक संस्था यांचे कार्य सुरळीत चालते. यामुळे मुलांची प्रकृती सुदृढ होते.

सामाजीक मुल्य :- मुले लहानपणी जेव्हा एकटीच खेळतात तेव्हा त्यांच्यात आत्मकेन्द्रीत वृत्ति अधीक असते. मुली आपली कोणतीही वस्तु दुसऱ्या मुलांना द्यायला तयार नसतात मुले फक्त आपलाच विचार करु शकतात. परंतु मुले मोठी झाली म्हणजेच त्यांना एकटेच खेळायला आवडत नाही मित्राच्या सहवासात त्यांना अधीक आनंद होतो व मुलांचा विचार करावयास शिकतात.

भावनात्मक मुल्य :- खेळाव्दारे मुल आपल्या भावनावर नियंत्रण ठेवावयास शिकतात. इतर मुलांबरोबर खेळत असतांना वाईट वाटू नये म्हणून आपला राग आवरतात हट्टीपणा केल्यास आपल्याला मुले खेळू देणार नाहीत. अशी भीती वाटते व त्यामुळे हट्टीपणा कमी करणे करीता राग आवरणे या गोष्टी मुले शीकतात.

आत्मभाव तयार करणे :- खेळाव्दारे मुलाचा स्वभाव बद्दलची कल्पना करता येते आपण खेळात लवकर चिडखोरपणे जस आपल्या मनाविरुध्द झाल्यास निराश होतो की, खेळतांना आपण दुसऱ्यांदा विचार करु शकतो की, नाही इत्यादी अनेक बाबतीत मुल आत्मपरीक्षण करु शकतो व त्यावरुन आपण इतरांशी समोपचार करु शकतो किंवा नाही व नसल्यास काय अडचणी असाव्यात हे समजू शकते.

व्यक्तीमत्वाच्या दृष्टीकोनातुन क्रीडेचे महत्व :- मुल खेळत असतांना ज्या प्रतिक्रिया करते त्याव्दारे मुलांचे व्यक्तीमत्व काही प्रमाणात दृष्टीत्पत्तीस येते. काही मुले खेळतांना मार्ग काढतात. तर काही मुले रडत बसतात. मुले खेळत असतांना जर त्यांचा चेंडू लपवला तर खेळणाऱ्या प्रत्येक मुलाची प्रतीक्रीया त्याचे व्यक्तीविशेष दर्शवीतात.

शैक्षणीक मुल्य :- लहान मुलांना हसत खेळत शीकविण्यासाठी खेळाचा अतीशय चांगल्या प्रकारे उपयोग करुन घेता येतो लहान मुलांना वेगवेगळया वस्तुचे आकार, रंग पोतवाल इत्यादी गोष्टी क्रीडेव्दारे शीकविल्या जातात. मुलांना आकडे, वजाबाकी, बेरीज, गुणाकार, भागाकार वगैरे ही खेळाव्दारे शिकविता येतात, मुले सात - आठ वर्षाची झाली म्हणजे वस्तुसंग्रह करण्याची वृत्ती वाढते.

मानसोपचाराच्या दृष्टीकोनातून क्रीडेचे महत्व :- रोजच्या दैनीक व्यवहारात मुलावर अनेक निर्बंध घातले जातात. शाळेत वेळेवर जाणे, अभ्यास करणे, लवकर उठणे, खेळ रंगात आला असता मध्ये गोष्टी, आपली ठरावीक कामे करणे, घरी शाळेतही एखादयावेळी अपमान सहन करावे लागते. परीक्षेत अपयश येणे इत्यादी अनेक घटनांचा परीणाम मुलांच्या मनावर होतो. त्यामुळे मानसीक ताण वाढतो. मानसीक ताण अधीक प्रमाणात वाढल्यास मुलांच्या स्वभावात विकृती येते. बरेचदा अनेक समस्या निर्माण होतात. खेळाचे महत्व दिवसेंदिवस वाढत आहे व मुलांच्या विकासाठी क्रीडा हे आवश्यक साधन आहे असे मत होत आहे. त्यामुळे शाळेत्नही म्लांच्या खेळाकडे लक्ष प्रवीले जाते.

क्रीडा म्हणजे कोणताही उद्देश मनामध्ये न बाळगता केलेल्या स्वयंस्फूर्त आनंददायक अशी क्रीडेची व्याखा करता येते. मुलाच्या विकासात खेळाला अनन्यसाधारण महत्व आहे. खेळाला सामाजीक, शारिरीक, मानसीक, भावनीक व शैक्षणीक मुल्य असुन मुलांची स्वधारणा तयार होण्यास खेळाची आवश्यकता आहे.

खेळ शालेय जीवनात अत्यंत महत्वाचे आहे खेळाच्या नियमीत प्रयोगाने मनुष्याच्या शारीरीक आणी मानसीक विकास होतो. खेळांनी तंददुरुस्त शरीर स्पंदनशक्ती, समता, ताकट आणी लवचीकता व्यायामांनी खुप मोठया प्रमाणात लोहपात, मोटापा, डायबीटीज, दृदयरोग आणी इतर आरोग्य समस्यांचे आणी स्ट्रेसचे धोके कमी केले जातात खेळात दुसरे महत्वपूर्ण लाभ मानसीक विकासाचा श्रेत्रात स्थानीकता करणे आहे.

खेळ हे आपल्यासाठी खुप फायदेशीर आहे, कारण हे वेळेचे बंधन, धैर्य, शीस्त, गटामध्ये काम करणे हे शीकवतात खेळ आत्मविश्वासाची पातळी वाढवीण्यात आणी त्यामध्ये सुधारणा करण्यात मदत होते. खेळांचा नियमाने सराव केल्यावर आपण अधीक सक्रीय आणि निरोगी राहू शकतो.

संदर्भसूची

- १. शारिरीक शिक्षा व सिध्दांत डॉ. बीपीएम मोहन
- २. स्वास्थ एवं शारिरीक शिक्षा के.के. वर्मा
- ३. शारिरीक शिक्षा व मुल आधार एम.चौबे
- ४. आरोग्य विज्ञान तथा जनस्वास्थ चंद्र प्रकाश दुबे
- ५. शरीर रचना विज्ञान एवं स्वास्थ शिक्षा, के.के.वर्मा

स्वतंत्रता आंदोलन में सुभाष चंद्र बोस की भूमिका

डॉ. अलका पाण्डेय

सहायक प्रधायपक (इतिहास) श्री साई बाबा आदर्श महाविद्यालय अम्बिकापुर (छ.ग) जिला सरगुजा (497001) **संक्षेपिका**-

देश में ऐसे असंख्य शूरवीर बलिदान हुए जिनके अथक संघर्ष, अनंत त्याग अटूट निश्चय और अनूठे शोर्य की बदौलत स्वतंत्रता का सर्वोदय संभव हो सका ।सुभाष चंद्र बोस का नाम इतिहास के पन्ने पर स्वर्णिम अक्षरों में अंकित है ।सुभाष चंद्र बोस ने अपने राजनीतिक जीवन की शुरुआत देश में चल रहे असहयोग आंदोलन से की, उन्होंने भारतीय राष्ट्रीय कांग्रेस के सदस्यता हासिल की ।सुभाष चंद्र बोस में संगठन की अद्भुत क्षमता थीब्रिटिश सरकार उनकी क्षमता को देखकर उनसे अत्यंत भयभीत रहती थी वह संपूर्ण जनता में देश प्रेम की भावना और लक्ष्य को अडिग रहने के लिए कहते थे ।ब्रिटिश सरकार उनकी क्षमता को देखकर उनसे अत्यंत भयभीत रहती थी वह संपूर्ण जनता में देश प्रेम की भावना और लक्ष्य को अडिग रहने के लिए कहते थे ।द्वितीय विश्व युद्ध के युद्ध के समय उन्होंने अपना रुख परिवर्तित किया ,और वह पूरी दुनिया से मदद लेकर अंग्रेजों के ऊपर दबाव डालना चाहते थे ।सुभाष चंद्र बोस भारत के एक अमर सपूत थे । कुंजी शब्द- सुभाष चंद्र बोस,स्वतंत्रता आंदोलन में योगदान। प्रस्तावना-

जिस प्रकार एक नदी अपने उद्गम स्थान से निकलकर अपने गंतव्य अर्थात सागर मिलन तक अबाध रूप से बहती जाती है, और बीच-बीच में उसमें अन्य छोटी-छोटी धाराएं भी मिलती रहती हैं ,उसी प्रकार भारत की मुक्ति गंगा का प्रभाव ऐसा रहा की क्रांतिकारीयो के मुक्ति प्रयास कभी शिथिल नहीं हुए । भारतीय स्वतंत्रता आंदोलन राष्ट्रीय एवं क्षेत्रीय आहवानो उत्तेजनाओं एवं प्रयत्नों से प्रेरित भारतीय राजनीतिक संगठनों द्वारा संचालित आंदोलन था, जिसका एक समान उद्देश्य अंग्रेजी शासन से भारतीय उपमहाद्वीप को मुक्त करना था।

अपने वतन भारत को अंग्रेजी दासता से मुक्त करने के लिए असंख्य जाने अनजाने देशभक्तों ने अपना सर्वस्व न्योछावर कर दिया ,और जीवन भर अनेक असहनीय यातनाए कष्ट एवं प्रताणनाए झेलनी पड़ी। देश में ऐसे असंख्य शूरवीर बलिदान हुए जिनके अथक संघर्ष, अनंत त्याग अटूट निश्चय और अनूठे शोर्य की बदौलत स्वतंत्रता का सर्वोदय संभव हो सका।

ऐसे ही महान पराक्रमी सच्चे देशभक्त और स्वतंत्रता संग्राम की अमर सेनानी के रूप में नेताजी स्भाष चंद्र बोस का नाम इतिहास के पन्ने पर स्वर्णिम अक्षरों में अंकित है।

उद्देश्य- प्रस्तुत शोध पत्र का उद्देश्य सुभाष चंद्र बोस का स्वतंत्रता आंदोलन में क्या योगदान था, इसकी जानकारी प्राप्त करना है।

परिचय-

सुभाष चंद्र बोस का जन्म 23 जनवरी 1897 ई. को कटक में हुआ था । इनके पिता का नाम जानकीनाथ और माता का नाम प्रभाववती था। उनके पिता कटक के नामी वकील थे ,उनकी 14

संताने थी सुभाष चंद्र बोस अपने माता-पिता की नौवीं संतान थी। इनका बाल्यकाल बड़े सुख सुविधा पूर्ण एवं लाड प्यार से बीता। सुभाष चंद्र बोस के पिता पर अंग्रेजी सभ्यता का प्रभाव था । इन्होंने कटक के प्रोटेस्टेंट स्कूल से प्राइमरी शिक्षा पूर्ण की, तत्पश्चात उन्होंने कोलकाता के प्रेसीडेंसी कॉलेज और स्कॉटिश चर्च कॉलेज में शिक्षा ली । सुभाष चंद्र बोस अत्यंत मेंधावी छात्र थे, बी. ए. की परीक्षा उच्च अंकों के साथ इन्होंने उत्तीर्ण की ।

भारतीय प्रशासनिक सेवा इंडियन सिविल सर्विस की तैयारी के लिए उनके माता-पिता ने इन्हें इंग्लैंड के कैंब्रिज विश्वविद्यालय भेज दिया, अंग्रेजी शासन काल में भारतीयों के लिए सिविल सर्विस में जाना बहुत कठिन था किंत् इन्होंने सिविल सर्विस की परीक्षा में चौथा स्थान प्राप्त किया।

सुभाष चंद्र बोस पर विवेकानंद का भी अत्यधिक प्रभाव था सुभाष चंद्र बोस स्वामी विवेकानंद को अपना गुरु मानते थे, उन्हीं के प्रभाव के कारण उन्हें निर्धनों से विशेष प्रेम हो गया था, तथा वह हमेशा समस्याओं का समाधान करने का प्रयत्न करते थे, यही नहीं ग्रामीण अंचलों में गरीबों की सहायता के लिए हमेशा तत्पर रहते थे।

परिणाम एवं व्याख्या -

सुभाष चंद्र बोस ने अपने राजनीतिक जीवन की शुरुआत देश में चल रहे असहयोग आंदोलन से की, उन्होंने भारतीय राष्ट्रीय कांग्रेस के सदस्यता हासिल की। असहयोग आंदोलन प्रारंभ किए जाने का प्रमुख कारण रॉलट अधिनियम का पारित किया जाना था। प्रथम विश्व युद्ध के पश्चात ब्रिटिश सरकार की नीतियों के परिणाम स्वरुप संपूर्ण भारत में असंतोष की भावनाएं प्रबल होती जा रही थी, तथा सरकार यह अनुभव करने लगी थी, की स्थिति किसी भी समय विस्फोटक हो सकती है । सर सिडनी रॉलेट ने अपनी रिपोर्ट में कहा कि तत्कालीन परिस्थितियों में ऐसे कानून की आवश्यकता है, जिसके द्वारा राजद्रोहात्मक गतिविधियों के संदेह में किसी भी व्यक्ति को बिना मुकदमा चलाएं बंदी बनाने एवम् उनके कार्यों पर प्रतिबंध लगाने का अधिकार सरकार को प्राप्त हो सके। अतः 17 मार्च 1919 को रोलेट अधिनियम पारित किया गया। भारतीय जनता ने इसे काला कानून कहा। मोतीलाल नेहरू के अनुसार इस अधिनियम ने अपील वकील और दलील की व्यवस्था का अंत कर दिया।

रोलेट अधिनियम के विरोध में 13 अप्रैल 1919 को बैसाखी के दिन अपराध में जलियांवाला बाग में एक सभा का आयोजन किया गया जिसमें लगभग 20000 लोगों ने भाग लिया। जिस समय सभा चल रही थी उसी समय बिना चेतावनी दिए जनरल डायर ने सैनिकों को गोली चलाने का आदेश दिया तथा 1650 गोलियां चलाई गई। इसके विरोध में रविंद्र नाथ टैगोर ने नाइट हुड की उपाधि एवं गांधी जी ने केसरी हिंद पदक लौटा दिया। सुभाष चंद्र बोस ने नौकरी से इस्तीफा दे दिया। इसी बीच 5 फरवरी 1922 का गोरखपुर जिले में चोरा चोरी नामक स्थान पर खुद भीइ ने एक थानेदार व 21 पुलिस कर्मियों को थाने में बंद कर जीवित जला दिया इस प्रकार ऐसा योग आंदोलन के हिंसात्मक हो जाने के कारण गांधी जी ने 12 फरवरी 1922 को बारडोली में एक कार्य समिति की बैठक बुलवाकर असहयोग आंदोलन को स्थगित कर दिया। इस निर्णय से कांग्रेसी नेता व जनसाधारण अचंभित रह गए, और गांधी जी का घोर विरोध किया गया। जवाहरलाल नेहरू मोतीलाल नेहरू के साथ सुभाष चंद्र बोस ने भी इस निर्णय की कटु आलोचना की।

1921 में प्रिंस ऑफ वेल्स इंग्लैंड का राजकुमार के भारत आगमन पर कांग्रेस ने विरोध किया कोलकाता में प्रिंस ऑफ वेल्स के आगमन पर सुभाष चंद्र बोस के नेतृत्व में विशाल जुलूस निकाला गया अंग्रेजी सरकार उनके इस कार्य से अत्यंत क्रोधित हुई थी। उन पर सरकार विरोधी खबर छपवाने का आरोप लगाकर उन्हें 1921 ईस्वी में पहली बार कैद की सजा दी गई।

सुभाष चंद्र बोस में संगठन की अद्भुत क्षमता थी,तथा उनका भाषण अत्यंत तेजस्वी होते थे, उन्होंने संपूर्ण बंगाल में देशभक्ति भावना को निरंतर सुदृण किया। ब्रिटिश सरकार उनकी क्षमता को देखकर उनसे अत्यंत भयभीत रहती थी वह संपूर्ण जनता में देश प्रेम की भावना और लक्ष्य को अडिग रहने के लिए कहते थे।

सुभाष चंद्र बोस महात्मा गांधी के अहिंसा के विचारों से सहमत नहीं थे वास्तु में महात्मा गांधी उधर दल का नेतृत्व करते थे वही सुभाष चंद्र बोस जोशीले क्रांतिकारी दल का नेतृत्व करते थे,निश्चित रूप से महात्मा गांधी और सुभाष चंद्र बोस के विचार में भिन्नता थी, लेकिन मकसद दोनों का एक ही था देश को आजाद करवाना। सबसे पहले गांधी जी को राष्ट्रपिता कहकर सुभाष चंद्र बोस ने ही संबोधित किया था।

सन 1938 में हरिपुरा में सुभाष चंद्र बोस कांग्रेस के अध्यक्ष निर्वाचित हुए। वर्ष 1939 में त्रिपुरा में उन्होंने गांधी जी के उम्मीदवार पट्टाभीसीतारमैया के खिलाफ पुनः अध्यक्ष पद का चुनाव जीता। किंतु गांधी जी से वैचारिक मतभेद को देखते हुए उन्होंने 1939 में कांग्रेस से त्यागपत्र दे दिया। सुभाष चंद्र बोस ने फॉरवर्ड ब्लॉक नामक दल बनाया।

सन 1940 में सुभाष चंद्र बोस को गिरफ्तार कर कलकत्ता के जेल में रखा गया ,उन्होंने सरकार को पत्र लिखा मुझे स्वतंत्र कर दो अन्यथा मैं जीवित रहने से इनकार कर दूंगा, मेरे हाथ में है मैं जीवित रहूं या मर जाऊं। सरकार को भी बस होकर उन्हें मुक्त करना पड़ा।

द्वितीय विश्व युद्ध के युद्ध के समय उन्होंने अपना रुख परिवर्तित किया ,और वह पूरी दुनिया से मदद लेकर अंग्रेजों के ऊपर दबाव डालना चाहते थे। किसी भी सुभाष चंद्र बोस सिंगापुर पहुंचे और जून 1943 में टोक्यो रेडियो से उन्होंने घोषणा की की अंग्रेजों से यह आशा करना बिल्कुल व्यर्थ है कि वह स्वयं अपना उपनिवेश छोड़ेंगे। हमें भारत के भीतर व बाहर से स्वतंत्रता के लिए स्वयं संघर्ष करना होगा। इसी बीच आजाद हिंद फौज का नेतृत्व सुभाष चंद्र बोस को सौ पा गया। जापान की सहायता से ही सुभाष चंद्र बोस ने आजाद हिंद फौज का पुनर्गठन किया इस संगठन का प्रतीक चिन्ह एक झंडे पर दहाइता हुआ बाघ था। नेताजी सुभाष चंद्र बोस जी ने सेना को संबोधित करते हुए दिल्ली चलो का नारा दिया। सुभाष चंद्र बोस ने अपने अनुयायियों को जय हिंद का अमर नारा दिया। बर्मा से सुभाष चंद्र बोस ने जनता से कुर्बानी की अपील करते हुए तुम मुझे खून दो मैं तुम्हें आजादी दूंगा का नारा दिया था, जो देश में नहीं क्रांति लेकर आया।

18 अगस्त 1945 को टोक्यो जाते समय ताइवान के पास एक हवाई दुर्घटना में उनकी मृत्यु हो गई। हालांकि सुभाष चंद्र बोस की मृत्यु आज भी अत्यंत विवादास्पद है ,इसकी जांच के लिए आयोग भी बैठाए गए,किंतु अभी तक उनकी मृत्यु एक रहस्य बनी हुई है।

निष्कर्ष –

सुभाष चंद्र बोस भारत के एक अमर सपूत थे। निश्चित रूप से सुभाष चंद्र बोस की क्रांतिकारी जीवन का अंत हो गया ,लेकिन यह तो सच ही है, कि वह आज भी लोगों के दिल और दिमाग में जीवित है, और जीवित रहेंगे।

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भारताच्या परराष्ट्र धोरणातील परिवर्तनांचा अभ्यास

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प्रस्तावना:

आधुनिक काळात राष्ट्रांचे परस्परसंबंध, परस्परावलंबित्व हे आजच्या विश्वव्यवस्थेचे अनिवार्य असे लक्षण बनले आहे. त्यातूनच जगातील राष्ट्रा-राष्ट्रांचे विविध प्रकारचे संबंध आकाराला आले आहेत. जगातील कोणत्याही राष्ट्राला अन्य राष्ट्रांशी संबंध बांधताना त्यासंबंधीची काही मूलभूत तत्वे निश्चित करावी लागतात. आपल्या देशाचे जगातील अन्य देशांशी कशा प्रकारचे संबंध असावेत, त्या संबंधांच्या माध्यमातून कोणती उद्दीष्टये साध्य करावीत, प्राप्त करावयाच्या साध्यांचा प्राधान्यक्रम काय असावा इत्यादी बाबींचा विचार प्रत्येक राष्ट्राला करावाच लागतो. थोडक्यात, जगातील प्रत्येक राष्ट्राला इतर राष्ट्रांशी संबंध प्रस्थापित करताना तत्संबंधीची काही धोरणे किंवा निश्चित करावी लागतात. अशा प्रकारच्या धोरणांना ढोबलमानाने परराष्ट्र धोरण असे म्हणता येईल.

भारताच्या परराष्ट्र धोरणाला मोठा ऐतिहासिक वारसा आहे. येथील संस्कृतीच्या सहिष्णुता तत्वामुळे अनेक परकीय आक्रमकांना तिने आपल्यात सामावून घेतले आहे.' भारतातील वैदिक धर्म, जैन धर्म, बौद्ध धर्म यांनी अनेक उदात तत्वांचा पुरस्कार केलेला असल्यामुळे तिला एक प्रकारचे आगळेवेगळे वैशिष्ट्य प्राप्त झाले आहे. साहजिकच या तत्वांचा प्रभाव भारताच्या परराष्ट्र धोरणावर पडलेला दिसतो. भारताचे परराष्ट्र धोरण कसे आकाराला आले, विविध शासन काळात त्यामध्ये कोणते बदल करण्यात आले इत्यादि बाबी लक्षात घेणे आवश्यक ठरते. प्रस्तुत शोधनिबंधामध्ये भारताच्या परराष्ट्र धोरणात झालेले परिवर्तन व त्यास कारणीभूत घटकांचा मागोवा घेण्याचा प्रयत्न करण्यात आला आहे.

बीजशब्द – धोरण, निर्णयकर्ते, निर्धारक, विश्वव्यवस्था

नेहरु शासनकाळातील भारताचे परराष्ट्र धोरण –

पंडित जवाहरलाल नेहरू यांनी स्वतंत्र भारताच्या परराष्ट्रविषयक धोरणाचा पाया रचला. त्यांनी समाजवादी अर्थव्यवस्थेकडे झुकलेल्या मिश्र अर्थव्यवस्थेच्या माध्यमातून देशाला दिशा देण्याचा धोरणात्मक निर्णय घेतला. पहिल्या पंधरा वर्षांत भारताने पूर्व व पश्चिमेकडील दोन्ही सत्तांशी सलोख्याचे संबंध राखले. दोघांकडून आर्थिक सहाय्यही मिळविले. त्यांनी ४० देशांमध्ये दूतावास स्थापन करून, भारताची जागतिक राजकारणातील प्रतिमा निर्माण केली. आंतरराष्ट्रीय राजकारणात नेहरू, इजिप्तचे अध्यक्ष नासेर आणि युगोस्लाव्हियाचे अध्यक्ष मार्शल टिटो यांच्या पुढाकाराने अलिप्त राष्ट्र संघटनेची (नाम) स्थापना करण्यात आली. या काळात नेहरूंच्या अलिप्ततावादी कल्पनांचा, आदर्शांचा जबरदस्त प्रभाव संपूर्ण देशावर होता. जागतिक मंचावर भारत जरी अलिप्ततावादाचा पुरस्कार करीत होता, तरी राजकीय आघाडीवर सोव्हियत रशियाशी अधिक जवळीक दिसत होती.

लाल बहादूर शास्त्री शासन काळातील भारताचे परराष्ट्र धोरण –

पं. नेहरू यांच्या मृत्यूनंतर लाल बहादूर शास्त्री हे भारताचे दुसरे पंतप्रधान बनले. त्यांनी नेहरूंचे अलिप्ततावादाचे धोरण चालू ठेवले. शिवाय सोव्हिएत संघाशीही घनिष्ठ संबंध बांधले. सन १९६२ च्या चीन-

भारत युद्धानंतर आणि चीन आणि पाकिस्तान यांच्यातील लष्करी संबंध वाढत गेल्यानंतर, शास्त्री यांच्या शासनाने देशाच्या अर्थसंकल्पात संरक्षण खर्चात वाढ करण्याचा निर्णय घेतला.

इंदिरा गांधी शासन काळातील भारताचे परराष्ट्र धोरण –

इंदिरा गांधींनी नेहरू प्रणीत मिश्र अर्थव्यवस्थेला लोकप्रियतेची जोड दिली. सन १९७१ च्या निवडणुकीत इंदिरा गांधींना जनतेने भरघोस पाठिंबा दिला. त्यामुळे सर्व सत्ता गांधी यांच्या हाती एकवटली. १९७१ मध्ये बांगलादेश स्वतंत्र करण्यासाठी भारताने जी तडफ दाखविली; त्यामुळे आंतरराष्ट्रीय राजकारणातील दबदबाही वाढला. या कारवाईमुळे भारताचे सोव्हियत रशियाशी असलेले संबंध अधिक दृढ झाले. साहजिकच या युद्धावेळी व नंतरही अमेरिकेचा कल पाकिस्तानकडे राहिला. भारताची रशियाशी जवळीक वाढल्याने, साहजिकच अमेरिकाही अधिकाधिक पाकिस्तान धार्जिणी झाली. सन १९७४ मध्ये भारताने पहिली अणुचाचणी केली. त्यावर नाराज होऊन अमेरिकेने भारतावर काही बाबतींत निर्बंध टाकले. या दोन्ही घटनांमुळे भारताचे अमेरिकेशी शत्रुत्व वाढत चालले आहे, असा समज दृढ होत गेला. या काळात अमेरिकी अध्यक्ष निक्सन यांची इंदिरा गांधींवर नाराजी होती. विशेषतः सत्तरच्या दशकाच्या अखेरीस, भारत अलिप्ततावादापासून दूर सरकला आणि वसाहतवादी पश्चिमी राष्ट्रांपेक्षा साम्यवादी रशिया आपल्याला जवळचा वाटू लागला.

इंदिरा गांधी शासन काळातील भारताचे परराष्ट्र धोरण –

इंदिरा गांधींच्या हत्येनंतर देशाचे पंतप्रधानपद राजीव गांधी यांच्याकडे आले. त्यांनी विचारपूर्वक अमेरिका आणि पश्चिमी जगाशी असलेल्या संबंधांची नव्याने बांधणी करण्याचा प्रयत्न केला. त्याचबरोबर चीन व पाकिस्तान यांच्याशी असलेले संबंधही सामान्य स्तरावर आणण्याचा प्रयत्न केला. याचवेळी देशांतर्गत राजकीय पातळीवर असंख्य आव्हानांना तोंड देण्याचा प्रसंग आला. पंजाब, जम्मू-काश्मीर आणि वायव्य सीमा येथे अशांतता वाढत चालली होती. आखाती देशांमध्येही अनेक प्रकारे अशांतता होती. अरब-इस्राईल संघर्ष पेटलेला होता आणि दुसरीकडे इराण-इराक युद्ध अनेक वर्षे चालले. त्यामुळे तेलाचे भाव वाढतच गेले. १९९० च्या दशकात डिजिटल युग अवतरले. भारताची अर्थव्यवस्था जसजशी विकसित होऊ लागली, तसा परराष्ट्र धोरणामध्ये बदल होऊ लागला. अलिप्ततावादी धोरण बाजूला ठेवले गेले.³

पी. व्ही. नरसिंह राव शासन काळातील भारताचे परराष्ट्र धोरण –

पी. व्ही. नरसिंह राव यांच्या काळात परराष्ट्र धोरण नव्याने आखण्यात आले. भारताचा अणू विषयक कार्यक्रम बाजूला ठेवण्यासाठी अमेरिकेकडून सतत दबाव येत होता. त्याला राव यांनी जुमानले नाही. १९९६ ते १९९८ या काळात पंतप्रधान इंद्रकुमार गुजराल यांनी शेजारी राष्ट्रांशी, विशेषतः पाकिस्तानशी सलोखा राखण्यावर भर दिला. या संदर्भात सुप्रसिद्ध अशा गुजराल धोरणाचा उल्लेख करणे आवश्यक ठरते. 'जोपर्यंत भारत त्याच्या शेजारी देशांशी असलेले वाद मिटवून त्यांच्याशी मैत्रीपूर्ण संबंध जोपासत नाही, तोपर्यंत वैश्विक राजकारणात देशाला मानाचे स्थान प्राप्त होणार नाही' हे गुजराल धोरणातील केंद्रीय सूत्र आहे. अटलबिहारी वाजपेयी शासन काळातील भारताचे परराष्ट्र धोरण –

सन १९९६ मध्ये सत्तेवर आलेल्या राष्ट्रीय लोकशाही आघाडीच्या शासनामध्ये अटलबिहारी वाजपेयी यांच्याकडे पंतप्रधान पदाची सूत्रे होती. त्यांनी गुजराल धोरणाचा पाठपुरावा करत 'सार्क' देशांकडे अधिक लक्ष दिले आणि दक्षिण आशियाई राष्ट्रांशी आर्थिक व सुरक्षा विषयक संबंध मजबूत केले.³

सन १९९८ मध्ये अटल बिहारी वाजपेयी यांनी पाच अणुचाचण्या घेतल्या आणि देशाचे आण्विक धोरण जाहीर केले. त्यामध्ये आम्ही अण्वस्त्रांचा प्रथम वापर न करण्यास कटिबद्ध असल्याचे सांगितले गेले. मात्र तरीही यामुळे तत्कालीन अमेरिकी अध्यक्ष बिल क्लिंटन यांची नाराजी ओढावून घेतली. अमेरिकेने भारतावर आर्थिक निर्बंध लादले. तरीही वाजपेयी यांनी भारत व अमेरिका संबंधात विशेष प्रगती केली आणि हे दोन देश नैसर्गिक मित्र असल्याचे संबोधले. त्यांच्या काळात अमेरिकेशी आण्विक करार करण्याबाबत धोरण आखले जात होते. १९९९ च्या कारगिल युद्धानंतर, पाकिस्तानशी संबंध अधिकच चिघळत गेले.

डॉ. मनमोहनसिंग शासन काळातील भारताचे परराष्ट्र धोरण -

डॉ. मनमोहनसिंग यांनी चीन, पाकिस्तान व बांगलादेश या देशांसाठी धोरण जाहीर केले होते. परंतु त्याची फलनिष्पत्ती झाली नाही. 'यूपीए' सरकारच्या काळात आर्थिक विकासाची गती थोडी मंदावली. अंतर्गत सुधारणेसाठी अनेक पर्याय उपलब्ध होते. २००५ ते २००७ या काळात पाकिस्तानचे प्रमुख परवेज मुशर्रफ यांच्याशी संवाद साधताना, डॉ. सिंग काश्मीरप्रश्नी निर्णायक स्वरूपात आले होते. याच काळात चीनविषयीचे धोरणही काही प्रमाणात सुधारत होते. सन २००५ साली भारत – अमेरिका नागरी अणु सहकार्य करार करण्यात आला. हा करार उभय देशांमधील सुधारलेल्या संबंधांचे सूचक मानला जातो.

नरेंद्र मोदी शासन काळातील भारताचे परराष्ट्र धोरण –

सन २०१४ मध्ये नरेंद्र मोदी यांच्या नेतृत्वाखाली भारतीय जनता पक्ष सत्तेत आल्यानंतर पहिल्या दहा महिन्यांतच भारताच्या राजनैतिक संबंधांना अतिशय वेग आला. अल्पावधीतच पंतप्रधान नरेंद्र मोदींनी जागतिक नेत्यांशी उत्तम संबंध प्रस्थापित केले. त्यांनी विविध राष्ट्रांचा दौरा करताना, तेथील उद्योजक व मूळ भारतीय वर्गाशी आवर्जून संवाद साधताना त्यांनी वेळोवेळी 'मेक इन इंडिया'चा आवर्जून उल्लेख केला. जेणेकरून भारतात गुंतवणूक वाढेल आणि अर्थव्यवस्थेला बळकटी मिळेल. इस्राईलला भेट देणारे ते पहिले भारतीय पंतप्रधान ठरले. भारताने अमेरिकेच्या विरोधाला न जुमानता इस्राईलशी संरक्षण साहित्याबाबत करार केला. मात्र असे करताना त्यांनी अमेरिकेसारख्या महासत्तेशी जवळीक कमी होऊ दिली नाही. न्यूयॉर्कमध्ये 'हाऊ डी मोदी' कार्यक्रमाच्या माध्यमातून वेगळा प्रभाव दाखवण्याचा प्रयत्न केला. रशिया-युक्रेन युद्धाच्या पार्श्वभूमीवर भारताने रशियाशी असलेले संबंध तोडावेत अशी अमेरिकेची अपेक्षा असतानाही भारताने राष्ट्र हिताला प्राधान्य देणारा निर्णय घेतला. रशियाकडून कमी किंमतीत खनिज तेल खरेदी करुन त्याच्या निर्यातीतून प्रचंड नफा कमावला. याच काळात भारताने ब्रिक्स देशांशी अधिक चांगले संबंध निर्माण केले आणि य्रोपातील जी-२० या बलाढ्य प्रगतीशील देशांशी उत्तम जवळीक निर्माण केली.

आशियातील इतर देशांबरोबर संबंध सुधारत असताना, त्यांनी इतिहासाची उजळणीही केली. भावनेला हात घालून सांस्कृतिक संबंध प्रस्थापित केले. लूक ईस्ट धोरणाला विस्तारताना 'ॲक्ट ईस्ट' धोरण नव्याने पुढे आणत आर्थिक बळकटीसाठी महत्त्वाचे पाऊल उचलले.' मोदींनी आपल्या कार्यकाळात 'आसियान'च्या सर्व शिखर परिषदांना हजेरी लावलेली दिसते. संयुक्त राष्ट्रसंघाच्या सुरक्षा परिषदेचे कायमचे सदस्यत्व मिळावे, म्हणून अनेक राष्ट्रांना त्यांनी आपलेसे करण्याचा प्रयत्न केला. या काळात पाकिस्तानबाबतच्या धोरणात आमूलाग्र बदल झालेला दिसून येतो. अमेरिकेची भूमिकाही बदलताना दिसते. आज पाकिस्तानला अमेरिकेच्या मित्रराष्ट्र यादीत स्थान नाही, हा भारतीय परराष्ट्र कूटनीतीचा मोठाच विजय मानायला हवा. मोदी यांच्या काळात शेजारील राष्ट्रांशी संबंध सुधारण्याचे प्रयत्न मोठ्या प्रमाणावर झाले. नेपाळ,

बांगलादेश, भूतान, श्रीलंका या देशांचे दौरे करून, मोदींनी शेजारी राष्ट्रांशी संबंध सुधारण्यावर भर दिलेला दिसतो. यामुळे भारतीय खंडातील चीनच्या हस्तक्षेपास काही प्रमाणात चाप लागलेला दिसतो. **समापन** -

भारताच्या परराष्ट्र धोरणाचा प्रवास हा आशावादी अलिप्ततावादाचा टप्पा, वास्तववादी दृष्टिकोनाचा टप्पा, आव्हनात्माकतेचा टप्पा व उत्साही प्रतिबद्धतेचा अशा टप्प्यांमधून होत आल्याचे स्पष्ट होते. देशात स्थिर सरकार आल्यानंतर त्याच्या परराष्ट्र धोरणात सातत्य येते. साहजिकच परराष्ट्रीय संबंधात विश्वास निर्माण होतो. नव्वदच्या दशकानंतर राष्ट्रहिताला प्राधान्य देणारे तसेच वास्तववादी परराष्ट्र धोरण स्वीकारणारे सरकार सत्तेवर असल्याने, आर्थिक, राजनैतिक तसेच सांस्कृतिक क्षेत्रात भारताची प्रतिष्ठा उंचावल्याचे दिसते.

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भारतीय अर्थव्यवस्थेत बदल

श्री. रोहित पोपट पाटोळे

पिएचडी संसोधकविद्यार्थी, सावित्रीबाई फ**ुले पुणे विद्**यापीठ पुणे

गेल्या काय दशकामध्ये भारतीय अर्थव्यवस्थेत लक्षणे बदल झाले आहेत येथे काही प्रमुख घडामोडी आहेत

१. उदारीकरण आणि जागतिकीकरण: 1991 नंतर 1991 च्या आर्थिक व सुधारणामुळे अर्थव्यवस्था खुली करण्याच्या उद्देशाने खाजगीकरण उदारीकरण आणि जागतिकीकरण धोरणे मोठ्या प्रमाणात बदलली शुल्क कमी करणे नियंत्रण मुक्त करणे आणि परदेशी गुंतवणुकीसाठी खुले करणे यामुळे आर्थिक परिदृश्य बदलले

2. सेवक क्षेत्राची वाढ-सेवा क्षेत्र हे आयटी, सॉफ्टवेअर सेवा, दूरसंचार आणि वित्तीय सेवांद्वारे चालवलेली जीडीपी मध्ये प्रमुख योगदान करता बनले आहे भारत हे आयटी सेवा आणि व्यवसाय प्रक्रिया आऊटसोर्सिंग बीपीओ साठी जागतिक केंद्र बनले आहे

3. डिजिटल क्रांती-मोबाईल फोन आणि इंटरनेटचा व्यापक वापर करून डिजिटलायझेशन वाढले आहे डिजिटल इंडिया सारखा उपक्रमांचा उद्देश डिजिटल पायाभूत सुविधा आणि साक्षरता सुधारणे आहे.

4. स्टार्टअप आणि उद्योजकतेचा उदय-भारताने स्टार्टर्स मध्ये विशेषता तंत्रज्ञान ई-कॉमर्स आणि फिनिटेक मध्ये तेजी पाहिली आहे बेंगलोर, हैदराबाद आणि दिल्ली एनसीआर सारखे शहरे प्रमुख स्टार्टअप हब बनले आहेत

5. पायाभूत सुविधांचा विकास-पायाभूत सुविधा मध्ये लक्षणे गुंतवणूक महामार्ग, रेल्वे, बंदरे आणि शहरी विकास यास पायाभूत सुविधा स्मार्ट सिटीज मिशन आणि भारतमाला प्रकल्प यासारख्या कार्यक्रमांचा उद्देश शहरी पायाभूत सुविधा आणि कनेक्टिव्हिटी सुधारणे आहे

6. नोटाबंदी आणि जीएसटी अंमलबजावणी-2016 च्या नोटाबंदीचा उद्देश काळया पैशाला आळा घालने डिजिटल व्यवहारांना चालना देणे 2017 मध्ये वस्तू आणि सेवा कर जीएसटी लागू केल्याने अनेक अप्रत्यक्ष करांची जागा एकाच करप्रणालीने घेतले

7. मेक इन इंडिया आणि मॅन्युफॅक्चरिंग-मेक इन इंडिया उपक्रमांकचा उद्देश उत्पादनाला चालना देणे आणि परदेशी गुंतवणूक आकर्षित करणे आहे देशांतर्गत उत्पादन क्षमता वाढविण्यासाठी ऑटोमोटिव्ह इलेक्ट्रॉनिक्स आणि फार्मासिटिकल्स यासारख्या क्षेत्रांवर लक्ष केंद्रित करा

8. कृषी सुधारणा-उत्तम सिंचन पिक विमा आणि बाजारपेठेत प्रवेश कृषी बाजार सुधारण्याच्या उद्देशाने अलीकडील वादग्रस्त शेती कायद्यांमुळे महत्त्वपूर्ण वाद विवाद आणि निषेध सुरू झाले आहेत

9. आर्थिक समावेश-जनधन योजनेसारख्या कार्यक्रमांचे उद्दिष्ट बँकिंग सेवा बँकिंग नसलेल्या लोकांपर्यंत पोहोचवणे आहे यूपीआय युनिफाईड पेमेंट्स इंटरफेस सह डिजिटल पेमेंट सिस्टम चा विस्तार

10. आव्हाने आणि आर्थिक मंदी-नियतकालिक आर्थिक मंदी जागतिक घटक धोरणात्मक निर्णय आणि देशांतर्गत आव्हाने यांचा प्रभाव कोई 19 मुळे साथीच्या रोगाचा गंभीर परिणाम झाला. ज्यामुळे जीडीपी मध्ये आकुंचन झाले परंतु सुधारणा आणि प्रसार उपायांनाही चालना मिळाली हे बदल भारताचे गतिमान आर्थिक

वातावरण प्रतिबिंबित करतात जलद वाढ तांत्रिक प्रगती आणि चालू असलेल्या संरचनात्मक सुधारणा द्वारे वशिष्ठ्य

G 20- G 20 किंवा 20 चा गट हा 19 सार्वभौम देश युरोपियन युनियन EU आणि आफ्रिकन युनियन AU यांचा समावेश असलेला आंतर सरकारी संच आहे जागतिक अर्थव्यवस्थेची संबंधित प्रमुख समस्या जसे की आंतरराष्ट्रीय आर्थिक स्थिरता हवामान बदल कमी करणे आणि शाश्वत विकासाचे निराकरण करण्यासाठी कार्य करते

G 20 हे औद्योगिक आणि विकासाशील अशा दोन्ही देशांसह जगातील सर्वात मोठ्या अर्थव्यवस्थांच्या वित मंत्रालयाची बनलेली आहे एकूण जागतिक उत्पादनाच्या (GWP) सुमारे ८०%,75% आंतरराष्ट्रीय व्यापार जागतिक लोकसंख्येच्या दोन तृतीयांश आणि जगाच्या भूभागाच्या 60% भाग हा आहे G 20 ची स्थापना 1999 मध्ये अनेक जागतिक अर्थ संकटांना प्रतिसाद म्हणून करण्यात आली 2008 पासून ते वर्षातून किमान एकदा आयोजित केले जाते ज्यामध्ये प्रत्येक सदस्याचे सरकार किंवा राज्यप्रमुख अर्थमंत्री किंवा परराष्ट्र मंत्री आणि इतर उच्चस्तरीय अधिकारी यांचा समावेश होतो EU प्रतिनिधित्व युरोपियन कमिशन आणि युरोपियन सेंट्रल बॅंक करतात इतर देश आंतरराष्ट्रीय संस्था आणि गैरसरकारी संस्थांना शिखर परिषदेत सहभागी होण्यासाठी आमंत्रित केले आहे काही कृषी कायमस्वरूपी 2023 च्या शिखर परिषदे दरम्यान आफ्रिकन युनियन त्याचे 21वे सदस्य म्हणून सामील झाले 2009 च्या शिखर परिषदेत G 20 ने स्वतःला आंतरराष्ट्रीय आर्थिक सहकार्याचे प्राथमिक ठिकाण घोषित केले त्यानंतरच्या दशकात समूहाचा दर्जा वाढला आहे

कृषी क्षेत्रातील बदल. कृषी बद्दल अशी प्रक्रिया आहे ज्याद्वारे कृषी क्षेत्राची राजकीय अर्थव्यवस्था आणि काही प्रमाणात बदलते यात सामाजिक संबंध आणि उत्पादनाची गतिशीलता कृषी संरचनेतील शक्ती संबंध आणि उत्पादनाची गतिशीलता कृषी संरचनेतील शक्ती संबंध आणि अर्थव्यवस्थेच्या कृषी क्षेत्रातील मालकी संरचनेमध्ये बदल समाविष्ट आहेत याच्या अभ्यासात समाविष्ट असलेल्या परिणामांमध्ये विशेषता कृषी उत्पादकता आणि शेत आकार आणि संघटना यासारख्या तांत्रिक आणि संस्थात्मक स्वरूपाचा समावेश नाही जमीन सुधारणा भांडवलशाही संक्रमणाचे मार्ग आंतरराष्ट्रीय कृषी सामाजिक चळवळीचे राजकारण भांडवलशाही शेतीचे पर्यावरणीय विरुद्ध बास जागतिक मूल्य साखळी आणि कमोडिटी प्रमाण योजना हिंसा आणि संघर्षाची कृषी मूल्यमुळे स्थलांतर आणि ग्रामीण श्रमिक बाजार परंतु लिंग स्थलांतर आणि ग्रामीण श्रमिक बाजार सामाजिक भिन्नता आणि वर्ग निर्मितीच्या आसपासच्या समस्या बदलते सेवाक्षेत्र... बदलत्या सेवा क्षेत्राचे महत्व आणि त्याची भूमिका सतत बदलत असते सेवा क्षेत्रामध्ये आर्थिक सेवा, आरोग्यसेवा, शिक्षण, वाहतूक, पर्यटन, माहिती तंत्रज्ञान आणि किरकोळ व्यापार यासारख्या अनेक उप क्षेत्रांचा समावेश होतो ते क्षेत्र खालील प्रमाणे

1. डिजिटल लायझेशन. बऱ्याच सेवा आता ऑनलाइन उपलब्ध आहेत त्यामुळे ग्राहकांचा अनुभव सुधारला आहे आणि सेवांमध्ये प्रवेश वाढला आहे

2. **ऑटोमेशन**.. बरेच सेवा आता आपोआप पुरवल्या जात आहेत ज्यामुळे खर्च कमी होतो आणि कार्यक्षमता वाढते

3..... **ग्राहक केंद्रितता**... कंपनी आता ग्राहकांच्या गरजा आणि अपेक्षा लक्षात घेऊन सेवा सानुकूलित करत आहेत

4.. नवोपक्रम.. कृत्रिम बुद्धिमत्ता आणि मशीन लर्निंग यासारख्या नवीन तंत्रज्ञानाचा आणि कल्पना चा वापर करून सेवा क्षेत्रात सतत नाविन्यपूर्ण उपक्रम घडत आहे

5. जागतिकीकरण... सेवक क्षेत्रातील कंपनी आणि जागतिक स्तरावर त्याच्या सेवा देत आहेत ज्यामुळे स्पर्धा वाढली आहे आणि सेवा गुणवत्ता स्धारले आहे

6. शाश्वत विकास... सेवक क्षेत्रात पर्यावरण आणि सामाजिक जबाबदाऱ्यांवर अधिक भर दिला जात आहे या बदलामुळे सेवा क्षेत्राची भूमिका आणि मत वाढत आहे आणि ते आर्थिक वाद आणि रोजगार निर्मितीसाठी मोठे योगदान देणारे ठरले आहे

भारतीयांच्या राहणीमानातील बदल..... गेल्या काही दशकांमध्ये भारतीयांच्या राहणीमानात आणि उपजीविकेत लक्षणे बदल झाले आहेत हे बदल आर्थिक वाद तांत्रिक प्रगती शहरीकरण आणि सामाजिक परिवर्तन असं विविध घटकांद्वारे प्रेरित आहेत या बदलांचे काही प्रमुख पैलू आहेत ते खालील प्रमाणे

1... वाढते उत्पन्न.. भारताच्या आर्थिक वाढीमुळे सरासरी उत्पन्नात लक्षणे वाढ झाली आहे माहिती तंत्रज्ञान उत्पादना आणि सेवा या क्षेत्रांच्या विस्ताराम्ळे रोजगाराच्या अधिक संधी निर्माण झाले आहेत

2. गरिबी कमी करणे.. गरिबीच्या पातळीत लक्षणे घट झाली आहे सरकारी कार्यक्रम आणि आर्थिक धोरणांमुळे लाखो लोकांना गरिबीतून बाहेर काढण्यात मदत झाली आहे.

शहरीकरण

1. शहरामध्ये स्थलांतर.. नोकरीच्या चांगल्या संधी आणि राणीमानाच्या शोधात मोठ्या संख्येने लोक ग्रामीण भागातून शहरी भागामध्ये स्थलांतरित झाले आहेत त्यामुळे झपाट्याने नागरीकरण होत आहे

2. सुधारित पायाभूत सुविधा.. शहरी भागात रस्ते सार्वजनिक वाहतूक आरोग्य सुविधा आणि शैक्षणिक संस्था यासारख्या पायाभूत सुविधांमध्ये सुधारणा झाले आहेत

सामाजिक परिस्थिती आणि समाज मनातील बदल... सामाजिक परिस्थिती आणि सामाजिक मानसिकतेतील बदल अनेकदा तांत्रिक प्रगती सांस्कृतिक बदल स्वार्थीक बदल आणि राजकीय हालचालीसह विविध कारणामुळे होतात येथे काही प्रमुख पैलू आहे जे सामाजिक परिस्थिती आणि सामाजिक मानसिकतेवर प्रवाह टाकतात

1. तांत्रिक प्रगती... इंटरनेट, स्मार्टफोन आणि सोशल मीडिया यांसारख्या नवकल्पनांची लोक कसे समजतात माहिती मिळवतात आणि जगाला कसे पाहतात यात क्रांती घडवून आणली आहे हे तंत्रज्ञान नवीन कल्पनांचा वेगाने प्रसार करून सामाजिक बदलाला गती देऊ शकतात

2. सांस्कृतिक बदल.. लिंग, भूमिका, विवाह आणि विविध तिकडे पाण्याचा दृष्टिकोन यासारख्या सांस्कृतिक नियम आणि मूल्यांमधील बदल सामाजिक मानसिकतेवर प्रभाव टाकतात.

महिला सबलीकरणाच्या चळवळी व सामाजिक दृष्टिकोनातील बदल

डॉ. संजय गंगाराम सूरेवाड

सहयोगी प्राध्यापक व समाजशास्त्र विभाग प्रमुख, म. शि. प्र. मंडळाचे यशवंतराव चव्हाण महाविद्यालय अंबाजोगाई जिल्हा बीड

20 शतकातील समाजसुधारकांनी प्रथमतः स्त्रियांना दिल्या जाणाऱ्या विषम दर्जा व वागणुकीचा प्रश्न उपस्थित केला. स्त्रियांचा सामाजिक दर्जा उंचावण्यासाठी प्रयत्न केले पाहिजे, ही जाणीव त्यांनीच निर्माण केली. देशाच्या स्वातंत्र्यासाठी झालेल्या राष्ट्रीय चळवळीत स्त्रियांचा सहभाग मोठ्या प्रमाणावर वाढत गेला. स्वातंत्र्यप्राप्तीनंतर राज्यघटनेनुसार कायद्यासमोर स्त्री-पुरुषांना समानता देण्यात आली. राज्यघटनेची तरतूद झाल्यामुळे विषमता, अन्याय, उच्च- निच, भेद- भेदभाव,इ. या समस्या सुटल्याची भावना निर्मा झाली. त्यामुळेच अनेक प्रतिष्ठा प्राप्त महिलाचे कार्य त्यातून दिसून येते. परंतु ही परिस्थिती 1960 ते 70 नंतर टिकून राहिली नाही.

1975 हे वर्ष आंतरराष्ट्रीय महिला वर्ष म्हणून साजरे झाली तसेच 1975 ते 1985 हे दशक महिला दशक म्हणून साजरे केले. भारतात 1971 मध्ये परिस्थितीची पाहणी करण्याच्या दृष्टीने जी एक समिती नेमण्यात आली होती. त्या समितीने अहवालातील निष्कर्षामध्ये स्त्रियांना भोगावे लागणाऱ्या भीषण विषमतेवर प्रकाश टाकला. याचा परिणाम स्त्रियांच्या आंदोलनकारी गटाचा उद्दय उदय झाला. या गटाची उद्दिष्ट महिलांचा दर्जा वाढवण्याचे होते. अमानुष रूढीला विरोध करावयाचा होता. स्त्रियांचा छळ आणि पिवळणूक कशी होते हे लक्षात धेतले गेले. स्त्री शोषणाविरुद्ध ,मुक्तीसाठी लढे उभारले जाऊ लागले. स्त्रियांना जाणवणाऱ्या असमानता कमी व्हाव्यात म्हणून महिला कृती गटाचा उदय झाला. त्यांनी स्त्री समस्याकडे व्यापक प्रमाणा त लक्ष वेधून घेण्यासाठी सातत्याने प्रयत्न चालवले. स्त्रियांच्या प्रश्नांना वाचा फोडून निदर्शने केली. त्यात स्त्रियांवर होणाऱ्या अत्याचाराच्या घटना, गर्भजल परीक्षा, प्रसिद्धी प्माध्यमात वापरली जाणारी स्त्रीची लैंगिक प्रतिमा, आदिवासी महिलांचा जमीन धारणा हक्कासाठी संघर्ष, इत्यादी स्त्री जीवनाशी संबंधित समस्येचा विचार केला गेला. त्याविरुद्ध संघटितपणे आवाज उठवला गेला. 1975 पासूनच्या दोन दशकाच्या अभ्यासातून स्त्रियावर होणाऱ्या अत्याचार लक्षात घेऊन या शोधनिबंधाची मांडणी करण्यात आली आहे.

सबलीकरणाचा विचार आणि स्त्री जीवन, स्त्रियांमध्ये घडून आलेल्या सध्याचा बदल हा बऱ्याच अंशी परिस्थितीने त्यांच्यावर लादला गेला आहे. त्यामुळे आजची सुधारणा भक्कम पायावर उभारलेली आहे असे म्हणता येत नाही, असा दृष्टिकोन आढळतो. अनेक अर्धशिक्षित महिला उदरनिर्वाहासाठी व्यवसाय करीत आहेत. परंतु त्यांची जुन्या पद्धतीची ग्रह जीवनाची ओढ सतत वाढत असते. मात्र त्यातिल काही जणांचा रोजगाराच्या निमित्ताने घराबाहेरच्या वातावरणाचा अनुभव घेतलेल्या स्त्रीला पुन्हा घरातच गुंतून राहणे आवडणार नाही. जोपर्यंत स्त्रिया अन्न वस्त्र साठी पुरुषावर अवलंबून आहेत. व जोपर्यंत घर कामाचा अंतर्भाव अर्थ उत्पादक कामाच्या यादीत केला जात नाही. तोपर्यंत खऱ्या अर्थाने स्त्रिया मुक्त झाल्या असे म्हणता येत नाही. स्त्रियांनी मानाने जगावे व त्यांना समाजात स्वतंत्र स्थाना असावे अशी प्रामाणिक इच्छा असणाऱ्यांनी स्त्रियांना असे शिक्षण दिले पाहिजे की, त्यायोगे त्यांना स्वतंत्र बौद्धिक जीवन लाभेल.

स्वतःच्या पायावर त्या उभ्या राहू शकतील. त्यांना त्यांचा हक्काची जाणीव होईल. असा दृष्टिकोन या शोधनिबंधाच्या आधारे मांडण्यात आलेला आहे.

विवाहाची जबाबदारी घेण्यापूर्वी प्रत्येक मुलीला असे शिक्षण मिळाले पाहिजे की कोणत्याही परिस्थितीत ती आर्थिकदृष्ट्या स्वतःच्या पायावर उभी राहू शकेल. या विचाराला सर्वसामान्यपणे मान्यता मिळत गेली. परंतु कृतीत अद्याप पूर्णपणे उतरले गेल्याची दिसत नाही. शहरातील लोक मुलींना आता शक्य तेवढे शिक्षण देऊ लागले आहेत. मध्यम वर्गातील आर्थिक परिस्थिती ही त्याला कारणीभूत ठरत आहे. मात्र ग्रामीण भागातील परिस्थितीचा गंभीरपणे विचार केला जावा. अशी परिस्थिती आजही आहे. हुंड्याची अनिष्ट पद्धत अजूनही आहे. आंतरजातीय विवाह कडे कल झुकतो आहे. मात्र मुलांना व मुलींना आयुष्याचा जोडीदार निवडण्याची पात्रता येण्यासाठी शिक्षणाची जोड देणे आवश्यक आहे. पाश्यिमातीकरणाकडे न बघता भारतीय स्त्रीने भारतीय संस्कृतीच्या साच्यातच आपल्या जीवनाचे सापडले शोधले पाहिजे, अशा प्रकारच्या विचाराचा एक प्रभाव आढळतो. कारण जीवनाचे सौंदर्य हे बाहय सुधारणेत नाही. तर आंतरिक मूल्यात आहे. अशी भारतीय परंपरा विचारापासून प्रेरणा घेतलेली दिसून येते. भारतीय स्त्रिया म्हणजे भारतीय संस्कृतीचे चालते बोलते प्रतीक मानले जाते.

आतापर्यंत मध्यमवर्गीय स्त्रियांचे स्त्रीचे जीवन ठराविक होते. घरकाम, थोडेफार शिकणे, फिरणे, याबरोबर करमणूक प्रधान छंद, व्यवसायात रमणे यात तिचा वेळ व्यतीत होत होता. मुलांचा असलेले संबंध व जीवनातील गुंतागुंत निर्माण होण्यापूर्वीच बहुतेक मुलीचा विवाह होत असत. परंतु ही परिस्थिती झपाट्याने बदलत चालली. मुलींच्या शिक्षणा प्रसाराबरोबर विवाहाचे वय वाढत गेले. नवनवीन करमणुकीचे साधने, सौंदर्य प्रसाधनाचा प्रसार, इत्यादीमुळे पूर्वीची साधी राहणी जाऊन नवीन जीवनपद्धती येत गेली. हे जीवनमनावर जसे परिणाम दिसून येत गेले. त्याचबरोबर इतर क्षेत्रात स्त्रियांचा प्रवेश सुरू झाला. त्यातूनच नामवंत लेखिका, गायिका, तत्वज्ञ, राजकारणी शास्त्रज्ञ सामाजिक कार्यकर्ता, स्त्रियांच्या शिक्षणात वाढ होत गेली. स्त्रियांचे स्वावलंबन वाढत गेले. विविध क्षेत्रात कामे करण्याची संधी स्त्रीला आता उपलब्ध झालेली आहे.

स्त्रियावर होणारे अन्याय दूर करावेत,, अनिष्ट रूढी बंद व्हाव्यात, म्हणून 19 व्या शतकापासून आधुनिक काळात समाज सुधारक आणि प्रयत्न केले. काही कायदे अस्तित्वात आले. 1937 नंतर हिंदू विधवा स्त्रियांच्या परिस्थितीत बरी सुधारणा झाली. पती निधनानंतर पत्नी संपत्तीचा हिस्सा, मुलाबरोबर तिचा कायदेशीर दर्जा ही सुधारलेला आहे. भारतातील मुसलमान व ख्रिश्चन समाजात मुलीला वडिलांच्या संपत्तीतील हिस्सा मिळवण्याबाबत नियम आहेत. शिक्षणाने आर्थिक स्त्रिया आर्थिक दृष्ट्या स्वतंत्र स्वावलंबी होतील, परंतु कायद्याच्या दृष्टीने प्रश्न सोडविण्यासाठी प्रयत्न केले जात आहेत. नुसते कायदे करून खऱ्या सुधारणा कमी अमलात येत नाही. त्यासाठी समाजाच्या पाठिंबा आणि जागृती असणे आवश्यअसते. नव्या बदलाचा स्वीकार करण्याची मानसिकता तयार व्हावी लागते. जेव्हा समाजात आर्थिक सुस्थिती होती. तेव्हा देखील विधवा म्हणजे समाजाचा निरउपयोगी घटक असे समजले जात होते. जुन्याकाळी विधवावर अनेक कश बंधने होती. परिवर्तनवादी चळवळीच्या लाटेने त्यात बऱ्याच प्रमाणात शितिलता आलेली आहे. त्यांना शिकण्याची तसेच व्यवसायात कार्ये करण्याची संधी मिळावी, बदलत्या परिस्थितीत स्त्रियावर होणारे अन्याय दूर केले जावेत म्हणून प्रयत्न झालेत. सतीबंदी, बालविवाह बंदी,

विधवा पुनर्विवाह इत्यादी चळवळीमध्ये यश येत गेले. परंतु स्त्री जिवनासंदर्भात नवीन समस्या वाढीस लागलेले आहेत. विवाहाचे वय वाढलेले आहे. त्यामुळे बालविवाहामुळे दिसून येणारे अनिष्ट परिणाम आज दिसत नाहीत. परंतु हुंडाबळी सासर्याकडून होणारा छळ या व इतर अनेक अन्य समस्या वाढत आहेत. त्या दृष्टीने स्त्रियांच्या या समस्यावर मात करण्यासाठी सेवाभावी संस्था अनेक ठिकाणी कार्यरत आहेत. शासकीय पातळीवरून इत्यात दखल घेतली जात आहे. परंतु या समस्येच्या संख्येत घट होताना दिसत नाहीत. यातूनच स्त्रीमुक्ती चळवळ वाढीस लागली आहे.

स्त्री मुक्ती चळवळ

19व्या शतकामध्ये ज्यावेळी भारतीय स्त्रिया पूर्ण निरक्षर, पददलित आणि मानवतेच्या सर्व हक्कांना वंचित होती. त्यावेळी समाजाची अवहेलना सहन करित अनेक समाजसुधारकांनी प्रयत्न केले. त्यातून स्त्री जीवनविषयक स्थित: अंतरे होत गेली स्त्री मुक्ती चळवळीने जोर धरला.

स्त्री मुक्तीची चळवळ ही पुरुषाबरोबर नाही किंवा पुरुषा बरोबरीची नाही. पुरुषाबरोबरची स्पर्धा ही नाही तर हा संघर्ष आहे. तो पुरुषी अरे राव विरुद्ध पुरुषी अहं ते विरुद्ध पुरुषी प्रवृती विरुद्ध या विचारातून स्त्री मुक्तीची चळवळ सुरू झाली. स्त्रीची अशी अवस्था होण्याचे कारण पाहताना फेडरिक इंगल्सने, आपले विचार मांडलेले आहेत, त्यानुसार प्रजोत्पादनाच्या नैसर्गिक गुणामुळे तिला मानवी समाजाच्या प्राथमिक अवस्थेत स्वामिनीपद प्राप्त झाले. त्यानंतर वारसा हक्क वंशपरंपरेने पिताकडे देऊन पुरुषप्रधान संस्कृती वाढीस लागली. आधुनिक काळात स्त्री घराबाहेर पडून नोकरी करू लागली. तरी तिच्याकडे पाहण्याचा पुरुषी प्रवृत्तीत फारसा फरक पडला नाही. समाजाचा विकास होत गेला. परंतु स्त्रीचे समाजातील दुय्यम स्थान तसेच राहिले. 1) **लिंगभेद समाज** :- समाज जीवनाकडे उत्पादन प्रक्रिये कडे पाहिले असता, भारतातील श्रम विभागणी ही लिंगभेदावर आधारलेली दिसून येते. नोकरी करणाऱ्या स्त्रियांची प्राथमिक जबाबदारी आपले घरच मानली जाते. ही मानसिकता असल्यामुळे आणि श्रम विभागणीमुळे बऱ्याच प्रमाणात सत्ता आणि संपत्ती यावर पुरुषाचे नियंत्रण राहिले आहे.

स्त्री वर्गाला पुरुष वर्गाकडून आजही संपूर्णपणे न्याय वागणूक दिली जात नाही. हे मान्य करून सुद्धा एक निश्चित सांगता येईल की, आजच्या पुरुष वर्गाची मासिकता मोठ्या प्रमाणावर बदलली आहे बदलत आहे. स्त्री मुक्तीचा संदेश घेऊन आलेल्या, स्त्री स्वातंत्र्य पुरस्कार, त्यांनी सामाजिक क्रांतीची च्या घोषणा लावल्यामुळे असेल व खऱ्या अर्थाने स्त्री जातीवर होणाऱ्या अन्यायाबद्दल अपराधीपणाची भावना पुरुषवर्गाला झाल्यामुळे असेल, आजची स्त्री ही बऱ्यापैकी सामाजिक प्रतिष्ठेच्या स्थानावर येऊन ठेपली आहे. सामाजिक बदलाची एक गती असते. त्या गतीनुसारच बदल घडत असतात. चळवळी करून फार तर बदल वाढवता येते. पण त्वरित घडणाऱ्या सामाजिक क्रांतीचे स्वप्न पाहण्यात अर्थ नसतो. गतीची चाके अविरीतपणे वेगाने फिरवण्याचा प्रयत्न हा कधीकधी प्रतिवादी प्रतिक्रियेला जन्म देतो. आणि मग सामाजिक स्धारणेत बाधा निर्माण होते.

2) विचाराविरुद्ध लढा:- शूद्र भाव, पार्श्वभूमी, भोगशक्ती, सार्वजनिक संपत्ती, स्वार्थासाठी लुटमार, कोर्य, खोटेपणा, अरेरावी इत्यादी भांडवली व्यवस्थेचे अविष्कार म्हटले जातात. त्यासाठी उत्पादन साधनावरील मालकी हक्क नष्ट करणे आणि भांडवली संस्कृती नष्ट करणे ही दोन्ही उद्दिष्टे उद्दिष्टे स्त्री मुक्ती चळवळीची मानली जातात. म्हणून हा लढा केवळ प्रचलित शोषणाधिष्ठ व्यवस्थेविरुद्ध नाही. तर तो

स्वतःशी पण आहे. मनात रुजलेल्या भांडवली विचाराविरुद्ध, संस्काराविरुद्ध, कल्पनाविरुद्ध, संघर्ष विरुद्ध असा आहे. असा एक दृष्टिकोन आढळतो

3) **संघटन**:- स्त्रियांचे सर्व प्रश्न वैयक्तिक पातळीवर सुटणार नाहीत. व्यक्तिगत पातळी बरोबरच व्यापक सामाजिक चळवळ आणि स्त्रियांचे संघटन आवश्यक आहे. हे स्त्री मुक्ती चळवळीच्या दृष्टीने लक्षात घेतले पाहिजे. एखादी स्त्री वैयक्तिकरित्या आपला विकास करून घेऊन खाजगी जीवनातील समानता ही होऊ शकेल. परंतु संपूर्ण समाजाचा दृष्टिकोन बदलल्यास समाजातील स्त्री म्हणून तिची उपेक्षा थांबवण्यास हा लढा सुरू असल्याचे दिसून येते.

स्त्रीला कायद्याने वारसा हक्क मिळाला आहे. घटस्फोटाचा हक्क मिळाला आहे. दिवसेंदिवस या कायद्याच्या आधारे अधिकाधिक स्त्रिया आपल्या जीवनातील याचा अन्याय कमी करू शकत आहेत. स्त्रियांच्या समस्यावर आधार घेऊन सामाजिक व्यक्तिगत पातळीवरील विविध दृष्टिकोन समोर आलेले आहेत. त्यामधील प्रसिद्ध विचारवंत, मानवेद्र राय म्हणतात, आधुनिक स्त्रिया या पुरुषाविरुद्ध नव्हे तर ज्या विशिष्ट सामाजिक प्रथेमुळे व आर्थिक विषमतेमुळे त्यांना पुरुषाच्या वर्चस्व ते खाली राहावे लागते. त्याविरुद्ध बंड करीत आहेत. स्त्री समाजवाद मार्क्सवाद या दृष्टिकोनातून वरील प्रमाणे विविध मते स्त्री मुक्ती चावी संदर्भात आढळतात. स्त्री-पुरुष नात्यांमध्ये विरोध आहे, ही त्यात असलेल्या शक्तीला जेथे पैशावर सर्व नातेसंबंध ठरवली जातात. आर्थिक सुरक्षितता व स्वातंत्र्य नसते.

स्त्रियांच्या चळवळी 1975 पूर्वी महाराष्ट्रात स्त्री संघटना कार्यात. प्रश्न ही मांडली जात होते. पण माध्यमांनी त्या प्रश्नाकडे गांभीर्याने पाहिले नाही. स्त्री चळवळ समजावून घेतले नाही. यातून स्त्री संघटना स्वतःच्या नियतकालिकाची गरज वाटली. त्यातून त्यातूनच अनुसया, वायजा, आवाज, आवृत्ती, महिला आंदोलन, पत्रिका, ललकारी, यासारखी नियतकालिके निघाली.

भारताला स्वातंत्र्य मिळाल्यानंतर स्त्री जीवनात अनेक बदल घडण्यास सुरुवात झाली. गांधीयुगात मोठ्या संख्येने स्त्रियांनी राष्ट्रीय आंदोलनात भाग घेतला. त्यातून त्यांच्या कार्याचा विस्ताराला एक वेगळी दिशा मिळत गेली. सामाजिक सुधारणाच्या बरोबर स्त्री जागृतीला सुरुवात झाली. सुधारण्याच्या समाजकारणाप्रमाणेच स्वातंत्र्याच्या राजकारणात व खादी, ग्रामोद्योग, हरिजन उद्धार इत्यादी विधायक कार्यक्रमांमध्ये स्त्री आणि पुरुषाच्या बरोबरीने समानतेच्या पायावर सहभागी व्हावे, असे महात्मा गांधींचा आग्रह होता. त्यातूनच अनेक स्त्रियांनी सत्याग्रहात व अन्य राजकीय चळवळीतून त्या संबंधित कृतीतून सहभाग घेतला. 1904 मध्ये सुरू झालेल्या चळवळीला स्त्री कार्यकर्त्या मिळाल्या. काँग्रेसमधील संघटनेच्या चौकटीत राहून त्यांनी समाजवादी तत्त्वज्ञानाच्या समाजात सेवा दल व अन्य माध्यमातून प्रसार केलेला आहे. स्त्रियांच्या विद्यार्थी संघटनेत असा थोडाफार सहभाग सुरू झाला. तसेच डॉ. आंबेडकरांच्या चळवळीतून दलित स्त्रियांच्या सहभाग वाढला. हिंदुत्ववादाच्या पुरस्कार करणाऱ्या राष्ट्रीय स्वयंसेवक संघाच्या जोडीला राष्ट्रसेविका समिती ही स्त्रियांची संघटना स्थापन झाली. स्त्री मतदारांना मतदानाचा हक्क प्राप्त झाला होता. त्यातून स्त्रियांच्या सहभाग वाढला. ही स्त्री जीवनातील बदल राजकीय जीवनात दिसून आली. तसेच वैवाहिक, कौटुंबिक, शैक्षणिक, व्यावसायिक, जीवनातील होत गेली. स्त्रियांच्या सर्व क्षेत्रात सहभाग वाढत गेला. तिच्या समस्या वाढत गेल्या. पूर्वीच्या स्त्री जीवनातील समस्या सोडवण्यासाठी समाज सुधारकांनी प्रयत्न केले. पुढे त्याला कायद्याची जोड दिली गेली.

आधुनिक कालखंडात विशेषता स्वातंत्र्यानंतर काळात स्त्रियाला आपल्या समाजाची जाणीव होत गेल्याने त्या समस्या सोडवण्यासाठी प्रयत्न केले गेले. त्यांच्या संघटना उभारल्या. आपल्या हक्कासाठी संघर्षाची तयारी ठेवली. त्यातून त्यांच्या चळवळी वाढीस लागल्या. सामाजिक जीवनात मोठे परिवर्तन घडवून येण्यास सुरुवात झाली. त्याचे स्वरूप आज दिसून येत आहे. पुरुषाच्या बरोबरीने स्त्रीचे कार्यक्षेत्र विस्तारले. समानतेचा हक्क मिळवण्यासाठी स्त्रियांना संघर्ष करावा लागला. अजूनही करावा लागतो आहे. नवीन समस्या निर्माण होत आहेत. अडचणी निर्माण होत आहेत. या सर्वांवर मात करण्याचे प्रयत्न चालू आहेत. या वाटचालीचा मागवा या शोधनिबंधात घेण्यात आलेला आहे. स्त्रियांच्या समस्या चा विचार करून त्यानुसार वेळोवेळी कायदा सुधारणा करण्यात आल्या. अर्थाजणांसाठी स्त्री बाहेर पडल्याने तिच्या व्यक्तिगत समस्या निर्माण झाल्या. या समस्यावर मात करण्यासाठी जे प्रयत्न होत गेले. त्याच्या संघटना, चळवळी वाढीस लागल्या. ग्रामीण स्त्रीच्या जीवनावरही त्याचे परिणाम दिसून येत गेले. त्यातून स्त्रियांच्या सबलीकरणाचा विचार वाढीस लागला.

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