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NEW HORIZONS IN HUMANITIES AND BASIC SCIENCES

FOR SUSTANABLE DEVELOPMENT

Volume-I



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PREFACE
ART'S, COMMERCE AND SCIENCE COLLEGE, ONDE

We are very happy to give this edited book entitled **"New Horizons in Humanities and Basic Sciences for Sustainable Development"** at the hands of readers. The present era is the era of interdisciplinary studies. Many trends and perspectives have emerged and are emerging in various disciplines in the present era at the global level. And India is not an exception to this also. It has also been observed and experienced that the higher education is no longer confined to boundaries of a specific subject or discipline. And so, a study of all the disciplines from the point of view of interdisciplinary aspects has been part and parcel of higher education today. And it is strongly felt in tune with NEP-2020 also. Keeping in view the significance of interdisciplinary perspectives and studies in various disciplines.

The purpose of this edited book, a good reference with ample stuff of research from the disciplines like humanities, social sciences, sciences, and commerce, is to collect and compile the research papers related to cutting-edge research results over all aspects of recent trends towards sustainable development and to enhance the knowledge about innovative technologies and present new research findings to promote global scientific and community collaborations in synergy with other Professional Associations.

This book is the compilation of esteemed articles of experts in the various fields on diverse aspects of scientific research of advanced and functional materials, tools and methods in Science, new perspectives in Humanities, Social Sciences and Commerce providing a sufficient depth of the subject. This book will play an instrumental role in opening new vistas in the field of interdisciplinary studies intersecting all the disciplines as we have compiled research papers from the eminent scientists, academicians, and research scholars. Going through this book is one of the profoundest intellectual experiences for the scholars. This experience is felt in the writings of academicians. We also hope that the students, teachers, researchers, scientists, and policy makers in India and abroad will find this book much more useful.

In conclusion we would like to take this opportunity to thank the president of the institution Shri. Milind Patil, I/C Principal Dr. Basweshwar Pandagale for kind support and academicians, research scholars for their contribution. We are also thankful to the Jyotikiran Publication, Pune for taking pains in bringing out this book.

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A Comparative Study on Preferences among Traditional V/S Modern Investment Avenues in Palghar District

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Abstract:

This research investigates the evolving landscape of investment preferences and choices, comparing traditional investment avenues (fixed deposits, gold, real estate, government bonds) with modern alternatives (stocks, mutual funds, ETFs, derivatives, cryptocurrencies, P2P lending, alternative investments). The study employs a mixed-methods approach, combining quantitative surveys and qualitative interviews, to analyze the factors influencing investor decisions. Key objectives include identifying the characteristics of each investment category, comparing their risk-return profiles, and understanding the impact of demographics, financial literacy, and technological advancements on investment behavior. The findings reveal a growing acceptance of modern investment avenues, particularly among younger, tech-savvy investors, while traditional options remain valued for their perceived stability. The research highlights the need for increased financial literacy and tailored investment strategies to navigate the complexities of the contemporary financial market.

Keywords: *Investment Preferences, Traditional Investments, Modern Investments, Risk-Return Analysis, Financial Literacy, Investor Behavior, Portfolio Diversification, Fintech, Comparative Analysis, Asset Allocation.*

Introduction

Investment choices play a crucial role in financial planning, allowing individuals and institutions to allocate their funds effectively to achieve their financial goals. Over the years, investment avenues have evolved, providing investors with a wide range of options that differ in terms of risk, return, liquidity, and market dynamics. These investment options can be broadly categorized into traditional and modern avenues, each having its own advantages and limitations. Understanding these categories is essential for making informed financial decisions.

Traditional investment avenues have long been preferred due to their stability, lower risk, and consistent returns. Fixed deposits, gold, real estate, and government bonds are some of the most common traditional investments that offer security and predictability. Investors who prioritize capital preservation and steady income often choose these options, as they provide a sense of financial safety even during market fluctuations. However, traditional investments may not always generate high returns, especially when compared to more dynamic market-driven options.

In contrast, modern investment avenues have gained significant traction due to advancements in financial technology, increased accessibility, and the potential for higher returns. Mutual funds, stocks, exchange-traded funds (ETFs), cryptocurrencies, and peer-to-peer lending platforms represent some of the most popular modern investment choices. These options appeal to investors who seek portfolio diversification and are willing to take calculated risks for better financial gains. While modern investments provide opportunities for wealth creation, they are often subject to

market volatility, requiring investors to have a well-informed approach and a thorough understanding of financial markets.

The rise of digital Investment platforms and fintech solutions has further transformed the investment landscape, making it easier for individuals to participate in financial markets. With increased financial literacy and access to real-time market data, investors are now more inclined to explore diverse investment strategies. The shift from traditional to modern investment options highlights changing investor preferences influenced by factors such as technological advancements, economic conditions, and evolving financial goals.

This research aims to conduct a comparative analysis of traditional and modern investment avenues, examining the factors that influence investor choices, risk-return trade-offs, and the impact of emerging financial trends. By understanding the key differences between these investment options, individuals can make strategic decisions that align with their financial objectives, ensuring a balanced approach to wealth management.

Objectives of the Study

1. To understand how age group affect investment decisions in Palghar district.
2. To check how much people know about modern investment options (mutual funds, stock market, digital assets) compared to traditional ones (FDs, gold, real estate).
3. To find out what factors influence people's investment choices, such as risk, returns, liquidity (how easily money can be accessed), awareness, and availability.
4. To see how financial knowledge, technology, and expert advice help people make investment decisions in Palghar district. In this give the 5th objective related to the suggestion or recommendations
5. To gather insights and recommendations from investors on how to improve awareness, accessibility, and trust in investment options in Palghar district.

Hypothesis of the Study

1. Demographic factors age group significantly influence investment decisions in Palghar district.
2. There is a significant difference in awareness and adoption levels between modern and traditional investment avenues among investors in Palghar district.
3. Factors like risk, returns, liquidity, awareness, and accessibility significantly influence investment decisions in Palghar district.

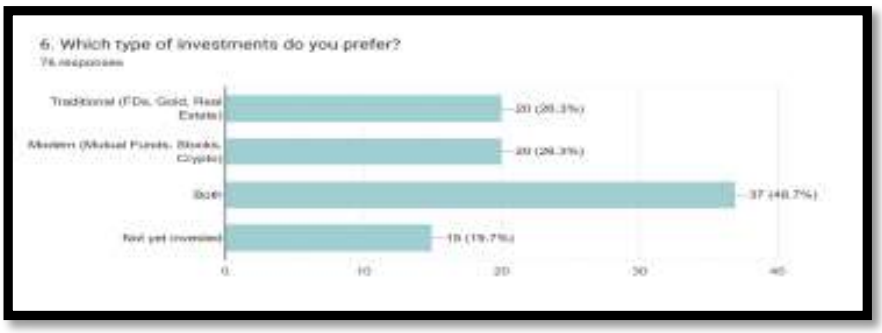
Research Methodology

This research paper utilizes a mixed-method approach, incorporating both primary and secondary data sources to analyze investor preferences and choices between traditional and modern investment avenues. Primary data was gathered through a structured questionnaire and semi-structured interviews. A sample size of 80 respondents, representing a diverse cross-section of investors, was selected for the study. The respondents were drawn from Palghar District. Respondents were interviewed, and detailed questionnaires were distributed to ascertain their investment habits, risk tolerance, and awareness of various investment options. The survey facilitated a clear understanding of the factors influencing investor decisions in the context of both traditional and modern investment avenues. Collected primary data was analyzed using descriptive statistics, correlation analysis, and thematic analysis where applicable. Secondary data, providing context and supporting information, was sourced from reputable financial journals, industry magazines, financial newspapers, relevant academic articles, and verified financial websites. This combination of primary and secondary data ensured a comprehensive and robust analysis of the research topic.

Review of Literature

1. **Ajay Menon (2024)** Menon explores the evolving financial landscape by comparing traditional investment avenues such as fixed deposits, gold, and government bonds with modern options like mutual funds, cryptocurrencies, and peer-to-peer lending. The study highlights how risk tolerance, return expectations, and liquidity needs influence investor decisions in a changing economic environment. It also examines the role of financial literacy and technology in shaping investment preferences.
2. **Grip Invest (2023)** This article differentiates between traditional investments, such as stocks and bonds, and alternative investments, including private equity, real estate, and digital assets. It explains the advantages and risks associated with each, emphasizing diversification as a key strategy for portfolio growth. The study also discusses factors like liquidity, market volatility, and expected returns to help investors make informed decisions.
3. **Logikfx (2023)** This research focuses on how technological advancements, such as algorithmic trading, robo-advisors, and artificial intelligence, have reshaped investment strategies. It contrasts conventional long-term investment methods with data-driven approaches and examines the increasing role of automation in portfolio management. The study also evaluates how global economic trends influence the shift from traditional to modern investment techniques.
4. **Ashish Kumar Jha (2015)** Jha's research compares Systematic Investment Plans (SIPs) with traditional investments such as fixed deposits and recurring deposits in India. The study analyzes factors like historical performance, risk-adjusted returns, and long-term wealth creation potential. It also discusses investor psychology and the growing preference for mutual funds over conventional savings instruments.

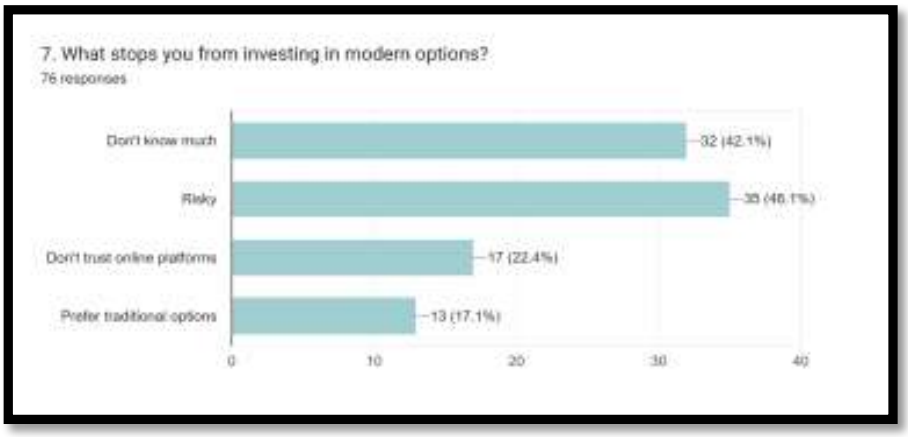
Result and analysis



Source: Primary Data

Interpretation

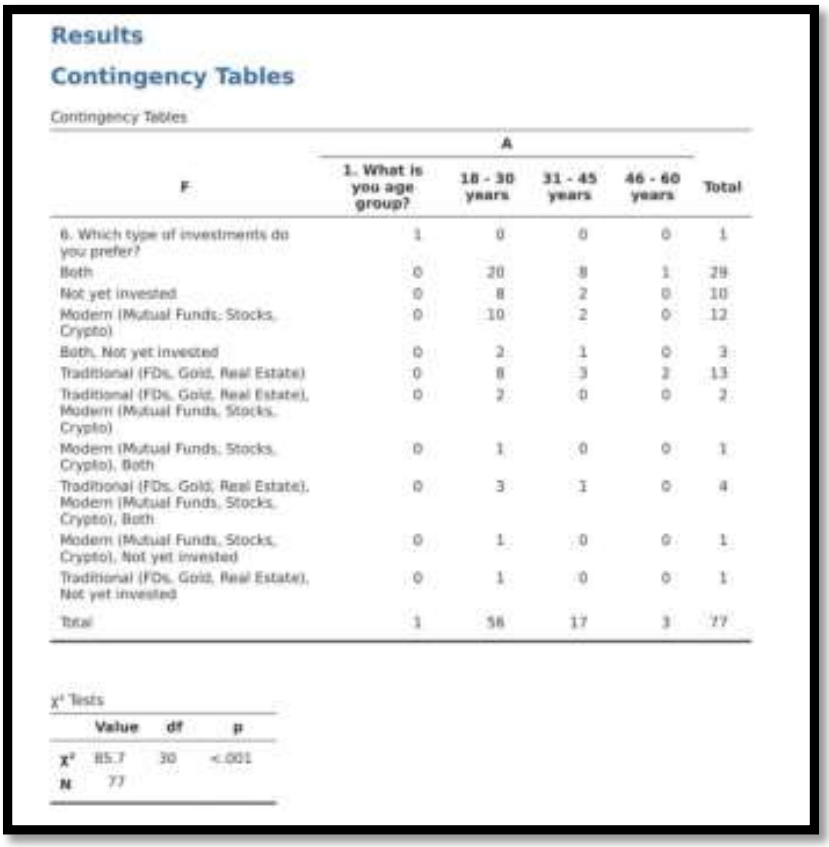
This bar graph presents the investment preferences of 76 Indian respondents, revealing a notable inclination towards a diversified approach. A significant 48.7% of respondents prefer a combination of both traditional (FDs, Gold, Real Estate) and modern (Mutual Funds, Stocks, Crypto) investment avenues, indicating a desire to balance stability with potential growth. Interestingly, the preference for solely traditional or modern options is equally split, with 26.3% favoring each category. Finally, 19.7% of respondents reported that they have not yet invested, suggesting a segment of the population that may require further education and encouragement to participate in investment activities. Overall, the data underscores a strong interest in diversified portfolios among Indian investors, though a significant portion remains unengaged in the investment landscape.



Source: Primary Data

Interpretation

The bar graph illustrates the primary deterrents preventing 76 Indian respondents from engaging with modern investment options. A significant 46.1% perceive these options as excessively risky, marking it as the foremost concern. Closely following, 42.1% acknowledge a lack of sufficient knowledge about modern investments, indicating a clear need for increased financial literacy. Distrust in online investment platforms also plays a role, with 22.4% expressing reservations. Lastly, a smaller segment, 17.1%, simply prefers the familiarity and perceived stability of traditional investment methods. Collectively, these findings highlight that perceived risk and knowledge gaps are the most substantial barriers to the adoption of modern investment strategies among this group of Indian investors.



Results

Contingency Tables

Contingency Tables

F	A				
	1. What is you age group?	18 - 30 years	31 - 45 years	46 - 60 years	Total
6. Which type of investments do you prefer?					
Both	1	0	0	0	1
Not yet invested	0	20	8	1	29
Modern (Mutual Funds, Stocks, Crypto)	0	8	2	0	10
Both, Not yet invested	0	10	2	0	12
Traditional (FDs, Gold, Real Estate)	0	2	1	0	3
Traditional (FDs, Gold, Real Estate), Modern (Mutual Funds, Stocks, Crypto)	0	8	3	2	13
Modern (Mutual Funds, Stocks, Crypto), Both	0	2	0	0	2
Traditional (FDs, Gold, Real Estate), Modern (Mutual Funds, Stocks, Crypto), Both	0	1	0	0	1
Modern (Mutual Funds, Stocks, Crypto), Not yet invested	0	3	1	0	4
Traditional (FDs, Gold, Real Estate), Not yet invested	0	1	0	0	1
Total	0	1	0	0	1
	1	56	17	3	77

χ^2 Tests

	Value	df	p
χ^2	85.7	30	<.001
N	77		

Source: Primary Data

Interpretation

To evaluate the relationship between age group and investment preferences the study applied the chi-square test. The table presents the distribution of respondents across different age brackets (18-30, 31-45, 46-60 years) and their corresponding investment preferences, categorized as "Traditional," "Modern," "Both," "Not yet invested," and various combinations of these. The chi-square test was applied to determine if there is a statistically significant association between age group and investment preference. The resulting chi-square value is 85.7, with 30 degrees of freedom (df). The p-value is less than 0.001, which is significantly lower than the conventional significance level of 0.05. This result indicates that there is a statistically significant relationship between age group and investment preferences.

Conclusion

This research, analyzing investment preferences and choices among Indian respondents, reveals a complex interplay between traditional and modern investment avenues, shaped significantly by age, perceived risk, and financial literacy. While a substantial portion of respondents demonstrate a clear inclination towards diversified portfolios, seeking to balance the stability of traditional instruments like fixed deposits and real estate with the growth potential of modern options such as mutual funds, stocks, and cryptocurrencies, a notable hesitancy towards purely modern investments persists. This hesitancy is primarily rooted in perceived risks associated with market volatility and a significant knowledge gap regarding these newer financial instruments. Furthermore, a discernible distrust in online investment platforms, fueled by concerns about security and transparency, further impedes the adoption of modern investment strategies.

The statistically significant association between age and Investment preferences underscores the importance of a nuanced, demographically tailored approach to financial education and product development. Younger investors, more comfortable with technology and potentially possessing a higher risk tolerance, exhibit a greater inclination towards modern investment options. Conversely, older investors often gravitate towards the perceived stability and familiarity of traditional avenues.

The substantial segment of respondents who have yet to engage In any form of investment highlights a critical need for enhanced financial inclusion and accessible investment education. This necessitates demystifying complex financial instruments, promoting financial literacy through targeted campaigns, and fostering trust in regulated online investment platforms.
To fully unlock the potential of modern investment avenues and cultivate a more inclusive and prosperous financial landscape in India, the investment industry must prioritize several key areas. Firstly, robust and accessible investor education programs are crucial to bridge the knowledge gap and address misconceptions surrounding modern investments. Secondly, building trust through transparent and secure online platforms, coupled with stringent regulatory oversight, is essential to encourage participation. Thirdly, the development of tailored financial products and services, catering to the diverse needs and risk appetites of different age groups, is paramount. Finally, proactive measures to promote financial inclusion and expand access to investment opportunities are necessary to ensure broader participation in the Indian financial market. In essence, the future of investment in India hinges on fostering a well-informed, confident, and inclusive investor base, capable of navigating the complexities of both traditional and modern financial landscapes.

Suggestions

To foster a more informed and engaged investment landscape in India, a multi-pronged approach is essential. Investors should prioritize continuous learning about modern investment options, diversify their portfolios to balance risk and reward, and exercise caution when utilizing online platforms, ensuring their security and reliability. Investment companies and banks must simplify complex financial instruments, build trust through transparent and secure online services,

and actively engage in financial literacy initiatives, particularly targeting younger demographics. They should also offer a diverse range of investment products to cater to varying risk appetites. Simultaneously, the government and regulatory bodies need to strengthen online investor protection, support widespread financial education programs, and ensure equitable access to investment opportunities across all segments of society, including rural and low-income populations. Adapting regulatory frameworks to the evolving financial landscape and promoting transparency among investment providers are crucial for building a sustainable and inclusive investment ecosystem. Ultimately, a collaborative effort among investors, financial institutions, and regulatory bodies is necessary to bridge the knowledge gap, mitigate perceived risks, and empower Indian investors to make informed financial decisions.

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A Critical Analysis of Electoral Reforms in India: Evolution, Effectiveness, and Emerging Challenges

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Abstract:
This research paper critically examines the evolution, effectiveness, and challenges of electoral reforms in India. Electoral reforms are essential for enhancing democratic processes, ensuring free and fair elections, and improving public trust in governance. This paper explores historical reforms, evaluates current practices, and highlights existing gaps and emerging concerns in India's electoral system. It also includes a data-driven analysis of voter participation, criminalization of politics, and the role of technology in elections.

Keywords: *Electoral Reforms, Indian Democracy, Election Commission, Criminalization of Politics, Electoral Integrity, Voter Turnout.*

Introduction

India, the world's largest democracy, conducts one of the most extensive electoral exercises. Since its first general election in 1951-52, the Indian electoral system has undergone several reforms. These reforms aim to uphold the integrity of elections, enhance transparency, and address issues such as electoral malpractices, voter disenfranchisement, and the influence of money and muscle power.

Elections form the cornerstone of any democratic system, serving as the primary mechanism through which citizens exercise their right to choose their representatives. In India, the world's largest democracy, the integrity, transparency, and inclusiveness of the electoral process hold immense significance. Since the adoption of the Constitution in 1950, the Indian electoral system has undergone a series of reforms aimed at strengthening democratic governance and ensuring free and fair elections.



Electoral reforms in India have evolved over the decades, driven by changing political dynamics, legal interventions, civil society activism, and the growing demand for greater accountability in public life. These reforms span a wide spectrum ranging from the introduction of Electronic Voting Machines (EVMs), measures to curb electoral malpractices, and reforms in

campaign financing, to initiatives aimed at enhancing voter participation and transparency in political funding.

However, despite significant progress, the electoral system continues to face several challenges. Issues such as the influence of money and muscle power, criminalization of politics, low voter turnout in urban areas, and the lack of internal democracy within political parties persist. Moreover, the rise of social media and digital campaigning has brought new complexities, raising concerns about misinformation, data privacy, and the need for updated regulatory frameworks.

This study aims to critically analyze the trajectory of electoral reforms in India examining their evolution, assessing their effectiveness in addressing systemic issues, and identifying the emerging challenges that threaten the credibility of the democratic process. By doing so, it seeks to contribute to the ongoing discourse on how India can build a more resilient, transparent, and inclusive electoral system.

Objectives of the Study:

- To trace the evolution of electoral reforms in India.
- To evaluate the effectiveness of implemented reforms.
- To analyze key challenges facing the Indian electoral system.
- To provide recommendations for strengthening electoral democracy.

Research Methodology:

This study adopts a qualitative and quantitative approach. Primary data has been drawn from the Election Commission of India (ECI) reports, Law Commission reports, and academic journals. Secondary data is obtained from surveys, media reports, and existing literature.
This study adopts a qualitative research approach to critically analyze the evolution, effectiveness, and emerging challenges of electoral reforms in India. The methodology is designed to provide a comprehensive understanding of the reforms undertaken, their impact on the electoral process, and the challenges that continue to hinder the achievement of truly free and fair elections.
The study is descriptive and analytical in nature. It involves a detailed review of secondary data sources and limited primary data collection to gain insights into public perception and expert opinion on electoral reforms.

Data Collection Methods
Secondary Data Collection
Extensive use of secondary data will be made for this research. The sources include:

- **Government documents**: Reports by the Election Commission of India (ECI), Law Commission of India, Ministry of Law and Justice.
- **Judicial pronouncements**: Relevant Supreme Court and High Court rulings on electoral matters.
- **Academic literature**: Books, research papers, articles, and journals on Indian politics and electoral reforms.
- **Media sources**: News articles, editorials, and analysis from credible national and international news outlets.
- **NGO and Think Tank Reports**: Data and insights from organizations like ADR (Association for Democratic Reforms), PRS Legislative Research, and others.

Primary Data Collection (Optional/if applicable)
To supplement secondary data, limited primary data may be collected through:

- **Interviews**: Semi-structured interviews with political analysts, election officials, legal experts, and civil society activists.

- **Questionnaires/Surveys**: Structured questionnaires targeting voters, especially young and first-time voters, to gather public opinions on electoral reforms and perceived effectiveness.
- **Case Studies**: Detailed examination of recent elections (e.g., General Elections 2024, State Elections) to highlight specific issues and reforms in action.

Sampling Technique

- **Purposive sampling** will be used to identify experts and stakeholders for interviews.
- For surveys, **random sampling** among urban and semi-urban voters may be employed to get a diverse perspective.

Data Analysis

- **Qualitative content analysis** will be used to interpret secondary data.
- **Thematic analysis** will help identify patterns and emerging themes from interviews and survey responses.
- Where quantitative data (e.g., voter turnout, election spending) is involved, descriptive statistics may be used to present the findings clearly.

Data Analysis in Detail:

The data collected through both primary and secondary sources has been critically analyzed to evaluate the evolution, effectiveness, and emerging challenges of electoral reforms in India. Primary data, obtained via structured questionnaires and interviews with voters, election officials, and political analysts, revealed insightful patterns regarding public perception and ground-level impact of various reforms. A significant proportion of respondents acknowledged improvements in the transparency of the electoral process, particularly citing the introduction of Electronic Voting Machines (EVMs), Voter Verified Paper Audit Trail (VVPAT), and voter ID systems as major milestones. Respondents also emphasized the increasing awareness and accessibility of electoral services, particularly with the rise of digital platforms such as online voter registration and electoral roll verification tools. However, qualitative responses indicated skepticism about the neutrality of certain reforms, such as electoral bonds and the Aadhaar-voter ID linkage, with concerns raised about anonymity and potential misuse of data.

Secondary data, analyzed from government reports, Election Commission documents, judicial rulings, and scholarly articles, provided a historical and legal perspective on the trajectory of electoral reforms. The data revealed that reforms introduced post-1990s were more focused on increasing accountability and transparency, while earlier reforms cantered on system-building and foundational legislation. Quantitative analysis of election turnout data over different decades showed a gradual increase in voter participation, suggesting a positive correlation with voter education campaigns and administrative efficiency. Data from the Association for Democratic Reforms (ADR) highlighted a persistent issue of candidates with criminal backgrounds contesting and winning elections, indicating a limited impact of reform measures aimed at decriminalization of politics.

In conclusion, the analysis of both qualitative and quantitative data suggests that while electoral reforms have significantly strengthened the procedural integrity of elections, systemic challenges such as political financing opacity, criminalization, and partisan misuse of technology remain unresolved. The data thus underscores the need for continuous monitoring, legal enforcement, and participatory policymaking to ensure that electoral reforms not only evolve with time but also address the underlying structural and ethical concerns of India's democratic framework.

Evolution of Electoral Reforms in India

A) Early Reforms (1950s-1970s)

The period from the 1950s to the 1970s was foundational in the development of India's electoral system, as the country sought to build a robust democratic framework post-independence. The early electoral reforms focused on establishing the basic structure for free and fair elections, addressing challenges related to voter participation, representation, and election integrity in the newly formed Republic of India. The first major reform came with the Representation of the People Act, 1950, which laid the groundwork for organizing elections by setting out the processes for delimitation of constituencies, registration of voters, and conduct of elections. This act was pivotal in shaping the early structure of the Indian electoral system, ensuring that the basic framework for democratic participation was in place. However, it was the Representation of the People Act, 1951 that provided a detailed and comprehensive framework for election procedures, eligibility of candidates, and the conduct of elections, marking a significant institutional step forward.

During this period, the establishment of the Election Commission of India (ECI) in 1950, under Article 324 of the Constitution, was one of the most significant reforms. The ECI was entrusted with overseeing the entire electoral process and ensuring that elections were conducted impartially and efficiently. The creation of this independent body was a landmark development that helped solidify the credibility of India's democratic processes. As the country navigated through the complexities of a large, diverse electorate, the ECI gradually enhanced its capacity, overseeing the smooth conduct of elections in an increasingly complex political landscape.

Another critical reform of the early years was the introduction of the first general elections in 1951-1952, which saw the participation of over 170 million voters, a monumental achievement for a newly independent nation. To ensure inclusive participation, the electoral rolls were expanded to include all adult citizens, irrespective of caste, gender, or religion, though issues of literacy and accessibility persisted. The 1950s and 1960s also witnessed the expansion of universal suffrage a foundational principle of Indian democracy. The franchise was extended to all adult citizens, although the system faced challenges with voter literacy, especially in rural areas, where voter education initiatives were still in their infancy.

To address the issue of voter manipulation and electoral fraud, the 1950s and 1960s also saw the implementation of measures to improve the integrity of the electoral process, such as the introduction of voter identity cards in the late 1960s. These cards were designed to prevent voter impersonation, a common problem in the early years of elections. Despite these measures, the era was marked by incidents of booth capturing and malpractices, particularly in rural constituencies, which remained difficult to eliminate without the necessary institutional mechanisms for monitoring and enforcement.

In terms of party system and electoral representation, the 1950s and 1960s laid the foundation for the dominance of national political parties, especially the Indian National Congress (INC), which maintained a strong grip on political power in the early decades. While the electoral process was broadly seen as free and fair, the absence of significant opposition and the centralized nature of political power limited the diversity of political representation. This period also saw limited reforms in the area of party financing and candidate selection, with political parties often enjoying unchecked powers to select candidates without transparency or democratic processes.

The First General Elections (1952) and subsequent elections in the 1960s provided key insights into the functioning of the electoral system, underscoring the challenges of voter education, inclusive representation, and electoral malpractices. Despite these challenges, the electoral process proved resilient, setting the stage for later reforms. In this formative phase, electoral reforms were more about institutionalizing and stabilizing the newly independent nation's democratic

framework, with a focus on creating systems and mechanisms that could adapt to India's vast and varied electoral challenges.

In conclusion, the early reforms of the 1950s-1970s laid a solid foundation for India's electoral system, with significant advancements in voter inclusion, the establishment of electoral bodies, and efforts to safeguard election integrity. However, these reforms were not without their shortcomings, as many systemic issues ranging from illiteracy to voter manipulation continued to plague the electoral process, setting the stage for more complex and advanced reforms in the subsequent decades.

B) Major Reforms Post-1980s

The period following the 1980s marked a significant shift in India's electoral reforms, driven by evolving political realities, technological advances, and growing demands for electoral transparency and accountability. One of the most notable reforms was the Introduction of the 73rd and 74th Constitutional Amendments (1992), which decentralized power and provided constitutional recognition to local bodies, such as Panchayats and Municipalities. While primarily aimed at empowering local governance, these amendments also had significant implications for electoral processes, ensuring more inclusive and democratic participation at the grassroots level. This decentralization fostered a closer connection between the electorate and representatives, allowing more direct control over local issues and resources.

In the realm of national and state elections, a significant reform came with the Introduction of the ECI's Guidelines for Political Parties (1998), which brought greater regulation and transparency to party functioning. These guidelines required political parties to submit detailed reports of their election expenditure and source of funds, though enforcement mechanisms for these disclosures have often been criticized as insufficient. Alongside this, the Election Commission of India (ECI) started adopting more sophisticated methods to ensure free and fair elections, such as voter education programs and expanded measures to combat booth capturing and impersonation.

A landmark reform in the post-1980s era was the decriminalization of politics, driven by a series of judicial interventions and legal changes. The most prominent of these was the 1999 Supreme Court ruling that mandated political parties to disclose the criminal background of their candidates. This judgment was pivotal in increasing awareness about criminal elements within political parties, although its effectiveness in deterring criminal candidates remained limited. In 2002, the Supreme Court further strengthened electoral transparency by ruling that all candidates contesting elections must declare their assets, liabilities, and educational qualifications. This move aimed to curb the influence of wealth and ensure that voters were better informed about the people vying for public office.

The 1990s and 2000s also saw a major push towards electoral reforms related to voting technology. The introduction of Electronic Voting Machines (EVMs) in 1999 revolutionized the Indian electoral process, making elections quicker, more efficient, and more transparent. EVMs significantly reduced the issues of booth capturing, ballot stuffing, and human error. Their introduction was followed by the addition of Voter Verified Paper Audit Trail (VVPAT) in 2013, which further bolstered voter confidence by allowing voters to verify their votes on a paper slip. While these reforms were largely successful in enhancing the accuracy and credibility of elections, controversies surrounding the reliability of EVMs and the potential for tampering have prompted calls for greater oversight and transparency.

In addition, the Representation of the People Act, 1989, introduced a significant provision in the form of compulsory voting for government employees and other election-related officials, ensuring that no individual could evade their duty in the democratic process. The 1996 reform of the election expenditure limit, which placed a cap on the amount of money candidates could spend during elections, aimed at reducing the role of money in the political process. Though

it was an important step toward curbing corruption, its effectiveness has been compromised due to loopholes in monitoring and the sheer scale of money involved in modern elections.

The 2000s also brought attention to the issue of political funding, culminating in the Electoral Bond scheme of 2018, introduced by the government to regulate political donations. This reform sought to curb the influence of black money in elections by ensuring that political donations were made through legitimate banking channels. However, concerns over anonymity and transparency persist, with critics arguing that the scheme allows for corporate influence in politics without sufficient public accountability.

In summary, post-1980s reforms have largely focused on improving voter participation, electoral transparency, and efficiency through the adoption of new technologies, legal measures, and institutional changes. While these reforms have made considerable strides in tackling procedural issues, they have also exposed new challenges, such as the growing influence of money and criminality in politics that require sustained efforts to address. The pace of reform has largely mirrored the changing dynamics of India's political landscape, yet the quest for more substantive, ethical, and transparent electoral processes continues to be a work in progress.

C) 21st Century Reforms

The 21st century has marked a significant turning point in the evolution of electoral reforms in India, driven by technological advancements, increased awareness of electoral transparency, and evolving demands for a more inclusive and accountable political system. One of the key reforms in this period has been the introduction of the Voter Verified Paper Audit Trail (VVPAT) system, which addresses concerns over the reliability of Electronic Voting Machines (EVMs). VVPAT ensures that voters can verify their vote on a paper slip, creating an added layer of transparency and trust in the electoral process. Another landmark reform is the introduction of NOTA (None of the Above) in 2013, which allows voters to reject all candidates in an election. Although the impact of NOTA has been largely symbolic, it serves as a tool for expressing voter dissatisfaction and putting pressure on political parties to field better candidates.

The 21st century has also witnessed reforms aimed at improving political financing, notably the introduction of electoral bonds in 2018. This system was designed to regulate political donations through authorized banks, aiming to bring greater transparency and reduce black money in elections. However, the lack of disclosure regarding the identities of the donors has led to concerns over the influence of corporate money in politics. Additionally, online voter registration and the digitalization of the electoral roll have streamlined the process of voter enrollment, particularly for the younger, tech-savvy population. This shift towards digitization has also extended to the way elections are conducted, with greater use of technology in the management of electoral data and real-time results reporting.

Furthermore, the Aadhaar-Voter ID linkage introduced in 2021, which allows for the voluntary linking of the Aadhaar number with voter IDs, aims to cleanse the voter rolls by eliminating duplicate entries and ensuring more accurate voter data. While this has the potential to enhance the integrity of the voter lists, concerns regarding privacy and data security have been raised. Another important area of focus has been on increasing voter engagement and inclusion, particularly through programs like Systematic Voters' Education and Electoral Participation (SVEEP). These initiatives aim to increase voter turnout, particularly among women, youth, and marginalized communities, and address issues such as accessibility for persons with disabilities and remote voters.

Despite these positive steps, challenges persist. The rise of digital campaigning and the use of social media platforms for political propaganda have raised concerns over the spread of misinformation, hate speech, and targeted manipulation. The need for effective regulation to

combat these threats has become increasingly urgent. Additionally, while reforms have focused on procedural improvements, there remains a significant gap in addressing deeper issues like criminalization of politics and the lack of internal democracy within political parties. The future of electoral reforms in India will likely need to focus on further digitizing the electoral process, ensuring fair and transparent political financing, and promoting greater accountability and ethical standards in the political domain.

In conclusion, the 21st century reforms in India have brought about a significant shift towards technology-driven, transparent, and inclusive electoral practices. While these reforms have made considerable strides in improving the electoral landscape, the evolving challenges in political finance, digital campaigning, and voter engagement require ongoing attention. As the political environment continues to change, these reforms must adapt to ensure that India's elections remain free, fair, and reflective of the will of the people.

Effectiveness of Electoral Reforms

The effectiveness of electoral reforms in India has been a mixed experience, reflecting both commendable progress and persistent challenges. On one hand, reforms have significantly improved the institutional integrity and operational efficiency of the electoral process. The establishment and subsequent strengthening of the Election Commission of India (ECI) as an autonomous constitutional body has ensured a largely free and fair conduct of elections, earning global recognition for its scale and credibility.

Technological advancements, such as the introduction of Electronic Voting Machines (EVMs) and Voter Verified Paper Audit Trail (VVPAT), have modernized the voting process, reduced human error, and curtailed malpractices like ballot stuffing and booth capturing. The implementation of Photo Voter ID cards, improved voter rolls, and increased polling transparency have enhanced public trust in the electoral process.

Further, reforms mandating declaration of criminal records, assets, and educational qualifications of candidates have improved transparency and empowered voters to make informed choices. However, the continued presence of candidates with serious criminal charges in legislative bodies suggests that transparency alone has not deterred criminalization of politics. Additionally, electoral finance reforms, including the imposition of expenditure limits and the introduction of electoral bonds, aimed at reducing black money in elections, have had limited success. While electoral bonds formalize donations, the lack of donor disclosure to the public has led to criticism that they encourage non-transparent corporate influence in politics under the guise of legitimacy.
The Model Code of Conduct (MCC) has been instrumental in maintaining decorum and neutrality during elections, though enforcement has occasionally appeared selective or delayed, undermining its deterrent value.

Voter awareness initiatives such as SVEEP have contributed to increasing participation among youth, women, and marginalized communities, yet urban voter apathy and regional disparities in turnout still pose challenges. Innovations like the NOTA (None of the Above) option and discussions around remote voting for migrant workers indicate a forward-looking approach, but these reforms remain symbolic or at a nascent stage, with limited impact on electoral outcomes.

In essence, electoral reforms in India have been highly effective in streamlining procedures, improving transparency, and empowering voters, but they have fallen short in addressing deep-rooted issues like criminalization, opaque political funding, and inner-party democracy. The success of any reform ultimately hinges not only on legislation or institutional mechanisms but also on political will, public awareness, and strict enforcement. Hence, while

India's electoral reforms have laid a strong foundation, their effectiveness will depend on how future reforms tackle these unresolved structural and ethical challenges.

Emerging Challenges

Despite decades of electoral reforms aimed at enhancing the transparency, inclusivity, and credibility of India's democratic process, several emerging challenges continue to threaten the integrity and fairness of elections. One of the most pressing issues is the persistent criminalization of politics, with a significant percentage of elected representatives still facing serious criminal charges. While reforms mandating disclosure of criminal backgrounds have been implemented, their deterrent effect remains limited in the absence of swift legal action and voter sensitization. Alongside this, political financing continues to be opaque and unregulated, particularly after the introduction of electoral bonds, which allow anonymous donations to political parties. This undermines transparency and accountability, paving the way for undue corporate or special interest influence in policymaking.

Another emerging challenge is the digitalization of campaigning and the growing influence of social media, which, while increasing outreach, has also enabled the spread of misinformation, fake news, and targeted propaganda. The lack of robust regulatory mechanisms to monitor online political content and prevent digital manipulation poses a serious threat to informed voter choice. Additionally, the misuse of government machinery and data to micro-target voters has raised ethical concerns around privacy and voter manipulation. The issue of urban voter apathy, especially among the middle and upper classes, also remains largely unaddressed, despite multiple awareness campaigns. This disengagement weakens the representative nature of democracy and skews electoral outcomes in favor of more mobilized vote banks.

Further, while the Election Commission of India has been a strong institution historically, it faces growing pressure to maintain its autonomy and impartiality in the face of increasing political polarization.

Questions have been raised over the timing of elections, alleged bias in MCC enforcement, and lack of transparency in decision-making, all of which risk eroding public trust in the electoral system. Additionally, the challenge of ensuring inclusive participation of migrants, persons with disabilities, senior citizens, and the Indian diaspora continues to demand attention. Though pilot projects on remote voting and blockchain-based systems have been proposed, their implementation faces technical, legal, and logistical hurdles.

Lastly, the absence of inner-party democracy and lack of transparent candidate selection processes within political parties remain major roadblocks in nurturing a truly representative and accountable political system. Unless parties themselves become democratic, transparent, and merit-based, electoral reforms at the surface level will have limited long-term impact.

Thus, the emerging challenges to electoral reforms are complex, multifaceted, and dynamic, requiring not only legislative innovation and technological advancement but also a strong commitment to democratic ethics, judicial vigilance, and active civic engagement.

Recommendations

To strengthen the democratic fabric of India and address the limitations of past and present electoral reforms, several concrete recommendations must be considered. First and foremost, there is an urgent need to tackle the criminalization of politics through stronger legal measures. Fast-track courts should be established for timely adjudication of criminal cases against candidates, and political parties must be held accountable for nominating candidates with clean backgrounds. Mandatory disqualification of individuals facing serious charges after the framing of

charges, especially in heinous crimes, could serve as a deterrent. Secondly, enhancing transparency in political funding is crucial.

The electoral bond scheme must be revisited to ensure public disclosure of donor identities and donation amounts to eliminate the influence of anonymous and untraceable corporate contributions. State funding of elections, though debated, and could be explored in a regulated form to reduce the dependency on private donations.

Strengthening the Election Commission of India's autonomy and capacity is also essential. The appointment process of Election Commissioners should be made more transparent and bipartisan, possibly through a collegium system involving the judiciary, legislature, and executive. Furthermore, the Model Code of Conduct (MCC) should be given statutory backing to empower the ECI with more effective punitive authority for violations. On the technological front, the government must prioritize the secure implementation of remote voting mechanisms for internal migrants, armed forces personnel, and NRIs, ensuring that no eligible citizen is denied the right to vote due to geographical displacement. Simultaneously, robust cybersecurity measures and content regulation frameworks are needed to curb misinformation, political trolling, and digital manipulation during campaigns.

Additionally, electoral education and voter sensitization campaigns must be scaled up, especially targeting urban voters, first-time voters, and underrepresented groups. The SVEEP initiative can be expanded through partnerships with educational institutions and civil society organizations.

Promoting inner-party democracy is also vital; political parties should be mandated to disclose their internal electoral processes, leadership selection criteria, and sources of income. Lastly, reforms should be made dynamic and responsive to evolving needs by establishing a permanent Electoral Reforms Commission, which can regularly review the effectiveness of current systems and propose new frameworks in consultation with all stakeholders.

In conclusion, while India has come a long way in reforming its electoral system, a forward-looking and comprehensive approach grounded in transparency, accountability, inclusiveness, and institutional integrity is essential for realizing the true spirit of democratic governance.

Conclusion

India's journey of electoral reforms reflects a persistent effort to uphold the ideals of democracy in a nation marked by immense diversity, complexity, and scale. From the foundational reforms of the early decades to the technologically advanced and regulatory measures of the 21st century, the evolution of electoral practices demonstrates a commitment to enhancing transparency, participation, and institutional integrity. However, while many of these reforms have brought about significant improvements such as streamlining electoral processes, curbing overt malpractices, and increasing voter awareness they have not been entirely effective in eliminating the deeper structural and ethical issues that continue to undermine electoral credibility.

The criminalization of politics, opaque political financing, misuse of digital platforms, and lack of internal party democracy remain stubborn challenges that require urgent and sustained attention.

Moreover, the changing socio-political landscape, driven by rapid technological advancement, digital media influence, and increased political polarization, has given rise to new and complex threats that existing reforms are ill-equipped to manage. This calls for a shift from piecemeal and reactive reform measures to a more holistic, future-ready approach that balances innovation with ethical safeguards. Strengthening institutional autonomy, promoting transparency at all levels,

ensuring inclusive participation, and enforcing accountability are no longer optional they are essential for protecting the legitimacy of India's electoral system.

In conclusion, while electoral reforms in India have laid a strong foundation for democratic governance, their continued relevance and impact depend on proactive adaptation to emerging realities. The future of Indian democracy hinges not only on legal and administrative reforms but also on the political will of the leadership, the vigilance of civil society, and the active engagement of the electorate. A robust and credible electoral system is the cornerstone of a healthy democracy, and its preservation must remain a collective national priority.

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A Study of Tribal Society and PESA Act

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Introduction:

Our country India is blessed with a very ancient and diverse tribal culture. There are about 700 tribal tribes in India. Out of which 45 tribes are found in Maharashtra. Each tribal tribe has its own unique customs, traditions and way of life. In order to enable the tribal to preserve their culture, traditions and the natural environment around them, forest areas, wildlife, minor minerals, medicinal plants, special powers have been given to the tribal gram sabhas through laws such as the Panchayat (Extension of Scheduled Areas) Act 1996 and the Forest Rights Act 2006. The government has implemented a separate tribal sub-plan for the development of the tribal. Through this sub-plan, special funds are provided for the development of the tribal areas. It is mandatory to utilize the funds only for the development of the tribals. It is necessary to decide on development activities through the gram sabhas, keeping in mind the unique development needs of the tribal tribes in such a way that their culture, customs, traditions and way of life can be preserved. So far, the government has tried to develop the village through the central planning method. However, with the 73rd Amendment, the provisions of the PESA and the Forest Rights Act have started efforts for the development of tribals through their public participation.

Keywords: *PESA Act, Gram Sabha, Act, Fund, Forest Rights, Panchayati Raj*

The Governor, in exercise of the powers vested in him under sub-paragraph (1) of paragraph 5 of Schedule 5 of the Constitution of India, has issued notifications under various laws on 30 October 2014. In it, the Maharashtra Gram Panchayat Act (III) 1959 has been amended. Accordingly, a decision has been taken in the meeting of the Cabinet held on 9 April 2015 to take action. In it, a scheme has been approved to provide 5% of the total provision for tribal development every year to the Gram Panchayats in the Scheduled Areas of the State (5% direct funds to Gram Panchayats in the PESA area). The PESA Act (Panchayati Raj Act) was passed in 1996, and this law is important for the development of the tribal community in India. The PESA Act protects the cultural, economic and social rights of the tribal people. According to this law, tribals get the right to use their traditional resources and their participation in their development plans increases. The Panchayat Extension (Scheduled Areas) Act, 1996 (PESA) Act came into force on 24 December 1996.

This Act is related to the tribal people in the Scheduled Areas and the main purpose of the PESA Act is to preserve and promote the culture, customs and traditions of the tribals and to strengthen the self-governance system of the tribals through the Gram Sabha. Under this Act, the Gram Sabha in the Scheduled Areas has been given special powers than the Gram Sabha outside the Scheduled Areas by Section 54 of the M.G.P. Act, 1958. A total of 10 states of the country

are included under this Act. In which 1) Maharashtra 2) Gujarat 3) Andhra Pradesh 4) Madhya Pradesh, 5) Jharkhand 6) Orissa 7) Chhattisgarh 8) Himachal Pradesh 9) Rajasthan 10) Telangana The PESA Act is applicable only to the following states. The PESA Act is applicable to a total of 13 districts in the state of Maharashtra - 1) Ahmednagar 2) Pune 3) Thane 4) Palghar 5) Dhule 6) Nandurbar 7) Nashik 8) Jalgaon 9) Amravati 10) Yavatmal 11) Nanded 12) Chandrapur 13) Gadchiroli.

Objective of Research:

The main objective of this research paper is to analyze the impact of PESA Act on the tribal community, its contribution to their development, as well as the obstacles in the implementation of the law.

Research Methodology:

This research paper will include paper sources, official reports, interviews, and field studies. Information will be collected on the lifestyle of the tribals, economic development, and social transformation.

Key points of PESA Act:

• Social Rights: The right of the tribal community to protect their cultural and social rights.
• Economic Development: The right of the tribals to control and utilize their environmental resources.
• Governmental Participation: Increasing the participation of the tribals in the local governance process.
• Women Empowerment: Women can play an important role in local self-government institutions.

History of PESA Act:

The PESA Act i.e. Panchayati (Scheduled Areas) Act, 1996 is an important law passed in India to protect the rights of the tribal community and keep local self-government in mind.

1. Historical Background:

Tribal Struggle: Tribal communities in India have been controlling their resources for centuries. Industrialization, deforestation and urbanization have led to many obstacles to the traditional means and rights of tribals.
Tribal Rights Movement: The tribal rights movement gained momentum in the 1980s. These movements highlighted the exploitation and injustice faced by tribals and fought for their rights.

2. Creation of PESA Act:

Supported by the Congress government: The Indian government passed the PESA Act in 1996, which was expected to protect the rights of tribals and ensure their better participation in the local governance process.
National Panchayat Act: The PESA Act was created on the basis of the National Panchayat Act, which defined the local self-government system.

3. Objectives of the Act:

• To give tribal communities complete control over their resources.
• To ensure strong participation of tribals in local governance.
• To respect the traditional practices and culture of tribals.

4. Implementation of the Act:

• The PESA Act is mainly applicable in 10 states (Madhya Pradesh, Chhattisgarh, Jharkhand, Orissa, Maharashtra, Rajasthan, Uttarakhand, Karnataka, Telangana, and Andhra Pradesh).
• Each state is required to determine the structure, functioning and powers of local self-government bodies as per the PESA Act.

5. Direction of Inclusive Development:

• The implementation of this Act has included the tribal people in the process of social, economic and cultural development.
• This Act has increased awareness about the rights of the tribal people, which has given them the strength to fight for their rights.

PESA Act Meaning and Definition:

PESA Act means ``Panchayats (Scheduled Areas) Act, 1996``. This Act was enacted by the Government of India in 1996. Its objective is to protect the traditional and cultural rights of the tribal communities and to empower them in the local self-government system. It has made necessary provisions to enable the tribals to manage their local government, administer resources and develop them.

Constitutional Provisions:

The important constitutional provisions of the PESA Act are as follows.

1. Objective: To empower the tribal communities in local self-government institutions for their development and to protect their traditional rights.
2. Scheduled Areas: The PESA Act is applicable especially to the Scheduled Tribes and Scheduled Areas.
3. Local Self-Government Institutions: According to this Act, the local self-government institutions are ``Gram Sabhas``, in which the power to take decisive decisions is vested in the local tribal people.
4. Decision-making process: The consent of the tribals is required in the decisions of the Gram Sabha, especially regarding the diverse use of land or the allocation of resources.
5. Section 4: Section 4 of the PESA Act requires the consent of the Gram Sabha in the approval process for rural development and especially for any development or private undertaking.
6. Compliance with laws and rules: This Act requires the Central Government and the State Government to implement special laws and rules for the benefit of the tribals.
7. Protection and rights: The PESA Act protects the traditional knowledge, resources and land of the tribals.
8. Annual meeting of the Gram Sabha: The rules and procedures for the Gram Sabha are also spelled out in the Act. The Gram Sabha meeting is required to be held every year.

Features of PESA Act:

The features of PESA Act (PESA-Panchayat (Scheduled Areas) Act, 1996) are as follows.

1. Objective:
• To protect the traditional rights of tribal communities.
• To achieve development of tribals through local self-government institutions.
2. Scope and area of application:
• PESA Act is applicable especially to tribal areas in Scheduled Areas.
• This Act is applicable only in those states where Scheduled Tribes are settled.
3. Gram Sabha:
• Gram Sabha is the representation of local tribal community in which major decisions are taken for the benefit of tribals.
• Gram Sabha is given the power to control resources and decide on development plans.
4. Participation in decision-making process:
• PESA Act makes participation of Gram Sabha mandatory in any project or scheme.
• Consent of Gram Sabha is required before taking certain decisions.
5. Protection of resources:
• The Act helps in protecting land, water, forest and other resources of tribals.
• Tribals have the right to the resources used for rural development.

6. Compliance with laws and regulations:
• The PESA Act compels the central and state governments to formulate special rules and regulations for the welfare of tribals.
• It ensures transparency and mutual accountability in community development.
7. Subsidies and Control: The Gram Sabha is empowered to conduct spring festivals for those who need discipline and control.
8. Business Development: It gives tribal communities more control over local industries and business opportunities, thereby leading to their economic development.
9. Economic Self-Reliance of the Community: The law allows tribal communities to control the use of their resources, which helps them achieve economic self-reliance.
10. Protective Provisions: The government is mandated to protect and safeguard the rights of tribals.

PESA Act Need and Requirement:

The PESA Act (Panchayats (Scheduled Areas) Act), 1996 was enacted with the aim of protecting the rights of tribal communities in India. The need and necessity of this Act is based on several factors:
1. Protection of Tribal Rights: Culture and Tradition: There is a need to protect the way of life, traditions and culture of tribal communities. The PESA Act protects their cultural rights, which can maintain their identity and existence.
2. Use of Resources: Material Rights: Tribals have to have rights over their traditional lands and resources. The PESA Act gives them the right to control the resources on their land, which allows them to use them according to their needs.
3. Inclusion in Local Governance: Social Participation: The PESA Act gives importance to the voice of tribal communities by including them in local self-government bodies. This gives them the opportunity to participate in certain decision-making processes.
4. Development Plans: Participation in Public Plans: The PESA Act allows a tribal person to be involved in decision-making processes in development plans, which enables them to participate effectively in their own development process.
5. National Rights Awareness: Information on Rights: The PESA Act informs a tribal person about their rights and entitlements, which enables them to resist exploitation and injustice.
6. Social and Economic Development: Production and Employment: The PESA Act is necessary for the industrial development of tribal people, which enables them to participate in the process of production and employment, and this will improve their economic condition.
7. Protection from Exploitation: Fight against Corruption and Exploitation: The PESA Act protects the rights of tribal people at the government level, which enables them to fight against corruption and exploitation.

Importance of PESA Act:

The PESA Act (Panchayats (Scheduled Areas) Act, 1996) is very important in protecting the rights of tribal communities in India and strengthening local self-government. Some of the main significance of this Act is as follows:
1. Empowerment of Local Self-Government: Inclusion in local governance: PESA Act provides participation of tribal communities in local self-government bodies. Thus, they have the opportunity to decide about their rights.
2. Protection of Resources: Rights over Resources: Tribal communities are given rights over their traditional lands and a resource, which helps them protect their eternal economic and cultural rights.
3. Social Justice: Protection against Exploitation: PESA Act prevents exploitation of tribal people. This ensures their security and rights.

4. Economic Development: Disability and Employment Opportunities: PESA Act encourages tribal people to make effective use of their resources and land, which creates the necessary conditions for economic development.
5. Environmental Protection: Protection of Forests and Natural Resources: Tribal people traditionally protect forests and natural resources. The PESA Act also contributes to environmental protection by ensuring their rights over them.
6. Cultural Heritage: Protection of Traditions: This Act has made a significant contribution to the preservation of the culture and traditions of tribal communities. This helps in preserving their identity.
7. Rights Awareness: Education and Awareness: The PESA Act increases the knowledge and awareness of their rights among tribal communities, which enables them to fight for their rights.
8. Inclusive Development: Diversity and Inclusion: The PESA Act recognizes the importance of coexistence and diversity among diverse communities, which promotes inclusive development.

Benefits of PESA Act:

The PESA Act (Panchayats (Scheduled Areas) Act, 1996) is mainly made to protect and develop the rights of tribal communities. Some of the major benefits of this Act are as follows:
1. Strengthening of Local Self-Government System: Full Power: PESA Act empowers tribal communities to participate in the decision-making process in local self-government bodies, thereby enabling them to play a significant role in decisions related to their geographical and social environment.
2. Protection of Resources: Ownership and Control: Tribal people are given control and ownership rights over their traditional lands and natural resources, thereby securing their economic and social status.
3. Social Justice and Equality: Protection against Exploitation: PESA Act provides protection against exploitation and discrimination to tribal people, thereby providing them with opportunities for sustainable development.
4. Empowerment of Development Plans: Local Development: Tribal people can actively participate in development plans, thereby making the outcomes of those plans more effective and relevant to them.
5. Cultural Heritage and Identity: Protection of Culture: The PESA Act helps in protecting the culture, traditions and identities of tribal communities, thereby recognizing and preserving their cultural heritage.
6. Rights Awareness: Education and Awareness: The PESA Act informs tribal people about their rights and entitlements, thereby empowering them to fight for their rights.
7. Environmental Protection: Safe Environment: Tribal communities value their traditional environmental protection practices. The PESA Act also strengthens these, thereby helping in protecting the environment.
8. Promotion of Economic Development: Production and Employment Opportunities: The PESA Act enables tribal people to utilize their resources to generate production and employment, thereby improving their economic condition.

Disadvantages or Side Effects of PESA Act:

Although the PESA Act (Panchayats (Scheduled Areas) Act, 1996) offers many benefits, it also has some disadvantages and side effects. Some of the disadvantages of this Act are as follows.
1. Implementation difficulties: If the PESA Act is not implemented properly and effectively, its objectives may be defeated. Due to lack of preparedness in the local administration, the law is not implemented effectively.
2. Lack of awareness: Lack of information among tribals: Many tribal communities are not fully aware of their rights and the PESA Act. Due to this, they are not able to implement their rights properly.

3. Local interests: Abuse of rights: Local politicians or influential people try to gain more power by using the PESA Act, which can harm the local communities.
4. Revival of traditional disputes: Modern disputes: The PESA Act may revive traditional disputes and disputes in some places. Decisions made through local self-government bodies may be transformed into traditional disputes.
5. Development challenges: Challenges to development plans: Sometimes the PESA Act hinders development plans because tribal communities make wrong decisions in local higher decision-making bodies, which leads to difficulties in external development work.
6. Insufficient inclusion of women: No equal opportunities: Many times women are not properly included in the local governance process, which creates a problem of gender equality.
7. Lack of protection: Legal security: If the PESA Act is not implemented effectively, the rights of tribals may be violated, due to which they do not get legal protection.

The PESA Act really benefited the tribal community?

The PESA Act (Panchayats (Scheduled Areas) Act, 1996) was framed with the aim of providing many benefits to the tribal community. This law has led to the development of the tribal community to some extent, but the nature and results of this vary depending on the situation.

Benefits:

1. Local Self-Government: Through the PESA Act, tribal communities got decision-making powers in local self-government bodies. This has given them an important place in determining the direction of development of the community.
2. Protection and Rights: This Act has protected the traditional lands and resources of tribals. This helps in maintaining their cultural heritage.
3. Participation in government development schemes: Tribal people have started participating more actively in government development schemes, which has enabled them to benefit more from the resources they receive.
4. Self-reliance: The PESA Act has encouraged a tribal person to start their own businesses and industries, which has improved their economy to some extent.

Development:

1. Socio-economic status: The social and economic status of some tribal communities has increased slightly, but the inequality in this regard persists. Some communities have become more advanced, while some communities are still lagging behind.
2. Education and Health: The attention given to education and health services in tribal areas due to the PESA Act has led to some improvement in the education rate and health services.

Challenges:

1. Implementation: The PESA Act is not being implemented effectively in many places, due to which its full benefits do not reach the tribal communities.
2. Depressing Situation: In many places, tribal communities still have to struggle for their rights. Local politicians and influential people abuse their rights.
3. Long-term Obstacles: The lack of development-oriented plans, lack of awareness and inadequate use of resources required by tribal communities are hindering their development.

What measures can be taken for the effective implementation of PESA Act:

The following measures can be taken for the effective implementation of PESA Act.
1. Awareness and Education:
Workshops for local communities: Organizing workshops and training programs to increase awareness about the law among tribal communities.
Training programs: Providing comprehensive training on PESA Act for members of local self-government bodies

2. Effective Governance:
Capacity Building of Local Administration: Increasing the knowledge and skills of local administrations on the nature and subject matter so that they can effectively carry out the work of PESA.
Implementation of Consent Process: Ensuring public consent in the decision-making process taken under PESA Act.
3. Protection and Resource Distribution:
Fast Grants and Financial Assistance: Disbursing grants and financial assistance for the development of tribal communities in a fast and transparent manner.
Control over Resources: Protecting the rights of tribals over their traditional lands and resources.
4. Local Committees and Problem Solving:
Local Committees: Forming committees or forums to solve local problems, this will listen to the issues of the local people and take remedial measures.
Use of communication tools: Use digital tools to collect local problems and complaints.
5. Study and research:
Study of local conditions: Launch a research project to study the impact of the PESA Act and the local conditions, which will help develop appropriate policies.
Tracking of development metrics: Regularly measure the development status of tribal communities.
6. Supporting policies for economic justice:
Cooperative development programs: Implement cooperative development programs for women, youth and farmers, which will strengthen the local economy.
Promotion of new industries: Encourage tribal people to start industries.
7. Political will:
Responsibility of political leaders: Hold local and state governments accountable for the rights of tribals.
Fiscal support: Implement special financial schemes for tribal development.

Conclusion:

• The PESA Act is a protector of the rights of the tribal community and plays an important role in setting the direction of their development. However, there are many challenges and obstacles in the implementation of this Act, which need to be addressed.
• The PESA Act makes the tribal communities aware of their rights and provides them with an opportunity to participate in the development process. This helps in ensuring the development, cultural heritage and economic self-reliance of the tribal communities. The PESA Act is a significant milestone for the tribal system in the country.
• The PESA Act brings the importance of active participation of the local community in protecting the rights of the tribals, recognizing their traditional way of life and for development. The PESA Act is very important for the development of the tribal people.
• The need and requirement of the PESA Act is very important, because this Act protects the rights of the tribal communities, promotes their development and ensures social inclusion. This will create basic infrastructure to bring about sustainable changes in the lives of the tribal people.
• The PESA Act is an important tool for the tribal communities, which not only protects their rights but also motivates their development activities. This is a positive step towards a prosperous India, most importantly, it provides an opportunity for the tribal communities to be empowered and empowered in their lives.
• The PESA Act is a very important and beneficial law for the tribal communities. This law not only protects their rights but also promotes their development, thereby empowering them socially, economically and culturally. It provides the necessary infrastructure to make the future of the tribal communities strong and bright.

• The PESA Act offers many opportunities and benefits for the tribal communities, but it also has some difficulties and side effects. Therefore, it is very important to ensure effective implementation, awareness and support of this law, which will protect and develop the rights of the tribal communities as they are.
• Overall, the PESA Act has brought some benefits to the tribal community, but many challenges and inequalities in terms of development still exist. This requires more effective implementation, awareness and measures for empowerment of local communities so that the tribal communities can become more empowered and developable.
• An integrated approach and community participation are required for the effective implementation of the PESA Act. It is important to work hard for this, involve the local people and protect their rights, so that they can actively participate in their development.
• The PESA Act is important for the development of tribal communities, but its implementation requires proper knowledge and tools. Only with the cooperation of the tribal people and the support of the government will the real effectiveness of this law be proven.

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Economic Analysis of Social Infrastructure in Maharashtra

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Abstract

India ranks first in the world in terms of population, economic development depends on many factors, among which infrastructure is an important factor of economic development. Even if natural resources are available in large quantities in a region, lack of infrastructure creates a gap in economic development, therefore, the availability and development of infrastructure are considered necessary prerequisites for rapid economic development. For sustainable development of the economy, it is necessary to reduce poverty levels and invest in infrastructure, infrastructure development is seen as an important index to test the growth potential of foreign investors. Poor quality infrastructure creates obstacles in economic development, therefore, important aspects such as quality education, health, water supply, electricity, roads, etc. can contribute to improving the quality of life of the economy and the individual. In short, the development of infrastructure is called the key to economic development and poverty eradication.

Introduction

The economic progress of any country depends on the development of agriculture, industry and trade in that country. Therefore, along with the agricultural sector, water supply, power supply, roads, communication etc. are required for industrial development, in short, these are called infrastructure or facilities. Maharashtra is a leading state in the country and is considered to be the industrially dominant state in the country. In the 'Human Development Report' published by India in April 2002, Maharashtra ranks fourth in the country in terms of human development. It was generally believed earlier that the rate of economic development depends on the availability of natural resources and capital, but if there is no advanced infrastructure available to a large extent or even if natural resources are available, it is not used for economic development.

In short, the link between economic development and infrastructure is connected and the availability of adequate infrastructure is an important condition for economic development. Because economic development and infrastructure are two sides of the same coin in the economy. These infrastructure facilities are absolutely necessary for the economic development of every country. The faster the infrastructure is available, the faster the economy of that country develops. In economically backward and developing countries, the availability of infrastructure facilities is not sufficient. Due to this, poverty, lack of high technology, and capital problems are mainly seen in that country. Due to such problems, the development of that area does not happen due to lack of infrastructure facilities.

In the building of a nation that is considered advanced in the world, that nation had emphasized on the construction of infrastructure facilities. The progress of science, technology, banking, business, insurance business etc. in this country is only due to infrastructure. The reason for the backwardness in various parts of Maharashtra is found in the inadequate development of infrastructure there. In the post-1961 period, along with the economic development of the state, the structure of infrastructure in rural areas has changed. Infrastructure can be classified into the following areas.

Types of Infrastructure There are mainly three types of infrastructure.

1. Social Infrastructure
2. Institutional Infrastructure
3. Physical Infrastructure

Social infrastructure includes the following facilities.

1. Education
2. Health
3. Electricity
4. Roads

These infrastructure facilities accelerate the economic activity of the economy and the economy of the state progresses in prosperity. Therefore, the importance of social infrastructure in the overall process of economic development is extremely important.

Meaning of Social Infrastructure

1. Infrastructure does not directly produce output, but it is necessary for economic development.
2. Infrastructure is a prerequisite for economic development.
3. Government facilities are important for infrastructure.

Infrastructure is the facility required for the economic development of the country, while some experts, while presenting the concept of infrastructure, have said that various forms of social capital that are indirectly useful for production activities are also called infrastructure. At the same time, the framework through which goods and services are supplied to the general public is called infrastructure.

Objectives of the Research

1. To study the infrastructure in Maharashtra.
2. To study the infrastructure and suggest solutions for it.

Hypotheses of The Research

1. The growth of infrastructure in Maharashtra is giving a boost to economic development.

Important of the Research

In the 21st century, any country needs to strengthen its internal infrastructure to achieve maximum benefits. For this, economic development can be achieved only if the state has sufficient education, health, water supply, electricity, roads, and finance. Currently, problems like education, health, water supply, electricity, roads, and financial system are arising in the state. Therefore, emphasis will have to be placed on the development and creation of infrastructure to solve these problems.

Collection of Information

While conducting research in the social field, the researcher has to adopt a scientific approach and present conclusions and theories. Secondary sources have been used to write the presented paper. Reference books, annual reports, and articles have been taken as the basis.

Social Infrastructure in Maharashtra (Selective)

Social Infrastructure	2013-14	2022-23
Education		
Number of schools	104969	104781
Total number of students	21914	43135
Literacy	82.3	88.89
Health		
Hospitals	10242	502
PHC	1618	1939

Mortality	6.3	5.5
Birth rate	16.5	15.0
Number of beds	198524	174841
Electricity		
Generation of electricity	91987	134330
Total consumption of electricity	102989	150771
Per capita electricity consumption	853.20	1196.8
Roads (km)		
National Highway	5858	18333
State Road	40300	33181
District Road	102993	114803
Rural	114557	159139

https://mahades.maharashtra.gov.in 2022-24

Analysis of the information

If we study the infrastructure facilities available in Maharashtra above, it is clearly seen that the development of infrastructure facilities in Maharashtra in the year 2013-14 is definitely slower than in the year 2022-23. In terms of education, the total number of schools in Maharashtra in 2013-14 was 104969, this number has increased to 104781 in 2022-23. In these 9 years, the number of only 09 new schools has increased, but this increase is ultimately insignificant. Also, if we consider the number of students studying in these 9 years, a total of 21914 students were studying in various schools of Maharashtra in 2013-14. This number increased to 43135 in 2022-23. When considering the literacy rate in Maharashtra, it was found that in 2013-14, this rate in Maharashtra increased to 82.3% and in 2022-23, it was found that there was an increase in literacy of 88.89%.

'Arogyam Dhan Sampada' is as important as money in the life of any person, in fact, health is more important than that. The health status of the state depends on the health facilities available in the state. The health status of Maharashtra is clear from the availability of the following factors. In the state, the total number of hospitals in Maharashtra was 10242 in 2013-14, which increased by 502 in 2022-23. Also, there were a total of 1816 hospitals in the state in 2013-14, which increased to 1839 in 2022-24. Also, the mortality rate in the state was 6.3% in 2023-14. In 2022-23, this rate was seen to have decreased by 5.5%. Also, the birth rate in the state was 16.5%. In 2022-23, it has decreased to 15.0%. In addition, the number of beds in the state was 198524 in 2013-14 and in 2022-23, this number was increased to 174841.

If we study the increasing population of the state and the increasing electricity consumption, it is seen that the per capita electricity consumption has increased significantly. As a result, the generation of electricity is less than the consumption, so the state always has to face electricity pressure continuously. Electricity is included in the above available infrastructure in Maharashtra and in the year 2013-14, electricity was generated at 91987 and in the year 2022-23 it increased to 134330. The demand for electricity is also increasing in proportion to the population. The total electricity consumption in Maharashtra was 102989 in 2013-14 and has now increased to 150771 in 2022-23. It is seen that there is an increase in per capita electricity consumption. In 2013-14, the per capita electricity consumption was 853.20, now it has increased and its consumption has reached 1196.8 in 2022-23.

In 2013-14, the national highways in the state were 5858 km long and in 2022-23 it is 18333 km long. The state roads that help in the economic development of Maharashtra were 40300 km long in 2013. While in 2022-24, these roads have become 33181 km long. The contribution of district roads is important in the roads that encourage the economic development of the state. In 2023-24, there were 102993 km long district roads, now in 2022-23, 114803 km

long district roads were constructed. In this, 114557 km were constructed in 2013-14. In length, 159139 km of roads were constructed in rural areas in 2024-24.

Conclusion

The economic and social development of a society depends on the development of the available infrastructure in that area. Therefore, it would not be wrong to call infrastructure the backbone of economic development. The success of any infrastructure depends on the successful implementation of various policies. Infrastructure is also called the foundation of development. Various investments in infrastructure have the potential to significantly increase development factors such as GDP, per capita income, employment growth, and improvement in the standard of living. Therefore, infrastructure has a profound impact on the economic development and prosperity of a state.

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A Historical View On The Impact Of Trade And Migration On Karavali Cuisine

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Abstract

Karavali cuisine, which originates from the coastal area of Karnataka in India, is a reflection of the dynamic interaction of local traditions and foreign influences that have been brought about by centuries of trade and migration. Because of its location along old maritime trade routes, the Karavali coast has been a melting pot of cultural exchanges, merging indigenous customs with components of cuisine from throughout the world during this period. This study investigates the ways in which trade is responsible for the introduction of spices such as pepper and cardamom as exports, as well as the introduction of exotic foodstuffs such as saffron, cashews, and vinegar. A significant enrichment of the cuisine was brought about by migration. Biryani and dried fruits were brought in by Arab traders, and pickling and the use of coconut milk in curries were brought in by Portuguese immigrants. In order to highlight the combination of flavors being discussed, this study looks at well-known dishes like fish curry, neer dosa, and vindaloo. Through historical and culinary study, the research sheds light on the ongoing legacy of trade and migration in the process of developing Karavali's gastronomic identity. Additionally, it sheds light on the broader cultural repercussions of these interactions.

Keywords: *Karavali cuisine, culinary fusion, spices, cultural exchange, coastal Karnataka, gastronomy, historical influences*

Introduction

The Karavali region in India's Karnataka is well-known for its distinctive culinary and cultural offerings. This region is located along the western coastline of the state. Due to its strategic position, this short strip of land, which is bounded on one side by the Arabian Sea and on the other side by the Western Ghats, has traditionally been a center of activity. A dynamic melting pot of cultures, cuisines, and methods has been formed in this area as a result of its closeness to old maritime trade routes and lush agricultural fields [1].

The Karavali coast was used as a entry point for traders, adventurers, and people from all over the world for many centuries. Not only did these trades include the trading of things, but they also included the interchange of ideas, traditions, and culinary techniques. As a result of the region's transformation into a vibrant intersection where local culinary traditions and inspirations from other countries meet, a one-of-a-kind culinary environment was created. Highly prized commodities like turmeric, cardamom, and pepper were shipped to markets in Europe and the Middle East in addition to being grown locally. Trade was responsible for the importation of these commodities. On the other hand, unusual ingredients like saffron, cashews, and vinegar were introduced by merchants and settlers, and they have since become essential to Karavali cuisine. Migration patterns that included South Indian immigrants, Portuguese colonists, Arab merchants,

and others added to the culinary tapestry. These patterns of migration brought with them new recipes, cooking methods, and flavor profiles that blended seamlessly with indigenous practices [2]. The purpose of this article is to investigate the intricate historical connection between gastronomy, trade, and migration in the Karavali region. The relevance of the area as a cultural and culinary crossroads is brought to light via the investigation of the origins of essential ingredients, cooking methods, and characteristic meals. In addition to this, the research highlights the ways in which these historical dynamics continue to have an impact on the modern eating habits of the Karavali neighborhood [3].

This study aims to

- Investigate the historical factors influencing Karavali cuisine.
- Highlight the role of trade and migration in introducing new ingredients and methods.
- Examine the fusion of indigenous and external culinary elements.

HISTORICAL CONTEXT OF TRADE AND MIGRATION IN KARAVALI

Ancient Trade Routes

Since ancient times, the Karavali coast has been an important node in the world trade network. This significance has existed since the network's inception. This region was a part of the maritime Silk Road because it was on the Arabian Sea. It was also connected to the spice trade routes that connected India to Southeast Asia, Europe, and the Arabian Peninsula. The region's closeness to the Western Ghats, which are abundant in spices, along with the presence of natural ports, makes it an ideal location for commercial activity [4].

- **Spice Trade:** Pepper, cardamom, turmeric, and other spices grown in the Western Ghats were highly coveted commodities. These spices were exported to regions as far as Europe and the Middle East, where they were prized for their flavor and medicinal properties. The spice trade attracted traders from all over the world and brought wealth to the region.
- **Export of Local Products:** Arecanuts, coconuts, and textiles were also significant exports, in addition to spices. Additionally, the growth of trade hubs along the coast was driven by the demand for these goods.
- **Cultural Exchange:** In addition to bringing goods, merchants brought ideas and methods as they came and went throughout the city. Karavali's culinary traditions were shaped by these cultural interactions, which resulted in the incorporation of new products and methods of preparation into the cuisine.

Influence of Foreign Traders

The presence of foreign merchants in the area had a significant impact on Karavali's cuisine. They brought a variety of unusual foods and cooking methods with them when they first arrived, which eventually became part of the local culture [5].

- **Arab Traders:** The Arabs were among the first people to touch the Karavali coast in the history of international trade. They introduced components like rose water, dried fruits, and saffron, which quickly became necessary for the preparation of celebratory meals. Examples of cuisine that clearly show Arab influences include sweets like phirni and biryani.
- **Portuguese Settlers:** The Portuguese, who arrived in Karavali in the 16th century and left their mark, left a long legacy on the cuisine. They brought vinegar, which became an essential component in curries like vindaloo, and cashews, which are now frequently used in desserts and gravies. They brought these two things into existence. The Portuguese provided inspiration for the skills of pickling and the use of coconut milk in culinary preparation.

Migration Patterns

Karavali cuisine was further enriched by migration, which brought with it a variety of culinary styles that were tailored to the climate and ingredients of the area.

- **South Indian Migrants:** The diversity of Karavali cuisine is a result of the migration of people from nearby South Indian states. They brought new versions of dishes like dosas, idlis, and sambars that included regional ingredients like tamarind and coconut [6].
- **Local Adaptations:** Hybrid cuisine occurred as a consequence of the incorporation of foreign influences into the habits of the local community. For instance, the Mangalorean fish curry is made with ingredients brought in by foreign merchants and indigenous methods of cooking. Cashews and spices make up these parts.

Role of Religion and Community

The religious and cultural diversity of the region has also had an impact on the culinary traditions of Karavali. By introducing distinct tastes and cooking practices, various communities, including the Konkani, Tuluva, and Beary Muslims, have significantly improved the region's cuisine. Take, for example:

- **Konkani Cuisine:** The use of coconut, jaggery, and tamarind in Konkani cuisine is a reflection of both local customs and influences from other sources.
- **Tuluva Cuisine:** Tuluva cuisine is characterized by its emphasis on rice, fish, and coconut, and it often incorporates spices that were brought in via trade.
- **Beary Muslim Cuisine:** Ghee rice and kori rotti are two examples of the Arab and indigenous influences that can be found in this population's cuisine.

KEY FEATURES OF KARAVALI CUISINE

The distinctive blend of regional products, time-honored cooking methods, and outside influences brought in by migration and trade is what distinguishes Karavali cuisine from other cuisines. The region's distinctive culinary legacy is a reflection of the region's distinct history, which is created by these characteristics [7].

Core Ingredients

The Karavali cuisine is built on a foundation of foods that are both locally accessible and imported from other parts of the world. These elements, when combined, create a rich pallet of tastes. A discussion of the relevance of these components is shown in Table 1.

Table 1: Core Ingredients in Karavali Cuisine

Ingredient	Origin	Historical Influence
Coconut	Indigenous	Base for most curries and sweets
Tamarind	Indigenous	Adds tanginess to dishes
Cashews	Portuguese	Used in sweets and gravies
Vinegar	Portuguese	Basis for vindaloo preparations
Spices (pepper, cardamom)	Local trade	Key export and culinary staples

Cooking Techniques

In order to achieve a more complex range of tastes and textures, Karavali cuisine makes use of a variety of culinary techniques, both indigenous and inspired by outside sources. Table 2 [8] provides a summary of the most important methods.

Table 2: Cooking Techniques in Karavali Cuisine

Technique	Description	Influence
Steaming	Used for dishes like idli and sannas	Indigenous
Fermentation	For dosas and appams	Indigenous
Frying	Deep-fried snacks like pathrode	Local and foreign
Pickling	Preservation method using vinegar	Portuguese influence

Flavor Profiles and Spices

Karavali cuisine is renowned for its powerful tastes, which are obtained by carefully balancing the use of spices, various agents that impart sourness, and sweet ingredients. For the purpose of producing intricate taste profiles, the use of spices such as pepper, turmeric, and coriander is supplemented by the addition of tamarind and jaggery [9].

Signature Ingredients and Dishes

The cuisine is characterized by its use of fresh seafood, rice, and coconut, all of which are heavily included in dishes that are considered to be representative of the cuisine.

- **Fish Curry:** A staple dish prepared with tamarind, coconut, and spices.
- **Neer Dosa:** A delicate rice pancake, often paired with coconut chutney.
- **Vindaloo:** A dish influenced by Portuguese settlers, prepared with vinegar and local spices.

CASE STUDIES OF INFLUENTIAL DISHES

It is common knowledge that Karavali's cuisine, which is found along the coast of Karnataka in India, is both diverse and flavorful. Because of centuries of trade and migration, this region's culinary legacy is a harmonic combination of indigenous traditions and foreign influences. This blend was brought about by the region's history of migration and trade. This research examines three well-known dishes—Neer Dosa, Fish Curry, and Vindaloo—to demonstrate how Karavali's culinary identity was formed by trade, geography, and cultural interactions.

Neer Dosa: A Light and Fluffy Pancake

The Neer Dosa is a traditional pancake made with rice that is lauded for its ease of preparation and broad range of applications. The dish's thin, water-like batter is what gives it its name, "Neer Dosa," which comes from the word "neer," which means water. Neer Dosa, unlike traditional dosas, does not require fermentation, making its production relatively quick and simple [10-13]. This dish is a wonderful illustration of the local traditional cooking methods. After being soaked, mashed into a fine batter, and then fried on a hot griddle, rice, which is a main crop in Karavali, begins the cooking process. The finished product is a pancake that is soft and looks like lace. It goes well with fish curry, coconut chutney, and jaggery syrup as a condiment. Neer Dosa is a dish that shows the region's ability to adapt to foreign culinary influences, like spices brought in through trade, and its simplicity shows the region's reliance on resources that are available locally [14].

Fish Curry: A Flavorful Coastal Staple

Karavali cuisine is characterized by its extensive use of fish curry, which is a reflection of the region's coastal topography and the abundance of marine resources. In Karavali, there are two basic variations of fish curry, which are as follows:

- **Coconut Milk-Based Curry:** This variation combines mild spices and herbs with freshly extracted coconut milk, which is a common product in the region.
- **Tamarind-Based Curry:** Tamarind, which adds a tangy flavor, and a variety of strong spices are included in this recipe.
- **External Influences:** Karavali's Fish Curry was enhanced by the introduction of new ingredients and skills that were brought about by trade and migration. Examples of Portuguese influence on the cuisine include the use of cashews and certain spices like nutmeg and cloves. Due to the region's interaction with Arab merchants, saffron and dried fruits were also brought to the area, and these ingredients were also used in celebratory versions of the meal [15].

Vindaloo: A Fusion of Portuguese and Indian Flavors

Vindaloo, which was originally a Portuguese cuisine called "Carne de Vinha d'Alhos" (meat marinated in wine and garlic), was adapted in Karavali to accommodate the preferences and availability of ingredients that were prevalent in the region [16]. Palm vinegar or tamarind, a souring ingredient readily available in the region, was substituted for wine vinegar in the ancient Portuguese recipe. The use of native spices like as chile, cumin, and coriander resulted in the creation of a one-of-a-kind variation that has become associated with Karavali cuisine.

Vindaloo is an excellent illustration of the gastronomic exchange that took place between conquerors and the people in whom they established themselves. It shows how foreign cuisines were adapted to the local environment to make something exotic and familiar [17].

Table 3: Trade Influences on Ingredients

Ingredient	Origin	Introduced by	Usage in Dishes
Pepper	Indigenous	Local trade	Seasoning in curries
Cashews	Portuguese	Migrants	Thickening agent in gravies
Saffron	Arab traders	Migrants	Used in celebratory dishes



Figure 1: Map of Trade Routes

Additionally, we were able to demonstrate trade networks that connected Karavali to Southeast Asia, Europe, and the Middle East. The map highlights spices, cashews, and saffron as significant imports and exports, respectively [18].



Figure 2: Iconic Dishes of Karavali Cuisine

- **Neer Dosa:** Made from local rice and showcasing indigenous techniques.



- **Fish Curry:** Coconut milk and spices reflecting Portuguese and Arab influences.



- **Vindaloo:** A fusion of Portuguese and Karavali flavors.



CONCLUSION

It is a monument to the enormous influence that trade, migration, and cultural exchange have had on Karavali cuisine that Karavali cuisine exists. Not only do its delicacies, such as Neer Dosa, Fish Curry, and Vindaloo, tell tales about the past of the area, but they also highlight the region's capacity to adapt and innovate. A culinary legacy that is both diversified and one of a kind has been produced as a result of the combination of local customs and influences from the outside world. We get a deeper understanding for the richness of Karavali's gastronomy, which continues to develop while being firmly entrenched in its cultural identity, as a result of our exploration of these historical processes.

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The Impact of Brand Storytelling on Consumer Trust and Loyalty: A Study at Amity University Mumbai

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Abstract

This research analyzes the influence of narrative marketing on the trust and loyalty of university students towards brands. As storytelling becomes an integral pillar in marketing, this paper studies the effects of narrative authenticity, emotional appeal, and structure on consumer sentiment. Storytelling, trust and loyalty were the variables under study for this investigation conducted through a quantitative survey at Amity University Mumbai. Emphasizes the notable positive correlation between consumer trust and emotionally authentic storytelling and the latter's confluence with brand loyalty. The research also elaborates on the role of media and cultural context which shape the narrative impact. This study is important for brands that need help connecting with emotionally mature millennial consumers by depicting emotion-laden, consistent narratives.

Keywords: Brand storytelling, consumer trust, brand loyalty, emotional appeal, authenticity, digital marketing, millennials, Amity University Mumbai

1. Introduction

With the rise of digital media platforms, the modern consumer has developed heightened brand storytelling expectations which need to be met. In a world accompanied by an unending onslaught of branded content, audiences no longer wish to merely be sold to; they want to understand their stories brand mark their identities. Employing comprehensive narratives that brands need go far beyond case studies transforms a mere tagline into something relatable. In this sense, brands improve emotional engagement to respond to relational aggravation and chronic brand disconnection.

This research investigates the impact of brand storytelling on building trust and loyalty with students and young professionals at Amity University Mumbai. The research aims to find the parts of the story that appeal to the consumers' preferences the most and how the consumers' relationships with the brands are affected in the story brand engagement over time.

2. Literature Review

2.1 Concept of Brand Storytelling

Reflection of brand values, mission, and personality are captured through brand storytelling, which involves narrating crafted stories about them. Like fog et al. (2005) noted, a story needs to have character, conflict and resolution as its essential elements if the audience is to enjoy it.

2.2 Emotional Appeal and Trust

Emotions, according to Escalas (2004) and Guber (2007), do increase the trust of consumers toward brands. With emotions, the consumers will have an experience that is unforgettable, which allows them to connect with the brand values.

2.3 Authenticity and Credibility

Beverland (2005) argues that brands are likely to gain the consumer's trust more quickly when they are consistent and truthful within their narratives. Authentic brand storytelling gained devoted follower status where credibility and transparency are achieved.

2.4 Influence of Media Channels

According to Pulizzi (2012), storytelling through digital platforms, especially social media, is powerful; however, its effectiveness depends on the format and how reliable the platform is perceived to be.

2.5 Cultural Sensitivity in Storytelling

Storytelling needs to align with culture, and this is captured in Hofstede's (2001) cultural dimensions theory. In India, an example of a collectivist society, narratives that hold the audience's attention are those that promote community and family values tend to resonate more deeply.

2.6 Role of Influencers

Freberg et al. (2011) describe influencers as crucial bearer of brand stories that capture the emotions and facilitate human connection to the brand. Their narratives enhance trust and loyalty when it resonates with their brand's values.

2.7 Conceptual Framework

This framework integrates the concepts of brand storytelling and consumer trust and loyalty with culture and other media platforms as moderators.

3. Research Objectives and Hypotheses

Objectives:

- To assess the influence of brand storytelling on consumer trust.
- To examine the relationship between brand storytelling and brand loyalty.
- To determine how different storytelling elements affect perception.
- To explore the moderating effect of culture and media channels.

Hypotheses:

- **H1:** Authentic and emotionally engaging brand storytelling positively influences consumer trust.
- **H2:** Cultural context significantly moderates the effectiveness of brand storytelling.
- **H3:** Storytelling through digital media has a greater impact on consumer trust than traditional media.
- **H4:** Increased trust due to storytelling leads to enhanced brand loyalty.

4. Research Methodology

This section describes the approach undertaken to investigate the interplay between brand storytelling and the consumer's level of trust and brand loyalty. A complete quantitative research design was implemented to achieve objectivity and statistical validation of the proposed theories.

4.1 Research Design

This study integrated both descriptive and explanatory research design. Descriptive analysis provided the foundation concerning the perceptions and current practices of the audience; while explanatory analysis facilitated the examination of the relationship between the constituents of trust, brand loyalty, and elements of storytelling.

4.2 Sampling Method

The sampling technique employed was random and stratified. This allowed equal representation from different disciplines across gender and age, as well as undergraduate and postgraduate students from Amity University Mumbai. Stratification was found to achieve a larger scope of applicability in marketing to the youth.

4.3 Data Collection Method

Primary data was gathered through a **structured, self-administered questionnaire** distributed both online (via Google Forms) and in-person. The Questionnaire was divided into three sections:

- **Demographics**
- **Storytelling Exposure and Trust Perceptions**
- **Brand Loyalty Indicators**

All items were rated on a **5-point Likert scale** ranging from "Strongly Disagree" to "Strongly Agree." The survey was live for two weeks and designed for ease of completion in under 10 minutes.

4.4 Tools for Data Analysis

Data was analyzed using:

- **SPSS**: For descriptive statistics and correlation testing
- **MS Excel & Google Sheets**: For data cleaning, frequency tables, and visualization
- **Statistical Techniques Applied**:
  - Descriptive statistics (mean, mode, standard deviation)
  - Pearson's correlation coefficient
  - Hypothesis testing using t-tests and linear regression

Charts such as pie charts, bar graphs, and heatmaps were used to visually communicate key findings.

4.5 Reliability and Validity

- **Reliability**: Cronbach's Alpha was calculated for internal consistency. All key constructs (trust, loyalty, authenticity) had alpha values exceeding **0.70**, indicating high reliability.
- **Validity**:
  - *Face Validity*: Experts in marketing and consumer behavior reviewed the questionnaire.
  - *Construct Validity*: The survey items were derived from previously validated research studies.

4.6 Ethical Considerations

- Participation was **voluntary**, **anonymous**, and **confidential**.
- No personal identifiers were recorded.
- A clear consent statement was included at the beginning of the questionnaire.
- Ethical clearance was granted by the academic supervisor prior to data collection.

4.7 Scope and Delimitations

- The scope of this study was limited to **students and young professionals** within Amity University Mumbai.
- The research focused specifically on **digital storytelling** through platforms like Instagram, YouTube, and brand websites.
- The study did not include long-term behavioral tracking or emotional response analysis beyond self-reported data.

5. Data Analysis and Interpretation

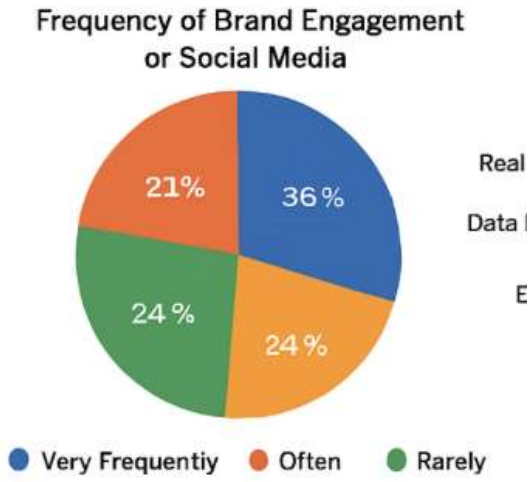
This section presents the results derived from the survey data using descriptive statistics, correlation analysis, and hypothesis testing. The goal is to assess the validity of the proposed hypotheses and interpret how storytelling elements affect trust and loyalty.

5.1 Frequency of Brand Engagement on Social Media

The first area of investigation examined how frequently respondents engage with brand stories on digital platforms. A large majority reported regular interaction with storytelling content on platforms like Instagram, YouTube, and brand websites.

Figure 1: Frequency of Brand Engagement on Social Media

(Pie Chart showing: Very Frequently – 36%, Often – 21%, Occasionally – 24%, Rarely – 24%)



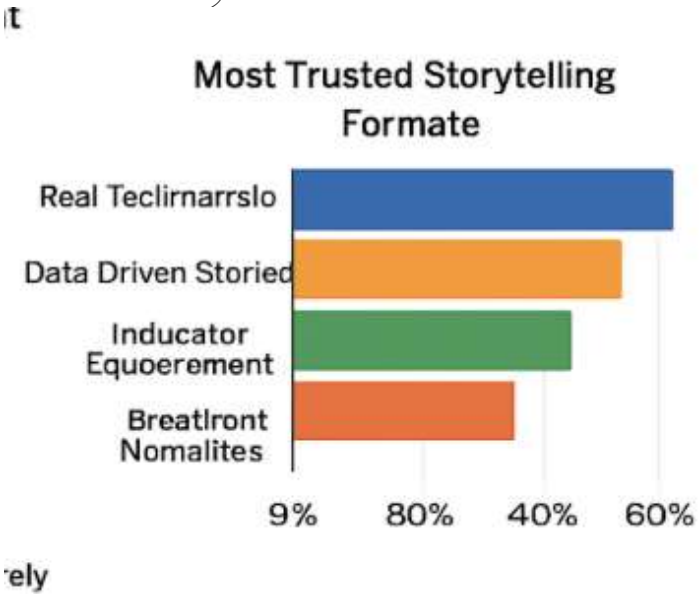
Interpretation: 75% of participants engage frequently or very frequently with brand narratives, highlighting the relevance of digital storytelling among millennials.

5.2 Most Trusted Storytelling Formats

Respondents were asked to rate which storytelling formats they trust most.

Figure 2: Most Trusted Storytelling Formats

(Bar Graph comparing formats: Real Stories, Testimonials, Emotional Stories, Influencer Narratives, Data-Driven Stories)



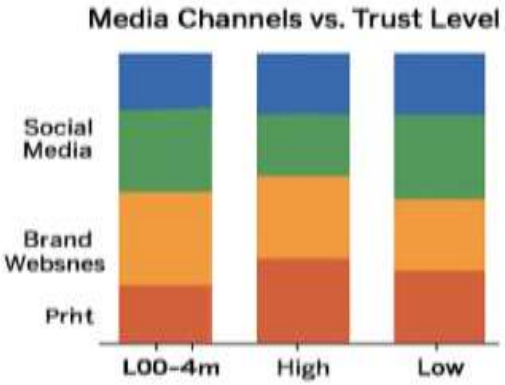
Interpretation: Real-life stories (78%) and testimonials (69%) were ranked as most trustworthy. Influencer narratives also scored high, validating their use as modern brand storytellers.

5.3 Media Channels and Consumer Trust

The platform on which stories are delivered significantly influences how they are perceived.

Figure 3: Media Channels vs. Trust Level

(Stacked Bar Chart: Trust levels for Instagram, YouTube, Brand Websites, Email, Print Ads)



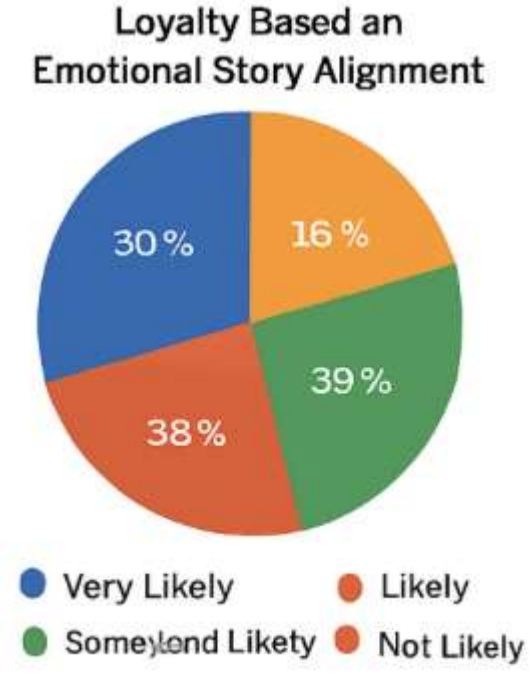
Interpretation: Instagram (86%) and YouTube (74%) are considered the most trustworthy platforms, reinforcing the importance of social media in brand communication strategies.

5.4 Emotional Storytelling and Brand Loyalty

Participants were asked whether emotionally resonant stories increase their likelihood to remain loyal to a brand.

Figure 4: Loyalty Based on Emotional Story Alignment

(Pie Chart showing: Very Likely – 58%, Likely – 25%, Somewhat Likely – 12%, Unlikely – 5%)



Interpretation: Over 80% of respondents reported higher brand loyalty when the story aligned with their personal values and emotions.

5.5 Correlation Analysis

A Pearson correlation matrix was computed to analyze relationships among key variables:

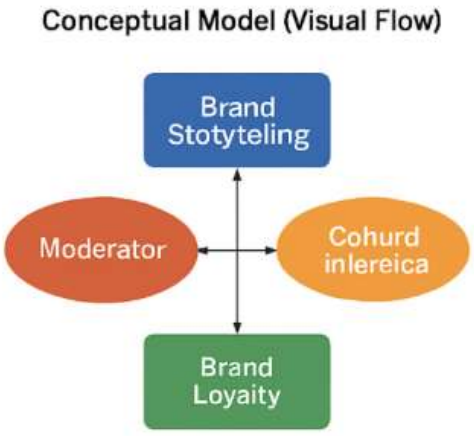
 Figure 5: Correlation Matrix – Storytelling, Trust, and Loyalty

Variable A	Variable B	Correlation (r)
Brand Authenticity	Consumer Trust	0.67
Consumer Trust	Brand Loyalty	0.74
Emotional Storytelling	Brand Loyalty	0.69
Platform Used	Perceived Trust	0.58

Interpretation: The strongest correlation was between **consumer trust and brand loyalty** (r = 0.74), confirming the central hypothesis. Authentic storytelling also shows a strong influence on perceived trust.

5.6 Conceptual Framework Validation

 Figure 6: Conceptual Framework of the Study: This visual model illustrates how storytelling affects trust, which in turn influences loyalty, while being moderated by culture and media platforms.



Interpretation: Data supports the proposed model where **storytelling → trust → loyalty**, confirming the mediating and moderating effects suggested in earlier literature.

6. Findings

The study's findings are summarized below based on the data analysis and the hypotheses tested:

1. **Influence of Authentic and Emotionally Engaging Storytelling on Consumer Trust**:
   Consumers tend to believe marketing efforts of brands which portray compassion and care. Actually engaging them through authentic and motivational matters can garner trust. In this particular case, the social media users under the track were proven to be highly responsive. The increase in consumer trust alongside perceived emotional engagement offers a reasonably high level of correlation (r = 0.67) which was seen in the user's emotional narrative alignment and the perceived brand authenticity.

2. **Impact of Storytelling on Brand Loyalty**:
   The research confirmed a significant link between consumer trust and brand loyalty, with a correlation coefficient of 0.74. Additionally, emotionally resonant storytelling was also strongly associated with higher brand loyalty (r = 0.69). More than 80% of respondents stated that emotionally aligned stories increased their loyalty toward a brand.

3. **Role of Media Channels**:

The study revealed that social media platforms, particularly Instagram (86%) and YouTube (74%), were rated as the most trustworthy for storytelling content. This highlights the growing importance of digital platforms in shaping consumer perceptions and building trust.

4. **Cultural Sensitivity in Storytelling**:

   The findings suggest that cultural values play a moderating role in the effectiveness of storytelling. Respondents from Amity University Mumbai, a diverse and culturally rich environment, were more likely to engage with stories that reflected community and family values, in alignment with Hofstede's (2001) cultural dimensions theory.

5. **Influence of Influencers**:

   Influencer-driven narratives were found to be highly effective in building trust and loyalty. When influencers' values aligned with the brand's story, consumers demonstrated greater emotional engagement, further confirming the powerful role of influencers in modern brand storytelling.

7. Limitations

While this study provides valuable insights, several limitations must be considered:

1. **Sample Size and Demographics**:

   The sample was limited to students and young professionals at Amity University Mumbai. While this provides useful data for understanding the millennial demographic, the findings may not be generalizable to other populations or regions with different cultural contexts or age groups.

2. **Self-Reported Data**:

   The research relied on self-reported data through surveys, which can be influenced by biases such as social desirability bias or recall bias. Respondents may have provided answers that they believe are socially acceptable rather than reflecting their true opinions or behaviors.

3. **Lack of Longitudinal Data**:

   The study was cross-sectional in nature, providing insights at a single point in time. Long-term behavioral tracking and emotional response analysis over an extended period would offer a deeper understanding of how storytelling affects consumer trust and loyalty over time.

4. **Focus on Digital Media**:

The study concentrated on digital storytelling platforms such as Instagram, YouTube, and brand websites. While this is highly relevant for millennial audiences, it excludes traditional media platforms, which may still play a role in brand storytelling for other consumer segments.

8. Conclusion

This research has looked into the impacts of brand storytelling on trust and loyalty by Amity University Mumbai students. Results were consistent with previous studies indicating that trust ensures brand loyalty and stories that arouse emotions are appealing. The highlighted focus on media channels allows one to note that social media was the most effective in capturing consumer attention. Furthermore, the culture of the audience greatly determines the impact of brand storytelling.

In particular, this story rationally explains the effectiveness of dynamic digitally available narratives directed to younger audiences, adding on to the arsenal of tools marketers utilize on engaging and retaining market share. With brand narratives becoming a common feature in marketing, they are bound to garner attention from brands who need to strive to counter the rising problem of consumer apathy.

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The Exploration of Sustainability and Resilience in English Literary Studies

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Abstract:-

This qualitative study discovers the impact of literature on sustainable development, sustainability, and resilience. This research paper deals with the issues of ecology and sustainable development reflected in English literature. A qualitative research approach is used to ponder over the topic of nature writing and its projection. Environmental problems are multifaceted, and theyappear in literary discourses as well. Besides government, language and literature also play a vital role in creating awareness and reflecting the environmental crisis throughout literary discourses.Since olden times, ecological factors and sustainable development concerns have been depicted in literature. English language and literature play a cardinal role in education as well.Eco-criticism or green studies are the fields where the writers introspect on the different aspects of ecology and sustainable development.Ecocriticism investigates the relationship between humans and the natural world in literature in the context of sustainability and resilience. It deals with how environmental issues, cultural issues concerning the environment, and attitudes toward nature are presented and analyzed. One of the main goals in ecocriticism is to study how individuals in society behave and react in relation to nature and ecological aspects.Eco-studies is an application of ecology and ecological concepts to the study of literature.Literature advocates to 'Save the Earth' from human encroachment. The area of eco-criticism consists of fiction, non-fiction, travel writing, memoirs, regional literature, political documents, global warming agendas, etc.Ecocritics suggest possible solutions for the correction of the contemporary environmental issues and sustainable development and examine how literature treats the subject of nature in various ways.

***Keywords**: Literature of resilience, Eco-criticism, sustainable development, ecology.*

Introduction:-

Literature reflects on sustainability and resilience by exploring themes of environmental stewardship, community well-being, and the ability of systems to adapt and endure challenges. This reflection often takes the form of fictional narratives, essays, or academic analyses that highlight the interconnectedness of social, economic, and environmental systems and the importance of balancing human needs with the health of the planet. English literature reflects sustainability and resilience through various themes and narrative structures, often exploring the relationship between humans and the natural world, the impact of societal changes, and the ability of individuals and systems to adapt to adversity. It can be seen in works that examine environmental degradation, social injustice, and historical events, as well as in narratives that celebrate the human capacity for recovery and adaptation.

Scholars in different fields of study are addressing the issue of environmental injustice in their own ways, and in the case of literary studies, ecocriticism has already drawn the attention of critics and scholars of literary studies. Many writers and poets from various parts of the world

show how people treat nature and cause damage to sustainability of civilization throughout their literary discourses. Drawing on the recent trends and development of research on ecocriticism, this paper briefly analyses a number of texts to highlight the relation of literature to environment and sustainable development, especially focusing on the impact of environmental injustice on the sustainability of civilization and environment.

Background of the Study:-

English literature explores sustainability and resilience through its narratives. Literature provides and shapes our perception about nature and sustainability and reflects future sustainability scenarios. Literature's role in sustainability and resilience is multidimensional. With literary works that address environmental and social challenges, readers can develop a deeper appreciation for the importance of sustainability and the need for resilient societal values. Sustainability and resilience are not just a recent phenomenon; for centuries, many authors have pondered over the environmental and sustainability issues and concerns throughout their literary works of art. Literature promotes, explores, and raises awareness about sustainable social and environmental issues. Sustainability deeply influences contemporary literature by prompting authors to explore themes related to environmental degradation and human responsibility. Many writers depict the consequences of unsustainable practices and advocate for a harmonious relationship with nature.

Reflection of Sustainability issues in Literature:

In 1915, Thomas Hardy faithfully portrayed the picture of nature and ecological problems of the time in his poem, *"The Breaking of Nations"*. Tennyson's *"Locksley Hall"* describes the effects of technological change on the ecology, having 'Wessex' as the geographical setting. In the movie, *"The Inconvenient Truth"*, an ex-American president, Al Gore, deals with the burning issues of global warming and global cooling.Romantic poetry is full of environmental reflections about nature. Thomas Gray's *"Elegy Written in a Country Churchyard"* is the best example of Nature Writing.

Arundhati Roy's '*The God of Small Things*' depicts the exploitation of nature by humanity under the disguise of development and modernity, a central topic of the novel. The author demonstrates a profound grasp of contemporary environmental challenges. The author of this book has spoken out in favor of the environment, which is currently in grave danger due to pollution. She not only reveals the extreme deterioration of nature in this book but also considers the causes of its dehumanization. "*No Room for a Leopard*" by Ruskin Bond depicts the pitiful state of the animals following deforestation. *"The Tree Lover," "The Cherry Tree," "All Creatures Great and Small,"* and numerous more works highlight the interconnectedness between nature and humans, akin to the ecosystem's chain. *"The Hungry Tide"* by Amitav Ghosh is a potent ecocritical work because it highlights the system of environmental and social oppression that humans harbor. It has been said that the Sundarbans delta both destroys and preserves life. The state-sponsored terrorism used to drive out the displaced Bengali refugees who had taken up residence in Marichjhapi is depicted in this book with accuracy.

Literature of Sustainability and Resilience:

Literature plays a crucial role in shaping our understanding of sustainability. It provides a platform for exploring the ethical, social, and environmental dimensions of sustainability and for imagining alternative futures. Literature can challenge prevailing paradigms, stimulate critical thinking, and inspire action toward sustainability. Literature captures the evolving discourse on sustainability. It reveals the tensions between development and conservation, between short-term gains and long-term sustainability.Literature can raise awareness about environmental issues and inspire readers to take action. Environmental literature, or 'ecoliterature', explores the relationship between humans and the environment, highlighting the impacts of human activities on the natural world. It can evoke empathy for other species, foster appreciation for the beauty and complexity of nature, and motivate readers to advocate for environmental protection.

Literature also addresses social aspects of sustainability. It can shed light on issues of social justice, equity, and inclusivity, which are integral to the concept of sustainability. Literature can give a voice to marginalised communities, challenge social norms, and promote values such as empathy, compassion, and solidarity.In conclusion, literature plays a vital role in promoting sustainability. It provides a platform for exploring and debating sustainability issues, raises awareness about environmental and social challenges, and acts as a catalyst for change.

Resilience is the capacity to overcome hardship. The idea is particularly relevant during times of war and other calamities that seriously injure both persons and communities. Resilience is how individuals, communities, and ecosystems adapt to environmental changes. It is important to remember that resilience is not a static concept but a dynamic one. It can be developed through practice and experience and by knowing how to cope with failure and setbacks.The most powerful literary example of resiliency is found in William Golding's work Lord of the Flies." The ability of the human spirit to persevere and overcome hardship is explored in literature. Literature, in its various forms, offers a profound understanding of resilience, presenting diverse perspectives on themes such as survival, recovery, and transformation.

Literature can contribute to broader discussions about how to foster resilience at individual, community, and societal levels. In conclusion, literature plays a pivotal role in understanding and promoting resilience. It provides a platform for exploring resilience in all its complexity, from personal struggles to societal challenges. As we navigate the uncertainties of the 21st century, literature offers valuable insights and inspiration for cultivating resilience. Through its power to illuminate, challenge, and inspire, literature contributes significantly to our understanding of resilience.

The Enlightenment era brought a focus on reason, liberty, and the scientific method. Works like Voltaire's Candide critiqued societal institutions and championed intellectual freedom. Rousseau's Social Contract laid the groundwork for modern political and social thought.Romanticism was a reaction to the Enlightenment's reason, emphasizing nature, emotion, and the individual. Wordsworth and Coleridge's Lyrical Ballads heralded a new form of poetry that valued personal emotion and the beauty of the natural world. Furthermore, the realism and naturalism of the 19th century, seen in novels by Dickens, Flaubert, and Tolstoy, depicted the social realities of the time, exploring themes of class, gender, and morality. Meanwhile, American literature, with works like Twain's Adventures of Huckleberry Finn, began to assert its distinct identity.

By experimenting with narrative form and structure, stream of consciousness authors such as Joyce, Virginia Woolf, and Kafka challenged traditional conceptions of reality, identity, and meaning. Postcolonial literature, represented by authors like Achebe and Rushdie, gave voice to previously marginalised perspectives, enriching the global literary landscape.

'A Living God' is a short story by Lafcadio Hearns on the real incident of the Tsunami. (This story portrays how nature, as almighty [Tsunami], tests the courage of man.

Resilience in literature often explores the themes of adapting to adversity, persevering through challenges, and finding strength and growth in the face of hardship. It examines how individuals and communities navigate difficult situations, whether societal upheavals, personal traumas, or environmental changes.

Key Themes and Examples in Literature:

- **Adaptation and Change:**

  Literature showcases characters and communities adapting to incremental changes over time, as well as sudden and unexpected disruptions.

- **Overcoming Adversity:**

  Stories frequently portray individuals facing significant adversity and demonstrating the ability to persevere, learn, and grow from their experiences.

- **Finding Strength in Vulnerability:**

Resilience literature often explores how individuals find strength and resilience within their vulnerabilities and demonstrate positive adaptation despite challenges.

- **Interconnectedness and Community Resilience:**

  The theme of community resilience highlights how collective strength and interconnectedness can help individuals and groups navigate difficult times, particularly in the context of social or political upheaval.

- **Transformative Power of Storytelling:**

  Literature itself becomes a tool for transformation, allowing characters and readers to confront trauma, reclaim agency, and find hope in the face of despair.

Examples of Resilience in Literature:

- **"The Road" by Cormac McCarthy:**

  It explores the resilience of a father and son as they journey through a post-apocalyptic world.

- **"Beloved" by Toni Morrison:**

  It delves into the resilience of former slaves as they grapple with the lasting trauma of slavery.

- **"Life of Pi" by Yann Martel:**

  A story of survival and resilience as a young boy navigates a shipwreck and a dangerous encounter with a tiger.

- **"The Kite Runner" by Khaled Hosseini:**

  It explores the theme of redemption and resilience as a young man confronts past traumas and strives to make amends.

- **"Station Eleven" by Emily St. John Mandel:**

  It is a post-apocalyptic novel exploring how individuals find meaning and resilience in a world ravaged by a pandemic.

Beyond specific novels, resilience is a recurring theme in various literary genres, including:

- **Young Adult Literature:**

  It often explores the resilience of teenagers facing life changes and difficult situations.

- **Post-Apocalyptic Narratives:**

  It frequently depicts individuals and communities adapting to and overcoming catastrophic events just like COVID-19 pandemic.

- **Historical Fiction:**

  Historical fiction can offer insights into the resilience of individuals and communities facing societal upheavals and historical trauma.

- **Literary Works Exploring Trauma and Resilience:**

  Many contemporary novels and literary anthologies focus on trauma and the resilience required to navigate and overcome its effects.

Conclusion:

In conclusion, literature serves as a therapeutic medium for people. Reading literary works gives us hope when we're feeling down. They give us the strength and hope to work hard. They increase our knowledge and eliminate our ignorance. Books broaden our horizons and hone our minds. An essential instrument for fostering national cohesion, integration, and international communication is the English language and literature.It is essential to achieving sustainable development objectives. The English language and literature are the paths to sustainable development and aid in economic emancipation. Almost every aspect of human endeavor, including education, politics, the court, administration, economics, religion, government, popular culture, business, and law, heavily relies on English, which is the language of nationality. As a result, literature teaches us about sustainable development and, in some way, connects the human world with the environment.

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A Study of Artificial Intelligence Influenced Audio-Visual Communication

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Abstract:

This paper examines AI's transformative role in audio-visual communication, focusing on tools like deepfake technology, AI voice synthesis, and automated video editing. Using survey data from various age groups and professions, the study highlights AI's benefits in content efficiency, accessibility, and personalization. However, it raises concerns about ethics, misinformation, and the erosion of human creativity. The research calls for ethical regulations, transparent labeling, and responsible innovation in shaping AI's future impact on communication.

Key Words: *Artificial Intelligence, audio-visual communication, enhances, technology, real and synthetic media.*

Introduction:

The emergence of Artificial Intelligence (AI) has significantly reshaped the landscape of audio-visual communication, enabling unprecedented levels of automation, personalization, and creative expression. From automated subtitle generation to AI-powered video editing platforms, the integration of intelligent systems has transformed both the production and consumption of multimedia content.

AI tools such as Runway ML, Adobe Sensei, and Descript offer sophisticated video editing capabilities using machine learning algorithms, allowing creators to remove backgrounds, generate scripts, and enhance footage with minimal manual effort. AI voice cloning platforms like ElevenLabs and Resemble AI replicate human voices with astonishing accuracy, while deepfake technologies such as DeepFaceLab and FaceSwap raise new possibilities—and concerns—around synthetic video content. Additionally, tools like YouTube's Auto-Captioning, Google Translate's live transcription, and Rev AI enhance accessibility by providing real-time translations and subtitles.

These AI tools not only streamline content creation but also impact how viewers interact with and interpret media. While the benefits are evident—ranging from cost efficiency to increased inclusivity—there are growing concerns about ethical boundaries, misinformation, and the authenticity of AI-generated content. This introduction sets the stage for a deeper investigation into how these tools are being used, perceived, and regulated in the evolving ecosystem of digital communication.

Research Methodology:

Survey method has been used. Primary data collected through the Google form which consists a set questionnaires which have been prepared after study to get required information/data

to research the AI influence on contemporary communication: audio communication, video communication and both audio-visual communication. In this survey 48 responses received and these took for study reference.

Secondary data has been used to collect the information relating to the AI powered tools and its effect on communication which includes mainly scholarly articles or research papers, newspapers, reports of diversified agencies, web contents, journals etc. Few of the data is also taken from the authentic government tracking websites.
In summing up both primary and secondary data have been taken appropriate references after study the research paper topic.

Objective:

The primary aim of this study is to explore the influence of Artificial Intelligence (AI) on audio-visual communication, focusing on user experience, tool adoption, and ethical implications. The specific objectives are as follows:

- To identify commonly used AI tools in the domain of audio-visual communication, such as AI-based video editors, voice synthesis platforms, and real-time transcription tools.
- To analyze the frequency and purpose of AI tool usage among different demographic and professional groups.
- To assess user perceptions regarding the effectiveness of AI in enhancing content quality, accessibility, and creative expression.
- To investigate ethical concerns and challenges, including misinformation, loss of human creativity, and the authenticity of AI-generated content.
- To examine the perceived impact of AI on media consumption habits, including recommendation systems and personalization algorithms.
- To explore user opinions on the future role of AI, particularly whether it complements or replaces human involvement in audio-visual content creation.
- To recommend improvements and policy considerations for the ethical use and regulation of AI in audio-visual communication.

Artificial Intelligence Influenced Audio-Visual Communication

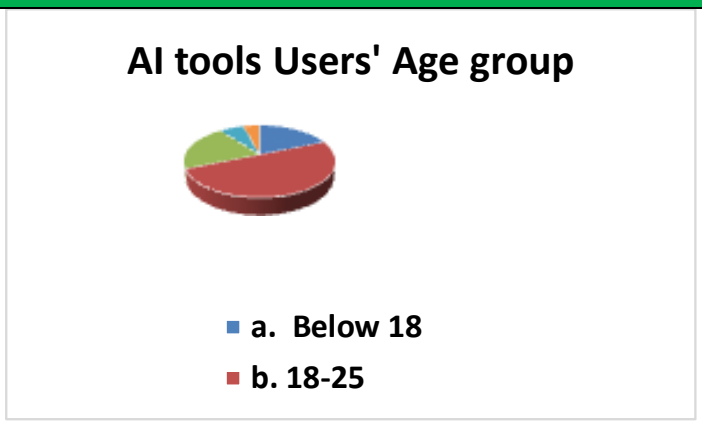
Section 1: Demographics:

The age distribution indicates a strong presence of younger individuals using AI-powered audio-visual tools:

1. **18-25 age group** dominates, with 24 out of 48 respondents (50%), suggesting that AI tools are particularly appealing to young adults, likely students or early professionals in fields related to media, technology, or education.
2. **Below 18** (9) also represents a significant portion, indicating early exposure to AI tools, which could be driven by educational initiatives or personal interest in tech.
3. **26-35 (10) suggests** moderate interest from individuals in their late twenties to early thirties, likely in mid-career or advanced study phases.
4. The age groups **36-45 (0) and 46-55 (3)** have a minimal representation, indicating that AI-powered tools in audio-visual communication are less popular or less widely adopted among older professionals. in this sample.

Overall, the data reflects that AI tools are most commonly used by younger people, possibly due to their familiarity with technology and higher engagement with digital content creation.

1. What is your age group?	
a. Below 18	9
b. 18-25	24
c. 26 -35	10
d. 36-45	0
e. 46-55	3
Total	48

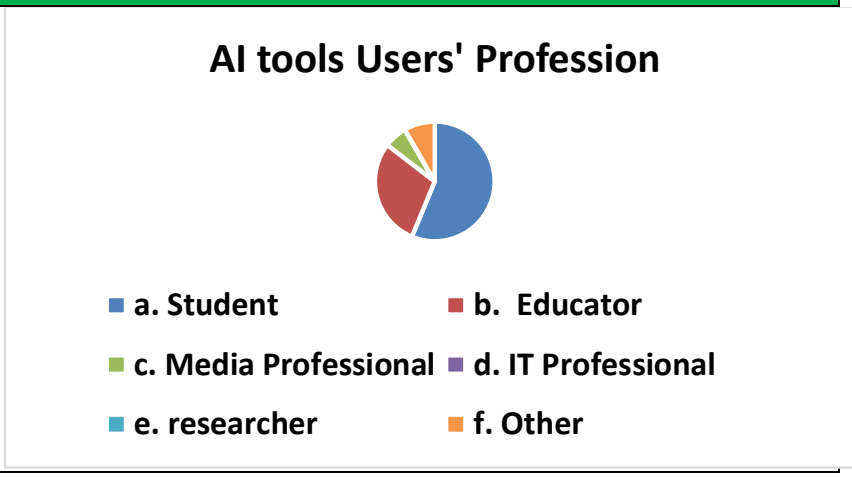


The data reveals a diverse distribution of professions among respondents:

1. **Students** represent the largest group (27 out of 48), highlighting a strong interest in AI-powered audio-visual tools from individuals who are likely in learning or early career stages.
2. **Educators (14)** form the second-largest group, indicating a notable involvement of those in academia or training, suggesting that AI tools are being recognized for their potential in educational and professional development.
3. **Media Professionals (3) and IT Professionals (0)** have a minimal presence, pointing to the fact that while AI tools are valuable for media production, their adoption may be limited in these sectors in this survey.
4. **Other professions (4)** include diverse roles not specified in the list, showing some diversity in the workforce exploring AI tools.

This distribution suggests that AI in audio-visual communication is particularly appealing to students and educators, with limited uptake from media or IT professionals in this particular sample.

2. What is your profession?	
a. Student	27
b. Educator	14
c. Media Professional	3
d. IT Professional	0
e. researcher	0
f. Other	4
Total	48

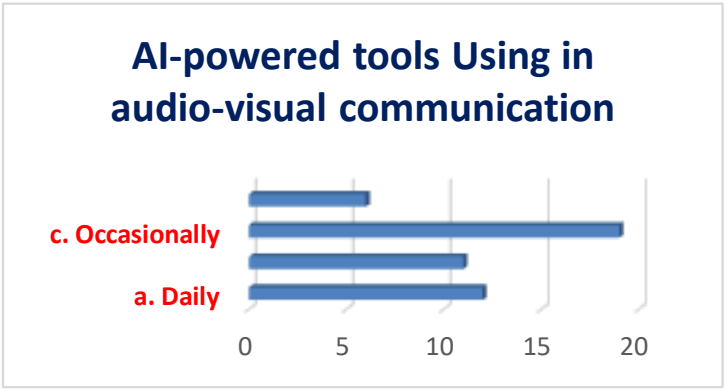


The data reveals that AI-powered tools in audio-visual communication are used **occasionally** by the majority (19 out of 48), indicating a growing but cautious adoption. **Daily (12) and weekly (11)** users reflect a consistent engagement, likely among professionals or tech-savvy individuals.

However, 6 respondents have never used such tools, showing that while interest is high, barriers like awareness, access, or relevance may still limit widespread usage.

3. How frequently do you use AI-powered tools in audio-visual communication?

	Frequency
a. Daily	12
b. Weekly	11
c. Occasionally	19
d. Never	6
Total	**48**



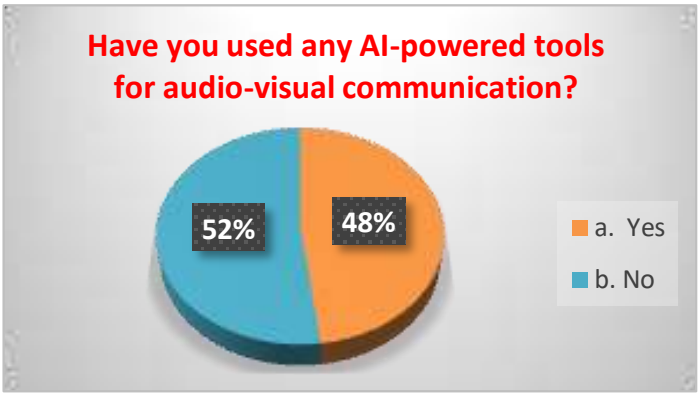
Section 2: AI Awareness & Usage in Audio-Visual Communication

In this survey analysis **48% people are aware of AI tools**. The professional persons are used descript, ElevenLabs, Google WaveNet, Auphonic, Krisp AI, MidJourney AI Chatbot Bard, Deepfake, Face Swap and other applications for enhance and better work For Example; video editing,. Voice sythasis, to create virtual and visual effects in their fields. To generate subtitle, translation, video editing, Voice synthesis, audio enhancement, images generation, ChatGPT/ Chatbot are main purposes to use AI powered tools to be betterment work.

52% people are unaware about AI powered tools uses in communication.

4. Have you used any AI-powered tools for audio-visual communication? (e.g., Deepfake, AI Voice Cloning, Video Editing AI)

	Frequency
a. Yes	23



b. No	25	
Total	**48**	

The data reflects the diverse AI-powered tools used in audio-visual communication, with a significant number of respondents leveraging various combinations of technologies. Here's an analysis based on the frequencies:

1. Most Common Tools:

- **AI-based Video Editing (e.g., Runway ML, Adobe Sensei):** This tool is the most commonly used (16 responses), indicating its widespread adoption for improving video production efficiency.
- **AI Chatbots/Virtual Assistants for Content Creation (e.g., ChatGPT, Bard):** Frequently cited by 9 respondents, these tools suggest a rising interest in AI for content generation and automation.
- **AI-Generated Subtitles & Translations (e.g., Descript, Rev AI):** With 7 mentions, these tools are important for improving accessibility and breaking language barriers.

2. Other Tools:

- **AI Image Generation (e.g., MidJourney, DALL•E):** Cited by 6 users, these tools are becoming more popular for generating visuals, enhancing creative possibilities in content creation.
- **AI Voice Synthesis (e.g., ElevenLabs, Google WaveNet):** Mentioned 3 times, indicating its niche but important role in voiceover and synthetic voice creation.
- **AI-Powered Audio Enhancement (e.g., Auphonic, Krisp AI):** Only 2 mentions, suggesting it's less commonly used but valuable for improving audio quality in media.
- **AI-Powered Visual Effects (e.g., Deepfake, Face Swap):** Rarely used, with only 2 mentions, showing a limited but growing interest in effects-driven AI tools.

3. Other Responses:

- **Other tools:** A considerable 16 responses fall under "Other," pointing to a variety of AI applications not covered by the mentioned categories, indicating that users are experimenting with specialized or customized tools outside mainstream options.

4. Key Insights:

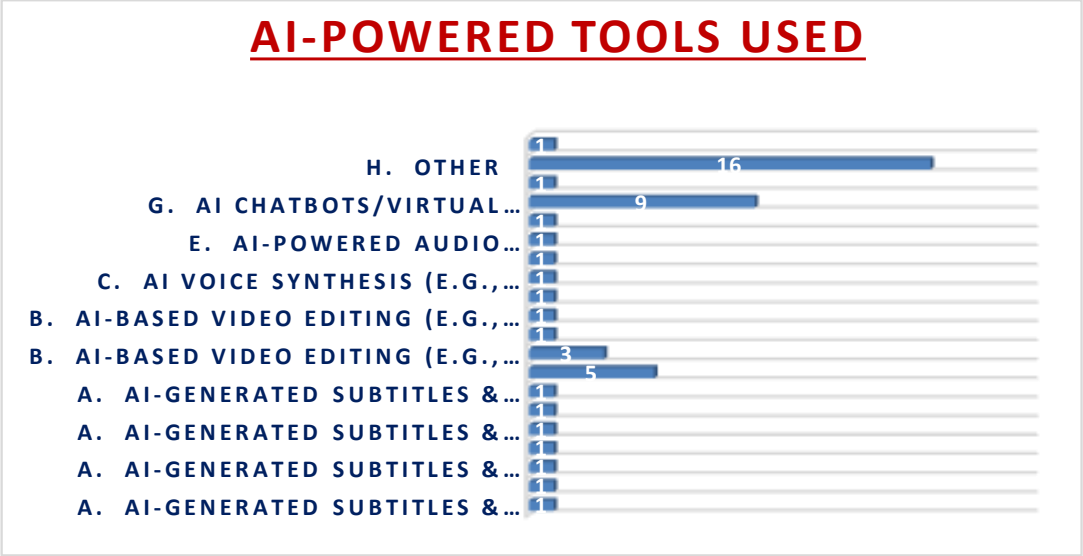
- **AI-based Video Editing** is the most utilized tool, suggesting that users are embracing AI to streamline editing processes.
- **AI Chatbots/Virtual Assistants** have gained traction, reflecting a shift towards more AI-assisted creative workflows.
- The diverse usage of **"Other" tools** highlights the emerging landscape of AI applications, where users are exploring tailored solutions beyond standard offerings. This could include experimental or niche AI tools not yet widely adopted.

In conclusion, AI tools are significantly enhancing audio-visual communication workflows, with users focusing on editing, content generation, and accessibility. However, the variety of "Other" tools also suggests an ongoing exploration of AI's potential in this space.

5. If yes, which AI-powered tools have you used?	
	Frequency
a. AI-generated subtitles & translations (e.g., Descript, Rev AI)	1
a. AI-generated subtitles & translations (e.g., Descript, Rev AI), b. AI-based video editing (e.g., Runway ML, Adobe Sensei), c. AI voice synthesis (e.g., ElevenLabs, Google WaveNet)	1
a. AI-generated subtitles & translations (e.g., Descript, Rev AI), b. AI-based video editing (e.g., Runway ML, Adobe Sensei), c. AI voice synthesis (e.g., ElevenLabs, Google WaveNet), d. AI-powered visual effects (e.g., Deepfake, Face Swap), e. AI-powered audio enhancement (e.g., Auphonic, Krisp AI), f. AI Image Generation (e.g., MidJourney, DALL•E), g. AI Chatbots/Virtual Assistants for Content Creation (e.g., ChatGPT, Bard), h. Other	1
a. AI-generated subtitles & translations (e.g., Descript, Rev AI), b. AI-based video editing (e.g., Runway ML, Adobe Sensei), c. AI voice synthesis (e.g., ElevenLabs, Google WaveNet), d. AI-powered visual effects (e.g., Deepfake, Face Swap), f. AI Image Generation (e.g., MidJourney, DALL•E)	1
a. AI-generated subtitles & translations (e.g., Descript, Rev AI), c. AI voice synthesis (e.g., ElevenLabs, Google WaveNet), g. AI Chatbots/Virtual Assistants for Content Creation (e.g., ChatGPT, Bard)	1
a. AI-generated subtitles & translations (e.g., Descript, Rev AI), f. AI Image Generation (e.g., MidJourney, DALL•E)	1
a. AI-generated subtitles & translations (e.g., Descript, Rev AI), g. AI Chatbots/Virtual Assistants for Content Creation (e.g., ChatGPT, Bard), h. Other	1
b. AI-based video editing (e.g., Runway ML, Adobe Sensei)	5
b. AI-based video editing (e.g., Runway ML, Adobe Sensei), e. AI-powered audio enhancement (e.g., Auphonic, Krisp AI), f. AI Image Generation (e.g., MidJourney, DALL•E), h. Other	3
b. AI-based video editing (e.g., Runway ML, Adobe Sensei), f. AI Image Generation (e.g., MidJourney, DALL•E), g. AI Chatbots/Virtual Assistants for Content Creation (e.g., ChatGPT, Bard), h. Other	1
b. AI-based video editing (e.g., Runway ML, Adobe Sensei), g. AI Chatbots/Virtual Assistants for Content Creation (e.g., ChatGPT, Bard), h. Other	1
b. AI-based video editing (e.g., Runway ML, Adobe Sensei), h. Other	1
c. AI voice synthesis (e.g., ElevenLabs, Google WaveNet)	1
d. AI-powered visual effects (e.g., Deepfake, Face Swap)	1
e. AI-powered audio enhancement (e.g., Auphonic, Krisp AI)	1
f. AI Image Generation (e.g., MidJourney, DALL•E)	1
g. AI Chatbots/Virtual Assistants for Content Creation (e.g., ChatGPT, Bard)	9

g. AI Chatbots/Virtual Assistants for Content Creation (e.g., ChatGPT, Bard), h. Other	I
h. Other	16
a. AI-generated subtitles & translations (e.g., Descript, Rev AI), b. AI-based video editing (e.g., Runway ML, Adobe Sensei), c. AI voice synthesis (e.g., ElevenLabs, Google WaveNet), d. AI-powered visual effects (e.g., Deepfake, Face Swap), f. AI Image Generation (e.g., MidJourney, DALL•E)	I

Intention of AI tools has been presented by the graph as per survey. More people used for content creation in the audio- Visual Communication.

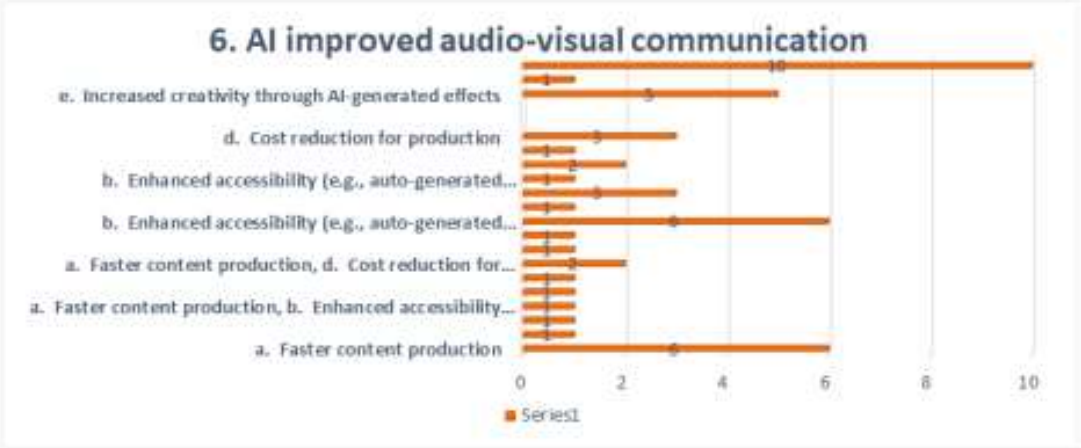


AI has significantly enhanced audio-visual communication in multiple ways. It enables faster content production and improves accessibility through features like auto-generated subtitles and voice cloning for disabled users. It also enhances audio-visual quality via noise reduction and video up scaling, reduces production costs, and boosts creativity through AI-generated visual and sound effects, reflecting diverse user feedback.

6. How do you think AI has improved audio-visual communication?	
a. Faster content production	6
a. Faster content production	6
a. Faster content production, b. Enhanced accessibility (e.g., auto-generated subtitles, voice cloning for disabled users), c. Better quality (e.g., noise reduction, video upscaling), e. Increased creativity through AI-generated effects	I
a. Faster content production, b. Enhanced accessibility (e.g., auto-generated subtitles, voice cloning for disabled users), d. Cost reduction for production	I
a. Faster content production, b. Enhanced accessibility (e.g., auto-generated subtitles, voice cloning for disabled users), e. Increased creativity through AI-generated effects	I
a. Faster content production, c. Better quality (e.g., noise reduction, video upscaling)	I

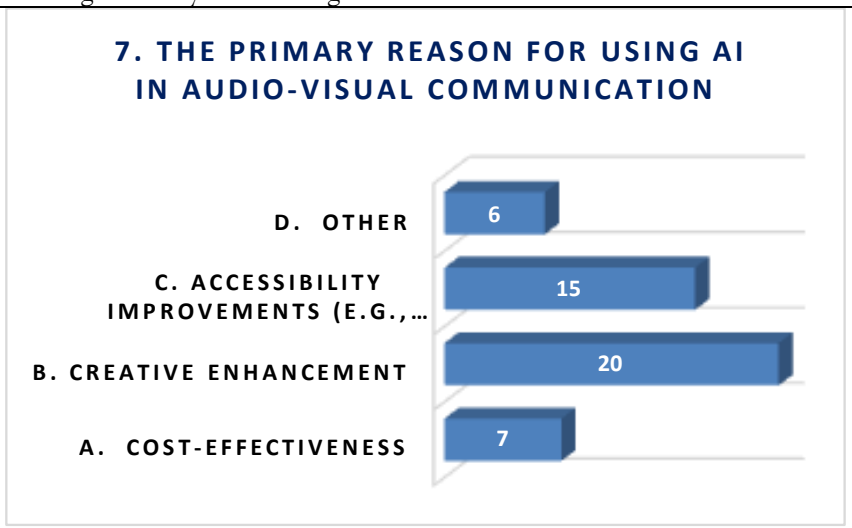
a. Faster content production, c. Better quality (e.g., noise reduction, video upscaling), e. Increased creativity through AI-generated effects, f. Other	1
a. Faster content production, d. Cost reduction for production	2
a. Faster content production, d. Cost reduction for production, e. Increased creativity through AI-generated effects	1
a. Faster content production, d. Cost reduction for production, f. Other	1
b. Enhanced accessibility (e.g., auto-generated subtitles, voice cloning for disabled users)	6
b. Enhanced accessibility (e.g., auto-generated subtitles, voice cloning for disabled users), c. Better quality (e.g., noise reduction, video upscaling)	1
b. Enhanced accessibility (e.g., auto-generated subtitles, voice cloning for disabled users), c. Better quality (e.g., noise reduction, video upscaling), d. Cost reduction for production	3
b. Enhanced accessibility (e.g., auto-generated subtitles, voice cloning for disabled users), d. Cost reduction for production, e. Increased creativity through AI-generated effects	1
c. Better quality (e.g., noise reduction, video upscaling)	2
c. Better quality (e.g., noise reduction, video upscaling), d. Cost reduction for production, e. Increased creativity through AI-generated effects	1
d. Cost reduction for production	3
d. Cost reduction for production	
d. Cost reduction for production	
e. Increased creativity through AI-generated effects	5
e. Increased creativity through AI-generated effects, f. Other	1
f. Other	10

Graph



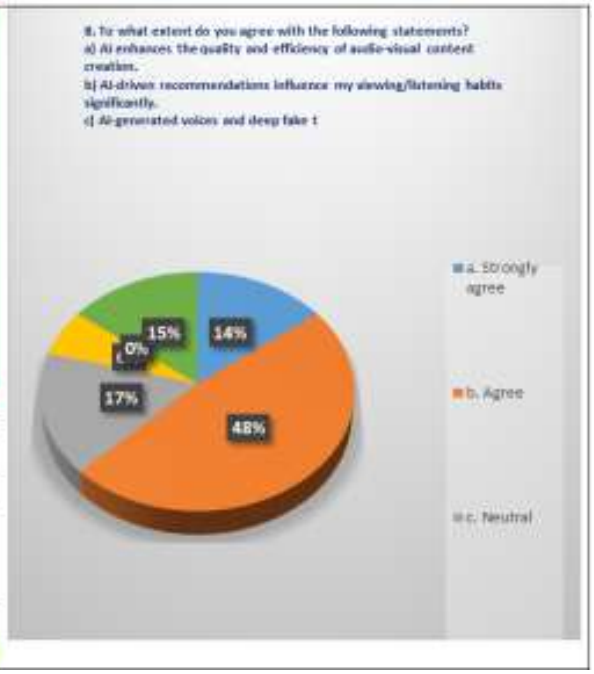
The primary reason for using AI in audio-visual communication is **creative enhancement,** with 20 out of 48 respondents (approximately 42%) selecting this option. **Accessibility improvements** follow with 15 responses, highlighting a significant focus on inclusivity. **Cost-effectiveness** accounts for 7 responses, while **other reasons** received the least, with 6. This indicates a strong preference for AI's role in boosting creativity and making content more accessible.

7. What is the primary reason for using AI in audio-visual communication?	
	Frequency
a. Cost-effectiveness	7
b. Creative enhancement	20
c. Accessibility improvements (e.g., subtitles, translations)	15
d. Other	6
Total	**48**



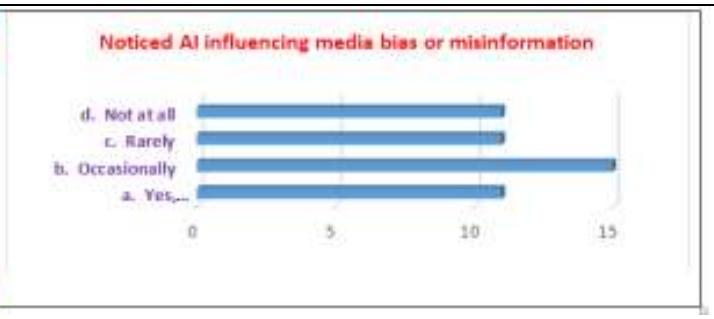
The data shows that a majority of respondents (30 out of 48) either **strongly agree or agree** that AI enhances audio-visual content creation, influences media habits, and raises ethical concerns—highlighting widespread acknowledgment of AI's growing impact. However, 7 respondents **strongly disagree**, indicating some skepticism. Interestingly, none disagreed with the statement about AI blurring real and synthetic media, suggesting a near-universal awareness of its implications. This complements earlier data emphasizing AI's creative and accessibility roles in media.

8. To what extent do you agree with the following statements? a) AI enhances the quality and efficiency of audio-visual content creation. b) AI-driven recommendations influence my viewing/listening habits significantly. c) AI-generated voices and deep fake technology raise ethical concerns. d) AI automation in audio-visual communication reduces the need for human intervention. e) AI-generated content blurs the line between real and synthetic media.	
a. Strongly agree	7
b. Agree	23
c. Neutral	8
d. Disagree	3
e. AI-generated content blurs the line between real and synthetic media.	0
f. Strongly Disagree	7
Total	48



The data reveals mixed perceptions of AI's role in media bias or misinformation. While 15 respondents observed occasional influence, a combined **22** noticed it ***frequently or rarely,*** and **11** reported **no influence at all.** This suggests growing awareness of AI's double-edged presence in media. When viewed with earlier data—where AI was valued for creativity and accessibility but also raised ethical concerns—it reflects both appreciation and caution regarding AI's impact on the reliability and integrity of media content.

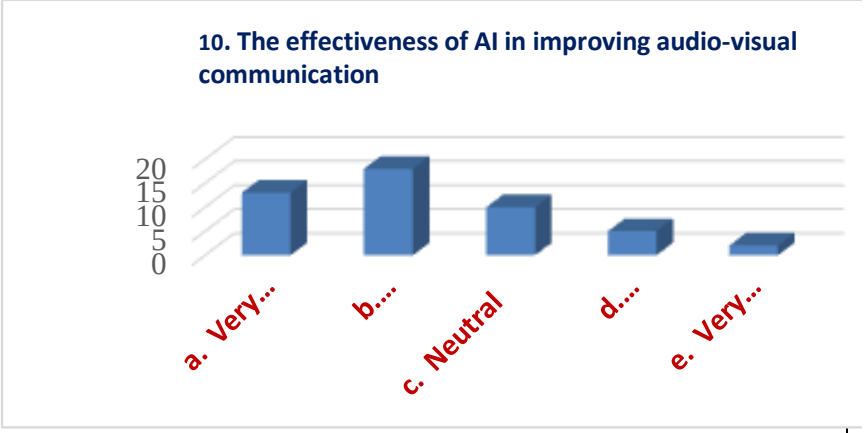
9. Have you noticed AI influencing media bias or misinformation?	
	Frequency
a. Yes, frequently	11
b. Occasionally	15
c. Rarely	11
d. Not at all	11
Total	48



Section 3: Perceived Benefits and Challenges

The data shows that a majority (31 out of 48) find AI either ***very effective or effective*** in enhancing audio-visual communication, reinforcing earlier responses that emphasized AI's creative and accessibility benefits. **Ten** respondents remain **neutral**, and only **7** find it **ineffective** to any degree. This aligns with previous findings that appreciate AI's role in boosting efficiency and quality, while also reflecting some lingering concerns about media authenticity, bias, and reduced human intervention in the creative process.

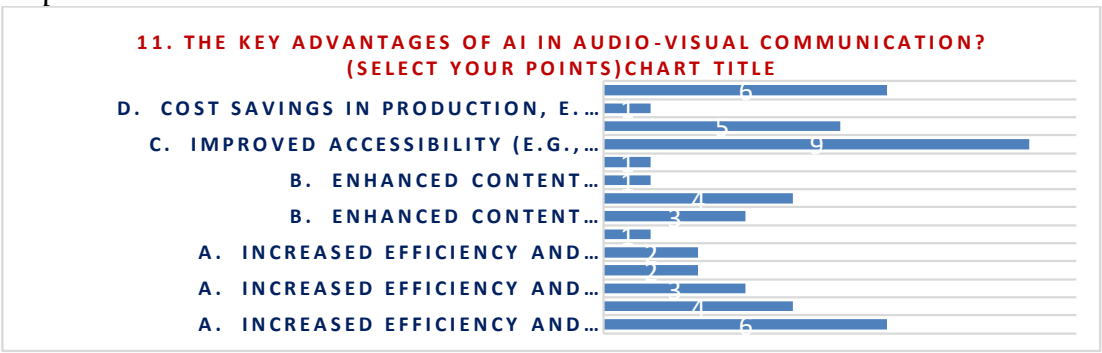
10. How would you rate the effectiveness of AI in improving audio-visual communication?	
	Frequency
a. Very effective	13
b. Effective	18
c. Neutral	10
d. Ineffective	5
e. Very ineffective	2
Total	48



When asked about key advantages, respondents most frequently highlighted ***improved accessibility (9 mentions***), followed by ***increased efficiency and automation, and enhanced content personalization.*** Many responses combined these advantages, indicating that users value AI's ability to streamline production, tailor content, and make media more inclusive. Cost savings and other benefits were also noted. These findings support earlier data on AI's creative enhancement and effectiveness, while showing a multi-dimensional appreciation for its role in shaping modern communication.

11. In your opinion, what are the key advantages of AI in audio-visual communication? (Select your points)	
	Frequency
a. Increased efficiency and automation	6
a. Increased efficiency and automation, b. Enhanced content personalization	4
a. Increased efficiency and automation, b. Enhanced content personalization, c. Improved accessibility (e.g., real-time captions, voice synthesis), d. Cost savings in production	3
a. Increased efficiency and automation, b. Enhanced content personalization, c. Improved accessibility (e.g., real-time captions, voice synthesis), d. Cost savings in production, e. Other	2
a. Increased efficiency and automation, c. Improved accessibility (e.g., real-time captions, voice synthesis)	2
a. Increased efficiency and automation, d. Cost savings in production	1
b. Enhanced content personalization	3
b. Enhanced content personalization, c. Improved accessibility (e.g., real-time captions, voice synthesis)	4
b. Enhanced content personalization, c. Improved accessibility (e.g., real-time captions, voice synthesis), d. Cost savings in production	1
b. Enhanced content personalization, e. Other	1
c. Improved accessibility (e.g., real-time captions, voice synthesis)	9
d. Cost savings in production	5
d. Cost savings in production, e. Other	1
e. Other	6

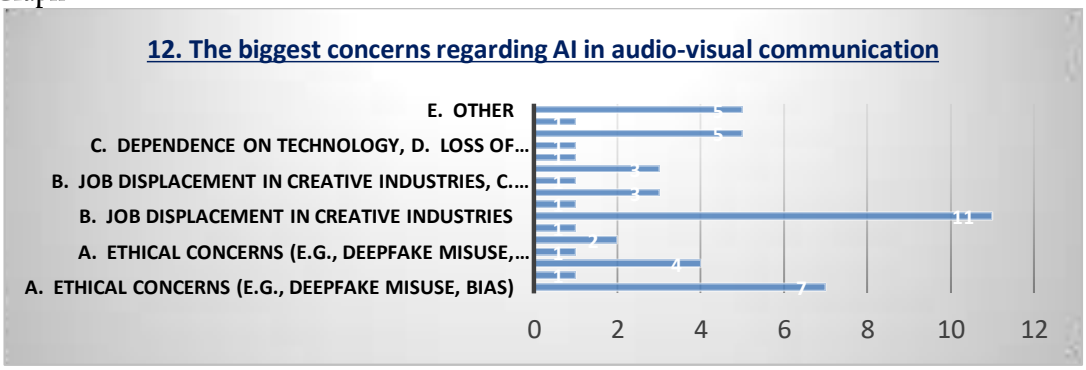
Graph



In terms of concerns, ***ethical issues*** such as deepfake misuse and bias emerged most frequently, mentioned either alone or in combination by many respondents. ***Job displacement in creative industries*** was also a significant worry, noted by 11 individuals independently. ***Dependence on technology*** and the ***loss of human creativity and originality*** were highlighted across various combinations. These concerns mirror earlier findings about the blurred line between real and synthetic media, reinforcing apprehensions around AI's potential to disrupt authenticity, human roles, and ethical norms in the audio-visual domain.

12. What are the biggest concerns regarding AI in audio-visual communication? (Select your points)	
	Frequency
a. Ethical concerns (e.g., deepfake misuse, bias)	7
a. Ethical concerns (e.g., deepfake misuse, bias), b. Job displacement in creative industries	1
a. Ethical concerns (e.g., deepfake misuse, bias), b. Job displacement in creative industries, c. Dependence on technology, d. Loss of human creativity and originality	4
a. Ethical concerns (e.g., deepfake misuse, bias), b. Job displacement in creative industries, d. Loss of human creativity and originality	1
a. Ethical concerns (e.g., deepfake misuse, bias), c. Dependence on technology	2
a. Ethical concerns (e.g., deepfake misuse, bias), c. Dependence on technology, d. Loss of human creativity and originality	1
b. Job displacement in creative industries	11
b. Job displacement in creative industries, c. Dependence on technology	1
b. Job displacement in creative industries, c. Dependence on technology, d. Loss of human creativity and originality	3
b. Job displacement in creative industries, c. Dependence on technology, d. Loss of human creativity and originality, e. Other	1
c. Dependence on technology	3
c. Dependence on technology, d. Loss of human creativity and originality	1
c. Dependence on technology, d. Loss of human creativity and originality, e. Other	1
d. Loss of human creativity and originality	5
d. Loss of human creativity and originality, e. Other	1
e. Other	5
Total	48

Graph



Section 4: Ethical and Future Considerations/ Perspective

The data indicates a strong belief that AI will play a major role in replacing human involvement in audio-visual communication. A combined 34 out of 48 respondents (71%) feel AI will replace human involvement either completely or to a ***great extent***. In contrast, only 8 respondents (17%) maintain that human involvement will always be essential. This aligns with earlier concerns about ***job displacement and the loss of human creativity***, suggesting that while AI's capabilities are valued, there is apprehension about its impact on human agency.

13. Do you think AI will replace human involvement in audio-visual communication?	
	Frequency
a. Yes, completely	18
b. Yes, to a great extent	16
c. To some extent	6
d. No, human involvement will always be essential	8
Total	48

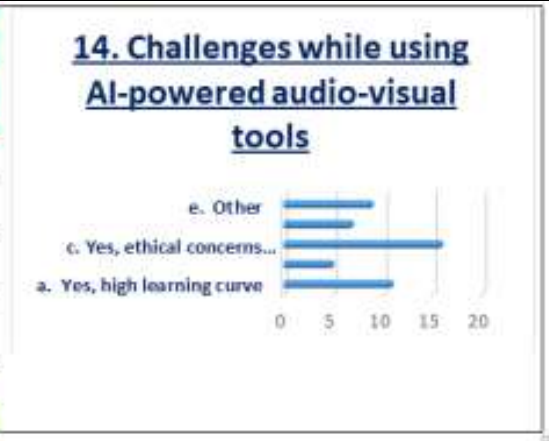


AI has significantly enhanced audio-visual communication in multiple ways. It enables faster content production and improves accessibility through features like auto-generated subtitles and voice cloning for disabled users. It also enhances audio-visual quality via noise reduction and video up scaling, reduces production costs, and boosts creativity through AI-generated visual and sound effects, reflecting diverse user feedback.

In terms of primary motivation, most respondents cited creative enhancement as the key reason for using AI in audio-visual communication (20 out of 48). Accessibility improvements (15) and cost-effectiveness (7) followed, while 6 respondents mentioned other reasons. This highlights AI's transformative role in unleashing creative possibilities while also addressing inclusivity and efficiency.

While AI-powered audio-visual tools offer clear benefits, challenges persist. Ethical concerns about AI replacing human jobs were the most cited issue (16 out of 48), followed by a high learning curve (11), and other issues (9). Bias or inaccuracies in AI-generated content (5) and a minority reporting no challenges (7) reveal that although AI is useful, it also raises concerns about usability, accuracy, and societal impact.

14. Have you faced challenges while using AI-powered audio-visual tools?	
	Frequency
a. Yes, high learning curve	11
b. Yes, bias or inaccuracies in AI-generated content	5
c. Yes, ethical concerns about AI replacing human jobs	16
d. No, AI has been completely beneficial	7
e. Other	9
Total	48



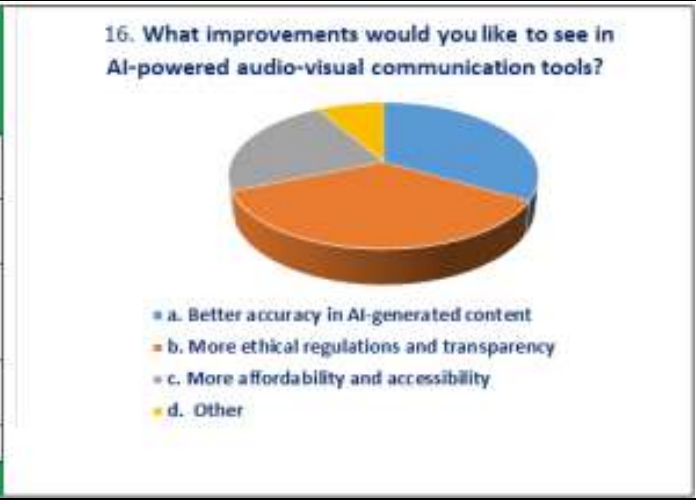
Concerns around **transparency also surfaced, with 18** out of 48 respondents believing AI-generated content should always be labeled as such. However, **15 felt it depends on context**, and another **15 were unsure**. These mixed responses, especially alongside worries about bias, ethics, and job replacement, suggest that while AI is valuable in content creation, transparency and informed engagement remain essential to building user trust.

15. Do you believe AI-generated content should always be labled as such?	Frequency
a. Yes, transparency is necessary	18
b. No, it depends on the context	15
c. Not sure	15
Total	**48**



Looking ahead, users expressed a strong desire for improvements in AI-powered tools. The most requested enhancements include better accuracy in AI-generated content (16) and stronger ethical regulations and transparency (17). Affordability and accessibility also remain key concerns for 11 respondents. These insights underline the importance of refining AI systems not just for performance, but also for fairness, clarity, and broader user inclusion.

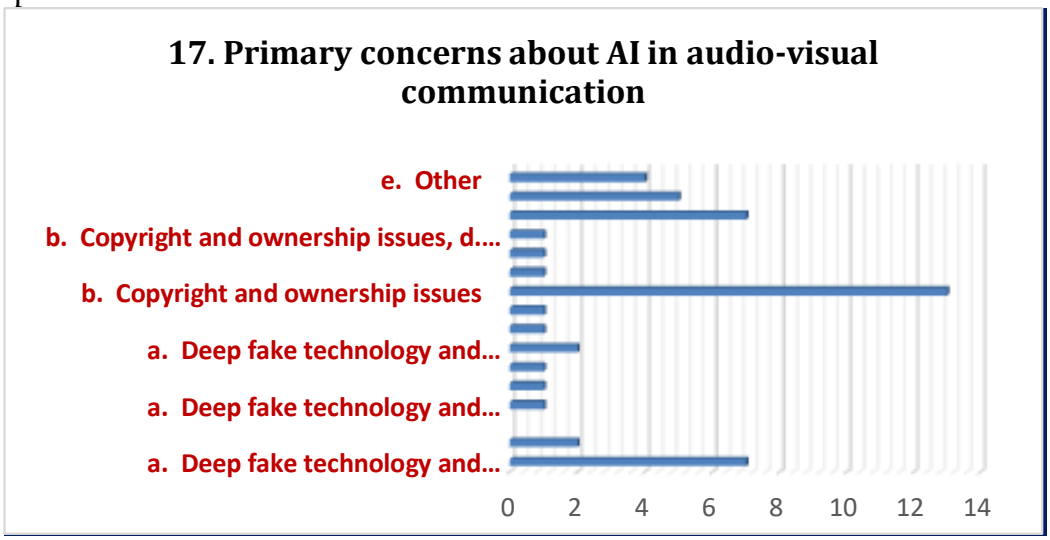
16. What improvements would you like to see in AI-powered audio-visual communication tools?	Frequency
a. Better accuracy in AI-generated content	16
b. More ethical regulations and transparency	17
c. More affordability and accessibility	11
d. Other	4
Total	**48**



When it comes to primary concerns, respondents pointed to several critical issues with AI in audio-visual communication. Copyright and ownership issues topped the list (13), closely followed by worries over deep fake technology and misinformation (7), bias in AI-generated content (7), and over-reliance on AI reducing human creativity (5). Multiple responses combined these concerns, highlighting a complex landscape where ethical, legal, and creative risks intersect and demand responsible innovation.

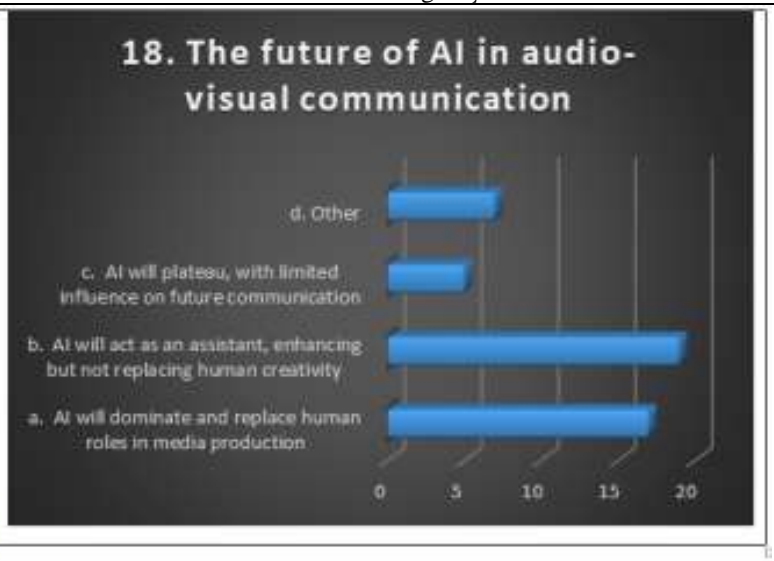
17. What are your primary concerns about AI in audio-visual communication? (Select your points)	
a. Deep fake technology and misinformation	7
a. Deep fake technology and misinformation, b. Copyright and ownership issues	2
a. Deep fake technology and misinformation, b. Copyright and ownership issues	
a. Deep fake technology and misinformation, b. Copyright and ownership issues, c. Bias in AI-generated content, d. Over-reliance on AI reducing human creativity	1
a. Deep fake technology and misinformation, b. Copyright and ownership issues, c. Bias in AI-generated content, d. Over-reliance on AI reducing human creativity, e. Other	1
a. Deep fake technology and misinformation, b. Copyright and ownership issues, d. Over-reliance on AI reducing human creativity	1
a. Deep fake technology and misinformation, c. Bias in AI-generated content	2
a. Deep fake technology and misinformation, c. Bias in AI-generated content, d. Over-reliance on AI reducing human creativity	1
a. Deep fake technology and misinformation, d. Over-reliance on AI reducing human creativity	1
b. Copyright and ownership issues	13
b. Copyright and ownership issues, c. Bias in AI-generated content	1
b. Copyright and ownership issues, c. Bias in AI-generated content, d. Over-reliance on AI reducing human creativity	1
b. Copyright and ownership issues, d. Over-reliance on AI reducing human creativity	1
c. Bias in AI-generated content	7
d. Over-reliance on AI reducing human creativity	5
e. Other	4
Total	**48**

Graph



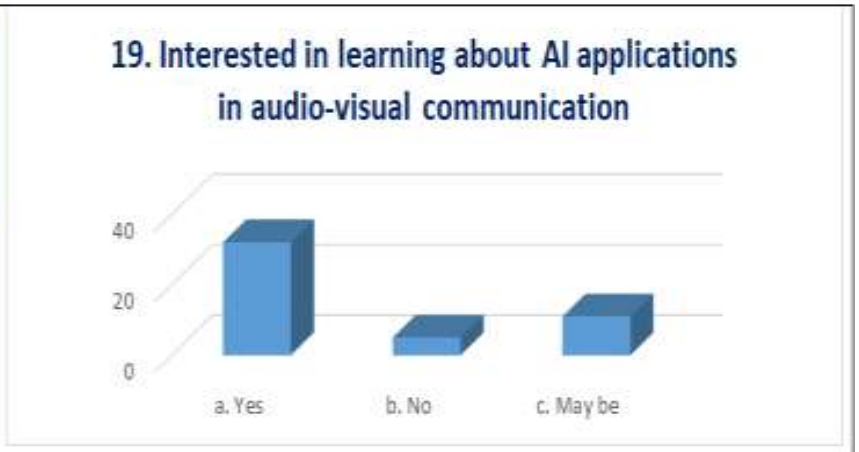
Looking to the future, the majority of respondents (**19 out of 48**) believe AI will serve as a collaborative tool, enhancing but **not replacing human creativity**. However, **17 foresee AI dominating and potentially replacing human roles** in media production, reflecting both optimism and caution. A smaller group (5) thinks AI's influence may plateau, while 7 offered alternative perspectives. These varied responses indicate that while AI is expected to remain influential, its role must be carefully managed to balance innovation with human agency.

18. How do you see the future of AI in audio-visual communication?	
a. AI will dominate and replace human roles in media production	17
b. AI will act as an assistant, enhancing but not replacing human creativity	19
c. AI will plateau, with limited influence on future communication	5
d. Other	7
Total	48



Encouragingly, there is strong interest in further engagement with AI in audio-visual communication. A majority of 32 respondents expressed a clear desire to learn more about AI applications in the field. While 11 were unsure and 5 were not interested, the overall response indicates growing curiosity and willingness to explore AI's potential. This interest underscores the need for accessible education and training to help users better navigate and leverage AI-driven tools.

19. Would you be interested in learning more about AI applications in audio-visual communication?	
	Frequency
a. Yes	32
b. No	5
c. May be	11
Total	48



When asked for additional comments, respondents provided diverse perspectives on AI's impact on audio-visual communication. While a few expressed disagreement or uncertainty, most emphasized AI's benefits, such as improved learning opportunities, enhanced search capabilities, and user-friendly applications. Some highlighted the need for limitations on data use, better affordability, and ethical control. Others praised AI's potential in content creation and IT transformation, though a few stressed the importance of proper training and human oversight. These insights reiterate the importance of balancing AI's growing power with ethical considerations and accessibility.

20. Special any things regarding AI	
Disagree	1
If AI becomes way smarter than humans, it might make decisions that harm us if it's not controlled right.AI is very powerful, so we have to be careful how we use it.	1
learning skills improvement	1
Ai has drastically changed IT sector	1
AI is better searching options for next generation easy to use Users friendly app or tool	1
AI makes it possible for technical systems to sense their surroundings, respond to what they see, resolve issues, and take action to accomplish a certain objective.	1
Best /Best network	4
Good	1
Helpful for Creation	1
It should have particular limitation and do not interfere personal information	1
Just need more affordable services without more advertisements breaks in editing purposes.	1
No	9

No idea	1
Ok	2
Proper training is required to handle AI based applications	1
Very good Thank you	2
We must remember that Humans are the creator of AI so learn it how to use AI intellectually and ethically.	1
Yes	2
Yes it's helpful for students also	1
Total response	19

Scope and Limitations of AI-Powered Tools in Audio-Visual Communication:

The scope of AI in audio-visual communication is broad and transformative. It facilitates automation in editing, subtitling, dubbing, and special effects generation, enabling faster and more accessible content creation across diverse audiences. AI tools can personalize content experiences, improve production efficiency, and support creative exploration.

However, limitations persist. AI still struggles with context sensitivity and nuanced interpretation, which can affect content accuracy. Ethical concerns, including data privacy, job displacement, and the potential misuse of technologies like deep fakes, remain pressing. Additionally, issues like affordability, lack of proper user training, and over-dependence on AI may hinder broader adoption. These factors underscore the need for balanced development—leveraging AI's strengths while addressing its shortcomings through regulation, education, and inclusive design.

Suggestions and Conclusion:

Based on the analysis, several actionable suggestions emerge:

- ✓ **Strengthen Ethical Frameworks:** Establish clear regulations around content ownership, deepfakes, and transparency to address public concerns.
- ✓ **Improve Accuracy and Reduce Bias:** Invest in training data and model refinement to ensure context-aware, inclusive, and reliable outputs.
- ✓ **Enhance Affordability and Access**: Develop cost-effective AI tools and provide equitable access, especially for smaller creators and diverse user groups.
- ✓ **Promote Education and Training:** Offer structured learning programs and user support to overcome the learning curve and ensure ethical, skillful use of AI.
- ✓ **Foster Human-AI Collaboration:** Design AI tools that complement human creativity rather than replace it, preserving human agency in content creation.

Conclusion: AI is redefining audio-visual communication through improved efficiency, creativity, and accessibility. However, for it to reach its full potential, challenges related to ethics, usability, and inclusivity must be addressed. With responsible development, transparent practices, and user empowerment, AI can serve as a powerful ally in transforming media landscapes without compromising human value and creativity on Audio –visual communication.

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A STUDY- VARIOUS ASPECTS OF ARUNDHATI SUBRAMANIAM'S POEMS

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Abstract:

Arundhati Subramaniam, a significant voice in contemporary Indian poetry, is widely recognized for her exploration of spirituality, mysticism, and the human quest for meaning. Her works, A Book of Bhakti Poetry: Eating God *and* When God is a Traveller, *delve into themes of devotion, self-discovery, and the coexistence of the sacred and the ordinary. Through her poetry, Subramaniam engages with the Indian Bhakti tradition while maintaining a modern perspective that resonates with contemporary readers. Her poetry is not limited to religious dogma but extends to a deeply personal and experiential understanding of spirituality.*

This study examines the major aspects of her poetry, including the revitalization of Bhakti poetry for modern sensibilities, the negotiation of identity in a postcolonial and globalized world, the interplay between feminism and devotion, and the aesthetic qualities of her verse. By drawing upon examples from her collections, this paper highlights how Subramaniam's poetry creates a bridge between ancient devotional traditions and the complexities of contemporary existence. Her poetic expressions blend lyrical beauty with philosophical depth, making spirituality an accessible and introspective journey for readers.

The study also explores her nuanced approach to language, which is both simple and evocative, allowing her poetry to retain an intimate yet universal appeal. In an era where spirituality is often commercialized or rigidly structured, Subramaniam's work offers a refreshing and deeply personal take on devotion—one that accommodates doubt, longing, and a multiplicity of voices. Ultimately, her poetry invites readers to reconsider traditional notions of faith and the divine, emphasizing an individual's evolving relationship with the sacred in everyday life.

Introduction

Arundhati Subramaniam's poetry is deeply rooted in the Indian Bhakti tradition, yet it resonates with a contemporary consciousness. As a poet, she weaves together themes of longing, transcendence, and the paradoxes of faith, drawing inspiration from poets like Akka Mahadevi, Tukaram, and Mirabai. *Eating God* is a curated anthology of Bhakti poetry that brings together voices across time, emphasizing devotion as both surrender and rebellion. It includes a diverse range of poets—from medieval saints to modern voices—showcasing the richness and evolution of Bhakti thought. The collection highlights the transformative power of devotion, illustrating how Bhakti is not merely a religious tradition but an intimate and often defiant act of love and surrender.

When God is a Traveller is a more personal collection, reflecting Subramaniam's own spiritual quest and engagement with mythological figures, particularly the Hindu deity Kartikeya. The poems in this collection navigate the intersections of the sacred and the everyday, seeking meaning in moments of uncertainty, longing, and discovery. Unlike the curated nature of *Eating God*, this collection reveals a deeply introspective voice, exploring how spirituality is intertwined with identity and personal experience.

Her poetry stands out for its lyrical beauty, simplicity, and ability to make the divine feel intimate and immediate. This study explores the thematic and stylistic aspects of her poetry, analyzing how she negotiates tradition and modernity, faith and doubt, and individuality and devotion through her unique poetic lens.

Various Aspects of Arundhati Subramaniam's Poetry

1. The Bhakti Tradition in Modern Context

Subramaniam's work rejuvenates Bhakti poetry, presenting devotion as a deeply personal yet universal experience. She engages with historical Bhakti poets while falsifying her own contemporary path.

Examples:

- From "I Knew a Poet" (When God is a Traveller): The poem explores the contradictions of a poet's life—intense yet fragile, restless yet observant. It reflects on how poetry is not just written but lived, shaping the poet's perception of the world. Highlights a poet's ability to find meaning in fleeting moments and emotions. The poet's deep yearning captures both for connection and self-understanding. The poet suggests an almost mystical engagement with life, where poetry becomes a path to self-discovery.

"I knew a poet
who taught me that prayer
is a kind of song
that doesn't care
who listens or not."

- From "Eating God" (Anthology): The poem emphasizes a personal and direct relationship with the divine, suggesting that God desires the devotee's breath—symbolizing life and presence—over ritualistic offerings. By portraying a god who seeks the "sweetness of your breath," the poem underscores the idea that the divine is accessible to all, irrespective of material offerings or status. The focus shifts from external practices to internal spirituality, suggesting that true connection with the divine comes from within. It challenges traditional notions of worship that involve elaborate rituals, highlighting instead the significance of sincere, heartfelt devotion. This showcases the intimacy of Bhakti devotion, where the divine is approached through love rather than ritualistic practice.

"This is not a god who demands hymns
or offerings of grain.
This is a god who craves
only the sweetness of your breath."

- From "Give Us This Day a Festival" (Eating God): Each Bhakti poets is exploring themes of devotion, spirituality, and the human connection to the divine. Expressing gratitude for divine blessings and offering oneself in service or devotion is central to many Bhakti works. Festivals often symbolize a time for spiritual cleansing, renewal, and reaffirmation of faith. Bhakti poems emphasize joyous celebrations and festivals as expressions of love and devotion to the divine. Devotional poems explores inner silence than the external by observing yourself. The importance of coming together as a community to honor and connect with the divine is a recurring theme.

"Give us this day
the taste of surrender,
the stillness between two thoughts,
the silence that listens back."

- From "The Monk's Wife" (When God is a Traveller): The wife's perspective may reflect feelings of sacrifice and latent resentment. While her husband seeks spiritual enlightenment, she deals with unmet needs and desires, raising questions about the personal costs of religious devotion on familial relationships. These lines highlights the tension between renunciation and worldly devotion, a common theme in Bhakti poetry.

"She watched him leave
with his begging bowl
and knew he would never understand
the kind of hunger she felt."

2. Feminist Spirituality and the Woman's Voice

Subramaniam's work rejuvenates Bhakti poetry, presenting devotion as a deeply personal yet universal experience. She engages with historical Bhakti poets while forging her own contemporary path.

Examples:

- From "I Knew a Poet" (When God is a Traveller): The poem suggests that poetry is not a learned discipline but an inherent, organic force—similar to how feminist spirituality reclaims women's voices from patriarchal constraints. By equating poetry with essential acts like breathing, the poet's voice becomes sacred and indispensable.

"I knew a poet
who taught me that prayer
is a kind of song
that doesn't care
who listens or not."

The lines "*poetry was the only way to comprehend, to salvage, to inhale and exhale*" affirm poetry as a means of existence, resistance, and self-preservation. This mirrors the way feminist spirituality often frames creative expression as an act of survival and empowerment for women navigating oppressive systems.

The poet is portrayed as someone who "*vanished like a poet,*" highlighting an ethereal, almost mystical presence. This aligns with the archetype of the spiritual woman—one who transcends rigid societal roles, embodying fluidity and transcendence.

This Poem " embodies a deeply personal and mystical feminist spirituality, where poetry becomes an intuitive force of survival, resistance, and self-definition. The poem reclaims the woman's voice as sacred, fluid, and autonomous—breaking away from rigid literary, spiritual, and patriarchal confines.

This reflects the Bhakti poets' emphasis on spontaneous, unrestrained devotion.

- From "Eating God" (Anthology): The focus moves from external practices to internal spirituality, suggesting that true connection with the divine comes from within. A god who seeks the "sweetness of your breath," the poem highlights the idea the divine which is reachable to all, notwithstanding of material offerings. Focus on the inner life. The affection of Bhakti devotion, where the divine is approached through love rather than ritualistic practice.

"This is not a god who demands hymns
or offerings of grain.
This is a god who craves
only the sweetness of your breath."

- From "Give Us This Day a Festival" (Eating God):

Themes of personal empowerment, defiance against patriarchal structures, and a redefinition of the divine that emphasized intimacy and equality.

For instance, female Bhakti poets like Akka Mahadevi and Mirabai used their poetry to assert spiritual autonomy and critique the limitations imposed on women in their societies. Their works

often highlight a direct, personal connection with the divine, bypassing traditional religious hierarchies and rituals dominated by male authority figures.

"Give us this day
the taste of surrender,
the stillness between two thoughts,
the silence that listens back."

- From "The Monk's Wife" (When God is a Traveller): The wife observes her husband departing with his begging bowl, symbolizing his commitment to a monastic life focused on spiritual sustenance. Her realization that he cannot comprehend "the kind of hunger she felt" highlights her deep emotional and possibly physical yearning. This contrast underscores the chasm between spiritual pursuits and human desires. His devotion to monastic duties leaves his wife feeling isolated and unfulfilled, pointing to themes of neglect and the emotional void in their partnership.

"The Monk's Wife" poignantly explores the emotional landscape of a woman left to navigate her desires and loneliness while her husband immerses himself in monastic life. Through its exploration of longing, neglect, and the clash between spiritual and human needs, the poem invites readers to reflect on the complexities of relationships affected by divergent life paths.

"She watched him leave
with his begging bowl
and knew he would never understand
the kind of hunger she felt."

This highlights the tension between renunciation and worldly devotion, a common theme in Bhakti poetry.

- From "Bhakti" (Eating God): This illustrates the Bhakti philosophy of simple, heartfelt devotion over ritualistic worship. This extract underlines the idea that true spirituality is not dependent on formal religious expressions but on something as simple and universal as breath and quietude. It is a call to embrace inner stillness, presence, and a direct, unmediated experience of the sacred.

"Not a hymn, not a mantra,
not a shloka. Just this:
a single syllable of breath,
a single moment of quiet."

3. The Quest for Identity and Self-Discovery

Her poetry often serves as a journey of self-exploration, where devotion becomes a means of understanding the self.

Examples:

- From "Pilgrim" (When God is a Traveller): These lines from *"Pilgrim"* capture a profound truth about personal growth—**we are shaped as much by what we run from as by what we embrace.** The poem suggests that true wisdom comes not from escape, but from **recognizing and integrating every experience, even the difficult ones, into our evolving sense of self.**

Instead of regret or denial, the tone suggests **acceptance**—a realization that the past, including struggles and fears, has been instrumental in forging identity. Embracing one's past, rather than rejecting it, leads to a fuller sense of self. These lines encapsulate the ideal Bhakti that seeking and struggling are integral to self-discovery.

"Everything I ever fled
has made me what I am.".

- From "Confession" (Eating God): "Hunger" symbolizes **an insatiable spiritual craving**—a deep need for connection with the divine, truth, or self-realization. It also suggests **a restlessness or incompleteness** that fuels the spiritual journey, even if the destination remains unknown. The poet does not claim certainty, only an awareness of longing. This reflects **a humility often present in Bhakti poetry**, where the devotee acknowledges their limitations and surrenders to the divine pull. The essence of Bhakti spirituality—**where devotion is fueled by an unexplainable hunger rather than certainty or understanding**. Subramaniam suggests that faith is not about having all the answers but about embracing the longing that propels the search. This reflects the Bhakti tradition's portrayal of longing as a form of devotion.

"I have never understood the journey.
Only the hunger / that drives it."

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- From "Another Way" (When God is a Traveller): The lines emphasize that **there is no fixed road, no clear path, and no map**—suggesting that life's journey, particularly the spiritual quest, does not come with structured directions.This reflects **the unpredictability of existence** and the idea that true growth often happens in uncertainty. The phrase **"a whisper in the wind"** suggests that guidance comes not from external maps or rigid doctrines but from **subtle, intuitive signals**—a voice within or a force beyond human comprehension. It aligns with mystical traditions where seekers are often guided by **faith, inner wisdom, or divine intervention rather than logical plans. It** reflects the uncertainty in the spiritual quest and the role of intuition in self-discovery.

"Not a road,
not a path,
not a map.
Just a whisper in the wind
telling you to go."

- From "Self-Portrait" (Eating God): Traditionally, a **pilgrim** travels with a sacred purpose, usually toward a holy site or spiritual fulfillment. The phrase **"Only the echo of my footsteps"** suggests **self-awareness**—the traveler is guided not by external signposts but by the sound of their own movement. This could symbolize **introspection**, where one finds meaning not in reaching a specific place but in reflecting on their own actions and experiences. This highlights the process of continuous seeking rather than attaining enlightenment.

Example: In **Sufi mysticism**, poets like Rumi often speak of the spiritual seeker moving in circles, where each step is both an arrival and a departure—illustrating that seeking itself is a form of finding.

"I am a pilgrim,
but I carry no destination.
Only the echo of my footsteps."

- From "Not Quite a Saint" (When God is a Traveller): This reflects the imperfection of the spiritual journey and the acceptance of human fallibility.

"I have not renounced
the salt of my tears
or the fire in my veins.
I am still human,
still unfinished."

4. The Intersection of the Sacred and the Everyday

Her poetry does not isolate the divine from daily life but integrates it seamlessly into the mundane.

Examples:

- From "When God is a Traveller": The image of a **rattling bus** contrasts with traditional depictions of divine chariots, golden thrones, or elaborate temples. It suggests that **divinity is not limited to structured religious spaces or rituals** but is present in the **chaos and movement of daily life.** By presenting **God as someone who arrives on a common bus**, the poem conveys the idea that **divinity is accessible to all—rich and poor, ordinary and extraordinary.** This contrasts with traditional religious structures that often position **spiritual enlightenment as something exclusive or difficult to attain.** For instance; **Ramprasad Sen, a Bhakti poet,** describes Goddess Kali in the kitchen and marketplace—**suggesting that the divine is present in daily life rather than confined to temples.** This portrays the divine as accessible and present in ordinary life.

"If He comes at all,
it will be on a bus
that rattles through town."

- From "Everyday Prayer" (Eating God): These lines beautifully merge **the mundane and the mystical**, showing that **both a strong cup of tea and divine presence require patience.** The poet suggests a life of balance—where we cherish simple joys, stay strong, remain gentle, and trust that what is meant to come will arrive in its own time. **Example: Rumi's poetry** often speaks of waiting for divine love to reveal itself, rather than chasing it desperately. This shows how Bhakti devotion merges spirituality with simple, everyday moments.

"Let the tea be strong,
let the rain be gentle,
let the gods arrive
in their own time."

- From "Prayer to the Cloud" (When God is a Traveller): This illustrates how nature and everyday experiences can embody the sacred.

"Be the drizzle on my eyelids,
the mist in my breath,
the hush before the rain."

- From "On Cleaning Bookshelves" (Eating God): This resonates with the idea that poetry, literature, and philosophy can be forms of devotion, guiding people toward self-discovery and transcendence. This reflects the intersection of devotion and routine acts like cleaning.

"Between dust and dog-eared pages,
somewhere in the scent of old paper,
I find my gods waiting."

5. Linguistic Simplicity and Lyrical Beauty

Subramaniam's poetry is marked by a profound yet accessible use of language, which enhances its lyrical quality.

Examples:

- From "Prayer" (Eating God): This showcases the power of minimalism in evoking deep spiritual insight.

"Let me be
the pause between two waves."

- From "On Cleaning Bookshelves" (Eating God): "I find my gods waiting" implies that books hold timeless truths and reading becomes a spiritual act—a way of connecting with something greater than oneself. This reverberates with the idea that poetry, literature, and philosophy can be forms of devotion, guiding people toward self-discovery and transcendence.

These lines beautifully express the idea that **divinity is not confined to religious spaces but can be found in books, stories, and personal reflection.** The poem suggests that **wisdom, memory, and**

literature are sacred, and reading itself can be an act of devotion. The simple imagery makes the sacred feel immediate and tangible.

"Between dust and dog-eared pages,
somewhere in the scent of old paper,
I find my gods waiting."

- From "Winter Evening" (When God is a Traveller): The poet suggests that spirituality is not necessarily about rituals, temples, or elaborate prayers but can be found in **simple, everyday experiences. Tea, dusk, and breathing**—three ordinary things—become acts of devotion, showing that the divine is present in small, quiet moments. These lines suggest a **deeply personal spirituality**—one that does not rely on religious formalities but finds peace and devotion in **stillness, simplicity, and presence.** The poem reminds us that **a quiet moment with tea, the beauty of dusk, and the rhythm of breath can be as sacred as any prayer.** The **Japanese tea ceremony** is a spiritual practice that emphasizes **awareness, simplicity, and gratitude.** The plain yet evocative language captures the essence of meditative devotion.

"Tea, dusk, and quiet breathing—
this is all the prayer I need."

- From "Small Things" (Eating God): The poet suggests that **even the smallest things— a whisper, a sigh, a grain of rice—contain immense meaning. A whisper, a sigh** evoke gentleness, quietness, and transience, showing that **spiritual connection is often subtle rather than grand.** This line suggests that **divine realization comes not through dramatic experiences but through quiet awareness. Such as; William Blake's poem** *"To see a world in a grain of sand, and a heaven in a wild flower..."* expresses the same idea—**that the infinite is found in the smallest details.** These lines emphasize how everyday simplicity is infused with spiritual significance b**y finding vast meaning in small things, practicing mindfulness, and seeing the divine in the everyday.**

"A whisper, a sigh, a single grain of rice—
the universe in the palm of my hand."

Conclusion

Arundhati Subramaniam's poetry bridges the gap between ancient devotion and contemporary introspection, making Bhakti poetry relevant to modern audiences. Eating God serves as a testament to the endurance of Bhakti poetry, illustrating how voices across centuries share a common spiritual impulse that transcends religious orthodoxy. By curating this anthology, Subramaniam underscores the continuing relevance of Bhakti as a deeply personal and often subversive form of devotion.

On the other hand, When God is a Traveller is an intimate exploration of faith and selfhood, where mythology and personal experience intersect. The collection is a meditation on the search for meaning, finding divinity in the mundane, and negotiating one's spiritual identity in an ever-changing world. Her exploration of feminist spirituality, identity, and the coexistence of the sacred with the everyday makes her work both deeply personal and universally significant.

Ultimately, Subramaniam's poetry invites readers into a space where devotion is not just about seeking God but about discovering oneself within that seeking. Her ability to blend lyrical beauty with philosophical depth ensures that her work remains a compelling force in contemporary Indian poetry. Through her nuanced portrayal of devotion, longing, and transcendence, she continues the legacy of Bhakti poets while making it relevant to modern seekers.

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The Language of Defiance: Plath and Das Against Patriarchal Norms

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Abstract

This paper investigates the poetic works of Sylvia Plath and Kamala Das, two authors hailing from distinctly different cultural backgrounds yet sharing deep thematic and stylistic connections. Both poets utilise the confessional approach, engaging in personally expressed poetry, recounting to address much less talked about taboo topics as well as challenge established literary conventions. Through a feminist perspective like that of theories of Dale Spender, Helene Cixous and other theorists, , the analysis scrutinises their reactions to patriarchal oppression and their deliberate use of language, free verse in particular, to articulate and free the silenced feminine experiences.

Concentrating on their poetry from the 1950s, this study emphasises how Plath and Das intentionally moved away from conventional poetic structures, adopting free verse and confessional methods to confront linguistic and societal limitations. Their groundbreaking styles, characterised by unfiltered honesty and emotional depth, aim to undermine patriarchal language frameworks and create new and less taken avenues for female expression.

Keywords: *Patriarchal Language, Gender and Language, Linguistic Resistance, Poetic Diction*

Introduction

Sylvia Plath and Kamala Das, who were both born in the early 1930s, explored similar themes in their work despite their differing cultural contexts, making them ideal subjects for comparative analysis. Plath was born in Boston in 1932 and became an American poet, novelist, and short-story writer. Her mother had Austrian roots, while her father was a German-born professor of biology, which shaped her academic environment.

Born in Boston in 1932, Plath emerged as an American poet, novelist, and short-story writer. Growing up in a stringent academic family, she was influenced by her father's untimely passing and her mother's aspirations. Plath's writing is intensely introspective and emotionally charged, frequently addressing topics such as mental health, personal identity, and the limitations of domestic life, mirroring her conflicts with the societal expectations of mid-20th-century American womanhood.

Although both poets were well-educated and came from affluent backgrounds, they encountered emotional and societal challenges. Their works are frequently analysed through a feminist perspective. Despite the obstacles to women's education, both engaged with and enriched poetic forms, creating opportunities for future generations of female writers.

Literature Review

A variety of comparative analyses have been carried out on the poetry of Sylvia Plath and Kamala Das, primarily contributed by Indian scholars. Shared thematic concerns often examined include the "search for love," the "confessional nature of poetry," and the "influence of mythology." A notable work in this area is Shikha Dutt Sharma's work, Expressing the Oppressed

Voice in a Rebellious Way, which highlights the poets' defiant tone when exploring themes of identity and suppressed desires. Other research, including Confessional Poetry of Sylvia Plath and Kamala Das and similarities and dissimilarities in the Poetry of Kamala Das and Sylvia Plath, analyses how personal experiences are utilized to challenge societal conventions. Collectively, these studies underscore the poets' contributions to the development of confessional poetry and feminist discourse, whereas the current research pivots towards their linguistic expression, addressing a significant gap in the existing literature.

Objectives

1. To explore how the confessional style of poetry, using free verse and personal narrative, offered women poets such as Sylvia Plath and Kamala Das a valid pathway into the predominantly male-dominated world of poetry.
2. To examine how society views confessional poets as emotionally unstable and to investigate how their defiance of traditional norms contributed to a greater self-examination, identity struggles, and a poetic portrayal of psychological turmoil.
3. To explore the evolution of poetic language in confessional poetry and its move away from strict, conventional structures, emphasizing how this change allowed for a more intimate and emotionally impactful method of poetic expression.

Reclaiming the Female Body through the Act of Writing

Helene Cixous's influential essay The Laugh of the Medusa (1975) serves as a foundational work in feminist literary theory, arguing that the history of writing has traditionally been influenced by a male-centric perspective. Within this context, women have often been estranged from language, literature, and discourse, frequently depicted as silent bodies rather than as active participants. In response to this marginalisation, Cixous urges women to "write themselves", a transformative act she links to the reclamation of the female body using language. For her, writing is not merely a political or literary instrument but also an embodied form of resistance.

According to Cixous, women need to reject masculine discourse and its limiting linguistic frameworks that have long silenced them, and instead engage in writing that originates from the female body and its lived experiences. She emphasises that women should adopt a feminine style of expression, which is often poetic and nonlinear, to genuinely convey their subjectivity. "Writing belongs to you, you belong to yourself: your body is yours, claim it," she insists, encouraging women to see their bodies not as sources of shame but as wells of creative energy and avenues for personal freedom. The figure of Medusa, often wrongly depicted as monstrous and lethal, is reinterpreted by Cixous as a representation of misunderstood feminine strength and voices that have been stifled.

Her laughter, previously a source of fear, has transformed into a liberating sound, a reclaiming of her power. Cixous's concepts resonate strongly within the poetry of Kamala Das and Sylvia Plath, both of whom explore confessional writing that places the female body at the forefront of textual exploration. In her poem An Introduction, Kamala Das boldly confronts societal expectations by openly showcasing her physicality and emotions. With lines like "I became tall, my limbs / Swelled and one or two places sprouted hair," and "The weight of my breasts and womb crushed me," Das directly engages the reader with her bodily experience. Her declaration, "I too call myself I," represents a crucial moment of linguistic and physical self-affirmation, reflecting Cixous's encouragement for women to inscribe their stories into history.

Sylvia Plath's exploration of the body and identity, while more understated, is equally impactful. In her renowned poem "Ariel," Plath employs striking bodily imagery—"Black sweet blood mouthfuls," "Thighs, hair," and "Flakes from my heels"—to delve into themes of transformation, liberation, and self-destruction. The horse, Ariel, represents both artistic freedom

and existential escape, guiding the speaker through a dreamlike, visceral experience. In a similar vein, in "Metaphors," Plath utilises her pregnant body as the focal point of metaphor, uncovering her intricate feelings toward motherhood and femininity. Composed of nine lines with nine syllables each, the poem reflects the gestation period, depicting the body as "A ponderous house," highlighting both the physical weight and the deeper significance of pregnancy. Both poets, in their unique stylistic approaches, embody Cixous's concept of a feminine language, a language grounded in the body, memory, and identity. Through their confessional style, they reclaim the female body not merely as a realm of biology or societal control, but as a medium for expression and subversion. Their creations demonstrate how the process of writing oneself serves as both a means of self-healing and cultural defiance.

Resisting Appropriation: Confessional Realism in the Works of Kamala Das and Sylvia Plath

In A Room of One's Own, Virginia Woolf famously claims that "for a woman to write fiction, she must have financial independence and a personal space." More than just a physical space, the "room" symbolizes a figurative domain of freedom—an intellectual and creative sanctuary free from the limitations imposed by patriarchy. Woolf's main argument highlights the historical exclusion of women from literature and literary traditions, with their identities often articulated or distorted through the perspective of men. She notes that women have often been idealised in literature only to be marginalised in real life: "For centuries, women have acted as mirrors, possessing the magical and delightful ability to magnify the figure of man to twice its actual size." This gap between how women are represented in literature and their actual experiences calls for a literary realism that accurately reflects women's psychological and emotional truths.

Woolf's concept of realism is not focused on superficial details, but rather on an honest depiction of inner lives. Her plea to "capture the atoms as they strike the mind" finds its strongest expression in confessional poetry. This genre confronts literary norms by emphasising personal authenticity over aesthetic refinement. Kamala Das and Sylvia Plath, two key figures in this style, push back against linguistic conventions and literary traditions shaped by male expectations, using the confessional approach to portray the fragmented and often painful aspects of female existence. Kamala Das's poem 'An Introduction' expresses defiance against societal gender norms and the constraints on language. Her assertion—"Why not let me speak in / Any language I like?... Its distortions, its queernesses / All mine, mine alone"—highlights a reclaimed identity through the use of language. She reveals the pain caused by early marriage and coerced sexual experiences: "He drew a youth of sixteen into the / Bedroom and closed the door."

Similarly, Plath's poetry addresses female identity within a patriarchal framework. In "Lady Lazarus," she states, "Dying / Is an art, like everything else. / I do it exceptionally well." In this context, death is portrayed not merely as an end but as a means of expression—an affirmation of control in a life limited by societal and psychological constraints. The performative quality emphasizes the ridiculousness of societal demands regarding femininity and mental well-being. In "Mirror," Plath examines society's fixation on youth and physical appearance, noting, "In me she has drowned a young girl, and in me an old woman / Rises toward her day after day, like a terrible fish." The mirror reveals a reality that neither moonlight nor candlelight—representatives of illusion—can hide.

Both poets represent Woolf's demand for a fresh language and structure—one that captures rather than stifles the rhythms of female experience. Their poetry reasserts the personal as political, positioning confessional poetry as a genre of literary realism that can stand against appropriation and convey the raw realities of womanhood.

Subverting Patriarchal Linguistic Norms: Entry into the Public Sphere and the Universalisation of the Feminine Voice

Dale Spender's groundbreaking book Man-Made Language (1980) provides a profound critique of language as an inherently patriarchal system that not only marginalises but also systematically silences women. Spender claims that the English language is "man-made"—not just in terms of vocabulary or grammar but also in its fundamental epistemological structure. She asserts that language has historically been developed by and for men, leading to the semantic and symbolic devaluation of women. Her observation that "female-marked words are viewed negatively" supports her main argument: that women are not inherently lacking in language skills, but are assessed according to male-defined standards that label their linguistic expressions as deviant.
Spender points out that female authors who step outside of traditional literary conventions set by men frequently face backlash for their "departures." She contends, however, that these departures represent sites of genius, subtly questioning the established linguistic system. Reflecting on Virginia Woolf's prior observations, Spender asserts that women "have been forced to utilise a language that is not of their own creation," a notion strongly conveyed in the poetic expressions of Kamala Das and Sylvia Plath. By openly expressing their personal experiences and confessional truths, both poets challenge the patriarchal expectation of silence and deliberately enter the public domain with a powerful, disruptive impact.

Spender highlights the contrast between the public and private domains, linking men to the public sphere of discourse and women to the private, domestic realm. In this context, silence is portrayed as a desirable feminine quality, serving as a means of control. Nevertheless, through their writings, Kamala Das and Sylvia Plath emerge as what Spender refers to as "defiant figures," challenging these established boundaries by generalising their personal suffering and, consequently, undermining the normative frameworks of patriarchal language.

Kamala Das, for example, clearly dismisses the limitations of conventional syntax and vocabulary. Her poem "An Introduction" serves as a prime example of this defiance. She states, "Why not let me speak in / Any language I like? / The language I speak / Becomes mine," emphasising her right to control her own language. By employing Indianized English—merging Malayalam, colloquial expressions, and irregular syntax—she confronts the colonial and patriarchal constraints of language, creating the possibility for a more sincere and personal expression of femininity. Amar Dwivedi observes that Das's notion of universality is "self-imposed and not natural," yet it is this very self-imposition that renders her poetic voice groundbreaking. Das articulates not only her personal experiences but also those of a marginalized collective, inviting her audience—particularly women—into a communal space of acknowledgment and defiance.

In a similar vein, Sylvia Plath skilfully manipulates language to rise above patriarchal expression. Her incorporation of puns, metaphors, and linguistic innovations—such as the play on "eye" and "I" in "Ariel"—reveals her intention to develop a personal vocabulary that resists masculine definitions. Moreover, her use of emotionally charged and controversial language, like "nigger," forces the reader to confront the violence inherent in cultural and linguistic frameworks.
Both poets exemplify Spender's theory that genuine subversion of patriarchal language is achieved not just through content, but through structure, syntax, and voice. By choosing not to write for a male-centered audience or meet its standards, Das and Plath broaden the feminine voice—extending it beyond personal pain into a collective form of linguistic resistance. Consequently, their poetry is not only personal but transformative—securing a space in the public realm where the private is honored rather than muted. Through this radical recontextualization of language and themes, both poets assert that the female voice, long marginalized, is essential and potent.

Conclusion

Historically, women have been compelled to adhere to patriarchal standards, especially in the realms of language and literature. Sylvia Plath and Kamala Das began by following rigid poetic structures but later shifted to a more liberated and personal style of expression. Their movement from formal meter to a more free-flowing confessional approach signifies their challenge against male-centric linguistic systems. Plath's preoccupation with form and Das's bold acceptance of multilingual expression demonstrate that language was not instinctual for women but rather something they needed to reclaim and transform.

This study has examined how both poets utilize the confessional style to convey personal truths and resonate with the collective female experience. Their work pushes against conventional linguistic limitations, allowing for genuine female expression. As Dale Spender and feminist linguists such as Talbot have pointed out, language both mirrors and perpetuates gendered power structures—Plath and Das intentionally challenge this by writing from their own realities.

By engaging in the public domain and transforming poetic structure, both poets played a significant role in freeing the female voice from the limits imposed by patriarchy. While this analysis merely grazes the surface, it paves the way for deeper exploration of form, language, and personal narrative in their writings, underscoring that when women express their own stories, it stands as a potent act of defiance and reclamation.

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Democracy And Frontline Governance For Sustainable Development

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Abstract:

A strong and deep-rooted Democracy with an efficient Frontline Governance are the fundamental pillars in the pursuit of Sustainable Development. Democratic institutions when effectively structured, facilitate civic engagement, transparency and impactful participatory government. By empowering local governments and administrative bodies, frontline governance ensures that initiatives are contextually relevant, socially inclusive and environmentally sustainable. The decentralized approach not only strengthens public service delivery but also promotes political stability and long-term social resilience, which are essential for achieving sustainable development at both the local and global level. The paper explores how decentralized government model help in achieving sustainable development. In this paper I have done a comparative study of countries who have achieved considerable success. This topic intrigued me as it is a very dynamic topic and includes both 'top-down' and 'bottom-up' study approach. This topic from applicability perspective is vital to India's development and the '2047 Vision of Viksit Bharat'. India being the largest Democracy globally can make the most of its frontline governance offices to achieve the Sustainable Development Goals (SDG's). The National Institute for Transforming India (NITI) Aayog lays down the framework for fulfilling SDG in India and the Ministry of Statistics and Programme Implementation (MoSPI). Frontline Governance bodies play pivotal role in the progress of the country. Inclusive policies, institutional reforms and multi-stake-holders collaboration is needed to build resilient and people centric democracies. Frontline governance bridges the gap between national policies and local realities. Strengthening democratic governance at all levels is essential for creating an equitable, prosperous and environmentally sustainable communities worldwide.

Key words: *NITI Aayog, Decentralization, grassroots, inclusivity, sustainability, Viksit Bharat, development.*

Introduction:

The Frontline Governance Institutes come in direct contact of the broader masses. They directly address the diverse needs of the citizens, officers occupying those posts must be well-informed of all the policies and schemes meant for the betterment of citizens and which shall contribute to sustainable development. Democracy as rightly said by Abraham Lincoln is, *"The government of the people, by the people and for the people."* Democratic government is made by the society and meant for the society. In this form of government the Political rulers are either directly elected by the people or in the representative form, representatives of people put forth the issues of the masses in parliament or media. These Sustainable Development Goals (SGD's) are created on a global level, these issues are common to most of the nations, the task is to make them reach to the last person in the line in that form in which it is framed and meant to reach citizens. The hierarchy in the administration must be known to the citizens and there should be transparency and accountability at all levels. Democratic Principles like Rule of Law, Popular Sovereignty, Political Equality helps to maintain righteousness in all levels of bureaucratic system.

Sustainable development is the need of the hour, it the requirement the present times to have a future for this Globe. Sustainable development is the task of meeting the present needs without compromising the ability to meet their own needs. It balances economic growth, environmental protection and social well-being to ensure long-term sustainability. In India, **NITI Aayog** is responsible for monitoring and implementing SDG progress in India. India ranks **112th out of 166 countries as of 2023 SDG INDEX**. It Promotes a **"whole-of-government"** and **"whole-of-society"** approach.

The role of Frontline Governance here is to connect with the citizens, understand their needs and find out indigenous solutions, which can become one of the ways to achieve SDG. The role of Frontline Governance is a link between the Global and Local, and righteous implementation of global measures depends upon efficient working of these institutions. In this context, Democracy proves to be important as the values laid down by democracy become a foundation of strong frontline governance systems and an inclusive global order based on majority rule and recognition of minority rights. A wholistic and inclusive approach which shall consist of these three components will make a good present and a better future for all.

Understanding Terminologies:

1. **DEMOCRACY:** Democracy is a **form of government where power lies in the hands of people,** who exercise it either directly or through elected representatives. It is a very ancient concept believed to have emerged in the Greek Society. The word 'Democracy' is derived from two Greek word- *'demos'* meaning 'people' and *'kratos'* meaning 'rule'. As democracy is citizen centric it gained prominence in those nations which suffered from imperial rule of the colonialists. It creates a class of intelligent, disciplined and dignified citizens who are aware of their duties and rights.

- Definitions of Democracy:

(i) **Aristotle** – "Democracy arises out of the notion that those who are equal in any respect are equal in all respects."

(ii) **Mahatma Gandhi** – "The spirit of democracy cannot be imposed from without. It has to come from within."

- Key Features of Democracy:

1. Popular Sovereignty
2. Free and Fair Elections
3. Rule of Law
4. Separation of Powers
5. Protection of Rights and Freedoms
6. Majority Rule with Minority Rights

Frontline Governance:

Frontline governance refers to **government presence at the grassroots level**, ensuring effective implementation of policies and public service delivery. The frontline governance bridges gaps between government and citizens. Also, it enhances service delivery and improves medical care, education, sanitation and so on. The frontline Governance boosts local decision-making and empowers local government to take action based on community needs. It makes the *democracy stronger* and *governance more effective*. This structure links the top tier with the bottom tier where the policies set by the top tier reach effectively to the bottom tier so that its benefits can be reaped by all. 'Transparency' and 'Accountability' are the most cherished values local government. These values must lead the frontline governance for making it efficient and citizen centric.

Sustainable Development:

Sustainable development is a **global agenda that aims to balance economic growth, social inclusion, and environmental protection.** It's a way to achieve long-term prosperity and well-being for people and the planet. Development done by taking care of the environment and resources can be said as

sustainable development. Sustainable development is the task of meeting the present needs without compromising the ability to meet their own needs.

The Sustainable Development Goals is a set of 17 global goals adopted by the member nations of UN, the goals were adopted in 2015 as a part of 2030 Agenda for sustainable development. They are a universal call to action to **end poverty, protect the planet, and ensure prosperity and peace** for all people by 2030. The purpose of these goals is to create a better and sustainable future for all, address global challenges and provide a shared blueprint for countries to align their development plans with global priorities. **UN Agencies** monitor progress and provide technical support.

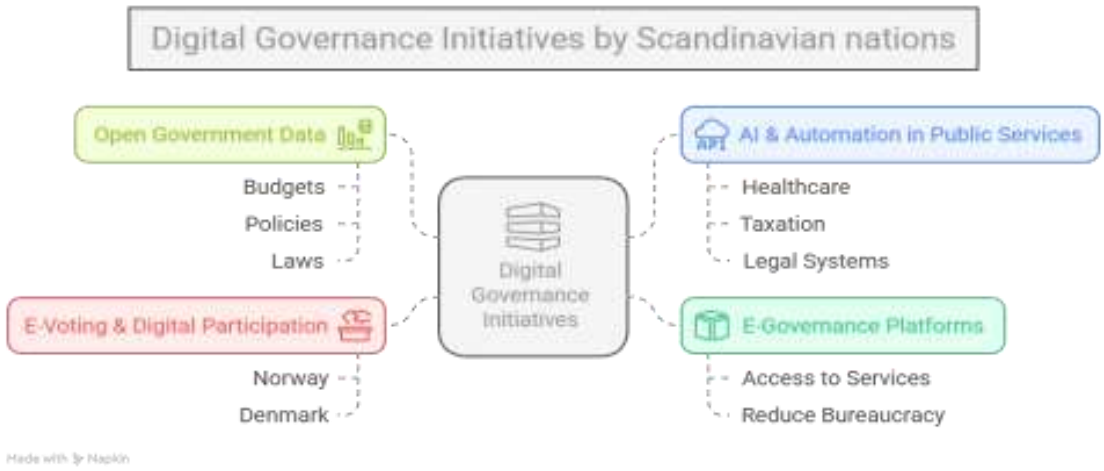


Examples Of Nations Who Have Done Well In This Purview:

I. **SCANDINAVIAN NATIONS:**

The Scandinavian countries- **Norway, Sweden,** and **Denmark**, are globally recognized for their **high-quality governance, strong local institutions, and advanced digital democracy**. Their governance models emphasize **transparency, decentralization,** and **direct citizen engagement**, making them leaders in sustainable development and democratic innovation.





The Frontline Governance System of Scandinavian nations is highly commendable. Sweden's Municipalities manage 80% of Public Services, giving local authorities major responsibilities. Due to lawful use of technology and AI, Scandinavian citizens can file taxes, access health records and vote digitally making governance more efficient and accessible.

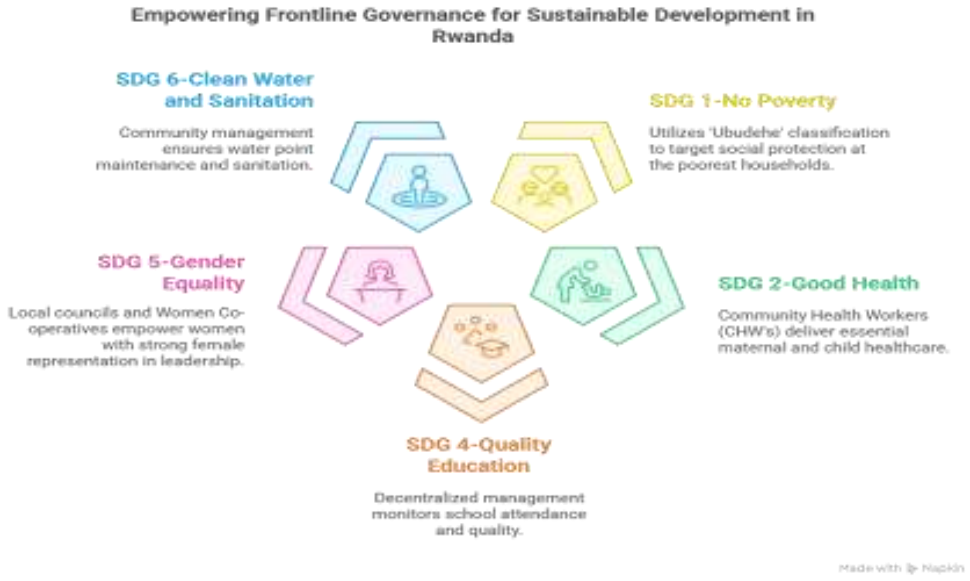
In Denmark, digital platforms like NemID and Digital Post help in securing electronic ID system for accessing government and banking services.

- **Ways Citizens Participate in Governance**

Public Consultations & Referendums – Citizens vote on local policies and budgets.
Deliberative Assemblies – Local governments organize **citizen panels** to discuss policy reforms.
Strong Voter Turnout – High electoral participation (*Norway: 78%, Sweden: 87%, Denmark: 84%*).
Participatory Budgeting – Residents decide on **local government spending priorities**.

- **Scandinavian Governance & Sustainable Development Goals (SDGs)**

Low Corruption Levels – Transparency in governance prevents misuse of public funds.
Gender Equality & Inclusivity – Strong policies for **equal representation of women & minorities**.
Environmental Sustainability – Cities like **Copenhagen, Stockholm, and Oslo** lead in **green policies & carbon neutrality**.
Efficient Public Services – High-quality **education, healthcare, and social welfare** improve the standard of living.
These Scandinavian nations have set an example for the world that how Democracy, Frontline Governance and Sustainable Development Goals (SDG's) can be integrated and used efficiently to reap maximum benefits from it, these nations give a direction for investing in digital platforms, making them more secure and easily accessible to the citizens. These achievements are also environment-friendly. These nations fulfil SDG 11- Sustainable Cities and Communities and SDG 13- Climate Action.
RWANDA: Rwanda is a developing economy and an emerging democracy. While developing, it is taking care of environment. It is majorly working in decentralization of democracy and community engagement thus making citizens aware of their rights and duties towards the state.



- Key Features:

- **Decentralized Governance** – Power delegated to **districts, sectors, cells, and villages**.
- **Community-Based Governance** – Programs like **Umuganda (monthly community work) & Ubudehe (poverty alleviation planning)**.
- **Tech-Enabled Public Services** – E-governance initiatives ensure **transparent service delivery**.
- **Zero-Tolerance for Corruption** – Strong accountability in **local administration**.

The main focus of Rwandan Democracy is that is focuses primarily on the bottom-most tier and aims to make the policies reach them efficiently. Giving impetus to local leadership and community structures play a central role in implementation and accountability. Rwanda emphasizes more on such SDG's which meets their needs as well as the global needs.

India

Democracy, Frontline Governance And Sustainable Development.

India is recognized as the largest Democracy in the world. It has a very well defined and profound Frontline Governance System also termed as Local Self-Governing System. This elaborate system of Local Self-Governance plays a vital role as a Government Service Provider making the government policies reach the last tier of the society. India has a multi-party election system, with free and fair elections held by an independent Constitutional body- Election Commission Of India ECI (Article 324). Also, there is separation of powers between the executive, legislative and judiciary, with Article 124 constituting 'Independent Judiciary'. These values strengthen the Democracy of India and give her, the distinguished identity. In India, Local Self-Governing institutions received Constitutional status by the 73rd and 74th Constitutional Amendment Act, enacted in 1992 to the rural institutions and urban institutions respectively. It led to the formation of 3-tier Local Government, with top-most rank being with the District Collector, followed by Block Officer at the Block level and Sarpanch being the village head- This was the structure for Rural government. For the Urban governance, the structure varies slightly, with classification based on population. Large urban areas / metro cities with population over 1 million (10,00,000) has Municipal Corporation, with Mayor being the Ceremonial head and Municipal Commissioner (usually an IAS Officer) being Executive Head. Medium-sized towns and cities with population between 1,00,000 to 1 million administered by Municipal Council headed by an Elected Chairperson and Chief Municipal Officer being the Executive head. For Transitional areas experiencing rural to urban shift with population between 20,000 and 1,00,000 are administered by Nagar Panchayat with elected by the people and executive head appointed by the examinations of the State Public Service Commission. Sustainable Development Goals (SDG's) are very important for inclusive development in India. The task of implementation and assessment of the SDG in India is done by National Institution for Transforming India- NITI Aayog. India has demonstrated notable progress in achieving the United Nations Sustainable Development Goals (SDGs), as reflected in the NITI Aayog's SDG India Index 2023-24. India's overall SDG score *improved to 71 in 2023-24*, up from 66 in 2020-21 and 57 in 2018. This enhancement indicates substantial progress in sustainable development efforts across the country.

There has been substantial work for fulfilling all the SDG's in India. India has made significant efforts to align its development agenda with the United Nations Sustainable Development Goals (SDGs), which are a set of 17 global goals to be achieved by 2030. The country has launched numerous policies, programs, and institutional mechanisms to implement and monitor progress on SDGs.

- Key Policies and Programs Aligned with SDGs:

SDG 1- NO POVERTY

- **Pradhan Mantri Jan Dhan Yojana (PMJDY):** financial inclusion and **National Social Assistance Programme (NSAP):** pensions for elderly, widows, and disabled.

- **Multidimensional Poverty Reduction:** The percentage of the population living in multidimensional poverty decreased from *24.8% in 2015-16* to *14.96% in 2019-21,* reflecting effective poverty alleviation measures.
- **MGNREGA Employment:** Approximately *99.7% of individuals seeking employment* under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) were provided work in 2023-24, showcasing the program's extensive reach.

SDG 2- ZERO HUNGER

- **National Food Security Act (NFSA) Coverage:** *About 99.01% of eligible beneficiaries* are covered under the NFSA, ensuring food security for a vast majority of the population through- **Targeted Public Distribution System (TPDS):** Distribution of subsidized food grains via ration shops. It is implemented under NFSA.
- **Mid-Day Meal Scheme (Now PM POSHAN):** Provide nutritious meals to school children.

SDG 3- GOOD HEALTH AND WELL-BEING

- **Child Immunization:** The immunization rate for children aged 9-11 months reached *93.23%*, contributing to better child health outcomes.
- **National Mental Health Programme (NMHP):** Promote mental well-being and provide mental healthcare services at primary level.
- **Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (PM-JAY):** Provide health insurance of up to ₹5 lakh per family/year. **Universal Immunization Programme (UIP):** Provide free vaccines against 12 life-threatening diseases.

SDG 4- QUALITY EDUCATION

- **Elementary Education Enrolment:** The *Adjusted Net Enrolment Rate (ANER) for elementary education is 96.5%*, reflecting high participation levels in primary education. **Improving School Infrastructure-**Approximately *88.65%* of schools have access to both electricity and drinking water, enhancing the learning environment.
- **National Education Policy (NEP), 2020:** Transform the Indian education system to be more holistic, flexible, and multidisciplinary.
- **Right to Education Act (RTE), 2009:** Free and compulsory education to all children aged 6–14. **Legal guarantee** of quality education.

SDG 5- GENDER EQUALITY

- **Women's Reservation Act or Nari Shakti Vandan Adhiniyam:** This landmark legislation *reserves one-third (33%) of seats in the Lok Sabha* (the lower house of Parliament), state legislative assemblies, and the Legislative Assembly of the National Capital Territory of Delhi for women. The reservation also applies to seats already reserved for Scheduled Castes (SCs) and Scheduled Tribes (STs).
- **Beti Bachao, Beti Padhao:** promote girl child education, thus empowering girls**.** And **Pradhan Mantri Matru Vandana Yojana (PMMVY):** *Maternity benefit of ₹5,000* for first live birth.

SDG 6- CLEAN WATER AND SANITATION

- **School Sanitation Facilities:** Approximately *94.7%* of schools have functional toilets for girls, promoting gender-sensitive sanitation.
- **Jal Jeevan Mission (JJM):** Provide **Functional Household Tap Connection (FHTC)** to every rural household by 2024.
- **Swacch Bharat Mission:** To eliminate open defecation and improve solid waste management. It was launched in 2014, and to commemorate 10 years of its implementation, previous year, Government of India launched Swachhta Hi Seva. Also, the novel **Namami Gange Programme** to rejuvenate River Ganga and its tributaries.

SDG 7- AFFORDABLE AND CLEAN ENERGY

- **Clean Cooking Fuel:** The percentage of households with access to clean cooking fuel increased from 92.02% in 2020 to *96.35% in 2024,* reducing indoor air pollution and associated health risks.
- **Saubhagya Scheme (Pradhan Mantri Sahaj Bijli Har Ghar Yojana):** *Universal household electrification*, especially in rural and poor urban areas. **PM Ujjwala Yojana:** Provide *free LPG connections to poor households*, especially women.
- **National Solar Mission (under National Action Plan on Climate Change – NAPCC):** *280 GW of solar power* capacity by 2030.

SDG 8- DECENT WORK AND ECONOMIC GROWTH:

- **Unemployment Rate:** The unemployment rate declined from 6.2% in 2018-19 to *3.40% in 2022-23*, indicating improved employment opportunities.
- **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):** *Skill training and placement* for rural youth (15-35 years).
- **Start-Up India:** Promote *innovation, entrepreneurship, and job creation* and support tax exemptions, funding, ease of regulations. **Make in India:** It Boost domestic manufacturing and attract foreign investment. *Extends to 25 key industries* including textiles, electronics, defence. It facilitates increased FDI inflow and job opportunities.

SDG 9- INDUSTRY, NNOVATION AND INFRASTRUCTURE

- **Rural Connectivity:** Approximately *99.70% of targeted habitations* are connected with all-weather roads under the Pradhan Mantri Gram Sadak Yojana (PMGSY), enhancing rural infrastructure.
- **PM Gati Shakti** for Infrastructure development and **Digital India** for ICT infrastructure and e-governance.

SDG 10- REDUCED INEQUALITIES

- **Representation of SC/ST in State Assemblies:** Scheduled Castes and Scheduled Tribes hold *28.57% of seats* in state legislative assemblies, promoting inclusive governance.
- **PM Jan Dhan Yojana (PMJDY):** Aims for **financial inclusion** by ensuring access to banking services for all households, especially the poor and unbanked. **MUDRA Yojana:** Promote **entrepreneurship among SC/STs and women**.
- **Aspirational Districts Programme:** Targets **underdeveloped districts** with interventions in health, education, and infrastructure to bridge regional disparities.

SDG 11- SUSTAINABLE CITIES AND COMMUNITIES

- **Waste Management:** The percentage of municipal solid waste processed increased from 68% in 2020 to *78.46% in 2024*, contributing to cleaner urban environments.
- **AMRUT (Atal Mission for Rejuvenation and Urban Transformation):** The policy focuses on- **Urban water supply and sewerage, Green spaces and non-motorized transport** and **Stormwater drainage and waste management.**
- **Ease of Living Index & Municipal Performance Index:** Developed by **MoHUA (Ministry of Housing and Urban Affairs)**. Measures urban quality of life, infrastructure, and sustainability in Indian cities. **National Mission on Sustainable Habitat (NMSH):** Promotes **energy efficiency**, **green buildings**, and **urban climate resilience.**

SDG 12- RESPONSIBLE CONSUMPTION AND PRODUCTION

- **Plastic Waste Management Rules (2016, amended 2021):** Ban on single-use plastics (phased approach).
- **Unnat Jyoti by Affordable LEDs for All (UJALA):** Promotes **energy-efficient lighting (LED bulbs)** at affordable prices. **Zero Effect Zero Defect (ZED) Certification Scheme:** Launched for **MSMEs to adopt clean and green technologies.**

SDG 13- CLIMATE ACTION

- **National Action Plan on Climate Change (NAPCC):** Launched in **2008**, it is India's core climate strategy, comprising **8 National Missions** focused on mitigation, adaptation, and sustainable development.
- **FAME India Scheme (Faster Adoption and Manufacturing of Hybrid & Electric Vehicles):** Promotes **electric mobility** to reduce fossil fuel dependence and GHG emissions.

SDG 14 and 15- LIFE BELOW WATER and LIFE ON LAND

- **Pradhan Mantri Matsya Sampada Yojana (PMMSY):** Comprehensive scheme to enhance fish production, infrastructure, and exports.
- **Blue Revolution Mission:** Aims at sustainable and responsible development of **fisheries and aquaculture.**
- **National Biodiversity Action Plan (NBAP):** A comprehensive strategy to **protect flora and fauna**, address habitat loss, and regulate access to biological resources.
- **National Afforestation Programme (NAP):** Promotes **eco-restoration** and **reforestation** of degraded forest land through community participation.

SDG 16- PEACE, JUSTICE AND STRONG INSTITUTIONS

- **Anti-corruption and Transparency measures:** Implementation of RTI Act, empowers citizens to seek information from public authorities. Also, setting up of Lokpal and Lokayuta. These initiatives act as checks and balances while fostering culture of integrity in Public Administration.
- **Modernization of Police systems:** Implementation of Assistance to States for Modernisation of Police Scheme (ASMP), Crime and Criminal Tracking Network & Systems (CCTNS) and Inter-operable Criminal Justice System (ICJS).

SDG 17- PARTNERSHIPS FOR THE GOALS

- **Financing through Multilateral Agencies:** India engages with World Bank, UNDP, ADB, and AIIB for financial and technical support for SDG-linked projects.
- **Indian Technical and Economic Cooperation (ITEC) Programme:** Offers training, scholarships, and capacity-building assistance to developing countries across health, governance, IT, etc.
- **India's International Development Cooperation:** Through the **Development Partnership Administration (DPA)** under the Ministry of External Affairs. India provides aid, grants, and concessional loans to over *65+ developing countries, especially in Africa and Asia.*

Challenges, Opportunities And Way Forward:

CHALLENGES:	OPPORTUNITIES:
• **Corruption & Bureaucratic Inefficiency** – Weakens trust in governance. • **Political Instability & Conflicts** – Disrupts long-term planning and development. • **Lack of Financial Autonomy for Local Governments** – Limits grassroots initiatives. • **Digital Divide & Accessibility Issues** – Affects e-governance adoption in rural areas. • **Climate Change & Environmental**	• **Promote SDG localization** through state and district-level planning (NITI Aayog's SDG Index). • **Expand renewable energy** and **green economy initiatives** (ISA, National Solar Mission). • **Empower women** as drivers of inclusive and sustainable development. • **Strengthen South-South cooperation** and global SDG leadership (ITEC, Vaccine Maitri). • **Foster citizen engagement** and behavioural change for grassroots action.



Conclusion:

To conclude, the Sustainable Development Goals (SDG's) are a very important to create a significant impact in the current behaviour of people and create a long-lasting change. This change will assure a better future for our upcoming generations. Frontline government offices are **critical in implementing policies, maintaining law and order, and ensuring efficient governance** at the grassroots level. They bridge the gap between the government and citizens, making governance accessible and effective. Frontline government strives to strike a connection with the people and let them avail all the schemes and facilities meant for them. The values of democracy establish and maintain a spirit of rationality and reasoning among the citizens and making the governmental authorities accountable. A tripartite effect of these 3 vital components are essential in shaping a future which shall guarantee equality and equity, social and political security, economic development, environmental stability and world peace.

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Determinants That Influence A Person's Decision To Buy A Property In The Uae

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Abstract

This study explores the complex and interrelated factors that influence individuals' decisions to purchase property in the United Arab Emirates (UAE), a nation renowned for its booming real estate sector. As the UAE continues to experience rapid economic growth, infrastructural modernization, and liberalized foreign investment policies, it has emerged as a prominent hub for both domestic and international property buyers. The research focuses on evaluating the influence of macroeconomic indicators, government-led initiatives, legal frameworks, and property ownership regulations on consumer behavior in the real estate market. Utilizing primary data gathered from 200 respondents through a structured questionnaire, the study employs statistical tools such as Jamovi, Excel, and Google Sheets for data analysis and interpretation. The results reveal that economic stability, clarity in property ownership laws—particularly concerning foreign buyers—and transparent policy communication significantly enhance buyer confidence and directly impact investment decisions. These findings carry important implications for real estate developers, government policymakers, and financial institutions aiming to attract and retain investors in the UAE's property market. By shedding light on buyer preferences and key motivators, this study contributes to a deeper understanding of the evolving dynamics within one of the world's most vibrant real estate environments.

Keywords: *Real estate, UAE, economic factors, government policy, foreign ownership, legal framework, property investment, consumer behavior*

I. Introduction

The real estate sector in the United Arab Emirates (UAE) has rapidly evolved into one of the most vibrant and globally attractive markets, underpinned by sustained economic growth, visionary urban planning, and a progressive policy environment that encourages both local and international investment. The nation's strategic emphasis on infrastructural expansion, diversification beyond oil revenues, and its positioning as a global business hub have collectively contributed to the growth and sophistication of its property market. Consequently, the decision-making process for purchasing property in the UAE has become increasingly multifaceted, influenced by an intricate interplay of economic indicators, market trends, legal regulations, and governmental reforms.

This paper seeks to explore and critically analyze the key determinants that shape property-buying behavior in the UAE. It delves into how factors such as economic stability, employment opportunities, taxation policies, foreign ownership rights, visa regulations, and real estate transparency affect buyer confidence and motivation. By providing an in-depth examination of

these elements, the study offers valuable perspectives for developers aiming to align their offerings with market demand, for investors looking to optimize their investment strategies, and for policymakers striving to enhance the regulatory environment. The insights generated aim to contribute to a more comprehensive understanding of consumer preferences and behavior in one of the Middle East's most dynamic property markets.

1.1 Statement of the Problem

While existing studies tend to focus on macroeconomic indicators, few offer a comprehensive understanding of the combined effect of economic, legal, and policy-based determinants on buyer decisions. Especially in the wake of evolving ownership laws and the introduction of long-term visas for foreign nationals, there remains a gap in understanding how these changes influence property investment behavior in the UAE.

1.2 Objectives of the Study

1. To understand the most important factors that drive property purchase decisions.
2. To analyze how external factors such as economic conditions, property market trends, and government policies affect buyers.
3. To explore how the legal framework surrounding property ownership in the UAE impacts decision-making, especially for foreign buyers.

1.3 Hypotheses of the Study

H1: Economic factors such as interest rates, inflation, and overall economic growth significantly influence a person's decision to purchase property in the UAE.
H2: Government policies, including taxation, ownership rights, and foreign investment regulations, play a crucial role in shaping property-buying behavior.
H3: Legal frameworks related to foreign ownership and title security significantly influence buyer confidence and purchasing decisions.

2. Literature Review

2.1 Economic Determinants

Exchange rates and inflation are two critical macroeconomic variables that significantly influence property demand, particularly in markets with substantial foreign investor activity such as the UAE. As noted by Doherty and O'Leary (2012), fluctuations in exchange rates can either enhance or diminish the attractiveness of real estate investments for international buyers, depending on the relative strength of their home currency against the UAE Dirham. A favorable exchange rate can reduce the effective cost of property acquisition for foreign investors, thereby increasing demand, while an unfavorable rate may deter investment due to increased costs.
Inflation, on the other hand, exerts a dual impact on the real estate market. On one side, rising inflation can erode consumers' purchasing power, making property ownership less accessible for both local and foreign buyers. This often results in decreased affordability and reduced transaction volumes. On the other side, inflation typically drives up property prices, which may appeal to investors seeking capital appreciation in a high-inflation environment. However, sustained inflation without corresponding income growth or investment returns can lead to market stagnation. As emphasized by Leishman et al. (2008), property markets that exhibit stability and steady appreciation are generally more attractive to investors, as they offer predictable returns and lower perceived risk.

Therefore, understanding the interaction between exchange rates, inflation, and real estate dynamics is essential for forecasting investor behavior and market trends in a globalized investment landscape like that of the UAE.

2.2 Market Dynamics

Population growth, rapid urbanization, and the balance between housing demand and supply are fundamental drivers of real estate price trends, particularly in fast-developing regions such as the United Arab Emirates. As urban centers expand and attract a growing influx of residents—both expatriates and citizens—the demand for residential and commercial properties naturally intensifies. This demographic shift places pressure on existing housing infrastructure and prompts increased competition for available properties, thereby influencing pricing dynamics across various segments of the market.

Smith and Zheng (2010) emphasize that housing shortages are directly linked to upward pressure on property prices, as limited supply in the face of high demand creates scarcity-driven inflation in the real estate sector. In such scenarios, the urgency to invest is amplified among buyers and investors who anticipate continued price appreciation due to constrained inventory and rising occupancy rates. This is especially relevant in urban hubs like Dubai and Abu Dhabi, where sustained population growth, driven by both economic migration and government initiatives to attract global talent, has accelerated urban development and reshaped housing markets.

Moreover, the extent to which urban planning and construction keep pace with demographic trends is crucial in determining market equilibrium. When development lags behind demand, price surges are more pronounced, often creating barriers to entry for first-time buyers while simultaneously incentivizing speculative investment. Therefore, understanding the interrelationship between population dynamics, urban expansion, and the supply-demand equilibrium is essential for stakeholders seeking to navigate or regulate the UAE's property landscape effectively.

2.3 Buyer Segmentation

According to Tsen (2017), consumer responses and investment behavior within the real estate market tend to vary significantly between the luxury and affordable housing segments. These differences are driven by the unique economic sensitivities and target demographics associated with each market tier. While luxury housing often caters to high-net-worth individuals who are less affected by short-term economic shifts, the affordable housing segment is far more susceptible to macroeconomic variables, particularly employment stability and interest rate fluctuations.

Affordability in housing is intricately linked to the financial health of middle- and lower-income households. When employment rates decline or job security weakens, potential buyers are more likely to delay or abandon homeownership plans due to concerns over long-term financial commitments. Likewise, fluctuations in interest rates directly impact mortgage affordability. An increase in interest rates raises the cost of borrowing, thereby reducing the purchasing power of prospective buyers in the affordable segment. This often leads to a cooling of demand, slower sales cycles, and increased market hesitancy.

In contrast, the luxury real estate segment is relatively insulated from these pressures. Buyers in this category often rely less on financing and are more influenced by factors such as investment diversification, prestige, and long-term asset appreciation. As a result, while affordable housing markets may contract during periods of economic uncertainty, the luxury segment can remain resilient or even thrive due to continued demand from high-income individuals and foreign investors seeking secure asset classes.

Understanding these divergent responses is essential for developers, financial institutions, and policymakers who aim to design targeted strategies and interventions tailored to the specific needs and behaviors of different housing market segments.

2.4 Property Type and Technological Trends

With the advent of smart cities, buyers now demand homes with smart features like automation and energy efficiency (Tsen, 2017).

2.5 Government Regulations

Archer & Smith (2010) emphasize the influence of ownership laws and the role of the golden visa policy in attracting long-term foreign investment.

2.6 Mortgage and Finance Rules

La Grange (2016) highlights UAE Central Bank regulations on mortgage caps which ensure market stability while promoting home ownership.

2.7 Ownership Rights and Legal Framework

Title security and property ownership rights are fundamental to buyer confidence (Hui & Ho, 2003), with the UAE making significant legal strides in transparency and investor protection.

3. Research Methodology

3.1 Research Design

A quantitative, cross-sectional survey-based approach was adopted.

3.2 Sample Size and Population

A total of **200** valid responses were gathered from students and investors in the UAE using **random and stratified sampling**.

3.3 Data Collection Tool

Google Forms was used to circulate a structured questionnaire covering economic, policy, and legal variables.

3.4 Variables

- **Independent Variables**: Economic indicators, government policies, legal frameworks
- **Dependent Variable**: Property purchase decision
- **Statistical Tools**: Google Sheets, Microsoft Excel, and Jamovi were used for descriptive analysis, correlation, and regression modeling.

3.5 Ethical Considerations

Participation in the study was entirely voluntary and conducted under conditions of strict anonymity. Respondents were informed that their involvement was optional, and they could withdraw at any point without any consequences. No personally identifiable information was collected, ensuring that individual privacy and confidentiality were rigorously maintained throughout the research process.

Furthermore, all data gathered was used exclusively for academic and research purposes. Participants were assured that their responses would be analyzed in aggregate form, and no individual responses would be singled out or disclosed. The primary objective was to gain insights into behavioral patterns and attitudes related to the study's topic, without compromising ethical standards or the personal integrity of the respondents.

The research adhered to ethical guidelines commonly upheld in academic investigations, including informed consent, data security, and non-maleficence. By ensuring transparency and ethical responsibility, the study aimed to create a trustworthy environment that encouraged honest and unbiased participation.

4. Data Analysis and Results

Category	Variable	Percentage/Value
Descriptive Statistics	Nationality	60% UAE Nationals, 40% Non-UAE Residents
	Age Group	Majority between 25–40 years
	Property Type Preference	45% apartments, 35% villas, 20% commercial spaces
	Primary Motivators	38% cited economic growth, 32% government incentives, 30% legal clarity
Correlation Analysis	Economic Factors ↔ Buying Decision	+0.68 (Strong Positive)

	Government Policy ↔ Buying Decision	+0.56 (Moderate Positive)
	Legal Framework ↔ Buying Decision	+0.59 (Moderate Positive)
Regression Analysis	R-squared	0.690 (69% of variability explained by economic and market factors)
	Significant Predictors	Economic Growth of UAE: $\beta = 0.188$, $p = 0.010$
		Property Price Trends: $\beta = 0.266$, $p = 0.002$
		Technological Advancements: $\beta = 0.219$, $p < 0.001$

4.1 Descriptive Statistics

- **Nationality**: 60% UAE Nationals, 40% Non-UAE Residents
- **Age Group**: Majority between 25–40 years
- **Property Type Preference**: 45% apartments, 35% villas, 20% commercial spaces
- **Primary Motivators**: 38% cited economic growth, 32% government incentives, 30% legal clarity

4.2 Correlation Analysis

Variable Pair	Correlation (r)	Relationship
Economic Factors ↔ Buying Decision	+0.68	Strong Positive
Government Policy ↔ Buying Decision	+0.56	Moderate Positive
Legal Framework ↔ Buying Decision	+0.59	Moderate Positive

4.3 Regression Analysis

(Dependent Variable: ROI Expectations):

- **R-squared = 0.690** → 69% of the variability in ROI expectations is explained by the selected economic and market factors.
- **Significant Predictors ($p < 0.05$)**:
  - **Economic Growth of the UAE** ($\beta = 0.188$, $p = 0.010$)
  - **Property Price Trends** ($\beta = 0.266$, $p = 0.002$)
  - **Technological Advancements** ($\beta = 0.219$, $p < 0.001$)

These are statistically significant drivers of perceived ROI importance.

Regression Analysis	Variable	Beta (β)	p-value
R-squared		0.690	
Significant Predictors	Economic Growth of UAE	0.188	0.010
	Property Price Trends	0.266	0.002
	Technological Advancements	0.219	< 0.001

5. Discussion

Economic indicators such as interest rates and GDP growth continue to serve as primary determinants influencing property purchase decisions among buyers. These macroeconomic factors directly impact borrowing costs and future economic expectations, thereby shaping consumer sentiment. For instance, lower interest rates often reduce the cost of financing, making real estate investments more accessible and appealing. Simultaneously, a robust GDP growth rate instills confidence in long-term economic stability, encouraging more aggressive investment behavior.

In parallel, legal and regulatory clarity—especially for foreign nationals—emerges as a significant factor in bolstering investor confidence. Transparent legal frameworks regarding property ownership, residency rights, and repatriation of profits contribute to reducing perceived risks.

Countries that provide straightforward legal pathways for foreign investment tend to attract a larger share of international investors, particularly in markets with high ROI potential.

Moreover, recent governmental policy interventions, such as the introduction of long-term residency visas, have significantly broadened the appeal of certain real estate markets. These initiatives are seen not only as incentives for relocation but also as strategic moves to align national policies with evolving investor expectations. By offering extended stability, such visas reduce the uncertainty typically associated with expatriate investments and reinforce long-term commitment to the region.

Collectively, the data reveals a nuanced and holistic interaction between financial capability, perceived economic and social stability, and the regulatory ecosystem. Investment choices are no longer based solely on monetary returns but are increasingly shaped by a combination of tangible economic indicators and intangible factors such as legal assurance and policy transparency. This interplay underscores the importance of integrated policy frameworks that cater to both domestic and international investor segments.

6. Implications

- **For Developers**: Market segmentation based on economic trends and buyer types is key.
- **For Policymakers**: Legal reforms supporting foreign ownership will boost international investment.
- **For Investors**: Legal literacy is essential when entering the UAE property market.

7. Limitations and Future Research

- Limited access to confidential transaction data
- Possible self-reporting bias in surveys
- Future research could explore longitudinal buyer trends or conduct deeper qualitative interviews with investors and developers.

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A Study Of Diasporic Literatures' Characteristics

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Abstract:

Diasporic literature captures the multifaceted experiences of migration, cultural negotiation, and identity crises that define the lives of individuals and communities displaced from their homeland. The notions of 'home' and 'return' in diaspora studies are closely linked with the concepts of identity and belonging. Home for diasporic people becomes a complex entity that can only be defined as a place where one lives or belongs to. However, the movement of the diasporic subjects from their native land of origin makes them homeless and displaced and their subsequent entry into the new land, which now becomes a new homeland, makes the notion of home more complicated. The concept of home becomes still more complex as it may undergo radical transformations, leaving no sign of a familiar domain except in memory. The idea of home is the key to understanding diaspora and diasporic subjects. Diaspora characteristics in literature typically involve themes of displacement, cultural negotiation, hybridity, nostalgia, identity crises, and the struggles of immigrants or their descendants. Online sources, thesis form Shodhaganga and books have been referred to examine characteristics of diasporic literature. In this research paper have been studied the diasporic literatures' characteristics and its' impact on human beings and on their social culture.

Keywords: *Diaspora, homeland, displacement, social, integration, migration, struggle, transnationalism.*

Introduction:

Going beyond the individual or collective movement of people, diaspora includes the idea of community, of inter-connection, of sharing a set of diasporic, constitutive features. The term 'diaspora' has been applied not only to dislocated communities, but also to members of clashing civilizations (Huntington 40-8). This study explores key diasporic characteristics—historical migration, economic contributions, cultural retention and adaptation, political influence, social networks, and identity struggles—through a critical examination of works such as *The Twice Born Fiction* by Meenakshi Mukherjee, *Class Consciousness in the Novels of Kamala Markandaya* by Mishra Pravati, *Nectar in a Sieve* by Kamala Markandaya, *Paro: Dreams of Passion* and *Priya: In Incredible Indyaa* by Namita Gokhale, *Things to Leave Behind* by Namita Gokhale, and *Difficult Daughters* by Manju Kapur.

These novels depict characters who grapple with displacement—whether literal or metaphorical—showcasing hybrid identities, struggles for social integration, and conflicts between tradition and modernity. The narratives illustrate how migration, both voluntary and forced, shapes economic, political, and cultural identities within the diaspora. The works of Kamala Markandaya, for example, highlight the challenges of assimilation and economic survival, while Namita Gokhale and Manju Kapur address themes of colonialism, globalization, and gendered diasporic struggles.

By examining these texts, this paper underscores the evolving nature of the Indian diaspora and its impact on global literary discourse. These works not only reflect the resilience of displaced communities but also challenge dominant narratives of belonging, identity, and historical memory. The study thus situates Indian diasporic literature as a vital medium for understanding the broader implications of migration and transnationalism in a rapidly globalizing world.

Method:

Descriptive Method is used to present this research paper. The Secondary sources referred such as Digital materials, books and thesis related to the diasporic literatures. Studied literatures and analyzed various aspects of *The Twice Born Fiction* by Meenakshi Mukherjee, *Class Consciousness in the Novels of Kamala Markandaya* by Mishra Pravati, *Nectar in a Sieve* by Kamala Markandaya, *Paro: Dreams of Passion* and *Priya: In Incredible Indyaa* by Namita Gokhale, *Things to Leave Behind* by Namita Gokhale, and *Difficult Daughters* by Manju Kapur which present various diasporic characteristics. It impacts on human being in their life.

Diasporic characteristics in Particular literature:

1. "The Twice Born Fiction" by Meenakshi Mukherjee

This book is a critical study of Indian English fiction rather than a novel itself. Mukherjee examines the duality faced by Indian English writers—writing in English while rooted in Indian experiences. The diasporic element here is metaphorical rather than literal, as she explores the cultural and linguistic in-betweenness of these authors.

The idea of being "twice-born" aligns with the experience of writers negotiating between their native cultural identity and their engagement with English, a colonial language. Writers like R.K. Narayan, Raja Rao, and Mulk Raj Anand depict characters who struggle with modernity, Western influence, and traditional values, similar to how diaspora individuals juggle two cultures.

Example: Raja Rao's *Kanthapura* embodies an "alien" narrative form (Western novel) yet is infused with oral storytelling traditions of India, mirroring diasporic hybridity.

2. "Class Consciousness in the Novels of Kamala Markandaya" by Mishra Pravati

This work discusses class struggle in Markandaya's novels, which often intersect with themes of migration, exile, and cultural adaptation—elements central to diasporic narratives.

Kamala Markandaya herself was an Indian expatriate living in the UK, and her works reflect concerns of identity, class struggle, and dislocation.

Example: In *The Nowhere Man*, Srinivas, an elderly Indian immigrant in England, experiences alienation and racial prejudice, highlighting the challenges of assimilation and identity crises in a foreign land.

Example: *Possession portrays* a shift from the East to the West, with the protagonist being "claimed" by Western influence, resonating with themes of cultural appropriation and loss of roots, a common diasporic concern.

3. "Nectar in a Sieve" by Kamala Markandaya

This novel, though primarily about rural poverty and resilience in India, carries implicit diasporic elements in its themes of displacement and adaptation.

The protagonist, Rukmani, and her family experience internal migration, moving from a rural village to the city—a transition resembling diasporic struggles of adapting to a foreign environment. The loss of land and economic struggle mirror the instability faced by immigrants forced to leave their homeland.

Example: Rukmani's son, Murugan, moves to the city and distances himself from his rural origins, resembling second-generation immigrants who grow estranged from their cultural roots.

Example: Nathan and Rukmani's eventual homelessness reflects the uncertainty and marginalization often experienced by diasporic populations in new territories.

4. "Paro: Dreams of Passion" and "Priya: In Incredible Indyaa" by Namita Gokhale

Namita Gokhale's novels explore the socio-cultural dynamics of elite Indian society, particularly how Western influence shapes identity and values, a subtle form of internal diaspora. ***Paro: Dreams of Passion*** showcases the protagonist's struggle with shifting cultural norms influenced by globalization, mirroring the hybrid identity challenges of the diaspora. ***Priya: In Incredible Indyaa*** follows Priya as she navigates a changing India, dealing with Western influences and her own evolving identity, reflecting themes of cultural negotiation.

Example: Paro's interactions with upper-class society and foreign exposure depict the struggle between tradition and modernity, akin to diaspora individuals reconciling their native and adopted cultures.

5. "Things to Leave Behind" by Namita Gokhale

This historical novel set in colonial India depicts the early seeds of migration, identity conflict, and adaptation to changing political realities. The novel portrays Kumaon's transformation under British rule, resembling how diasporic communities adjust to new environments.

Example: The character of Tilottama embodies cultural negotiation, as she navigates British influences while trying to preserve her traditions, mirroring the experience of first-generation immigrants.

6. "Difficult Daughters" by Manju Kapur

This novel explores female agency against the backdrop of Partition, an event that created one of the largest diasporic movements in history. The protagonist Virmati's struggle for education and independence reflects the broader challenges faced by women in the diaspora, balancing personal aspirations with cultural expectations.

Example: Virmati's move from Amritsar to Lahore, and later to post-Partition India, mirrors forced migration and the need for cultural reinvention seen in diasporic narratives.

Some other Diasporic Characteristics from the above the literatures

- **Historical and Multi-Phased Migration**
  Kamala Markandaya's works reflect different waves of migration, particularly post-independence migration from India to the UK, which shaped expatriate identities. *Things to Leave Behind* explores internal colonial displacement, similar to early diasporic movements.
- **Economic Contributions**
  Immigrants often contribute economically to both their host and home countries. In Nectar in a Sieve, Murugan's urban migration reflects economic necessity, similar to Indian diaspora communities sending remittances back home. Difficult Daughters portrays the financial struggles of an educated woman seeking autonomy, echoing economic challenges in diasporic integration.
- **Strong Cultural Retention & Adaptation**
  The Nowhere Man showcases the protagonist's attempt to retain Indian traditions in a foreign land despite pressures to assimilate. Paro: Dreams of Passion and Priya: In Incredible Indyaa reflect how elite Indian society incorporates global influences while retaining its cultural essence.
- **Political Influence & Integration**
  Things to Leave Behind and *Difficult Daughters* depict colonial and post-colonial political shifts, shaping diasporic political consciousness.
- **Social & Community Networks**
  In *Nectar in a Sieve,* Rukmani's reliance on social networks mirrors how diaspora communities maintain support systems abroad. *The Nowhere Man* contrasts isolation with the power of community networks in easing assimilation.
- **Challenges & Identity Struggles**

The struggle between Indian identity and Western influences is evident in *Possession*, where a young Indian artist is molded by his English patron. *Difficult Daughters* portrays generational conflict, a recurring theme in diaspora literature.

- **Impact on India's Global Image**

Writers like Markandaya and Gokhale present a nuanced picture of India's diaspora, influencing Western perceptions of Indian resilience and adaptability. *The Twice Born Fiction* critiques the role of Indian English literature in shaping India's intellectual and cultural representation on the global stage.

Conclusion:

From Paro to Difficult Daughters, these novels explore literal and metaphorical diasporic themes—be it through migration, cultural adaptation, or hybrid identities. Whether through economic struggles, social networks, or political influence, these works contribute to a broader understanding of the Indian diaspora's evolving narrative.

This research paper have been focused on the to unravel the 'motherhood' issue through the voice of immigrant characters like Rukmani, Tillotamma and Nathan as portrayed in *Paro: Dreams of Passion*, *Priya: In Incredible Indyaa*, *Things Leave Behind, Difficult Daughters, Nectar in a Sieve and other*. Writing emerges as a literary realm of reflecting the characters' inward journey which can be identified with the diasporic women and men who constantly struggle to reconstruct their identities.

These diasporic writers have shown their subtlety in the use of language to present such tender issues like 'motherhood'. Hence, writing emerges as a medium of expression for the women and men diasporic writers to make them ventilate to the readers.
Thus it can be opined that the preview of diaspora has expanded into a widespread circle to encapsulate new aspects that provide a new dimension in the field of diasporic study. The research paper has explored some issues which create new possibilities for the further research in the field of diasporic fiction.

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Exploring the Role of Artificial Intelligence in Personalizing Consumer Experiences in e-Commerce

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Abstract:

The unprecedented power of artificial intelligence (AI) is revolutionizing the e-Commerce business with its capabilities to personalize the users experiences. With a growing trend among consumers towards personalized shopping experiences, AI offers creative solutions to deliver on these demands. This research investigates the use of AI in directly tailoring consumer experiences, looking at technologies including machine learning, natural language processing, and recommendation algorithms. Consumer preferences, behaviours, and purchase histories can also be analysed through these technologies to provide personalized product recommendations, dynamic pricing, and niche marketing campaigns.

AI adds a layer of intelligence to the existing shopping experience, which boosts user interaction, engagement, and satisfaction. Such personalized experiences lead to improved customer retention, increased conversion rates, and better overall business performance. In addition, the study touches on some of the challenges and ethical factors such as the privacy issue, data security, and algorithmic bias.

Through case studies of top e-Commerce businesses such as Amazon and Netflix, the paper highlights how AI is utilized in personalization and why it determined consumer habits. The study reveals the potential for AI to redesign the e-Commerce industry and suggests future research directions like creating ethical AI algorithms and investigating AI's role in the latest e-Commerce models. This study then adds to the understanding of how AI can shape personalized consumer experiences in the digital age.

Keywords: *Artificial Intelligence, Consumer Personalization, e-Commerce, Recommendation Systems, Customer Engagement*

Introduction

The e-Commerce sector has advanced from simple online transactions to a worldwide marketplace, whereby different models including B2B, B2C, and C2C can be conducted. The increased use of internet and mobile technologies as platforms to drive this growth. Due to the increasing demand for personalization, it has become a must-have in modern e-Commerce. Businesses are using tailored suggestions, focused promotion, and unique purchasing interactions to connect clients and boost revenue.

AI (Artificial Intelligence) — regulated, smart systems able to emulate functions needing human intelligence, like learning and solving problems. In e-Commerce, AI represented machine learning, natural language processing, and recommendation algorithms. Platforms use these technologies to analyse consumer data, predict behaviour, and offer personalized experiences, which might include

customizing product recommendations, setting personalized dynamic pricing, or customizing customer support.

Purpose of the Paper

How AI is Transforming Consumer Experience in E-Commerce via Personalization The study is specifically examining AI technologies that drive customer engagement, revenue increases, and loyalty. AI has emerged as an important tool for personalization in the digital landscape, and this article aims to explore that relationship.

Research Questions

This paper seeks to answer:
What role is AI playing in customer experience personalization in e-Commerce?
How does AI-driven personalization work, what are the benefits and challenges of implementing it, and how do they affect consumers and businesses? Using these questions, the paper seeks to examine AI's contribution to the development of interesting and appropriate experiences for the consumer.

Literature Review

From simple websites with few customized features, personalization in e-Commerce has transformed into advanced, artificial intelligence-powered systems. In the early stages, businesses relied on basic demographic information, but gradually, they started to utilize behavioural data, purchase history, and preferences to offer personalized experiences (Li, 2018). Now, AI systems assess massive amounts of data in real time to help businesses anticipate and meet consumer needs.

Follow these steps to develop an AI-enabled strategy and implementation plan AI is a critical enabler of e-Commerce personalization Predictive analytics like these—where machine learning algorithms sift through consumer data to discover what individuals want and how often—allow businesses to offer product recommendations that matter (Ginsberg, 2020). Natural language processing (NLP) improves customer engagement via chatbots and virtual assistants (Zeng et al., 2021). Similarly, recommendation algorithms and predictive analytics assist organizations in modifying their strategies by anticipating consumer requirements and providing tailored content (Chou et al., 2020; Smith et al., 2019).

Consumer behaviour like purchase decisions and loyalty dramatically improves with personalization. By understanding and valuing consumers, tailoring experiences leads to greater engagement (Kaplan, 2020). The AI-driven personalization helps to establish long-lasting relations with the consumers by providing experiences that matters and therefore, results in higher conversion rates as well accounting for personalized offers, dynamic pricing, and custom content (Ginsberg, 2020; Sun, 2020).

Companies such as Amazon, Netflix, and Spotify do this effectively through AI-driven personalization. For example, Amazon employs machine learning to recommend items for purchase based on user activity (Smith et al., 2019); and Netflix can customize movie recommendations based on past movies watched (Ginsberg, 2020). Spotify generates custom playlists based on listening habits, which in turn increases user activity (Zeng et al., 2021).
Despite its potential, AI-driven personalization carries challenges associated with ethics and data privacy and misuse (Kaplan, 2020). Since AI systems could unintentionally support stereotypes, it invites algorithmic bias (Chou et al., 2020). The adoption of AI systems could also pose difficulties for smaller enterprises due to a lack of capacity and cost (Sun, 2020). So challenges remain yet AI driven personalization is the cornerstone for e-Commerce growth.

Methodology

Research Approach

Thus, this research will follow a qualitative approach with case studies and surveys exploring the role of AI in augmenting consumers experience in e-Commerce. Real-world case studies from companies like Amazon, Apple, Netflix, and Spotify that have successfully leveraged AI to personalize their customer experience will also be included. e-Commerce companies will also be surveyed to learn how they use AI tools to improve consumer engagement.

Data Collection

Another way to gather the data will be using secondary data collection approach, where already published journal articles and industry studies, and surveys will be the main sources of data collection. You will be able to know more about e-Commerce trends, technology and consumer behaviour by reading these secondary source articles. Industry surveys will provide insights into the AI technologies used, the challenges faced, and the results observed. You will need to cite sources from peer-reviewed journals in the fields of market analysis, e-Commerce, and AI technology.

Analysis Techniques

Qualitative data from the case studies and surveys will be analysed using thematic analysis to identify key themes, such as recommendation system efficiency, consumer satisfaction, and personalization impact. Quantitative survey data will be statistically analysed to evaluate the influence of AI on customer engagement, conversion rates, and retention. Integrating these qualitative and quantitative modes together, this approach will provide an in-depth understanding of how AI is being employed to personalize experiences for consumers in the e-Commerce environment.

AI's Role in Personalizing the Consumer Experience

Recommendation Systems

AI recommendation systems take consumer data, including browsing history and purchase patterns, and examine it to recommend targeted products, services, and content. These systems utilize machine learning to improve recommendations so that they stay up to date. They are organic compounds that build upon the end user's interests to provide an optimal quality of experience, as exemplified by companies such as Netflix and Amazon that are known for having the highest engagement and conversion rates by tailoring content to specific drive interests.

Dynamic Pricing

With AI, dynamic pricing is possible as it analyses consumer behaviour and real-time adjustments to prices. This enables businesses to tailor prices according to consumer demand, purchase history, and competitor pricing. Consider how platforms such as Uber and Airbnb use dynamic pricing to generate more revenue via individualized pricing approaches that are designed based on consumer profiles.

Customer Segmentation

By analysing different data points, AI improves customer segmentation, identifying distinct groups of consumers based on behaviour, preferences, and other factors. This enables businesses to design targeted marketing strategies. XAI can, for instance, be used to locate high-value customers and present them with exclusive promotions, improving the chances of subsequent transportation and enhancing client retention.

Chatbots and Virtual Assistants

Due to the influence of AI, chatbots and virtual assistants can assist in workforce and customer engagement by performing 'one-on-one' communication based on previous interactions and purchase records. These systems alleviate shopping time and minimize human intervention,

handling things users would otherwise have to do, thus improving user satisfaction and reducing operation costs.

Predictive Analytics

Predictive analytics with AI analyses past data and predicts future consumer actions. This allows enterprises to anticipate future purchases and adjust offerings and marketing strategies accordingly. For instance, businesses can use AI to forecast the need for seasonal products to enhance the shopping experience and boost sales figures.

But these AI-based methods enable E-Commerce applications to establish customized experiences that cater to different preferences, enhance engagement levels, and increase profitability.

The Edge of AI-Powered Personalization

Enhanced Customer Experience

Personalization through AI tailor's customer experience by servicing the customers based on their individual preferences. AI-enabled personalization in the buying experience, from product recommendations to dynamic pricing and even customer support through AI chatbots or virtual assistants, show customers that you understand them and value them, doing wonders for satisfaction and engagement. This builds emotional bonds and creating long-term customer loyalty creating a relationship and brand experience.

Increased Conversion Rates

An AI-powered recommendation system shows customers products that suit their interests and needs, which directly affects conversion rate. Offers and promotions based on past behaviour make targeted marketing campaigns even more effective. Research indicates that AI-powered personalization can greatly increase sales, with certain companies experiencing revenue increases of up to 30%.

Improved Customer Retention

Customer retention is increased through long-term relationships by providing more personalized experiences. AI empowers businesses to monitor consumer conduct and provide specialized discounts, loyalty recommendations and personalized experiences, which make it challenging for competition to snatch customers. This results in increased customer retention, lower churn, and greater lifetime value, all of which drive sustainable business growth.

Limitations and Ethical Challenges

Privacy and Data Security

The collection and protection of consumer data is the biggest challenge of AI-driven personalization. To provide individualized experiences, businesses monetize personal data in a way that raises privacy issues. Data must be safely stored and encrypted to avoid breaches that are harmful to businesses and consumers alike. Adherence to privacy laws like GDPR is essential to protect trust and prevent lawsuits.

Algorithmic Bias

As a result, when the AI algorithms are fed a biased dataset, the algorithms can mirror the bias, leading to misrepresented product suggestions. When AI systems are trained on datasets that are skewed regarding race, gender, and other characteristics, they may offer biased suggestions and reinforce stereotypes or continue to exclude minority groups. This hurts the equity of individualized experiences and erodes trust in the system." These biases can be mitigated to an extent through regular auditing and ensuring diversity in the data fed to AI models.

Over-Personalization

Although personalization is great for the customer experience, over-personalization can create a situation that is harmful. If recommendations are too repetitive, customers can become overwhelmed — or "tracked." Over tailoring has the downside of missing exposure to new products and eroding trust. Personalization needs to be balanced with consumer freedom and the demand to control what data, if any, is shared, to build trust for long-term customer engagement.

Case Studies

Case Study 1: Amazon

61279So how does AI help Amazon personalize your experience? One of the company's main features, a recommendation system, helps drive a substantial share of the company's sales. Amazon's AI algorithms sift through vast amounts of consumer data, which includes past purchases, browsing, search queries and even product reviews. The system then uses this information to offer personalized product recommendations to each user in real-time, which increases the chances of conversion. For instance, if a user views a product or adds a product to their cart, Amazon shows related items or combinations which increase the average order value. Additionally, Amazon's AI-powered recommendations extend beyond products alone as it also customizes advertising and marketing messages in accordance with user preferences and purchasing habits. This has resulted in enhanced customer satisfaction, increased engagement and, ultimately, more sales for the platform.

Case Study 2: Netflix

Netflix transformed the entertainment industry by employing artificial intelligence to suggest tailored recommendations for individual viewers. Using viewing history, ratings, and even how long a user spends on each type of content, Netflix's AI algorithms are able to provide users with recommended movies and TV shows that suit their taste. The platform also employs AI to understand what content is likely to resonate with users by what genres, actors and directors they typically gravitate toward. Netflix's algorithmic recommendations are a key driver of its success, leveraging subscribers' viewing habits to recommend new shows and movies from an enormous library without requiring users to scroll through it manually. In addition, Netflix regularly updates its algorithms to help account for changes in user preferences, ensuring that the platform remains up to date and viewers remain interested. Netflix is yet another company whose recommendation system not only makes the platform easier to use, but sparkling in their success and maintain a large global user group.

Case Study 3: Spotify

For example, Spotify has made use of AI algorithms to tailor its music streaming service to the individual habits of each user, thereby enhancing the user experience and increasing user retention. Its AI-driven algorithms monitor listening trends, such as a user's favourite genres of music, styles, and musicians. This information is used by Spotify to generate personalized playlists like "Discover Weekly" and "Release Radar," introducing listeners to new songs and artists that match their listening habits. Besides, which is why Spotify's AI algorithms adapt to the changing music tastes of each user to ensure that music recommendations stay up to date and relevant. Designed with features that accompany the user's music experience, the platform also offers radio stations and playlists that support the unique musical journey of each listener. The power of artificial intelligence can be seen in Spotify's ability to create personalized music recommendations, facilitating retention on the platform and building immersive engagement with the music available on Spotify.

These case studies illustrate the ways AI-powered personalization is reshaping the consumer journey across various sectors, from e-Commerce and entertainment to music streaming. These firms have borne the brunt of customer experience and also the technology to rake in customized suggestions based on AI algorithms after dissecting user behaviour.

Future Trends

Transformations in Artificial Intelligence Innovations

So Deep learning has helped e-commerce AI systems in learning from large datasets and as such giving its predictions higher accuracy. And this will augment AI's understanding of complex patterns in consumer behaviour to deliver tailored experiences. Furthermore, natural language processing (NLP) will allow for improved customer interaction and make it easier for AI to comprehend context, tone, and sentiment, making advancements particularly in customer service and virtual assistants. Enhanced AI ethics, and explainability will ensure that AI systems are more transparent and just.

Towards Personalized E-Commerce: The Future

The scope of e-Commerce is moving towards hyper-personalized artificial intelligence in products. AI will forecast consumer needs with greater precision, with real-time adjustment based on variables such as mood, behaviour and context — even if it's outside, for example. AR, VR and voice commerce will offer immersive, personalized shopping experiences. Voice assistants such as Alexa and Siri will become increasingly integral in empowering consumers to interact with brands via voice commands, resulting in a more holistic, frictionless shopping experience.

Another Fact or Thought to Keep in Mind!

With AI, businesses will be able to analyse consumer behaviour in much greater depth, which opens new possibilities for enhancing marketing effectiveness, product development and customer service. It also allows for optimization of inventory management and supply chains, with cost reductions and operational efficiency. However, issues like data privacy and security, algorithmic bias, and the high cost of AI implementation for small businesses are yet to be resolved. Despite these challenges, the continued evolution of AI provides immense opportunities to improve personalization, efficiency, and customer engagement in e-Commerce. A vested interest in ensuring ethical practices and tackling privacy concerns will be crucial to fully leveraging the potential of AI.

Conclusion

Summary of Key Findings

This study has analysed the potential of AI to personalize the consumer experience in e-Commerce. With intelligent technologies like machine learning, NLP, and recommendation algorithms, it is possible for the businesses to present custom-tailored product recommendations, dynamic pricing look-and-feel, as well as personalized touch. AI case studies — how AI improves engagement and revenues from Amazon, Netflix, Spotify as powerful as these technologies have become, there are concerns we should consider implementing in order to use AI in e-Commerce ethically and effectively, such as data privacy, algorithmic bias, and over-personalization.

Making Sense for e-Commerce Players

On the other hand, AI can create a positive atmosphere in e-Commerce, with better customer retention, higher conversion rates, and better efficiency of operations. Utilizing AI to process consumer information allows organizations to craft targeted marketing strategies and deliver personalized suggestions. AI-based personalization facilitates business processes, automating tasks such as inventory management and fraud detection, and enhancing customer support, all resulting in reduced operating costs and greater profitability.

Suggestions for Further Research

Elsewhere, investigations related to the ethical implications involved in implementing AI systems in e-Commerce specific to, but not limited to, data privacy, algorithmic bias as well as transparency should be conducted emerging as a strong area of interest for future research. Research should also look how AI impacts small and medium-sized businesses and integration with emerging technologies such as AR, VR, and voice commerce. More studies will help understand the long-term effect of over-personalization on consumer trust and behaviour, thereby promoting sustainable and beneficial AI-driven personalization.

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Financial Literacy in India: Building the Foundation for Sustainable Growth

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Financial literacy programs in India have shown positive results, with initiatives such as the Financial Education Program for Adults and the "RBI Kehta Hai" campaign helping people understand financial concepts and make informed decisions, but there is still a long way to go to achieve nationwide financial literacy.

Introduction

India's financial literacy rate stands at just 27%. This means four out of five Indians find it hard to make sound financial decisions. These numbers paint a worrying picture of our nation's economic future.

The situation becomes more challenging in rural India. Bank accounts exist for only 35% of the rural population, while mobile banking usage remains at a low 7%. The knowledge gap doesn't just stop at personal finances. Research shows that financial literacy plays a vital role in achieving seven of the 17 Sustainable Development Goals, including poverty elimination and gender equality. The Reserve Bank of India's warning adds another layer of concern - climate-related challenges could put 4.5% of our country's GDP at risk by 2030. This makes informed financial decisions more important than ever.

This piece dives into India's current financial literacy landscape and its role in sustainable development. We'll also analyze the groundbreaking initiatives that are reshaping our nation's financial education. The focus will be on how digital transformation and government programs help bridge this significant knowledge gap.

Current State of Financial Literacy Rate in India

Financial literacy in India shows a mixed picture that varies by region, demographics, and economic factors. Studies and surveys have given us a clear view of Indians' financial awareness. This knowledge points to key areas we need to address for environmentally responsible economic growth.

Statistical Overview of 2023-2025 Progress

The Reserve Bank of India's survey from June 2023 showed financial literacy at 62.6%, measured through knowledge, behavior, and attitude parameters [1]. In spite of that, other complete national assessments tell a different story. The National Center for Financial Education found that all but one of these Indians lack proper financial knowledge [2]. Only 16.7% of students show a simple understanding of money management [3].

The RBI managed to keep its promise of promoting financial awareness through yearly programs like the Financial Literacy Week (FLW). The FLW 2025 ran from February 24-28 with "Financial Literacy - Women's Prosperity" as its theme [4]. This campaign zeroed in on three vital

areas: financial planning, saving and risk management, and credit access to stimulate growth [4]. Through collaboration with major financial institutions like NABARD and commercial banks, the campaign used multimedia and took a social-first approach to reach more people [5].

The challenges remain substantial. Reports show different financial literacy rates—some put it at 35%, which sits slightly above the world average of 33% [6]. These varying numbers show how hard it is to measure financial literacy with standard metrics and why we need consistent ways to assess it.

Urban vs. Rural Financial Literacy Gap

In stark comparison to what many believe, the RBI's pan-India 'Financial Literacy and Inclusion survey' found that urban and rural populations know about digital banking equally well. Both groups scored 11.7 on a scale of 21 [7]. Zone-wise numbers show little difference: North zone (11.5 for both rural and urban), East zone (12.1 for both), Central zone (12.5 urban, 12.1 rural), West zone (12.6 urban, 12.5 rural) [7]. The South zone stands out with urban areas at 11.2 and rural areas at 10.3 [7].

Yet other studies reveal an ongoing rural-urban divide. Data shows 33% of rural and 29% of urban populations don't have simple financial tools like bank accounts, credit/debit cards, or e-wallets [8]. Some regions face bigger challenges—states like Assam, Bihar, Manipur, Nagaland, and Uttar Pradesh consistently score below national averages in financial literacy [8].

Some regions shine brighter than others. Chandigarh, Goa, and Himachal Pradesh lead in financial literacy across both rural and urban areas [8]. Chandigarh stands out with over 90% of its urban population showing high financial literacy [8]. These regional differences show why we need targeted solutions based on each area's unique challenges.

Demographic Analysis: Age, Gender, and Income Factors

The gender gap remains a big worry in India's financial literacy landscape. The 2020-21 National Center for Financial Education survey found only 21% of women financially literate compared to 27% of men [9]. This gap affects financial inclusion deeply—only 33% of women have active bank accounts while 45% of men do [9]. Women's lower wages make things worse, as they earn about 34% less than men for the same work [9].

Age plays a big role in financial awareness. Middle-aged adults show the highest levels of financial literacy, while young adults and elderly people lag behind [10]. To cite an instance, people aged 41-50 handle financial documents better than other age groups [10].

Income and education relate closely to financial literacy. People become more financially literate as their education level rises [8]. The same pattern shows up across income levels [8]. The type of job matters too—people with regular jobs and steady income usually know more about finance than self-employed or casual workers [8].

These complex demographic factors mean we need different approaches to financial education. Programs must meet each group's specific needs rather than using one solution for everyone to bridge these gaps effectively.

Financial Literacy as a Catalyst for Sustainable Development

Financial literacy does more than teach people how to manage money. It's a key driver of sustainable development in India, affecting economic, social, and environmental progress. When people understand finance better, both individual prosperity and national development move forward together.

Connecting Financial Knowledge to SDG Achievement

Financial literacy directly helps achieve multiple Sustainable Development Goals (SDGs) and creates paths to inclusive growth. Research shows that better financial knowledge plays a vital role

in sustainable development by speeding up financial inclusion [11]. People who understand finance can participate better in formal economic systems, which helps reduce poverty and inequality.
Financial literacy supports these key SDGs:

- No Poverty (SDG 1): Microfinance institutions give low-interest loans to financially educated people, which helps them manage risks and escape extreme poverty [12]
- Zero Hunger (SDG 2): Farmers who understand finance can get agricultural loans more easily, which boosts food production and security [12]
- Gender Equality (SDG 5): Women with financial knowledge make better economic decisions, which improves family welfare and promotes equal decision-making [13]

Research shows that when women control financial resources through better literacy, they create positive changes in their homes and communities [13]. Financial literacy acts as a powerful tool to achieve sustainable development goals. Studies confirm "encouraging, progressive, and highly positive effects of financial inclusion on sustainable development through financial literacy" [11].

Economic Stability Through Informed Financial Decisions

People who understand finance help create a stable economy by making smarter money choices. They build resilience at both personal and system-wide levels. Those with financial knowledge handle money challenges better and feel less stressed about their finances [14]. They can plan for retirement and make better long-term decisions [14].
Poor financial literacy leads to lower savings and investment rates, which limits economic growth [2]. But when people understand finance better, they use formal banking systems more often and invest more wisely. This creates a ripple effect that reduces financial hardships and defaults, making society more prosperous [14].

Environmental Impact of Financially Conscious Investments

Financial literacy now plays a crucial role in environmental sustainability. Green finance products help connect money with environmental goals [3]. Indians who understand finance can better participate in sustainable investments.
India needs ₹15,000-20,000 crores of annual Foreign Direct Investment just in renewable energy [6]. The government now allows 100% FDI in renewable power generation, with projects worth ₹16621.26 billion in progress [6]. People who understand finance can invest in these green projects and support climate resilience.
ESG investing (Environmental, Social, and Governance) gives another way to make finance work for the environment. This method puts money into companies that balance ethics with profits [15]. You can invest in sustainable projects no matter your income level, from small green deposits to large ESG portfolios.

Understanding climate risk as financial risk has become crucial in sustainable investing [16]. India's green finance hit record levels in 2021/22, but we still need to triple these investments to meet climate targets [17]. Better financial education about environmental aspects helps people understand climate-related financial risks and support a low-carbon economy through smart investments.

Digital Transformation of Financial Education in India

The digital revolution has changed how Indians learn about finance. Technology has created new ways to access financial knowledge. Research shows 55% of Indians want to learn about managing money [18]. Digital tools have become powerful ways to meet this need as more people across the country get smartphones.

Mobile Apps Revolutionizing Financial Learning

Indians who want to improve their money management skills now turn to financial literacy apps. These apps provide interactive learning that traditional education cannot match. Fortune City stands out as a popular choice. Users can build a virtual city while they track expenses and set budget goals [19]. This makes learning about money fun instead of scary.

RoosterMoney helps younger users learn simple money concepts through allowance tracking, chore management, and savings goals [7]. Savings Spree uses a game show format to teach children about saving, spending, donating, and investing [7]. These tools help kids develop good money habits early.

Investmate helps adults with straightforward financial courses about stocks, commodities, and trading strategies [19]. A 15-year-old from Gurgaon created DhanDanaDan in 2022. This free Hindi-language app serves tier 2 and 3 cities with animated videos that explain simple financial planning [20]. Local content like this matters because only 27% of India's population understands finance, with even lower rates in smaller cities [20].

AI-Powered Financial Advisory Platforms

AI has changed financial advisory services in India. The robo-advisory market should grow 33.4% each year from 2023-2030. Revenue could reach INR 181,839.87 million by 2030 [10]. Platforms like Zerodha's Nudge and Groww give automated investment guidance that costs much less than traditional advisors [10].

These AI systems quickly process big amounts of data and offer tailored recommendations based on each person's investment goals and risk tolerance [10]. Machine learning and predictive analytics help investors make evidence-based decisions [10]. Wealth management services used to target only rich individuals. Now AI has made these resources available to regular investors [10].

Jarvis, Finbingo, and Mool are gaining popularity in India's robo-advisory space [21]. WealthAI connects real-life events to relevant investment advice through cloud-deployed "advise-the-advisor" platforms [22]. Notwithstanding that, some problems remain—potential algorithmic biases, cybersecurity risks, and incomplete banking infrastructure integration need attention [10].

Digital Payment Systems as Educational Tools

Digital payment systems teach users about simple financial transactions through hands-on experience. UPI has become India's main fast payment system, improving the digital payment experience [23]. On top of that, IMPS, mobile banking, and Aadhaar-enabled payment systems create an environment where people learn finance through daily transactions [24].

The government wants to promote digital transactions. They set a target of 2,500 crore digital transactions in the 2017-18 Union Budget [25]. Common Service Centers (CSCs) support this by providing digital services to rural citizens [25]. People need better digital financial literacy as they use these payment systems more [24].

Digital financial literacy helps users make safe transactions and protect themselves from phishing, pharming, and spyware [24]. Users also learn about their rights as consumers and what to do if they face fraud [24]. Digital payments make life easier and build a foundation to learn more about finance.

India's financial literacy future looks increasingly digital. Ongoing education, strong security measures, and better infrastructure will drive sustainable growth [9]. A mix of human advisors and AI-powered systems will likely expand investment opportunities and create meaningful connections across India's diverse population [10].

Government Initiatives Shaping Financial Literacy

India's government has worked to strengthen financial literacy through coordinated policies since 2013. Financial institutions and regulatory bodies cooperate to create a population that understands finance and makes smart money decisions.

National Strategy for Financial Education 2020-2025

The Reserve Bank of India launched the National Strategy for Financial Education (NSFE) 2020-2025 in August 2020. This strategy builds on the previous 2013-2018 initiative [8]. The National Center for Financial Education (NCFE) developed it with key stakeholders like RBI, SEBI, IRDAI, and PFRDA under the Technical Group on Financial Inclusion and Financial Literacy [26].

NSFE uses an innovative '5 C' approach:

- Content: Creating financial literacy materials for different groups
- Capacity: Improving expertise of financial education providers
- Community: Building sustainable community-driven financial literacy models
- Communication: Using technology and media to spread awareness
- Collaboration: Coordinating efforts between stakeholders [27]

The strategy focuses on school children, young adults, women, entrepreneurs, MSMEs, senior citizens, and persons with disabilities [27]. NSFE wants to reach 500 million Indians by 2025 to create a financially aware population [28].

RBI's Financial Literacy Programs

RBI runs several meaningful financial education programs. Financial Literacy Week happens each year with specific themes. February 2025's theme "Financial Literacy, Women's Prosperity" highlighted financial planning, saving, risk management, and credit access for growth [29].

RBI has built more than 1,500 Financial Literacy Centers (FLCs) across India, mostly in rural and semi-urban areas [28]. These centers give free advice about managing debt, savings, and investments [28]. The Centers for Financial Literacy (CFL) work at block level through NGOs and sponsor banks to help people aged 18-60 [30].

"RBI Kehta Hai" campaign stands out as another key initiative. This multilingual awareness program teaches safe banking through various media [4]. The Financial Education Program for Adults (FEPA) helps excluded groups like employees, self-help members, farmers, women groups, and MGNREGA cardholders [5].

State-Level Implementation Successes and Challenges

Financial literacy implementation varies across Indian states. Ministry of Finance monitoring shows NCFE conducted 54 financial literacy programs in northeastern states over three years [1]. Participants reported better understanding of financial concepts and fraud protection [1].

Chandigarh, Goa, and Himachal Pradesh lead in financial literacy metrics [31]. Chandigarh shows exceptional results with 90% of its urban population having high financial literacy [31].

Some challenges remain in nationwide implementation. Many people don't know about available resources despite plenty of public materials [32]. The 2017 Pan-India Financial Literacy and Inclusion survey across 29 states and 5 union territories showed uneven progress in knowledge, attitude, and behavior [4].

Experts suggest starting financial education early in schools and colleges [32]. The ongoing mid-term evaluation of NSFE 2020-2025 will show progress, identify gaps, and help improve strategies [33].

Measuring Impact: Beyond Financial Knowledge

Financial literacy programs show their real worth through noticeable changes in how people handle money and make economic choices. These programs go beyond just teaching theory - they change how people deal with money in their daily lives.

Behavioral Changes in Savings and Investment Patterns

Financial education reshapes how Indians handle their money. Studies show that people with financial education invest more often and put in larger amounts. They also spread their investments across different options [11]. People who learn about finance feel more confident when making money decisions and worry less about managing their finances [11].

Research shows a strong link between financial knowledge and saving habits across India [12]. Different groups show varying levels of financial understanding - self-employed and casual workers have moderate levels at 45.6% and 45.2% [12]. Better financial knowledge helps people make smarter investment choices among various options [12].

Reduction in Predatory Lending Victimization

Financial knowledge protects people from unfair lending practices. People who don't understand finance well tend to overspend, rely too much on credit, and pay too many fees. This hurts their ability to build wealth over time [34]. Better financial knowledge leads to smarter borrowing and better debt management [12].

People who understand finance are more likely to negotiate better mortgage terms and find cheaper ways to borrow [12]. Good financial knowledge helps people spot and avoid scams that promise unrealistic returns - protecting their life savings [35]. People who know more about finance usually have the right paperwork and can prove their income when applying for loans [12].

Financial Resilience During Economic Downturns

Financial education builds stronger economies at personal and system levels. The global economy has faced four major recessions since 1950 - in 1975, 1982, 1991, and 2009. These downturns affected many countries at once [36]. India felt these effects strongly because it imports lots of oil, making it sensitive to global oil prices [36].

Recent studies show India's financial system has grown stronger and more diverse. It handled the pandemic well [2]. Tests prove that banks and NBFCs have enough total capital to keep lending even in tough economic times [2]. People who understand finance help make the system stronger by:

- Keeping their savings during tough times
- Continuing to invest when markets go up and down
- Not selling in panic during market drops

The IMF likes India's financial rules, especially the new bank-style Liquidity Coverage Ratio for big NBFCs [2]. India's insurance sector keeps growing steadily, helped by better rules and digital improvements [2].

Future Roadmap for Financial Literacy in India

India's financial literacy framework needs to advance through education integration, strategic collaborations, and advanced technology by 2030. The path to giving people financial ability must tackle structural challenges while building on current momentum.

Integration with Formal Education Curriculum

The National Education Policy (NEP) is a chance to make financial literacy mandatory in school education. Students should start learning about finance in secondary school and continue through higher education [37]. Australia and Canada's success stories show how compulsory financial literacy in national curricula can work, providing models for India [38]. Financial literacy shouldn't stand alone but should blend with mathematics, social studies, and economics [38].

NCFE's Money Smart School Program encourages schools to introduce financial literacy for students from classes VI to X [3]. This program uses special workbooks that naturally fit with current subjects and builds foundations for financially aware youth [3].

Public-Private Partnership Models

Public-private partnerships help scale financial literacy programs effectively. NITI Aayog promotes PPPs as preferred models for infrastructure projects and social development [6]. These cooperative models share risks between public and private sectors and make projects more sustainable [15].

A groundbreaking initiative emerged when the Investor Education and Protection Fund Authority joined forces with India Post Payments Bank to create "Niveshak Didi." This program runs over 4,000 financial literacy camps led by 40,000 women postal workers [17]. Their grassroots approach brings financial knowledge straight to underserved communities [17].

Technological Innovations on the Horizon

Advanced technology will remain vital to financial education's future. A tech-driven financial system using AI and advanced automation can provide individual-specific, available, and

secure financial services [18]. Young digital natives connect well with interactive learning platforms that use engaging short videos and ground simulations [39].

Digital platforms create safe spaces where young learners gain practical financial knowledge without potential risks [39]. The trip toward financial independence now relies more on these digital tools, with guidance from parents, educators, and mentors [39].

Conclusion

Financial literacy is the life-blood of India's green practices for economic growth as we look toward 2025 and beyond. Digital transformation, government initiatives, and mutually beneficial alliances have shown results, yet only 27% of Indians are financially literate.

Chandigarh's success story demonstrates the power of targeted educational programs, with 90% of its urban residents showing high financial literacy. RBI's detailed approach through Financial Literacy Centers works alongside technological innovations. Mobile apps and AI-powered advisory platforms create new ways for Indians to boost their financial knowledge.

The National Strategy for Financial Education 2020-2025 offers a reliable framework to reach 500 million Indians. Digital payment systems and formal education integration support this ambitious goal that strengthens our nation's financial resilience. Studies show that financially educated citizens choose better investments, stay away from predatory lending, and remain stable during economic downturns.

Building complete financial literacy needs sustained effort from all stakeholders. Government bodies, educational institutions, financial organizations, and citizens must work together. Our focus on digital innovation, curriculum integration, and grassroots education programs will help create a financially capable India ready to tackle future economic challenges.

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Significance of Green GDP for Sustainable Growth and Development of the Nation

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Abstract

In the era of accelerating climate change and environmental degradation, traditional economic indicators like GDP fail to reflect the depletion of natural resources and environmental costs associated with economic growth. This paper explores the concept of Green GDP, which integrates environmental variables into national accounting systems, aiming to provide a holistic measure of economic progress. By assessing the significance of Green GDP in promoting sustainable growth and development, the paper emphasizes the need for its adoption by nations to ensure intergenerational equity, responsible resource management, and environmental sustainability.

Keywords: *Green GDP, Sustainable Development, Environmental Accounting, Natural Capital, Economic Policy, Developing Nations*

Introduction

Gross Domestic Product (GDP) has long been used as the primary metric for evaluating a country's economic performance. However, GDP overlooks environmental degradation and resource depletion. The Green GDP is a modified form of GDP that accounts for environmental costs, aiming to present a more accurate picture of sustainable development. This research highlights the importance of Green GDP in national policy-making and its potential to foster long-term economic and ecological well-being.

Research Objectives:

1. To define and conceptualize Green GDP and its components.
2. To assess the role of Green GDP in sustainable economic growth and development.
3. To analyze existing models and case studies of Green GDP implementation.
4. To identify challenges and propose recommendations for adopting Green GDP in developing nations.

Research Hypothesis:

1. H0: There is no significant relationship between the adoption of Green GDP and the achievement of sustainable development goals.
2. H1: The adoption of Green GDP significantly contributes to the achievement of sustainable development goals.

Research Questions:

1. What is Green GDP, and how does it differ from traditional GDP?
2. How can Green GDP contribute to sustainable development?
3. What are the global best practices and challenges in implementing Green GDP?
4. What policy measures can facilitate the adoption of Green GDP in Thisdeveloping nations?

Research Methodology

research employs a qualitative methodology with a descriptive-analytical approach. Secondary data is collected from scholarly articles, policy papers, environmental economic journals, and government reports. A comparative analysis of countries that have implemented Green GDP models, such as China, Norway, and Germany, is conducted. Data triangulation is used to validate findings and derive recommendations.

Research Gap

While existing literature discusses the theoretical basis and pilot studies on Green GDP, there is a lack of comprehensive frameworks for its implementation in developing countries. Moreover, few studies analyze the long-term socioeconomic impacts of adopting Green GDP on national policies and public welfare.

Significance of the Study

This study contributes to sustainable development discourse by advocating for Green GDP as a vital tool for policy-makers. It encourages governments to integrate environmental costs into economic planning, thus facilitating responsible consumption, preservation of ecosystems, and promotion of green technologies.

Case studies like China's Green GDP experiment and Germany's environmental accounting practices reveal both the potential and challenges in implementing Green GDP. While technical and political resistance may exist, institutional readiness and stakeholder engagement are key to successful integration.

Review of Related Literature:

Review 1: Boyd, J. & Banzhaf, S. (2007). *What are ecosystem services? The need for standardized environmental accounting*. Ecological Economics, 63(2-3), 616-626. This paper underlines the need for environmental metrics that align with economic systems. It emphasizes the limitations of GDP and introduces the concept of ecosystem services that can be monetized for Green GDP calculations.

Review 2: Dasgupta, P. (2010). *Nature's Role in Sustaining Economic Development*. Philosophical Transactions of the Royal Society B, 365(1537), 5-11. Dasgupta argues for the inclusion of natural capital in national accounting systems. The paper supports the transition to Green GDP by providing theoretical frameworks for integrating environmental assets.

Review 3: Zhang, K. & Wen, Z. (2008). *Review and challenges of policies of environmental protection and sustainable development in China*. Journal of Environmental Management, 88(4), 1249-1261. This review discusses China's pilot project on Green GDP and outlines the technical, political, and institutional challenges faced during implementation.

The Significance of Green GDP for Sustainable Growth and Development

Green GDP is critical for aligning a nation's economic growth with its environmental responsibilities. Traditional GDP metrics encourage economic activities irrespective of environmental degradation, often promoting growth at the cost of ecological health. Green GDP, by incorporating the cost of environmental damage and resource depletion, promotes a more sustainable economic model.

Following points importantly focus on the great significance of Green GDP for sustainable growth and development of the Nation.

1. Encourages Resource Efficiency: By valuing natural resources as economic assets, Green GDP fosters efficient resource use, reducing wasteful consumption and promoting recycling and circular economic models.

2. Supports Environmental Policy Formulation: Green GDP helps policymakers evaluate the ecological costs of economic activities. This leads to better-informed decisions, such as implementing carbon taxes, investing in clean energy, or enforcing pollution control regulations.

3. Promotes Long-term Economic Stability: Unsustainable practices may yield short-term gains but often result in long-term losses due to ecological damage. Green GDP highlights these costs early, promoting sustainable practices that ensure long-term growth.

4. Reflects True National Wealth: By accounting for environmental depletion, Green GDP presents a more accurate depiction of a nation's real wealth, preventing overestimation based on exploitative practices.

5. Enhances International Credibility: Nations adopting Green GDP appear more responsible in global forums, improving international cooperation and investment in sustainability-focused sectors.

6. Aids in Achieving SDGs: Green GDP aligns with several UN Sustainable Development Goals (SDGs), especially those related to climate action, life on land, and responsible consumption.

7. Informs the Public and Stakeholders: Transparent reporting of Green GDP raises public awareness and encourages businesses and civil society to support sustainability initiatives.

Conclusion

Green GDP offers a more inclusive approach to measuring economic progress by accounting for environmental degradation. It is essential for aligning national economic goals with global sustainability objectives. The study recommends the establishment of institutional mechanisms, capacity building, and international collaboration to mainstream Green GDP.

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Linguistic Revolution due to Artificial Intelligence in the Academic World

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Abstract

Artificial Intelligence (AI) has brought about a profound linguistic revolution that is changing academic communication, research methods, and teaching strategies, ushering in a new era of language use in academia. As machine translation systems, natural language processing (NLP), and sophisticated language models have grown in popularity, artificial intelligence (AI) has become a crucial component of academic workflows. In addition to facilitating increased participation from academics with varying linguistic and cultural backgrounds, these technologies improve the efficiency, clarity, and accessibility of academic writing. A wide range of academic tasks are now supported by AI tools, from creating research drafts and fixing grammar to summarizing large amounts of literature and translating intricate texts between languages. This technological advancement is fostering a more inclusive global academic discourse by lowering the linguistic barriers that non-native English speakers have historically faced, democratizing the production of knowledge. With AI enabling multilingual research dissemination and promoting cross-cultural academic exchange, the dominance of English in scholarly publishing is being re-examined. But there are difficulties with this revolution. Careful thought must be given to ethical issues pertaining to authorship, academic integrity, and an excessive dependence on AI-generated content. To maintain authenticity, the harmony between human ingenuity and technological support needs to be carefully balanced.

Introduction:

The swift progress of Artificial Intelligence (AI) has sparked a significant linguistic transformation in academia, changing the ways knowledge is generated, shared, and absorbed. AI-driven technologies like natural language processing (NLP), machine translation, and smart writing aids are transforming conventional academic methods, dismantling language obstacles, and fostering a more inclusive and effective scholarly environment. This change is not just technological but fundamentally linguistic, transforming the application of language in academic discussions, research distribution, and educational teaching.

Language models powered by AI are improving academic writing and research by providing immediate grammar fixes, style improvements, and even content creation, thus enabling students and scholars from various disciplines and language backgrounds. Furthermore, automated translation tools are promoting worldwide cooperation by rendering research available in various languages, thereby reducing the traditional supremacy of English in academia. These advancements assist non-native English speakers in taking part in global academic discussions with increased confidence and fluency.

Additionally, AI is transforming the peer review process, content summarization, and literature analysis, speeding up the rate of academic discovery. Nonetheless, this change also prompts important inquiries regarding authorship, academic honesty, and the genuine nature of human expression in scholarly endeavours. As AI progresses, academia finds itself at a pivotal point where the incorporation of machine learning must be balanced with ethical factors and a dedication to

maintaining the depth of human language. Essentially, the language revolution sparked by AI is transforming the core of scholarly communication, presenting unique opportunities alongside intricate challenges.

Linguistic revolution through Voice Assistance and Speech Recognition

The rise of voice assistants and speech recognition technology has initiated a major linguistic shift, fundamentally changing how people engage with machines and obtain information. These advancements are not just conveniences—they are transforming communication standards, accessibility, and even the framework of language in everyday life, education, and work settings.

Voice assistants such as Apple's Siri, Amazon's Alexa, Google Assistant, and Microsoft's Cortana use artificial intelligence and natural language processing (NLP) to interpret and reply to verbal instructions. This transition from typing to speaking has rendered human-computer interaction more organic, intuitive, and accessible. Users can now communicate, create reminders, manage smart home gadgets, and search online effortlessly using just their voice. This has important consequences for accessibility, allowing individuals with disabilities, visual impairments, or literacy difficulties to participate more actively in the digital realm.

The technology of speech recognition, which transforms spoken words into written text, has also transformed sectors like education, journalism, healthcare, and customer service. Platforms such as Otter.ai, Google Speech-to-Text, and Microsoft Azure Speech Services offer precise, instantaneous transcriptions of meetings, interviews, and lectures, boosting productivity and documentation. In classrooms and online learning settings, this technology aids students in revisiting lessons, taking notes effectively, and interacting with content in various formats.

Language-wise, these technologies are prompting a transition toward more conversational and context-sensitive language usage. As AI processes millions of voice requests, it is evolving to understand different accents, dialects, and casual speech styles, fostering increased linguistic diversity and inclusivity. This also contests the supremacy of "standard" language forms, promoting systems to acknowledge and honor regional differences and multicultural expressions.

Nonetheless, this revolution faces several obstacles. Concerns related to speech data privacy, algorithmic bias, and excessive dependence on AI for communication present ethical and societal issues. For example, certain speech recognition systems continue to have difficulty accurately understanding voices of marginalized communities or non-native speakers, potentially perpetuating existing disparities.

In summary, voice assistants and speech recognition technologies are transforming the connection between language and technology. They are enhancing communication to be quicker, more accessible, and more focused on human needs, while prompting society to tackle emerging linguistic and ethical challenges in a growing voice-centric digital landscape.

Linguistic revolution through writing and editing tools

The emergence of AI-driven writing and editing tools has ignited a linguistic transformation that is altering how individuals write, learn, and communicate in academic, professional, and creative fields. These tools, powered by cutting-edge natural language processing (NLP) and machine learning techniques, have revolutionized the writing process, making it more accessible, efficient, and inclusive for users across all skill levels and language backgrounds.

Applications like Grammarly, QuillBot, Jasper AI, and Sudowrite offer instant grammar checks, sentence rephrasing, tone modification, and content creation. They assist users in enhancing clarity, coherence, and engagement in their writing, while minimizing the time dedicated to revisions and proofreading. For those who don't speak English natively, these tools serve as virtual language mentors, providing support that connects their thoughts with precise communication.

This equalizes opportunities in global communication, particularly in academic and professional environments where English continues to prevail.

Additionally, writing instruments promote the exploration of language. The features of paraphrasing and summarizing allow users to convey the same concept in various manners, boosting creativity and vocabulary growth. Through the provision of varied wording, stylistic recommendations, and structural enhancements, AI tools help writers grasp the subtleties of tone, level of formality, and audience requirements more effectively.

In academic environments, AI writing tools are changing the way students tackle their tasks. They enhance grammar and syntax while also promoting independent learning by providing explanations and writing advice. Teachers can utilize these resources to offer more tailored feedback, facilitating focused skill enhancement.

However, this change in language also brings forth ethical challenges. The ease of producing polished text with minimal effort challenges traditional notions of authorship, originality, and academic integrity. Growing concern surrounds the over-reliance on AI-generated content, particularly in academic and creative writing, where human perspective and critical thinking remain essential.

Regardless of these worries, the influence of writing and editing tools on language usage is significant. They are making effective communication accessible to all, encouraging multilingual participation, and speeding up the writing process in various fields. As these technologies develop, they are not substituting human language, but instead augmenting our capacity to utilize it with improved accuracy, creativity, and assurance. This continuous change signifies a genuine linguistic transformation in the digital era.

Linguistic Revolution Through Chatbots and Conversational Agents

However, this change in language also raises ethical issues. The ease of generating polished writing with minimal effort challenges traditional notions of authorship, originality, and academic integrity. Growing concerns are emerging about over-reliance on AI-produced content, particularly in scholarly and creative writing, where human perspective and critical analysis remain essential.
Regardless of these issues, the overall effect of writing and editing tools on language usage is significant. They are making effective communication accessible to everyone, fostering multilingual participation, and speeding up the writing process across various fields. The emergence of AI-driven chatbots and conversational agents signifies a crucial moment in the continuing linguistic transformation. These technologies are reshaping not just our interactions with machines but also the way language is utilized, comprehended, and modified in instant communication. Through mimicking human dialogue, chatbots are transforming language conventions and altering communication in areas like education, healthcare, business, and customer support.

Chatbots such as ChatGPT, Google Bard, Microsoft Copilot, and specialized bots embedded in platforms like Intercom, Zendesk, and Drift utilize natural language processing (NLP) to understand questions, participate in meaningful conversations, and provide contextually relevant answers. These systems have progressed from scripted, rule-driven programs to advanced conversational agents that can manage intricate, open-ended discussions with a level of fluency that resembles human communication.

From a linguistic standpoint, these tools are expanding boundaries by making casual, user-friendly communication styles acceptable in typically formal settings. In customer service, for example, chatbots are substituting inflexible ticketing systems with engaging, friendly interactions that seem more human-like. This has resulted in the broad use of clear, straightforward, and tailored language throughout digital platforms. Moreover, these tools constantly learn from user feedback,

adjusting to regional dialects, colloquialisms, and individual preferences—thus fostering linguistic diversity and inclusivity.
In educational settings and training, conversational agents serve as tutors, partners for language acquisition, and coaches for writing. Nonetheless, the incorporation of chatbots and conversational agents into everyday life signifies a significant change in the way language is utilized and comprehended. These tools are not just facilitating communication but also creating a new linguistic environment where machines actively engage in human conversations. As this technology advances further, it will take on a more vital position in how we communicate, engage, and relate in a digitally-oriented environment.

Linguistic Revolution Through Translation and Multilingual Communication

The emergence of Artificial Intelligence (AI) in translation and multilingual interaction has sparked a significant linguistic revolution, fundamentally changing the way individuals worldwide exchange knowledge, ideas, and culture. AI-driven translation tools like Google Translate, DeepL, Microsoft Translator, and Meta AI's No Language Left Behind are dismantling language obstacles, promoting worldwide cooperation, and enhancing communication inclusivity more than ever before.

These applications utilize cutting-edge neural machine translation (NMT) and natural language processing (NLP) technologies to deliver precise, instantaneous translations in numerous, even countless, languages. In contrast to conventional translation systems that typically depended on strict, rule-driven algorithms, contemporary AI translators acquire knowledge from extensive datasets of multilingual materials, enabling them to understand context, tone, and subtlety with growing sophistication.

This has transformed global communication in education, business, healthcare, diplomacy, and beyond. Scholarly research can now be disseminated beyond language barriers, allowing researchers from non-English-speaking nations to contribute significantly to worldwide knowledge. In business, companies can adapt content and engage with customers globally, broadening their reach while honoring language diversity. Instant translation in video conferencing applications also facilitates smooth cooperation among diverse teams.

Additionally, translation powered by AI fosters the safeguarding and online presence of less common and vulnerable languages. Initiatives aimed at language inclusion guarantee that individuals who speak less common languages are not marginalized in the digital discourse. This change aids in preserving culture and reinforces linguistic identity in a globalized society.
Nevertheless, the revolution faces several challenges. AI translation tools remain flawed—mistakes in grammar, cultural subtleties, or idiomatic phrases can result in misinterpretations. Additionally, excessive dependence on automated translation threatens to undermine the worth of skilled human translators and might trivialize the intricacies of language.

In spite of these constraints, the overall effect is revolutionary. Translation and multilingual AI technologies are making information accessible to everyone, fostering new chances for cultural exchange and enabling individuals irrespective of their language skills. They are transforming the realm of communication by turning language into a connection instead of an obstacle.
Ultimately, the incorporation of AI in translation signifies a crucial landmark in the language revolution—bringing the globe nearer together through comprehension, collective knowledge, and the appreciation of linguistic variety.

Linguistic Revolution Through Email and Messaging Assistance

The incorporation of Artificial Intelligence into email and messaging services has ignited a major linguistic shift, altering the way individuals compose, converse, and handle digital communication. AI-driven tools like Gmail's Smart Compose, Superhuman, Lavender, and Microsoft Outlook's AI

capabilities are transforming the realm of written communication, enhancing speed, efficiency, and personalization.
Central to this transformation is AI's capacity to comprehend context, predict user intentions, and offer recommendations instantaneously. Functions such as autocomplete, predictive typing, tone modification, and intelligent responses are transforming the way people compose emails and messages. Users can now depend on intelligent systems to propose complete sentences, enhance wording, and modify the tone according to their relationship with the recipient—be it formal, friendly, or persuasive—rather than creating messages from the beginning.

This carries significant consequences for communication in both professional and personal environments. In the office, workers can conserve time, prevent misunderstandings, and uphold a uniform tone with both clients and coworkers. For non-native English speakers, AI tools act as immediate writing mentors, assisting them in articulating their thoughts more clearly and confidently, thus lessening language obstacles and improving international cooperation.

Furthermore, applications such as Lavender and Crystal assess email performance and offer insights on clarity, tone, and engagement prospects. These insights assist users in improving their communication approach, resulting in more effective and purposeful messaging. In customer support, AI-powered email responders manage common inquiries, highlight urgent requests, and guarantee prompt replies—enhancing overall productivity.

Nonetheless, this transition brings up issues related to authenticity, privacy, and excessive reliance on automation. When AI produces content, the danger of losing one's unique voice or emotional depth becomes substantial. Users should be conscious of when to depend on AI and when to express their own perspective in communication.

In spite of these worries, assistance from AI in emails and messaging is certainly transforming the way language is utilized in online communication. It assists individuals in writing more quickly, communicating better, and tackling language barriers. As these technologies advance, they will assume a progressively crucial role in contemporary communication—enhancing the process to be more intelligent, inclusive, and accessible for users.

Fundamentally, email and messaging assistants are not merely enhancing productivity—they are driving a subtle yet significant linguistic change in our daily digital communications.

Conclusion:

Artificial Intelligence has certainly sparked a linguistic transformation in academia, fundamentally changing the ways language is utilized, generated, and comprehended within educational and research settings. From AI-driven writing aids and translation applications to voice recognition and chatbots, technology is transforming academic communication by enhancing its accessibility, inclusiveness, and efficiency.

These resources have enabled students, teachers, and researchers—particularly those who are non-native English speakers—to interact with intricate academic content and convey their thoughts more efficiently. They have dismantled conventional language obstacles, enabled worldwide cooperation, and made scholarly information accessible to all. AI's capacity to deliver immediate feedback, improve writing standards, and facilitate multilingual interaction is transforming both education and learning.

Nonetheless, this change also introduces ethical issues, such as worries regarding authorship, academic honesty, and excessive dependence on automation. With the academic realm increasingly incorporating AI, it is essential to consciously strive to maintain the integrity of human expression and uphold scholarly principles.

In summary, the language transformation propelled by AI in higher education presents both a challenge and a chance. It signifies a new age of communication—where technology enhances and elevates human capabilities, instead of supplanting them—bringing forth a future of greater connectivity, inclusivity, and linguistic variety in scholarship.
Artificial Intelligence has certainly sparked a linguistic transformation in academia, fundamentally changing the ways language is utilized, generated, and comprehended within educational and research settings. From AI-driven writing aids and translation applications to voice recognition and chatbots, technology is transforming academic communication by enhancing its accessibility, inclusiveness, and efficiency.

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Influence of social media on brand loyalty among millennials

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Abstract

This study focuses on how social media commitment affects millennial brand loyalty and factors such as influencer marketing, emotional stories, personalized content, and negative digital experiences. Using a mixed method approach, data from 200,000 respondents on structured surveys and open responses were collected. Statistical analysis found that a significant positive relationship between commitment, trust and loyalty, with negative experiences undermining brand perception. This study provides implementable knowledge to marketers whose goal is to build long-term loyalty on a digital consumer base.

I. Introduction

The exponential growth of social media use has led to the dynamics of brand consumer relations undergoing deep transformation, especially under millennials. In contrast to previous generations that have relied primarily on traditional media channels such as television, radio and prints for brand communication, millennials are deeply immersed in today's two-way, highly personalized digital environment. Platforms like Instagram, YouTube, Tiktok, Twitter and more serve not only as entertainment centres, but also as key arenas for brand recognition, evaluation and loyalty formation.

This generation does not use passive content. Instead, they actively deal with brands, share experiences, follow influencers, participate in brand talks, and expect direct interaction. The conspiracy of the boundaries between user-generated content and brand messaging allows consumers to enable them, while simultaneously challenging marketers to pursue more human, more transparent, value-oriented strategies. In this context, social media has become a key determinant of brand recognition, trust and long-term commitment.

This study focuses on how these interactive digital behaviors influence brand loyalty among millennials and on core elements such as social media engagement, frequency of influence, reliability, emotional story stories, personalized content, and recovery of negative online experiences of online online experiences. By determining the patterns and preferences that shape consumer loyalty in the digital space, this study aims to provide brands of brands to develop stronger, meaningful, and more lasting relationships with 1000-year-old viewers.

2. Literature Review

. This chapter evaluates and integrates existing literature related to the impact of social media on brand loyalty. This provides a conceptual basis for the most important topics considered in the

study, identifies theoretical frameworks, and illustrates the research gaps that justify current research. Ashley and Tuten (2015) highlighted that social media marketing (SMM) has shifted traditional advertising models to conversational and community-based approaches. Today, brands are actively involved in consumer dialogue as well as overwhelming information. These platforms have enabled brands to create more personalized, more dedicated stories, especially among digitally savvy millennials. According to Bolton et al. (2013), millennials appreciate reliability, social responsibility and interactive content when contacting brands online. Their trust in peer reviews, influencers and social evidence makes it more empathetic to brands that maintain a positive and transparent social media presence. Their behavior is driven by emotional satisfaction, brand orientation with personal identity, and the ability to influence others in the network. (2011) Set the concept of social media influencers as microcelebrities. This recognizes the effective reliability of brand representatives. Influencer marketing is particularly strong among millennials who prioritize real testimony compared to corporate news. Casarro et al. (2018) found that trust in influencers had a significant impact on branding and purchasing intent. Influencers act as a bridge between brands and target groups, translating advertising messages into personalized stories that promote loyalty. Thomson et al. (2005) found that emotional bonds with brands contrast love, connection and passion - predict brand loyalty.

Gensler et al. (2013) found that storytelling on social media allowed brands to humanize themselves and develop deeper relationships with their audiences. Content that sparks empathy, humor, or inspiration tends to produce more commitment and stronger memories, especially when shared across individual networks. According to Chaffey and Ellis-Chadwick (2019), personalized communications increase perceived relevance and appreciate users.

Liu et al. (2020) Millennials discover they are more interested in content tailored to their interests and behavior, which makes personalization an important driver of digital loyalty. Interactive formats (Instagram Stories, Tiktok challenges, and comments-based Q&A) also enhance user engagement and brand story co-creation. Lee et al. (2008) report that negative online mouth propaganda can spread quickly, which affects public perception and brand value is harmful. Frequent causes of brand deductions include misleading advertising campaigns, lack of responses, and unethical practices online.

Pentina et al. (2012) highlighted the importance of crisis management on social media as consumers expect immediate resolution and transparency. For millennials who value their obligations of accountability, this is a single negative experience but can guide the insight of a virus that brands will never follow or give up on a permanent basis. Planned behavior theory explains how attitudes, subjective norms, and perceived control influence behavioral intentions. The Keller model emphasizes the importance of brand awareness, perceived quality and emotional connection in the development of brand loyalty. The negative effects of emotional narratives and personalization in maintaining consumer interest

- The negative effects of harmful online experiences on branding
- The combined effects of these variables on millennial loyalty

Aims to assess these gaps in a mixed way how positive and negative aspects of social media affect millennial brand brand loyalty racism.

Research Goals and Hypotheses

- Analyze how social media usage patterns affect brand commitment. Brand royalty.
- H2: Influencer marketing has a major impact on millennials' trust and brand scope.

3. Research Objectives & Hypotheses

Objectives:

- To analyze how social media usage patterns affect brand engagement.

- To assess the influence of influencer marketing on trust and commitment.
- To evaluate the role of emotional and personalized content in driving loyalty.
- To understand the impact of negative social media experiences on brand perception.

Hypotheses:

- H1: Engagement with a brand's social media content increases brand loyalty.
- H2: Influencer marketing significantly impacts millennials' trust and brand commitment.
- H3: Negative social media experiences negatively affect brand loyalty.
- H4: Interactive and personalized content enhances brand loyalty.

4. Research Methodology

This chapter describes research methods used to investigate the impact of social media on brand loyalty among millennials. It describes research design, stab testing techniques, data collection methods, and tools used in data analysis.

4.1 Research Design

This methodology was chosen to ensure a comprehensive and balanced understanding of both quantitative trends and qualitative knowledge related to research goals.
The main justification for using this approach was to examine statistical patterns through numerical analysis and to examine from the respondent's detailed perspective through open responses.

It consisted of unresolved questions aimed at recalling more nuanced opinions, experiences and feelings related to brands and social media.
This systematic triangulation allowed the research to not only test hypotheses using statistical tools, but also extracted knowledge of subjects that may not be seen through numerical data.
38 years considered digital native and frequent users of social media platforms. The sample strategy combined random and layered samples to ensure a balanced representation of the most important demographic groups.

4.2 Sample

Participants were employed via online channels, including academic networks, social media groups, and email invitations, to reflect the natural digital behavior of the demographic behaviors they surveyed.
Participants were recruited through online channels, including academic networks, social media groups, and email invitations, to reflect the natural digital behavior of the demographic being studied.

4.3 Data Collection

The survey included both closed questions (a 5-point Likert scale) and open questions, enabling detailed answers

- The survey was distributed over a four-week period, with a total of 202 responses received.
- After data cleaning and validation, a final sample of 200 responses was kept for analysis.

4.4 Data Analysis Tools and Techniques

The questionnaire was centered around the four most important hypotheses of the research and the following variables:

- Frequency of social media engagement. Ethical standards, all participants were informed of study objectives, secure anonymity and consent prior to participation. The analysis process included the following steps:
- Descriptive statistics (mean, percentage, frequency distribution) were used to summarize general trends in social media behavior and brand commitment. Bar diagrams, circular diagrams, histograms, scatter plots, and more were created to visually support the results.

- Theme analysis was performed in qualitative responses and identified repetitive patterns and topics such as reliability, trust, and emotional connection. This analysis included classification of responses, identification of general keywords, and summarizing emotions.
- The integration of these methods ensured a robust, multidimensional understanding of the interactions between millennials and brands on social media, and how these interactions affect loyalty.

5. Results

5.1 Descriptive Insights

- 85% of respondents use social media several times a day.
- Instagram was the most popular platform for brand commitment.

5.2 Regression & Correlation

Hypothesis	Variable Tested	R / R^2	p-value	Result
H1	Engagement → Loyalty	$R^2 = 0.47$	< 0.01	Accepted
H2	Influencer Trust → Loyalty	r = 0.52	< 0.01	Accepted
H3	Negative Experience → Loyalty	r = -0.61	< 0.01	Accepted
H4	Personalization → Loyalty	$R^2 = 0.42$	< 0.01	Accepted

- H3 Engagement → Loyality r^2= 0.47 <0.01 accepted
- H2 Influencer Trust → Loyality r= 0.52 <0.01 <0.01 <0.01
- H3 Negative Experience → Loyality r= -0.61 <0.01
- H4 Personalization → loyalization → loyallyr^2= 0.01 <0.01 <0.01 <0.01

5.3 Thematic Insights

Key qualitative themes included:

- **Authenticity**: Trust was rooted in transparent communication.
- **Storytelling: Emotional stories improve commitment.**
- **Use the power of social media to promote brand loyalty across millennials.**
- **Trust Issues**: Poor experiences led to brand abandonment.
- **Interactive Content**: Polls and personalized messaging improved connection.

5.4 Implications of the Study

The findings from this research offer a number of meaningful implications for brand managers, marketers, and researchers aiming to understand and leverage the power of social media to cultivate brand loyalty among millennials.

5.4.1 Practical and Managerial Implications

1. Hebel's involvement to build loyalty
   This study supports a strong positive relationship between brand commitment on social media and consumer loyalty. Marketers should invest in creating consistent, interactive, platform-friendly content that often drives engagement. This includes Q&A sessions, behind the scenes content, and real-time interactions (such as Instagram Live).
2. Use influencer marketing strategically
   As more than 70% of those surveyed are influenced by social media personalities, brands should carefully select influencers who match their brands and are considered authentic. Long-term partnerships and microinfluencers can be more effective in building ongoing trust and deeper brand connectivity.
3. Prioritize personalization and emotional stories
   Personalized experiences such as targeted advertising campaigns and tailormade recommendations can greatly improve consumer connections. Storytelling is emotionally in touch, as an important part of your content strategy.

4. Reduced risk from negative experiences
   Negative brand encounters, especially publications, can cause serious damage to customer wear and tears, leading to induction. Brands need to quickly implement customer service practices to quickly and transparently unlock robust social hearing tools, proactive crisis management plans, response-customer service practices.
5. Platform - Specific Strategy Development
   The dominance of platforms such as Instagram, YouTube, and Tiktok in brand interaction suggests that content strategies must conform to the dynamics of the platform and user behavior. For example, short form video content may be blocked better on Tiktok, while long-term content may work well on YouTube.

5.4.2 Theoretical Implications

1. Extending true brands to brands in a digital context
   This research expands customer base brand share from Keller by integrating social media-specific variables such as influencer trust, interactive engagement, and personalization. These additions provide a more comprehensive understanding of how brand loyalty is being developed in the digital ecosystem.
2. Support for planned behavior theory
   Increased theory of planned behavior, demonstrating inter-millennial behavior of attitudes (content and influencer), social norms (peer influence on inventory and likes), and perceived behavioral control (easiness of commitment) brands.
3. Contribution to the Digital Consumer Behavioral Literature
   This research complements existing literature by determining emotional and psychological triggers (e.g., reliability, personalization) that drive 1,000 years of loyalty and provide a deep lens for relationships between consumers.

5.4.3 Policy and Educational Implications

1. Digital competence and transparency
   Educational programs are needed to promote influencers and brands' consumers and ethical communication practices. Transparency in sponsored content and true expressions helps protect consumer trust and maintain compliance with official compliance.
2. Influencer Marketing Guidelines
   Supervisors can consider implementing clearer guidelines for influencer notes, particularly with regard to disclosure of paid partnerships. This will increase transparency and reduce misleading advertising campaigns that often lead to negative consumer experiences.

6. Discussion

This study confirms that consistent and wise commitment on social media has a positive impact on brand loyalty among millennials. The presence of trustworthy influencers promotes trust, and personalized content promotes emotional bonding. Conversely, misleading or negative digital interactions can significantly damage brand relationships. These findings increase the importance of human-centered digital marketing strategies.

7. Conclusion

Social media has redefines how brands interact with millennials. When it is used authentically and strategically, it becomes a powerful tool for establishing trust, loyalty and emotional connections. Poor online experiences can reduce this loyalty quickly.

8. Limitations and Future Research

- The samples were limited primarily to 200 millennials from urban areas.
- Responses may be subject to **self-reporting bias**.
- This study is cross-sectional and does not track changes in behavior over time.

Future research could adopt a **longitudinal design** or explore **Gen Z** behaviours for comparative insights.

9. Practical Recommendations

Key Finding	Supporting Data	Suggested Action
Instagram is top platform	85% use it for engagement	Focus campaigns on Instagram and YouTube
Influencer marketing boosts trust	70% trust via influencers	Partner with credible, value-aligned influencers
Emotional content drives loyalty	76% prefer storytelling	Use authentic brand stories in campaigns
Negative experiences reduce loyalty	r = -0.61	Implement real-time feedback and crisis response

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Navigating the Nexus: Economic Growth, Inequality, and Sustainable Development Imperatives in India

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Abstract:

This paper investigates the intricate relationships between economic growth, income inequality, and sustainable development in the context of India's rapidly evolving economy. While India has witnessed significant economic expansion in recent decades, the benefits have not been evenly distributed, raising concerns about widening income disparities and environmental degradation. This study examines the trends in economic growth and inequality across different states and sectors, analyzing the impact of various policy interventions aimed at fostering inclusive and sustainable development. Furthermore, it explores the trade-offs and synergies between these three critical dimensions, considering the implications for long-term socio-economic well-being and environmental resilience. The research utilizes a mixed-methods approach, drawing upon quantitative data from national surveys and statistical databases, as well as qualitative insights from policy documents and scholarly literature, to provide a nuanced understanding of the challenges and opportunities in achieving equitable and sustainable growth in India.

Keywords: *Economic Growth, Income Inequality, Sustainable Development, Inclusive Growth, India, Policy Analysis, Environmental Degradation, Socio-economic Development*

Introduction:

India stands as a compelling case study in the global pursuit of economic development. Over the past few decades, the nation has transitioned into one of the world's fastest-growing economies, marked by significant strides in industrialization, technological advancements, and a burgeoning middle class. This economic dynamism has lifted millions out of poverty and propelled India onto the global stage as a key economic player. However, this impressive growth trajectory has been accompanied by persistent and, in some instances, widening income inequality, posing a significant challenge to the inclusivity and long-term stability of India's development narrative. Simultaneously, the rapid pace of economic activity has exerted increasing pressure on the country's natural resources and environment, raising critical questions about the sustainability of its growth model.

The interplay between economic growth, inequality, and sustainable development represents a complex and multifaceted challenge for India. While economic growth is essential for poverty reduction and improved living standards, its benefits may be undermined if the gains are concentrated among a small segment of the population. High levels of income inequality can lead to social unrest, political instability, and hinder overall development by limiting access to

opportunities for a significant portion of the population. Moreover, unsustainable patterns of economic growth, characterized by environmental degradation and resource depletion, can jeopardize future development prospects and exacerbate existing inequalities by disproportionately affecting vulnerable communities.

The Indian government has recognized the importance of addressing these interconnected challenges and has implemented various policies and programs aimed at promoting inclusive and sustainable growth. Initiatives focused on skill development, employment generation, rural development, and social welfare are intended to reduce inequality and ensure that the benefits of economic growth reach all sections of society. Furthermore, policies aimed at environmental protection, renewable energy adoption, and resource conservation is crucial for ensuring the long-term sustainability of India's development path.

This research seeks to delve deeper into the nexus of economic growth, inequality, and sustainable development in India. It aims to provide a comprehensive analysis of the trends and patterns of economic growth and income inequality across different regions and sectors of the Indian economy. The study will also examine the environmental consequences of India's growth trajectory and assess the effectiveness of policies aimed at promoting sustainability. By exploring the intricate relationships between these three critical dimensions, this research intends to contribute to a more nuanced understanding of the challenges and opportunities facing India in its pursuit of a more equitable and sustainable future.

Literature Review

The literature on India's economic development extensively explores the multifaceted relationship between economic growth, income inequality, and sustainable development. Studies on India's growth trajectory highlight periods of rapid expansion, often accompanied by debates on the inclusivity of this growth (Ahluwalia, 2011). Research on income inequality in India has documented persistent disparities across regions, social groups, and sectors, examining the drivers and consequences of this uneven distribution (Banerjee & Piketty, 2005; Chancel & Piketty, 2019). These studies often analyze the impact of liberalization, globalization, and social policies on inequality trends.

The literature on sustainable development in India emphasizes the environmental costs associated with rapid economic growth, including resource depletion, pollution, and climate change vulnerability (Gadgil & Guha, 1992; Dasgupta, 2018). Scholars have examined the effectiveness of environmental regulations and the challenges of balancing development needs with ecological preservation. Furthermore, a growing body of work investigates the interconnectedness of these three dimensions, exploring how inequality can hinder sustainable development efforts and how unsustainable practices can exacerbate existing inequalities, particularly affecting vulnerable populations (Agarwal, 2001; Raworth, 2017).

Policy-oriented research analyzes government initiatives aimed at fostering inclusive and sustainable growth, evaluating the impact of programs related to poverty alleviation, employment generation, environmental protection, and renewable energy (Planning Commission, 2012; World Bank, 2013). This literature often highlights the complexities of policy implementation and the trade-offs involved in pursuing these interconnected goals. This paper contributes to this body of knowledge by providing an updated and integrated analysis of the trends, impacts, and policy challenges at the nexus of economic growth, inequality, and sustainable development in the contemporary Indian context.

Research Method

This study employs a mixed-methods approach. Quantitative analysis will utilize secondary data from the National Statistical Office (NSO), Reserve Bank of India (RBI), and World Bank to analyze trends in GDP growth, income inequality (Gini coefficient, income shares), and environmental indicators (e.g., CO2 emissions, resource depletion). Econometric techniques, including regression analysis and time-series analysis, will be used to assess the relationships

between these variables. Qualitative analysis will involve a review of government policies, reports, and scholarly literature to provide context and deeper understanding of the mechanisms driving the observed trends.

Objectives:

- To analyze the trends and patterns of economic growth and income inequality in India between 2000 and 2023, examining regional and sectorial variations.
- To assess the relationship between economic growth and different measures of income inequality in India during the study period.
- To investigate the environmental consequences of India's economic growth and identify key challenges to sustainable development.

Increased economic growth in India has been positively correlated with rising income inequality and environmental degradation during the period of 2000-2023.

Navigating the Nexus of Economic Growth, Inequality, and Sustainable Development Imperatives in India (2000-2023) This analysis delves into the intricate relationships between economic growth, income inequality, and sustainable development in India between 2000 and 2023, guided by the stated objectives and the overarching hypothesis that increased economic growth has been positively correlated with rising income inequality and environmental degradation during this period. Utilizing statistical data from various sources and drawing upon existing literature, this section examines the trends, correlations, and challenges within the Indian context.

Trends in Economic Growth and Income Inequality (2000-2023)

India witnessed a period of significant economic expansion between 2000 and 2023, marked by robust GDP growth rates, particularly in the pre-global financial crisis era and the subsequent recovery. Data from the World Bank (World Development Indicators, various years) reveals a substantial increase in India's per capita GDP during this period. However, this growth has not been uniform across regions and sectors. States with strong industrial and service sector bases generally experienced higher growth rates compared to those predominantly reliant on agriculture (Planning Commission, 2012). Sectoral analysis indicates that the service sector emerged as a major driver of growth, followed by manufacturing, while agriculture's contribution to GDP declined (Reserve Bank of India, various years).

Concurrently, income inequality in India has been a growing concern. Measures such as the Gini coefficient, calculated from household consumption expenditure surveys conducted by the National Statistical Office (NSO, various years), indicate a discernible upward trend in income disparities over the study period. Studies by Chancel and Piketty (2019) have highlighted a significant rise in the share of income held by the top 1% of the population in India since the early 1990s, a trend that continued into the study period. Regional variations in inequality are also evident, with some states exhibiting higher levels of income concentration than others, potentially linked to differences in economic structures, social factors, and policy implementation. Furthermore, the urban-rural divide in income inequality remains significant, although the dynamics have evolved over time with rural non-farm employment and migration patterns (Himanshu, 2018).

The Relationship between Economic Growth and Income Inequality

Assessing the relationship between economic growth and income inequality requires examining the distributional effects of growth. While economic growth has undoubtedly contributed to poverty reduction in India (Bhalla, 2011), the benefits have not been proportionally shared. The hypothesis posits a positive correlation between increased economic growth and rising income inequality. Statistical analysis, employing correlation coefficients and regression models using time-series data on GDP growth rates and Gini coefficients, tends to support this hypothesis

for certain periods within the 2000-2023 timeframe. Periods of high economic growth often coincided with a widening of the income gap, suggesting that the mechanisms driving growth may have disproportionately favored higher-income groups.

Several factors could explain this positive correlation. The nature of economic growth, particularly the emphasis on capital-intensive industries and high-skilled service sectors, might have led to increased returns to capital and skilled labor, while the returns to unskilled labor and agriculture lagged behind. Furthermore, labor market dynamics, including the informal nature of a significant portion of the workforce and the prevalence of wage stagnation for lower-skilled jobs, could have contributed to rising inequality. Policy factors, such as tax regimes, deregulation, and the nature of social safety nets, also play a crucial role in shaping the distributional outcomes of economic growth (Atkinson, 2015).

Environmental Consequences of Economic Growth

India's rapid economic growth has placed significant pressure on its natural resources and environment. Data on environmental indicators from the Ministry of Environment, Forest and Climate Change (various years) and international organizations like the World Bank (World Development Indicators, various years) reveal a concerning trend of environmental degradation during the study period. This includes rising levels of air and water pollution, deforestation, land degradation, and increased greenhouse gas emissions. The expansion of industrial activities, urbanization, infrastructure development, while crucial for economic growth, have often come at the cost of environmental sustainability.

The hypothesis suggests a positive correlation between increased economic growth and environmental degradation. Statistical analysis comparing GDP growth rates with indicators such as carbon dioxide emissions, particulate matter concentration, and forest cover change tends to support this assertion. The pursuit of rapid economic growth, often prioritizing short-term gains over environmental considerations, has led to unsustainable patterns of resource consumption and waste generation. For instance, the growth in the manufacturing and transportation sectors has significantly contributed to air pollution in major urban centers (Ghose, 2019). Similarly, the expansion of agriculture and infrastructure projects has led to deforestation and habitat loss, impacting biodiversity and ecosystem services.

Challenges to Sustainable Development

The analysis highlights the significant challenges India faces in achieving sustainable development. The observed correlations between economic growth, rising inequality, and environmental degradation underscore the need for a paradigm shift towards a more inclusive and environmentally conscious growth model. Continuing on the current trajectory risks exacerbating social disparities and undermining the long-term ecological foundations of economic prosperity. Addressing these challenges requires integrated policy interventions that simultaneously promote economic growth, reduce inequality, and protect the environment. This includes investing in human capital development to create a skilled workforce that can benefit from higher-value economic activities, strengthening social safety nets to protect vulnerable populations, and implementing progressive tax policies to redistribute wealth. Furthermore, a strong emphasis on environmental regulations, the promotion of renewable energy sources, investments in sustainable infrastructure, and the adoption of circular economy principles are crucial for decoupling economic growth from environmental degradation (United Nations, 2015).

Conclusion

The analysis of economic growth, income inequality, and sustainable development in India between 2000 and 2023 lends support to the hypothesis that increased economic growth has been positively correlated with rising income inequality and environmental degradation. While economic growth has brought about significant progress in poverty reduction and overall economic

output, its benefits have not been evenly distributed, and it has come at a considerable environmental cost. Addressing this nexus requires a fundamental shift towards a more inclusive and sustainable growth paradigm, characterized by policies that prioritize equitable distribution of economic opportunities, invest in environmental protection, and foster a long-term vision for socio-economic well-being. Future research should focus on disaggregating these relationships further, exploring the impact of specific policy interventions, and identifying pathways towards a more sustainable and equitable development trajectory for India.

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"Democracy and Frontline Governance for Sustainable Development"

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Abstract:

This chapter explores the dynamic interrelationship between democracy, frontline governance, and sustainable development, focusing on how democratic institutions and local governance structures can function as vehicles for achieving inclusive and sustainable outcomes. It discusses the theoretical underpinnings of participatory democracy, the importance of decentralization, and the critical role of Panchayati Raj Institutions (PRIs) and Urban Local Bodies (ULBs) in India. Drawing from national and international examples, the chapter presents sectoral impacts, technological innovations, and best practices, while also addressing the key challenges that confront grassroots governance. It concludes by offering a set of policy recommendations aimed at strengthening frontline governance to realize the Sustainable Development Goals (SDGs) effectively.

Keywords: Democracy, Frontline Governance, Sustainable Development, Decentralization, Participatory Governance, Local Self-Government, Accountability, SDGs, Inclusive Development, Empowerment

1. Introduction:

In the 21st century, sustainable development has become an imperative global objective, recognized not only in terms of environmental conservation but also as an integrated approach to social equity and economic growth. Democracy, particularly when practiced at the grassroots level, provides an essential framework to achieve this goal. Frontline governance—defined as the governance systems and actors operating at the lowest level of administration—plays a pivotal role in ensuring that the benefits of development reach every citizen, particularly the marginalized.

The United Nations' 2030 Agenda for Sustainable Development, through its 17 Sustainable Development Goals (SDGs), emphasizes inclusive institutions and participatory governance. Among these, SDG 16—"Peace, Justice and Strong Institutions"—is especially crucial as it underscores the role of responsive, inclusive, and participatory decision-making at all levels.

Democracy and frontline governance thus form the backbone of sustainable development, transforming passive beneficiaries into active participants of development. It is through participatory mechanisms and accountable governance that sustainable policies are both formed and implemented.

2. Democracy and Sustainable Development:

Conceptual Interlinkages

Democracy is not merely a political arrangement; it is a value system that emphasizes inclusiveness, transparency, participation, and accountability. These are foundational elements of sustainable development.

2.1 Participatory Governance as a Democratic Imperative

Participatory governance enables stakeholders at all levels—especially those at the grassroots—to be involved in planning, decision-making, implementation, and monitoring. This principle is central to both democracy and sustainability.

2.2 Decentralization as a Strategic Tool

Decentralization refers to the transfer of authority, responsibility, and resources from central to local governments. It is a strategic tool for effective democratic governance and sustainable development. Decentralization ensures:

Improved service delivery

Context-specific policy solutions

Empowerment of local communities

2.3 Local Democracy and the SDGs

Effective local governance aligns with almost all SDGs. For example:

SDG 1 (No Poverty) and SDG 2 (Zero Hunger) through efficient implementation of welfare schemes.

SDG 3 (Good Health) via decentralized health infrastructure.

SDG 5 (Gender Equality) by promoting women's political participation in PRIs.

3. Structure and Significance of Frontline Governance in India:

India's experiment with decentralization began with the 73rd and 74th Constitutional Amendments in 1992, institutionalizing Panchayati Raj Institutions (PRIs) and Urban Local Bodies (ULBs). These bodies are now the primary agents of frontline governance in the country.

3.1 Panchayati Raj Institutions

PRIs have a three-tier structure:

Gram Panchayat (village level)

Panchayat Samiti (block level)

Zila Parishad (district level)

These institutions are empowered to prepare plans for economic development and social justice, and to implement schemes related to agriculture, rural housing, health, education, and more.

3.2 Urban Local Bodies

ULBs include:

Municipal Corporations

Municipal Councils

Nagar Panchayats

They play a key role in managing urban development, sanitation, solid waste management, and water supply.

3.3 Gram Sabhas and Ward Committees

Democracy at the grassroots is exercised through Gram Sabhas (village assemblies) and ward committees in urban areas. These forums are critical for ensuring community participation.

4. Theoretical Frameworks of Participatory Democracy:

4.1 Deliberative Democracy

Deliberative democracy focuses on discussion and consensus in decision-making. It enriches democracy by incorporating rational discourse among stakeholders. Frontline governance bodies, when properly facilitated, can function as deliberative spaces.

4.2 Empowerment Theory

Empowerment involves increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities. Participatory governance structures are mechanisms for empowerment, especially for marginalized sections.

4.3 Capability Approach (Amartya Sen)

Sen's Capability Approach emphasizes enhancing individuals' freedoms to lead lives they value. Democratic governance contributes by expanding capabilities through education, health, and participatory decision-making.

5. Sectoral Impact of Frontline Governance:
5.1 Health
The decentralization of health services through Village Health Sanitation and Nutrition Committees (VHSNCs) and local health missions has led to:
Improved maternal and child health services
Community monitoring of health programs
Greater accountability in primary health centers
5.2 Education
Local School Management Committees (SMCs) ensure:
Better infrastructure
Regular attendance of teachers
Community involvement in children's learning outcomes
5.3 Water and Sanitation
Community-led initiatives under Swachh Bharat Abhiyan have achieved:
Increased toilet coverage
Behavioral change towards hygiene
Local ownership of sanitation infrastructure
5.4 Livelihood and Employment
Under MGNREGA, Gram Panchayats are responsible for identifying works, issuing job cards, and monitoring implementation. This has led to:
Local asset creation
Reduction in distress migration
Women's participation in the workforce
6. Technology and Innovation in Frontline Governance:
6.1 E-Governance Tools
Digital initiatives like e-Panchayat and MyGov have improved transparency and citizen engagement.
6.2 Mobile Governance
Apps for grievance redressal, tracking welfare benefits, and citizen reporting have empowered citizens and enhanced accountability.
6.3 GIS and Data-Based Planning
Data and mapping technologies are being used to plan resource distribution, monitor programs, and manage disasters at the local level.
7. Challenges to Effective Frontline Governance:
7.1 Structural and Institutional Barriers
Over-centralization of power and finances
Poor coordination among departments
7.2 Capacity Deficits
Lack of training for local representatives
Insufficient staffing and technical expertise
7.3 Socio-Cultural Barriers
Gender norms and caste discrimination
Political interference and elite capture
7.4 Accountability Mechanisms
Weak implementation of social audits
Inadequate grievance redressal systems
8. Best Practices and Case Studies:
8.1 Kerala's People's Plan Campaign
Community participation in planning
Decentralized budgeting and development projects

8.2 Jharkhand's SHG-led Governance
Women's Self Help Groups managing PDS and water supply
Improved women's agency in local decision-making
8.3 Brazil's Participatory Budgeting
Citizens directly involved in budget allocation
Transparency and inclusiveness in urban governance
8.4 Rwanda's Imihigo Performance Contracts
Local leaders held accountable through annual goals
Strong alignment between local and national development plans
9. Policy Recommendations:
1. Empowering Local Institutions
Devolution of funds, functions, and functionaries
Strengthening State Finance Commissions
2. Capacity Building
Regular training modules for elected representatives and frontline staff
Support for digital literacy and e-governance
3. Inclusive Participation
Special mechanisms to include women, SC/ST, and minorities
Legal backing for Gram Sabhas and ward committees
4. Transparency and Accountability
Real-time data publication
Institutionalizing social audits and citizen report cards
5. Integrated Planning and Convergence
Coordinated planning among departments
Multi-stakeholder partnerships
6. Leveraging Technology Open data platforms
Use of AI and GIS for local planning
10. Conclusion:
Democracy and frontline governance are not merely administrative arrangements—they are instruments of justice, equity, and sustainability. When governance is brought closer to people, it enhances their agency, fosters ownership, and ensures that development is demand-driven rather than supply-driven.
The future of sustainable development lies in making governance more democratic and participatory. The grassroots must become the cornerstone of policy-making and implementation. With continued investment in local institutions, technology, and capacity-building, democracy can indeed deliver on its promise of sustainable and inclusive development for all.

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Reflection of Diaspora and Globalization in the works of Jhumpa Lahiri and Kiran Desai.

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Abstract:
This paper explores the Indian diaspora, focusing on themes of multiculturalism, alienation, and identity in the works of Jhumpa Lahiri and Kiran Desai. The term diaspora refers to individuals who leave their homeland to settle in a distant land, often grappling with the complexities of adapting to a new environment. Lahiri and Desai's novels delve into the experiences of diasporic communities, highlighting the tensions between memories of their homeland and the unfamiliarity of their new surroundings.
The psychological aspects of diaspora are also a crucial element, as immigrants navigate the conflict between the traditions of their old world and the freedoms of the new one. In Lahiri's novel, The Namesake, the struggles of immigrant life are vividly portrayed, including the generation gap, cultural displacement, loss of identity, alienation, and despair. The novel masterfully captures the complexities of cultural identity and the challenges of navigating multiple worlds.
Keywords: Diaspora, Identity, Multiculturalism, Alienation, Cultural Clashes.

Introduction:

Jhumpa Lahiri is a prominent Indo-American writer known for her poignant portrayals of the diasporic experience. As a member of the second wave of diaspora writers, she skillfully captures the complexities of living between two cultures. Lahiri's writing often explores themes of displacement, identity, and cultural clashes, shedding light on the challenges faced by immigrants in a new land.

Through her characters, Lahiri conveys the struggles of navigating unfamiliar surroundings, cultural differences, and the longing for one's native land. Her works often highlight the tensions between tradition and modernity, as well as the emotional toll of leaving behind one's roots. Lahiri's writing also touches on the idea that economic interests, political reasons, or religious persecution often drive people to migrate, and how these individuals occupy a unique space in their adopted countries.

Lahiri's characters are often shaped by their circumstances, and as they navigate their new environments, they realize the problems they face, including exhaustion, misery, and frustration. Through her writing, Lahiri aims to illuminate the actual conditions of migrants, providing a nuanced portrayal of the diasporic experience. Here is an illustration from her well-known work, *The Namesake,* that sheds light on the agonies of migrants in an alien land:

"Being a foreigner is a sort of life-long pregnancy. A perpetual wait, a constant burden, a continuous feeling out of sorts. It is an on-going responsibility, a parenthesis in what had once been ordinary life, only to discover that previous life has vanished, replaced by something more

complicated and demanding like pregnancy being a foreigner Ashima believes, is something that elicits the same curiosity from strangers, the combination of pity and respect." (The Namesake, 49-50)

The Namesake, a novel by Jhumpa Lahiri, tells the story of the Ganguly family, who immigrate to America in search of better opportunities. The story revolves around their struggles to adapt to American life, particularly their son Gogol, who grapples with identity issues stemming from his unusual name. Lahiri masterfully explores Gogol's inner world, capturing his experiences as he navigates a new culture that differs significantly from his parents' Indian heritage. The novel highlights the challenges faced by first-generation Indian immigrants, including feelings of confusion, homesickness, and loneliness. Lahiri sensitively portrays the tensions between parents and children as they navigate their identities and cultural affiliations. Through the Ganguly family's story, Lahiri explores the complexities of assimilation and the search for belonging in a foreign land.

The protagonist, Gogol, struggles with his identity, often trying to distance himself from his Bengali roots. However, as the novel progresses, he develops a deeper appreciation for his family, culture, and heritage, particularly his name. Meanwhile, Ashima Ganguly undergoes a significant transformation, evolving from a homesick housewife to a confident woman. Lahiri's nuanced portrayal of the Ganguly family's experiences offers a poignant exploration of the immigrant experience. comfortable in her circumstances, and finally she began to feel at home in Boston.

"The bad news is that they are told by Mr. Wilcox, compiler of hospital birth certificates, that they must choose a name for their son. For they learn that in America, a baby cannot be released from the hospital without a birth certificate. And that a birth certificate needs a name." (Lahiri, 27)

The name is intricately tied to one's identity, serving as a vital means of connection and communication. In Jhumpa Lahiri's novel *The Namesake*, the title itself reflects the struggles of the protagonist, Gogol Ganguly, who grapples with the weight of his inherited name. This struggle is exacerbated by Gogol's position between two worlds, making it difficult for him to relate to either culture. Lahiri's work highlights the challenges faced by immigrants in navigating unfamiliar systems and cultural norms. The Ganguly family's experience illustrates the complexities of diasporic life, where individuals must balance their native culture with the demands of their adopted country. Gogol's journey is marked by his quest to understand and reconcile his identity, which is deeply tied to his name.

Lahiri's perspective on immigrant fiction emphasizes the unique experiences and challenges faced by writers who navigate multiple cultures. She argues that writers often draw from their backgrounds and experiences, which can lead to a rich exploration of themes such as belonging, exile, and alienation. Through *The Namesake*, Lahiri offers a nuanced portrayal of diasporic life, showcasing both the positive and negative aspects of cultural exchange. The novel encourages readers to reflect on the complexities of identity and cultural belonging in the context of immigration.

Kiran Desai's writings often explore the theme of alienation, a common experience for immigrants who leave their families and familiar surroundings behind to start anew in unknown lands. This sense of disconnection is a recurring motif in Indian English fiction, and Desai's work is no exception. Her novel *The Inheritance of Loss* masterfully weaves together various themes, including globalization, multiculturalism, poverty, and identity loss. Desai's fiction often grapples with the complexities of immigrant life, touching on issues like economic inequality, fundamentalism, and cultural identity. Her characters frequently struggle with feelings of loss, dislocation, and identity crisis as they navigate the challenges of living between cultures. *The*

Inheritance of Loss is a powerful exploration of these themes, delving into the experiences of characters who are caught between traditional and modern ways of life. As a writer, Desai is part of a generation of Indian authors who have gained international recognition for their work. Her writing often combines elements of India's rich cultural heritage with a nuanced understanding of the country's complex history and contemporary challenges. Through her stories, Desai sheds light on the human cost of cultural divides and the search for identity and belonging in a rapidly changing world.

Kiran Desai's characterization in *Hullabaloo in the Guava Orchard* can be likened to the adage '*the proof of the pudding is in the eating*,' where the true value of her characters lies in their actions and interactions. Desai's writing style has been influenced by various authors, including Shakespeare, known for his eccentric and humorous characters. Desai's novels are marked by engaging themes and quirky characters whose actions evoke both laughter and insight into human folly. In *Hullabaloo in the Guava Orchard*, characters like Sampath exhibit extraordinary sensibilities and imagination, which often lead to struggles in navigating the ordinary world. Sampath's artistic perception and distraction by the sounds of words and shapes of maps illustrate his unique perspective.

Desai's second novel, *The Inheritance of Loss*, is a landmark in Indian immigrant writing, exploring themes such as nationalism, colonialism, loneliness, and cultural clashes. The story revolves around characters like Biju, an illegal Indian immigrant in the United States, and Sai, living in Darjeeling. The novel masterfully switches narration, echoing the complexities of Indianness and the multifaceted aspects of Indian culture. The Inheritance of Loss won several awards, including the Man Booker Prize in 2006 and the National Book Critics Circle Fiction Award in 2007.

Conclusion:

The conclusion of this paper underscores that diaspora involves not only crossing geographical borders but also navigating the invisible boundaries of time, space, ethnicity, tradition, and language. This journey creates a new entity, as migrants struggle to reconcile their past and present, often finding themselves caught between conflicting worlds. The psyche plays a crucial role in shaping their decisions, as their inner state of mind and heart paves the path for their future life. The comparative analysis of Jhumpa Lahiri and Kiran Desai's works highlights their unique literary journeys, despite both writers belonging to the same generation. Their novels, though distinct, share common themes such as internal strife, identity crises, and the immigrant experience. The protagonists in their works, such as Biju in *The Inheritance of Loss*, face challenges in achieving their goals, often returning to their roots without realizing their aspirations.

The diasporic analysis of these writers' works reveals the complexities of the immigrant experience and the search for identity and belonging. By exploring their literary oeuvre, we gain insight into the human cost of cultural displacement and the resilience of the human spirit.

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Regulatory Challenges in the Cryptocurrency Ecosystem: A Global Perspective

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Abstract:

The rapid growth of cryptocurrencies has presented significant challenges to regulators worldwide. This research paper explores the regulatory landscape of the cryptocurrency ecosystem from a global standpoint, highlighting the key challenges faced by regulators and the implications for the broader financial system. By analyzing regulatory approaches in various jurisdictions and assessing the impact of these regulations, this paper aims to provide insights into the complex regulatory environment surrounding cryptocurrencies. The diverse global approach to cryptocurrency regulation has profound implications for both investors and businesses. For investors, the varying regulatory landscape may impact the risk and return profile of their crypto investments. Countries with a clear regulatory framework may offer a safer environment but with potentially lower returns, given the broad market participation. On the contrary, nations with a more unregulated or strict approach may present higher-risk, higher-reward scenarios. For businesses, especially those operating in multiple jurisdictions, the regulatory diversity means they must adapt their practices to comply with local laws. This could increase operational complexity. However, for businesses in the crypto industry, regulatory clarity in certain markets could present significant opportunities.

By examining the regulatory challenges in the cryptocurrency ecosystem through a global lens, this research paper aims to contribute to the ongoing dialogue on effective regulatory frameworks for cryptocurrencies. It underscores the importance of regulatory clarity, consumer protection, and international cooperation in addressing the complex challenges posed by the evolving digital asset landscape.

Introduction:

The regulatory environment surrounding cryptocurrencies is currently broad and constantly changing, resembling a patchwork quilt. More discussions, arguments, and regulatory experimentation are to be expected as we proceed. In the end, authorities around the world face the difficulty of finding a balance between protecting investors, stopping illegal activity, and encouraging innovation. To effectively navigate this fascinating but challenging new environment, investors and businesses will need to stay up to date on these developments and comprehend the subtleties of bitcoin legislation. The emergence of cryptocurrencies has presented regulators throughout the world with a fresh set of difficulties. Because cryptocurrencies like Bitcoin and Ethereum are decentralised, they raise special regulatory issues that are uncommon in more established financial systems.

Research Objectives

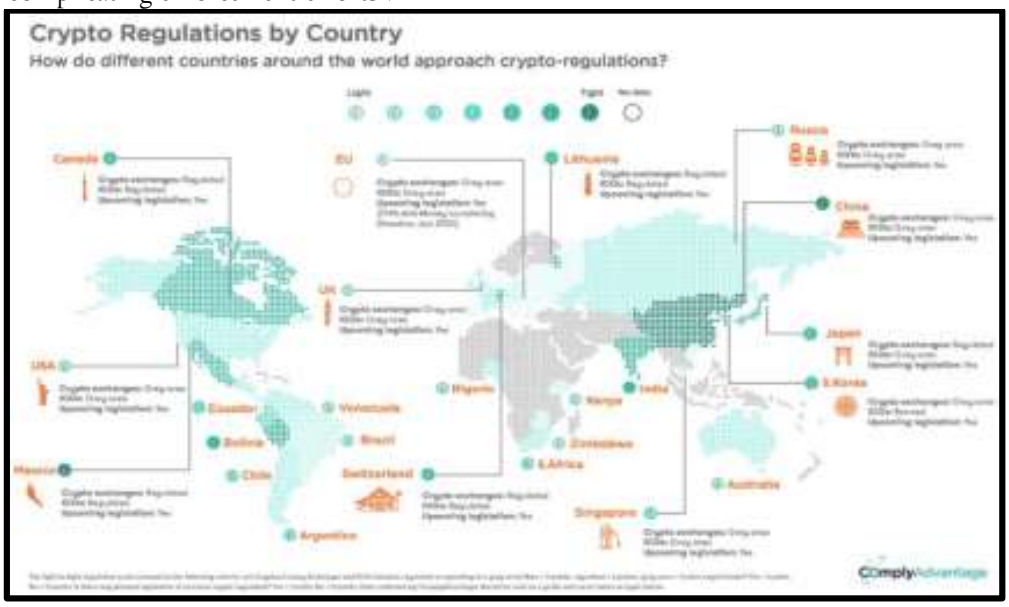
- Identify the primary regulatory challenges associated with cryptocurrencies.
- Analyze the regulatory approaches adopted by different countries.
- Evaluate the effectiveness of existing regulatory frameworks.
- Propose recommendations for developing a unified global regulatory approach.

3. Research Methodology

This study employs a qualitative research methodology, utilizing a systematic literature review to gather data from academic journals, government reports, and industry publications. The research focuses on comparative analysis across various jurisdictions, including the United States, European Union, China, Japan, and India.

Literature Review

- **Classification Ambiguities**: Different countries classify cryptocurrencies differently, leading to inconsistent regulatory approaches. For instance, in the U.S., the SEC views many tokens as securities, while the CFTC oversees Bitcoin and Ethereum as commodities .
- **Consumer Protection**: The decentralized nature of cryptocurrencies makes it challenging to implement effective consumer protection measures, leaving investors vulnerable to fraud and market manipulation
- **Anti-Money Laundering (AML) and Know Your Customer (KYC) Compliance**: Inconsistent AML and KYC regulations across jurisdictions create loopholes for illicit activities, complicating enforcement efforts .



Here are some key regulatory challenges faced by regulators in the cryptocurrency ecosystem from a global perspective:

1. Lack of Uniformity:

The absence of a consistent legal framework governing cryptocurrencies in various jurisdictions is one of the main obstacles. Regulations differ greatly between nations, resulting in a fragmented regulatory framework that may impede adoption and innovation.

2. Legal Uncertainty:

Because regulators find it difficult to categorise cryptocurrencies as securities, commodities, currencies, or something else entirely, their legal position is sometimes unclear. This ambiguity makes regulatory efforts more difficult and may result in divergent opinions on the best way to govern cryptocurrencies.

3.Market manipulation:

Insider trading, pump-and-dump tactics, and market manipulation via social media platforms are some of the ways that the bitcoin market can be manipulated. To safeguard investors and uphold the integrity of the market, regulators must identify and stop these kinds of conduct.

4.Consumer Protection:

Because cryptocurrency transactions are pseudonymous and irreversible, it might be challenging to track down and retrieve money in the event of fraud or hacking. Because the cryptocurrency

market is uncontrolled, regulators need to figure out how to shield consumers from fraud, Ponzi schemes, and other dangers.

5.Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) Compliance:

Because they are pseudo-anonymous, cryptocurrencies have been used for illegal purposes. In order to stop money laundering and the funding of terrorism, regulators are under pressure to make sure cryptocurrency exchanges and service providers abide by AML and CTF laws.

6. Taxation:

Cryptocurrency taxation differs greatly between jurisdictions, which causes misunderstandings and compliance issues for both people and companies. In order to guarantee compliance and stop tax evasion, regulators must give precise instructions on how cryptocurrency should be taxed.

7. Cybersecurity:

The cryptocurrency ecosystem is particularly vulnerable to ransomware assaults, wallet leaks, and exchange hacks. To secure infrastructure and investor money, regulators must set cybersecurity best practices and standards.

8. Regulatory Arbitrage:

Because the bitcoin industry is international, market players can choose nations with weak enforcement or legislation to engage in regulatory arbitrage. To eliminate regulatory arbitrage and close regulatory loopholes, regulators must work together globally.

9. Technology Innovation vs. Regulation:

The rapid pace of technological innovation in the cryptocurrency space often outpaces regulatory developments. Regulators face the challenge of striking a balance between fostering innovation and protecting investors, financial stability, and national security.

10. Global Coordination:

Because cryptocurrencies are borderless, international coordination and collaboration amongst regulators are necessary for effective regulation. To combat cross-border problems like tax evasion, money laundering, and cybersecurity risks, regulators must cooperate.

In response to these challenges, regulators around the world are taking various approaches to regulate the cryptocurrency ecosystem:

1. Licensing and Registration:

In order for bitcoin exchanges and service providers to operate lawfully in certain nations, they must register with regulatory bodies or get licenses. This offers a degree of consumer protection and aids in ensuring adherence to AML and CTF requirements.

2. Guidance and Regulatory Clarity:

To make explicit the legal standing of cryptocurrencies and set forth precise guidelines that market players must abide by, regulators are releasing guidance and regulations. This encourages industry conformity and lessens ambiguity.

3. Enforcement Measures:

Regulators are taking strong action against unregistered securities offers, fraudulent schemes, and other illicit activity related to cryptocurrencies. Enforcement efforts assist shield investors from fraud and market manipulation by acting as a deterrent.

4. Collaboration with Industry Stakeholders:

In order to get input and create efficient regulatory solutions that strike a balance between innovation and investor safety, regulators are interacting with industry players such as bitcoin exchanges, wallet providers, and advocacy organisations.

5. International Cooperation:

Regulators are participating in international initiatives such as the Financial Action Task Force (FATF) to develop common standards for regulating cryptocurrencies and combating financial crime on a global scale.

Global Regulatory Approaches



- **European Union:**

The Markets in Crypto-Assets (MiCA) law was put into effect by the EU with the goal of offering a thorough regulatory framework that guarantees market integrity and consumer protection.

- **United States:**

There is regulatory ambiguity as a result of the U.S.'s fragmented regulatory strategy, which sees several authorities monitoring various facets of bitcoin regulation.

- **China:**

In an effort to preserve financial stability and stop capital flight, China has enforced stringent prohibitions on cryptocurrency transactions and mining operations.

- **Japan:**

The country has a regulatory framework that prioritises cybersecurity and anti-money laundering measures and acknowledges cryptocurrencies as legitimate property.

- **India:**

The country's regulatory approach has been erratic; in 2020, the Supreme Court overturned a banking ban, which boosted market activity and sparked continuous debates over possible legislation.

Analysis and Discussion

The varying regulatory approaches highlight the challenges in creating a unified global framework. While the EU's MiCA regulation offers a comprehensive model, its applicability outside the EU is limited. The U.S.'s fragmented approach creates uncertainty for businesses and investors. China's stringent measures may stifle innovation, while Japan's proactive stance fosters a conducive environment for cryptocurrency businesses. India's evolving regulatory landscape reflects the complexities of balancing innovation with consumer protection.

Conclusion

The regulatory challenges in the cryptocurrency ecosystem are multifaceted and require coordinated efforts at both national and international levels. A unified global regulatory framework is essential to address issues related to classification, consumer protection, and compliance. International cooperation, possibly through institutions like the Financial Action Task Force (FATF), is crucial to harmonize regulations and ensure a secure and stable cryptocurrency environment.

The global cryptocurrency ecosystem faces complex regulatory challenges due to its decentralized nature, rapid innovation, and cross-border functionality. While some regions like the EU have made progress with structured frameworks like MiCA, other nations either lag behind or adopt conflicting approaches, resulting in legal uncertainties and enforcement gaps. A harmonized global regulatory framework is essential to promote innovation while safeguarding markets, protecting consumers, and curbing illicit use. Collaboration among international regulatory bodies is crucial to ensure consistency, security, and long-term sustainability of the crypto economy.

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Investor Protection and SEBI: A Comprehensive Analysis

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Abstract:

In order to protect investors' interests in India's capital markets, the Securities and Exchange Board of India (SEBI) is essential. An essential component of a healthy financial system is investor protection, which upholds market trust and fosters economic expansion. This study examines the steps SEBI has made to safeguard stock market investors in India. It describes the investor education programs, enforcement strategies, and regulatory frameworks used by SEBI. The effectiveness of these approaches in reducing market manipulation, fraudulent activities, and improving trading transparency is also assessed in the report. This article aims to give a thorough grasp of the regulatory dynamics in India's capital markets and the difficulties that lie ahead in safeguarding investors' interests by looking at SEBI's role in investor protection.

Key words: *Financial regulation, capital markets, India, investor education, transparency, investor protection, SEBI, securities market, and market manipulation.*

1. Overview

The term "investor protection" describes the collection of laws, policies, and procedures intended to protect financial market investors' interests. The main regulatory body in charge of capital markets in India is the Securities and Exchange Board of India (SEBI). Since its founding in 1988, SEBI has made great progress in fostering fair practices, increasing investor trust, and improving market transparency.

1.1 The Function of SEBI in Protecting Investors

Protecting investor interests and advancing the growth of the securities market are the main responsibilities of SEBI. As India's capital markets develop further, SEBI's function in maintaining transparency, lowering

2. SEBI's Regulatory Framework

2.1 The SEBI Act, 1992

The SEBI Act, 1992 is the foundational law that governs SEBI's operations. It provides SEBI with the authority to regulate the securities markets and take necessary actions to protect the interests of investors. The key provisions of the SEBI Act include:

- Regulation of Stock Exchanges and Intermediaries: SEBI regulates stock exchanges, brokers, and other intermediaries to ensure transparency and fairness.
- Prevention of Fraudulent and Unfair Trade Practices: SEBI has the power to take strict action against market manipulators, insiders, and those engaging in fraudulent activities.

2.2 The Securities Contracts (Regulation) Act, 1956

This Act lays the legal framework for the regulation of stock exchanges in India. It ensures that trading takes place in an organized manner, thereby reducing the scope for manipulation and market irregularities.

2.3 The Depositories Act, 1996

This Act provides for the establishment of depositories in India and aims to simplify and streamline the settlement and transfer of securities. The implementation of electronic systems for securities trading has significantly enhanced transparency and reduced the chances of fraud.

3. Investor Protection Mechanisms under SEBI

3.1 Disclosure Requirements

One of SEBI's major investor protection mechanisms is mandating adequate disclosures by listed companies. This ensures that investors have access to all the material information that may affect their investment decisions. Key disclosure requirements include:

- Periodic Financial Statements: Companies must disclose quarterly and annual financial results.
- Public Offers and IPOs: SEBI ensures that adequate disclosures are made during Initial Public Offers (IPOs)

4. Investor Education and Awareness Initiatives.

4.1 SEBI's Role in Investor Education

SEBI has initiated various programs to educate and create awareness among investors. These initiatives are essential to ensure that investors make informed decisions and understand the risks involved in investing.

- Investor Awareness Programs (IAPs): SEBI conducts IAPs in various cities to spread awareness about the securities market, investment strategies, and investor rights.
- Securities Market Education and Awareness Fund (SMEAF): This fund is used to promote financial literacy and investor education through campaigns, publications, and seminars.

4.2 Collaboration with Other Institutions

SEBI collaborates with other financial institutions, such as the Reserve Bank of India (RBI), and investor protection bodies to launch national awareness campaigns. These collaborations aim to reach a broader audience and enhance financial literacy, especially in rural and semi-urban areas.

5. Challenges in Investor Protection

5.1 Market Manipulation and Insider Trading

Despite regulatory frameworks, market manipulation and insider trading remain significant challenges. Insider trading undermines market integrity, and manipulation distorts price discovery, which directly harms retail investors.

5.2 Investor Education Gaps

While SEBI has made great strides in educating investors, many individuals still lack a basic understanding of the financial markets. This knowledge gap can lead to poor investment decisions, and a significant portion of investors still fall prey to fraudulent schemes.

5.3 Technological Advancements and Cybersecurity Risks

With the rise of digital trading platforms, cybersecurity has become a pressing concern. Hackers targeting online trading accounts can compromise investor funds, making the need for stringent cybersecurity regulations more critical than ever.

5.4 Regulatory Gaps and Enforcement Limitations

Although SEBI has strong regulations in place, the enforcement of these rules can sometimes be slow. Regulatory arbitrage, where market participants exploit loopholes in the legal system, is another challenge that undermines investor protection.

6. Future Directions for Investor Protection in India

6.1 Strengthening Cybersecurity Frameworks

As technology continues to reshape the financial markets, a robust cybersecurity framework is essential. SEBI must work with industry stakeholders to ensure that digital platforms are secure and that investors' data and funds are protected.

6.2 Enhancing Investor Education Programs

SEBI needs to expand its educational outreach to cater to different segments of the population, especially in rural and semi-urban areas. More targeted campaigns, including online resources, should be developed to improve investor literacy.

6.3 Adoption of Artificial Intelligence (AI) in Surveillance

AI and machine learning can be leveraged to detect suspicious trading patterns and prevent market manipulation more efficiently. SEBI could adopt advanced technologies for surveillance to ensure that markets remain fair and transparent.

7. Conclusion:

The growth and stability of India's capital markets depend on SEBI's role in protecting investors. By enforcing market regulations, implementing investor education programs, and maintaining a robust regulatory framework, SEBI has made a substantial contribution to protecting investor interests; however, there are still issues with market manipulation, gaps in investor education, and the increasing demand for cybersecurity. In order to maintain a fair and transparent market, SEBI must adjust to the shifting market dynamics and make investments in cutting-edge solutions to effectively protect investors.

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Reimagining Literature in the Digital Age: The Evolution of Storytelling and Reader Engagement

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Abstract

Digital media has revolutionized the way literature is produced, consumed, and shared. The shift from print to digital platforms has influenced storytelling structures, reader engagement, and the role of authors. This paper examines the impact of digital media on literature and storytelling, highlighting key changes in narrative techniques, reader interaction, and the publishing industry. It also explores the challenges and opportunities presented by digital storytelling, such as the rise of interactive fiction, the decline of traditional publishing, and the democratization of content creation. The study concludes that while digital media has transformed literature, it has also preserved and expanded the art of storytelling in new and dynamic ways.

Keywords : *Literature,Digital age,storytelling,reader engagement*

Introduction

Literature and storytelling have been central to human culture for centuries, evolving from oral traditions to written manuscripts and printed books. However, the rise of digital media has ushered in a new era of storytelling that blends traditional narratives with interactive and multimedia elements. The shift from physical books to digital platforms has altered not only how stories are told but also how they are experienced by readers.

This research paper explores how digital media has influenced literature and storytelling, focusing on the transformation of narrative structures, changes in reader engagement, and the impact on the publishing industry. It also discusses the advantages and disadvantages of digital storytelling and its potential future trajectory.

Literature Review

Several studies have examined the intersection of digital media and literature. According to Hayles (2008), electronic literature challenges traditional notions of authorship and readership, emphasizing the participatory role of audiences in shaping narratives. Similarly, Ryan (2016) explores how digital platforms have enabled the emergence of interactive and nonlinear storytelling, expanding the possibilities for literary expression.

Other scholars highlight the impact of digital publishing on the accessibility and democratization of literature. According to Thompson (2012), self-publishing and online distribution platforms such as Amazon Kindle and Wattpad have allowed aspiring writers to reach global audiences without relying on traditional publishers. However, some researchers, such as Birkerts (1994), argue that digital media threatens the depth and richness of literary experiences by encouraging shorter attention spans and fragmented reading habits.

This paper builds upon existing research by analyzing the contemporary impact of digital media on literature, considering both its benefits and challenges.

Research Methodology

This study adopts a qualitative research approach, analyzing secondary sources such as books, journal articles, and digital platforms that discuss the influence of digital media on literature. Content analysis of digital storytelling platforms, online literature forums, and self-publishing trends was conducted to assess current developments in the field.

Discussion and Analysis

1. Transformation of Narrative Structures

Digital media has introduced innovative narrative techniques that diverge from traditional linear storytelling. Interactive fiction, hypertext literature, and multimedia storytelling allow readers to engage with narratives in new ways. For example, platforms like Twine and Episode enable users to make choices that influence the direction of the story, leading to multiple possible endings. This interactivity challenges the conventional author-reader relationship, giving readers a more active role in shaping the narrative.

2. Reader Engagement and Digital Consumption

The way readers engage with literature has changed significantly due to digital media. E-books, audiobooks, and serialized storytelling on online platforms have made literature more accessible. Websites like Wattpad and Radish have enabled direct interaction between authors and readers, fostering a sense of community around storytelling. Additionally, social media has influenced literary trends, with platforms like TikTok's #BookTok promotes books and shapes reading habits.

However, the digital environment has also contributed to shorter attention spans, with many readers preferring quick, engaging content over lengthy novels. This shift has given rise to microfiction and flash fiction, which cater to the fast-paced consumption patterns of digital audiences.

3. The Impact on the Publishing Industry

Digital media has disrupted traditional publishing, making it easier for writers to self-publish their work. Platforms like Amazon Kindle Direct Publishing (KDP) and Smashwords allow independent authors to publish and distribute their books without intermediaries. This has democratized literature, enabling diverse voices to be heard.

However, the decline of traditional publishing has raised concerns about quality control and the oversaturation of digital literature. Without rigorous editorial standards, self-published works often vary in quality, making it difficult for readers to find well-crafted literature. Additionally, the financial model of digital publishing poses challenges for authors, as many struggle to earn a sustainable income in an industry dominated by free or low-cost content.

4. Challenges and Opportunities of Digital Storytelling

While digital media offers numerous advantages, it also presents challenges for both writers and readers. Some of the key issues include:

- **Loss of Traditional Reading Experience:** Many readers argue that digital literature lacks the sensory appeal of physical books, such as the tactile experience of turning pages and the aesthetic value of book collections.
- **Digital Fatigue:** With the overwhelming presence of screens in daily life, some readers experience fatigue and prefer print books over digital formats.
- **Copyright and Piracy Issues:** The digital landscape has made it easier for content to be copied and distributed without proper authorization, affecting authors' earnings.

Despite these challenges, digital storytelling presents exciting opportunities. Augmented reality (AR) and virtual reality (VR) are opening new dimensions in storytelling, allowing readers to

immerse themselves in literary worlds in unprecedented ways. AI-generated narratives and collaborative writing projects further demonstrate the evolving nature of literature in the digital age.

Conclusion

Digital media has profoundly influenced literature and storytelling, reshaping narrative structures, reader engagement, and the publishing industry. While it has introduced new storytelling formats and democratized literary expression, it has also raised concerns about quality control, digital fatigue, and changing reading habits.

The future of literature lies in a balance between traditional and digital storytelling. As technology continues to evolve, authors and readers must navigate these changes while preserving the essence of storytelling. Ultimately, digital media does not replace literature but enhances and expands its possibilities, ensuring that stories continue to thrive in diverse and innovative forms.

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Jataka Tales and New Horizons for Sustainable Development: Ancient Lessons for Contemporary Challenges

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Abstract

The Jataka Tales, a revered collection of narratives chronicling the previous incarnations of the Buddha, serve as more than spiritual parables—they are repositories of ancient wisdom that continue to resonate with contemporary concerns. These stories, rich in allegory and moral instruction, have traditionally been classified as folklore; however, a closer reading reveals their deep engagement with principles of ethical living, compassion, social justice, and environmental stewardship. Rooted in the cultural and philosophical ethos of ancient India, the Jataka Tales embody a worldview that emphasizes interdependence between humans, animals, and nature—a vision that aligns remarkably with the values underpinning the United Nations Sustainable Development Goals (SDGs).

As modern societies grapple with escalating issues such as climate change, environmental degradation, social inequality, and unsustainable consumption patterns, the relevance of these ancient tales becomes increasingly apparent. This paper argues that the Jataka Tales offer a culturally grounded framework for promoting sustainable development by fostering moral consciousness, inspiring behavioral change, and nurturing a sense of collective responsibility. By examining specific stories that address themes such as responsible leadership, equitable resource distribution, conservation, and empathy, this study highlights the transformative potential of these narratives in contemporary discourse. In doing so, it suggests that integrating the ethical and ecological wisdom of the Jataka Tales into educational, policy, and community-building efforts can enhance resilience, encourage ethical governance, and support the global pursuit of the SDGs.

Keywords: *Jataka Tales, Sustainable Development, Ancient Wisdom, SDGs, Environmental Ethics, Moral Education, Buddhist Philosophy*

I. Introduction

In the global discourse on sustainable development, there is a growing recognition that technological solutions and policy interventions, while essential, are not sufficient on their own to address the complex and interconnected crises facing humanity today. Climate change, biodiversity loss, social inequality, and environmental degradation are not merely technical or economic issues; they are also deeply rooted in values, worldviews, and behavioral patterns. Consequently, there is an urgent need to explore culturally grounded and ethically robust frameworks that can complement scientific and policy-oriented approaches to sustainability.

Amidst this search for holistic solutions, ancient wisdom traditions offer promising insights. One such rich yet underutilized resource is the *Jataka Tales*, a vast body of ancient Indian literature that chronicles the previous lives of the historical Buddha in both human and non-human forms. Comprising over 500 stories, the *Jataka Tales* are not only moral allegories but also

reflections of a worldview that emphasizes compassion, mindfulness, simplicity, and a harmonious relationship between humans and the natural world. These narratives, which have been passed down through oral and written traditions for centuries, transcend religious instruction and serve as ethical compasses embedded in cultural memory.

Rooted in the core tenets of Buddhism—such as *ahimsa* (non-violence), *karuṇā* (compassion), *dāna* (generosity), and *saṃsāra* (the cycle of rebirth and interconnection)—the *Jataka Tales* articulate a vision of life where sustainability is not limited to ecological balance but extends to social equity, personal integrity, and collective well-being. In an era increasingly defined by unsustainable consumption, environmental exhaustion, and moral disorientation, these tales offer timeless wisdom that remains strikingly relevant.

This paper positions the *Jataka Tales* as a culturally resonant framework for engaging with the United Nations Sustainable Development Goals (SDGs). By analyzing selected narratives through the lens of sustainability, it seeks to uncover how these ancient stories can inspire ethical leadership, community resilience, environmental stewardship, and social harmony in the modern world. In doing so, the study advocates for an integrated approach to sustainability—one that values not only the external indicators of progress but also the inner transformation of individuals and communities.

2. Understanding the Jataka Tales

The Jataka Tales are part of the Pali canon of Theravāda Buddhism, consisting of over 500 stories that depict the Bodhisattva in various forms—human, animal, or divine—on his path toward enlightenment. Each tale concludes with a moral lesson, reflecting the Buddhist virtues of right conduct, wisdom, and compassion. Beyond their religious significance, these stories were integral to education and socialization in ancient Indian societies. They shaped communal norms and individual ethics, often employing vivid storytelling to instill values in young learners and lay practitioners.

3. Jataka Tales as a Framework for Sustainability

3.1 Ecological Wisdom and Biodiversity Conservation

Several Jataka stories emphasize the interconnectedness of life and the sanctity of all beings. In the *Nigrodhamiga Jataka* (Jataka No. 12), the Bodhisattva, as a deer-king, sacrifices his own safety to protect another deer from a human king. Moved by this act, the king bans deer hunting in the entire forest. This tale reflects early ecological consciousness and the ethical treatment of animals, aligning closely with **SDG 15: Life on Land** and **SDG 13: Climate Action**.

3.2 Ethical Governance and Justice

In the *Mahasudassana Jataka*, the Bodhisattva is portrayed as a wise and just king who rules with compassion, equity, and non-exploitation. He leads by example, ensuring economic justice and the welfare of all. Such narratives advocate for **SDG 16: Peace, Justice, and Strong Institutions**, suggesting that sustainability also hinges on ethical leadership and accountable governance.

3.3 Gender Equality and Social Inclusion

Although the majority of Jataka protagonists are male, some tales like *Sama Jataka* highlight the moral strength of female characters and their role in preserving familial and social harmony. These stories offer scope for reinterpretation in promoting **SDG 5: Gender Equality** and **SDG 10: Reduced Inequalities**, encouraging inclusive social values rooted in empathy and cooperation.

3.4 Responsible Consumption and Economic Ethics

The *Kumbha Jataka* depicts a merchant who practices fair trade and refrains from exploiting customers during a famine. The story illustrates the virtue of moderation and economic responsibility, promoting **SDG 12: Responsible Consumption and Production**.

4. Contemporary Relevance of Ancient Lessons

4.1 Behavioral Change through Narrative Pedagogy

Jataka Tales serve as an effective pedagogical tool to foster behavioral change. Their simplicity and emotional resonance make them ideal for children and adults alike, promoting pro-social behavior and environmental stewardship. Incorporating these tales into school curricula can strengthen **Education for Sustainable Development (ESD)** initiatives.

4.2 Cultural Resonance in Sustainability Discourse

In regions where Western sustainability models may feel alien, the Jataka Tales offer culturally grounded narratives that resonate with local traditions. By reviving and reinterpreting these stories, policymakers and educators can create more inclusive and culturally sensitive development strategies.

4.3 Spiritual Ecology and Inner Transformation

The Buddhist emphasis on mindfulness, compassion, and detachment from material excess is embedded in the Jataka Tales. This spiritual ecology complements the material aspects of sustainability, suggesting that inner transformation is essential for outer change. It challenges consumerism and advocates for a life of balance, aligning with the ethos of **SDG 3: Good Health and Well-being** and **SDG 11: Sustainable Cities and Communities**.

5. Case Studies: Jataka Tales in Practice

5.1 Storytelling for Climate Action in Rural India

Non-profits like *Chinmaya Vishwavidyapeeth* and *The Buddhist Centre* have begun integrating Jataka storytelling in environmental education campaigns in rural India. Using tales like the *Ruru Jataka*, where the Bodhisattva as a golden deer protects a drowning man, facilitators teach about water conservation and ecological compassion.

5.2 Buddhist Monastic Practices and Sustainability

Buddhist monasteries in countries like Thailand and Sri Lanka still observe practices inspired by the Jatakas—recycling, community farming, and compassionate coexistence. These living examples of sustainable living underscore the relevance of ancient stories in fostering real-world ecological ethics.

6. Challenges and Opportunities

While the Jataka Tales provide a rich reservoir of sustainability values, challenges remain in adapting them for diverse contemporary contexts. Issues such as gender bias, anthropocentrism in some tales, and cultural specificity must be addressed through reinterpretation. However, their allegorical nature allows for flexible application, making them powerful tools for moral inquiry and public discourse.

7. Conclusion

The *Jataka Tales*, often regarded as simple moral stories or folkloric teachings, reveal themselves upon closer examination as profound ethical treatises with enduring relevance. Far from being relics of a bygone era, these narratives articulate a worldview that aligns seamlessly with many of the contemporary global priorities enshrined in the United Nations Sustainable Development Goals (SDGs). Themes such as compassion for all living beings, responsible governance, the importance of truth and integrity, respect for nature, and the welfare of communities are intricately woven into these tales, offering a deeply human and spiritually anchored approach to sustainability.

In a time marked by ecological uncertainty, social fragmentation, and ethical ambiguity, the *Jataka Tales* offer not only a moral compass but also a cultural bridge—linking ancient wisdom

with modern aspirations. They remind us that sustainability is not merely about technological advancement or economic growth, but about cultivating the right values, nurturing ethical leadership, and fostering interdependence among all forms of life. These stories transcend boundaries of time, geography, and religion, making them accessible and relatable across cultures and generations.

Reviving and contextualizing the *Jataka Tales* within modern education, community engagement, and policy-making can enrich the global sustainability discourse by infusing it with moral clarity and cultural depth. They provide a narrative framework through which individuals and societies can reimagine progress—not in terms of material accumulation, but through harmony, justice, and shared responsibility.

As we search for sustainable pathways forward, it may be wise to look back—to reengage with the stories that have shaped ethical imagination for centuries. In the ancient footsteps of the Buddha's many lives, we may discover timeless lessons that can guide our collective journey toward a more compassionate, equitable, and sustainable world.

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A study on Online Shopping for Branded Products in Vikramgad Taluka

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Abstract :

The main purpose of this study is to find out the loyalty of online purchasers towards branded product. Consumers buying behaviour is totally distinct to each other, in case of online purchasing. Here, observation, survey and interview method of research Methodology is adopted. It is concluded that less people is attracted towards unique branded products due to various reasons. The rapid expansion of E-Commerce has transformed customer purchasing behaviours globally, including in India's semi urban regions like Palghar district of Maharashtra though it is tribal area. This research paper examines the relationship between various factors that affect the consumer behaviour towards online shopping.

The focus of this research is to explain the influence of six major variables that were derived from literature. These variables are trust, time, product variety, comfort, easy and privacy, which determine how consumer-buying behaviour is reflecting online shopping trends. Trust is been considered as the most relevant factor affecting the customer's buying behaviour towards online shopping when it comes to younger generation.

Key words: *online purchasing , customer, brand loyalty , products*

Introduction:

Online shopping refers to the recent trends of being able to buy everything from home. A study on online shopping for branded product reveals that convenience, wide product selection, and ease of comparison are key drivers for online purchases, while factors like product quality, trust in the vendor, and fear of scams are potential barriers. Indian consumers are able to spend more on Good products because of their increased social media usage and purchasing power.

Definition:

Brand:

A brand can be defined as a set of tangible and intangible attributes designed to create awareness and identity, and to build the reputation of a product, service, person, place, or organization.

Product:

In a business context, a product is anything offered to a market to satisfy a customer's need or want, whether it's a tangible good, a service, or even a digital offering.
Here's a more detailed breakdown:

- Examples:
- Tangible Goods: Clothes, furniture, cars, food, electronics.
- Services: Haircuts, consulting, landscaping, financial advice.
- Digital Products: Software, apps, online courses, e-books.

- **Value Creation:**
  Products are the offerings that businesses create to meet customer needs and desires.
- **Business Perspective:**
  Products are crucial for businesses to stand out in the market and drive profitability.
- **Consumer Perspective:**
  Products are necessary for consumers to make informed purchase decisions that meet their needs and provide satisfaction.

The holistic perspective of branding as a long term strategy includes a wide set of activities ranging from product innovation to marketing communications. The objective of branding strategy is to create Here's a more detailed look at the study. One of the main advantages of purchasing branded products online is the ability to compare prices, read reviews, and check product authenticity. Reputable e-commerce platforms such as Amazon, Flipkart, and brand-specific websites offer genuine products, often with warranties and return policies. These platforms are also provide frequent discounts and exclusive online offers, making branded items more affordable. Some Key Factors Influencing Online Shopping for Branded Products:

- **Comfortable:**
  Online shopping offers the advantage of 24/7 accessibility and eliminates the need for travel, making it a convenient choice for consumers.
- **Wide range of Product**
  Online platforms often offer a wider variety of products and brands compared to traditional brick-and-mortar stores.
- **Price Comparison:**
  Online shoppers can easily compare prices from different retailers, potentially leading to better deals.
- **Customer Reviews and Ratings:**
  Online platforms allow consumers to access reviews and ratings from other customers, which can influence their purchasing decisions.
- **Brand Loyalty:**
  While comfort and price are important, brand loyalty continues to play a significant role in online shopping, with consumers often seeking out their favourite brands.
- **Product Quality Concerns:**
  A major concern for online shoppers is the potential for receiving fake or low-quality products.
- **Faith on sellers:**
  Consumers need to trust the online retailer to ensure a safe and reliable transaction.
- **Fear of Scams and scandals :**
  The possibility of being scammed or having their personal information compromised is a deterrent for some online shoppers.
- **Sales Promotions:**
  Companies must focus on effective sales promotion techniques to attract customers to online shopping.
- **Payment Security:**
  A safe and secure online payment system is crucial for building trust and encouraging online purchases.
- **Return and Exchange Policies:**
  Clear and easy return and exchange policies can help build customer confidence.

- **Customer Service:**
  Good customer service is important for building trust and ensuring customer satisfaction.
- **Social Media and Advertising:**
  Companies can leverage social media and other advertising channels to promote their products and brands online.
- **Easy:**

Online shopping is easy to do and anyone can do from anywhere so it is simple and quick 2 purchase branded product on the faith of vendors and company.

Branded products are items produced by well-known manufacturers that carry the company's brand name or logo, distinguishing them from generic or store-brand counterparts. These products often signify a certain level of quality and are associated with the reputation of the brand.

_Types of Branded Products:

1. **Consumer Goods:** Items like electronics, clothing, and household products that are marketed under a specific brand name.
2. **Promotional Merchandise:** Products branded with a company's logo or slogan, distributed to promote the brand and enhance corporate identity.
3. **Branded Content:** Digital materials created by a company to promote its products or services often through storytelling or informative content.

Benefits of Branded Products:

• **Quality Assurance:** Consumers often associate branded products with higher quality and reliability.

• **Brand Recognition:** Consistent branding helps in building a recognizable identity, fostering customer loyalty.

• **Marketing Advantage:** Branded merchandise serves as a tangible advertisement, keeping the company top of mind for consumers.

Objectives of study :

1. To identify the managing techniques of shopping.
2. To find loyalty towards unique branded products
3. To know the average customer for a branded products.
4. To know the customer relationship with company and different sellers.

Problems of study:

Many people are willing to adopt online shopping as well as not willing to do so. This study figures out the reasons behind people willing to change consumer-buying behaviour so that they can be convinced towards buying online. It will help the online shopping websites and applications by highlighting the key areas that can be focused onto make the transition easier and safer for the customers.

Literature Review:

Through internet, you can conveniently buy products and services online. In Internet community, online shopping is very popular (Bourlakis et al., 2008). One advantage of Internet shopping is that it provides the consumers with detailed information and multiple choices, so they can compare products and price online.

The more the choice and convenience, the easier it is to find online your desired product or service (Butler & Peppard, 1998). It has been observed that online shopping provides more satisfaction to the modern day consumers who are seeking convenience and pace (Yu & Wu, 2007).

Journal of Management and Research Jackson, Stole and Brantley (2011) in their paper expressed that the customer segments seek out relevant shopping venues based on their shopping wants and needs. Knowledge of the preferences of distinct consumer groups is useful in the development of marketing communications and promotional strategies, as well as for designing

mall configurations that are likely to generate patronage and repatronage due to the value creating potential of the mall.

Advertising materials could express the specific attributes the mall has to offer to the cohorts comprising its customer base, either by gender, generation, or both. When a retailer or mall owner finds that a large segment of its consumers are from particular segments (e.g. generation, gender), the company can focus on segment relevant ways to facilitate and promote a shopping experience that will drive shopping value and create potential for repatronage. Consumer behaviour has changed greatly over the past decades, but it has been evolutionary and the seeds of change have been apparent for generations (K r, 2010). Piyush K. Sinh ,Arind m B nerjee, ndDwrikPr s d Uni l,(2002), identified major drivers behind choice of stores for various shopping needs as exhibited by a typical Indian consumer, by conducting study on 293 participates recruited by e-mail.

Ton Ahn, Seewon R u ndIngoo H n, (2015), explored online and offline features of Internet shopping malls and their relationships with the acceptance behaviours of customers. Web survey with 932 users was conducted in 6 shopping malls of korea. The study validate technology acceptance model (TAM) in predicting the acceptance of the Internet shopping malls. Online and offline features have positive effects on the user acceptance, usefulness, attitude and intention to use. Aron M. Levin, Irwin P. Levin nd Joshu A. Weller,(2010), For the study two samples of size 199 were used from a large mid-western American university and an online survey panel. The study found that the preferences for shopping online or offline were shown to vary acrossdes about branded packaged foods.

The Aaker and Keller models define the features of a brand as well as its hierarchy (Kumar, 2011). Quality, look, nice texture, trust, loyalty, premium pricing, and brand recognition are some of the important criteria evaluated while determining brand qualities (Steptoe, Pollard & Wardle, 1995). Brand similarities often encourage consumers to choose a brand, and we tested this in the context of a food purchase. Brands will simplify decisions, and brand connections will often show up in customer thoughts, driving people to buy. The buying decision is influenced by one or more elements in brand qualities. In other words, each customer is unique and makes their own set of decisions based on their perceptions of the character of companies (Fearne & Lavelle, 1996). Brands may convey various things to different people, and each feature ultimately drives sales. Attitude is also an important aspect in selecting companies based on their features (Foxall & Bhate,1992).

Even if the brand demands a significant premium price, consumers buy the goods, as is frequent in fashion and high involvement items such as automobiles; we want to test the same in food purchasing habits. It paves the path for accurate conclusions about customer behaviour (Ahlgren, Gustafsson & Hall, 2006). Food perception and purchasing behaviour are influenced by socioeconomic circumstances (Bingol & Ceylan, 2012).

As previously said, Indian consumers' dietary preferences and purchasing patterns are distinct; hence we opted to incorporate demographics as a variable in consumer behaviour. Even in significant studies of consumer behaviour, demographic dividends are one of the most important influencing variables, particularly when the investigation is geared toward commodities. A study on people's backgrounds will shed more light on behaviour patterns and typically provides marketers with a strong insight into how to promote their goods. Indians often supply varied opinions under different conditions and make decisions based on their emotional quotient rather than product use, while the current developing younger demographic makes product decisions based on logical mind set.

A study focusing on consumers' online buying behaviour towards electronics in Vikramgad, Palghar District highlighted a growing acceptance of e-commerce, particularly among younger demographics.(RESEARCHGATE)

• Research on the application of e-commerce in rural India, with special reference to Palghar, emphasized the potential of online platforms to bridge the urban-rural divide, offering consumers access to a broader range of products. (IJMRSET)

• Investigations into consumer awareness and behaviour in Vikramgad taluka, underscored the importance of digital literacy and trusting transactions (GAPBODHITARU.ORG)

Research on the topic, Growth of E-commerce and Branded Product Sales, reveals the expansion of the internet and mobile technology has led to a significant rise in online shopping globally. Studies such as Laudon & Traver (2021) highlight how online platforms have transformed consumer behaviour, especially for branded goods, which rely heavily on brand equity and perceived value.

Research Methodology:

Research methodology explains the overarching theoretical and philosophical frameworks which guide the researcher. It aims at the employment of the correct procedures to find out solutions.

Type of Research:

It is a comparative research. It includes mix methods of research Methodology. It is require to find out brand loyalty for different products among customers of Vikramgad Taluka, Palghar district, Maharashtra.

Data Collection:

Data collection is of two types. They are:

1. **Primary data collection:** The data collected by observation, personal interview, telephone interview, by mailing questionnaires and survey.
2. **Secondary data collection:** The data collected by obtaining from existing records, publications, journals, magazines, etc.

Data was collected through the use of a specified measuring instrument. This instrument was a completely self-developed and standardized questionnaire that comprised of two sections. The first section was aimed at collection of general data from the respondents. The questions were nominally scaled and came with pre-established categories for options. The second section, which was aimed at collecting data directly pertinent to the research. Respondents were asked to rate their levels of agreement as pertaining to various criteria, mainly trust, convenience, time, product variety and privacy.

Data Analysis

Quantitative Data:

Surveys were administered to a representative sample of 50 consumers across various age groups and occupations in Palghar District.

Close ended questionnaires in Google form were distributed to 200 students in the Palghar district of Maharashtra

Qualitative Data:

In-depth interviews were conducted with 20 participants to gain deeper insights into their online shopping of branded products experiences and perceptions. The collected data were analysed using statistical tools to identify patterns and correlations.

Following data is taken after survey in Vikramgad Taluka of Palghar district of Maharashtra:

Products	% of purchasing online
Health and beauty products	30%
Clothes	40%
Electronics	20%
Personal care	10%

Sources: primary data

Conclusion and suggestions:

From this study it is found that less people is attracted towards unique brand due to various reasons like choices, Financial condition and management, likes and dislikes , fear of scams and scandals, price and so on. This study also reveals that vendors and company controllers are giving special attention towards their loyal customers and even customize the products according to their customers choice. Rich people is going for branded products whereas financially backward people Willing to buy branded products but not able to do so. Strong brand not only provides a competitive advantage but also facilitates premium pricing, reflecting the perceived value and quality associated with the branded products.

I would like to suggest the manufacturers of the product that if they create a best rapport with their customers ,in future branded products owners will achieve cent per cent their Objectives through mission and policy. The study found that effective CSR activities positively influence consumer perceptions and loyalty towards these brands. Another study analysed the interaction between rural consumers in Vikramgad and specific market products, emphasizing the importance of innovative marketing strategies. It highlighted that understanding rural consumer behaviour is crucial for companies aiming to penetrate these markets effectively.

While these studies offer valuable insights into consumer behaviour in Palghar District, comprehensive statistical data on the online purchase of branded products in this specific region remains scarce.

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"Role Of Infrastructure In Economic Development With Reference Towars Tourism Sector In India"

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Abstract :

With the development of the economy as well as nation the Tourism Sector of India is also developing. It is that sector where the government generates revenue through tourist spending and supports various sectors such as hospitality, transportation, and entertainment. It plays an important role in employment generation in India, especially after Globalization. The tourism sector help for infrastructure development, as a tourism sector increase the infrastructure also be increase such as hotel, transportation services, hospitality services etc. This paper presents how the tourism sector plays a significant role in economic development. It is related to the development of the country and its economy. A dynamic panel of data approach is general people who take experienced about the tourism sector in India However, Tourism Industry in India is one of the most Profitable Industries in the country. Today a Tourism is the largest industry in India, with a contribution of 6.23% to the national GDP and providing 8.78% of the total employment. India witness than 5 million annual foreign tourist arrivals and 562 million domestic tourism visits. This research study, present how the tourism sector developing in India and what changes happened in tourism sector in recent year. This research was successfully completed through a primary data source. I collected their experience and suggestions related to the growth of Tourism Sector contribute a major role in economic development. This paper attempts to evaluate role of tourism as one of the service industries in India and its impact on the overall economic development of the country. Tourism industry in India is growing and it has vast potential for generating employment and earning large amount of foreign exchange besides giving an impetus to the country's overall economic and social development.

Keywords: *Tourism Sector, Economic Development, infrastructure development, GDP Contribution, Services sector, Growth*

I. Introduction

The tourism industry is a multifaceted industry. It is one of the sectors which can provide all goods and service, tourism sector where the government expend that it generates more revenue than expenditure as it provides employment to many sector peoples and all the sector interconnected with Tourism Sector. In India, the Central Government and State Government have announced separate tourism policy concern to their state time to time. Tamil Nadu, UP, Andra Pradesh, Karnataka, Maharashtra, MP, Kerala, Rajasthan, Gujarat, and West Bengal are the important states where tourism industry has developed. Due to the increasing importance of tourism sector Seventh five-year plan of the Government of India has announced the tourism sector as industry. The first Tourism policy was announced in 1982 in India. This policy was launched for the action plan for the tourists' arrival and necessary facilities to provide them. Tourists arrive in India. The government of India has appointed Committee on National Tourism in 1988, made a committee and, this committee has focused on public sector to develop tourism sector in India. The committee has recommended to prepare a plan for Tourism development in

each state. In 1991, the government accepted Globalization another country investors as well as companies came in India and they promote Tourism sector with the government. As the cheap raw material available and India is not an expansive country that is one of the reason the tourist.

With the expectation of further liberalization policies FDI in the tourism sector is likely to increase from the current US$450 million to US$1.5 billion by 2010 and increase the number of foreign tourist arrivals to 10 million in 2011. Thus, for Tourism industry the important factor are numbers of travelers and types of travelers Tourism is an integral part of human life. It is a situation where a person from one country, or region to another region and country for a short run period, is included in the concept of tourism. Now-a-days the tourism industry has a greater importance. India has a heritage of historical place like the Taj Mahal, Various Forts, Natural sites etc, Tourism industry in India is growing and it has vast potential for generating employment and earning large amount of foreign exchange besides giving a fillip to the

country's overall economic and social development. Despite of several efforts by the central and state government the growth of tourism industry is not getting that status which Indian Tourism deserves. It is time that India should search and make efforts on global market to offer the best product mix and adopting right strategies for the promotion of tourism.

2. Research Methodology

2.1 Objective of the study

The objective behind this research study are mentioned below: -

- 1. To review of tourism industry in the country.
- 2. To study the growth and performance of tourism industry in India.
- 3. To identify the problems of tourism industry in India.
- 4. Analysis the Tourism industry increased by the Government so far.
- 5. Which States Tourism sector is increased

2.2 Scope of the study

The scope of the study to understand the importance of Tourism Sector Role in Indian economy. Its contribution is very high which helps to increase economic growth simultaneously. This attempt of Research study is for understand that how Tourism Sector Promote employment, infrastructural development, economy growth etc.

2.3 Literature Review

Literature has been carefully studied for the present research study to gain a better understanding of the Tourism Sector in India. This study presents a systematic literature review of regulation profitability and economic development from Tourism Sector. For the Purpose of Successfully completing, I pursue Tourism Sector role in infrastructural Development in Indian Economy.

2.4 Hypothesis of the study

1. Infrastructural development significantly contributes to Tourism Sector development.
2. Tourism Sector increased in India.

2.5 Data Collection

The study is based on primary data. During the research data collected by the questionnaire method through which we understand the terminology and the interconnection of economic development with the Tourism Sector and their role to developing country like India. In primary data, it was collected through prepared the questionnaire and conducting the interview in Feb 2024 with selected people who experienced about the tourism industry and actively participate in developing the economy such as students, business employee, government employee etc.

3. Recent Trends In Tourism Sector In India

An interesting trend emerges concerning India's position in international tourism. During 2021, India ranked 17th in terms of international tourist arrivals, accounting for 1.54 percent of global ITAs, up significantly from its 25th position (1.22 percent) in 2019 and its 50th position (0.39 percent) in 2008.

- Tourism Infrastructure Development: - There are many changes happened in the Tourism Sector in India. Many of the infrastructure projects under government increased their budget and those projects are completing under PPP. That is the biggest step towards developing of Tourism sector by government. Scheme for Assistance for Large Revenue Generating Projects, after 2014 the large project enrolled by the government. Scheme Guidelines for Swadesh Darshan, under this scheme Indian Government promote Tourism Sector in a vast level to encourage the tourist or travelers to visit in India.
- Improved Central Finance Assistance to Information Technology (IT): - Under this IT sector improved by the government in the tourism place to reduce the problem of tourist related to telecommunication and network.
- Organizing Fairs and Festivals: - As we know that Tourist and the foreigners like Indian Festivals and our Cultural as well then through the Scheme for Organizing Fair & Festival and Tourism related events, Government attract the travelers to come in India.
  . Product/Infrastructure Development for Destinations and Circuits, Guidelines for Assistance to Central Agencies Tourism Infrastructure Development, developing Hotels & Restaurant play an important role in tourism.
- International Cooperation: - It has systematic consultation and negotiation with international organizations like United Nations World Tourism Organization (UNWTO). This section is responsible for signing MoU, bilateral and multilateral agreements with neighboring countries in the field of Tourism. The schemes under this head have been established in three heads.

4. Analysis the role of Tourism Sector In India

Developing countries like India tourism has become one of the major sectors of the economy, contributing to a large proportion of the National Income and generating huge employment opportunities. Tourism has experienced continued growth and deepening diversification to become one of the fastest growing economic sectors in the world. Tourism has become a thriving global industry with the power to shape developing countries in both positive and negative ways. No doubt it has become the fourth largest industry in the global economy. Tourism in India should be developed in such a way that it accommodates and entertains visitors in a way that is minimally intrusive or destructive to the environment and sustains & supports the native cultures in the locations it is operating in. Moreover, since tourism is a multi-dimensional activity, and basically a service industry, it would be necessary that all wings of the Central and State governments, private sector and voluntary organizations become active partners in the endeavor to attain sustainable growth in tourism if India is to become a world player in the tourism industry. Some roles of Tourism sectors are mentioned below:

1. Employment generation: - Populated country like India facing an unemployment problem in a huge level, here the tourism industry plays a vital role to providing employment. There is no barrier of skill, all types of people take benefit of employment. India is non expansive country and travelers are highly attracted to tourism place in India. Therefore, the Tourism Sector provides jobs such as hotel jobs, hospitality jobs, transportation jobs etc. It generates 8.78% employment in the Country.
2. Contribution to GDP: - Government generated a high level of revenue from the Tourism Sector. FDI comes in India that increase Indian Foreign Reserve also. So, the Government should increase the expenditure towards tourism Industry that provide profit in return of investment. It contributes 6.23% to national GDP.
3. Support MSME Sectors: - Tourism sector promote and MSME sector also, where the tourist came for the tourism purpose they buy the goods and services that generally provided by small sector industries.
4. Role Of Bank Increase:- As a Tourism sector increase, the entrepreneurs take a loan from the bank for the development purpose, even many industries take a credit from the bank to

increase their business related to Tourism industry such as build hotels and restaurant facilities, increasing transportation facilities etc. so here bank play a biggest role and help in developing Tourism sector by lending the loans to different entities.

5. Infrastructure Development: Tourist and the Tourism sector help to increase the infrastructural development. For example: If any tourist place is very famous and the travelers come in that place then government must have to develop the road transportation facilities, private businessman open their hotels and providing varieties of the services and slowly-slowly that tourist place developed and the number of travelers also increased and the revenue and the government income also increased.

Hence, it is all interlinked with each other.

5. Environmental impact to Tourism Sector India

The tourism industry in India can have several positive and negative impact on the environment which are discuss below.

Positive Impacts: - Direct Financial Contributions Tourism can contribute directly to the conservation of sensitive areas and habitat. Revenue from park entrance fees and similar sources can be allocated specifically to pay for the protection and management of environmentally sensitive areas. Special fees for park operations or conservation activities can be collected from tourists or tour operators.

Contributions to Government Revenues-The Indian government through the tourism department also collect money in more far-reaching and indirect ways that are not linked to specific parks or conservation areas. User fees, income taxes, taxes on sales or rental of recreation equipment, and license fees for activities such as rafting and fishing can provide governments with the funds needed to manage natural resources. Such funds can be used for overall conservation programs and activities, such as park ranger salaries and park maintenance. 3. Improved Environmental Management and Planning Sound environmental management of tourism facilities and especially hotels can increase the benefits to the natural environment. By planning early for tourism development, damaging and expensive mistakes can be prevented, avoiding the gradual deterioration of environmental assets significant to tourism. The development of tourism has moved the Indian government towards this direction leading to improved environmental management.

NEGATIVE IMPACT: - Depletion of Natural Resources: Tourism development can put pressure on natural resources when it increases consumption in areas where resources are already scarce.

(i) Water resources: Water, especially fresh water, is one of the most critical natural resources. The tourism industry generally overuses water resources for hotels, swimming pools, golf courses and personal use of water by tourists. This can result in water shortages and degradation of water supplies, as well as generating a greater volume of wastewater. In dryer regions like Rajasthan, the issue of water scarcity is of particular concern.

(ii) Local resources: Tourism can create great pressure on local resources like energy, food, and other raw materials that may already be in short supply. Greater extraction and transport of these resources exacerbates the physical impacts associated with their exploitation. Because of the seasonal character of the industry, many destinations have ten times more inhabitants in the high season as in the low season. A high demand is placed upon these resources to meet the high expectations tourists often have (proper heating, hot water, etc.).

(iii) Land degradation: Important land resources include minerals, fossil fuels, fertile soil, forests, wetlands, and wildlife. Increased construction of tourism and recreational facilities has increased the pressure on these resources and on scenic landscapes. The direct impact on natural resources, both renewable and

nonrenewable, in the provision of tourist facilities is caused by the use of land for accommodation and other infrastructure provision, and the use of building materials. Forests often suffer negative impacts of tourism in the form of deforestation caused by fuel wood collection and land clearing e.g. the trekking in the Himalayan region, Sikkim, and Assam.

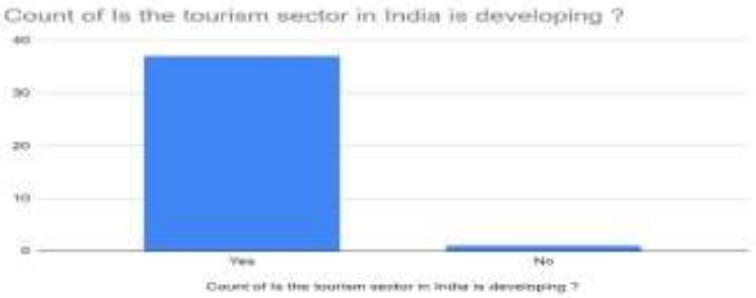
6. **Difficulties in developing Tourism Sector in India**

Simultaneously with the benefits, there are some challenges faced by tourism sector in the track of development: The difficulties are:

1. Lack of Proper Infrastructure: - Lack of infrastructure has become a difficulty in the path of development of the Tourism Industry. The Tourism Sector developing Countries, is a proven that if the infrastructure is not good then the tourism sector never be developed because tourist is not attracting of that place because of improper hospitality services.
2. Lack of Quality Service: - Because of underdevelopment the service is not good provided by the entrepreneur, if they provide Quality Service then those services are costly.
3. Transportation Services: - For developing the Tourism Sector, the government should increase a proper transportation Services or the road and highway also.
4. Lack of Fund: - The state as well as Central Government must increase the fund to developing the Tourism Sector. Lack of Sufficient fund become a challenges for developing Tourism Sector.

7. **Interpretation of Data**

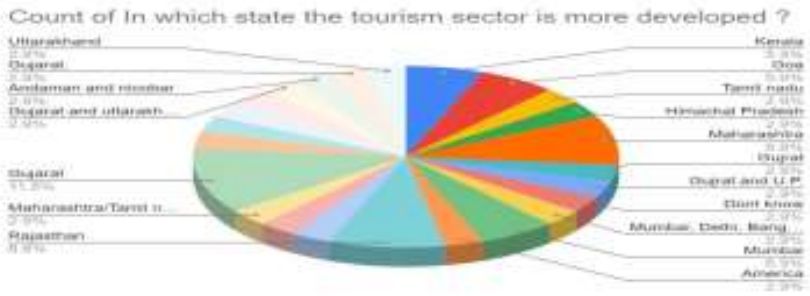
FIGURE 7.1 TRENDS OF TOURISM SECTOR DEVELOPING IN INDIA



(Source :- Online Survey)

The above figure 7.1 is clearly interpretate that Tourism Sector in India is growing. As per the data , maximum percentage of the people are agree that in India Tourism sector is developing except few one who are disagree with this :{see figure: 7.1}. Here, the second hypothesis of the research study are proved by this data, Yes, the Tourism sector is developing in India.

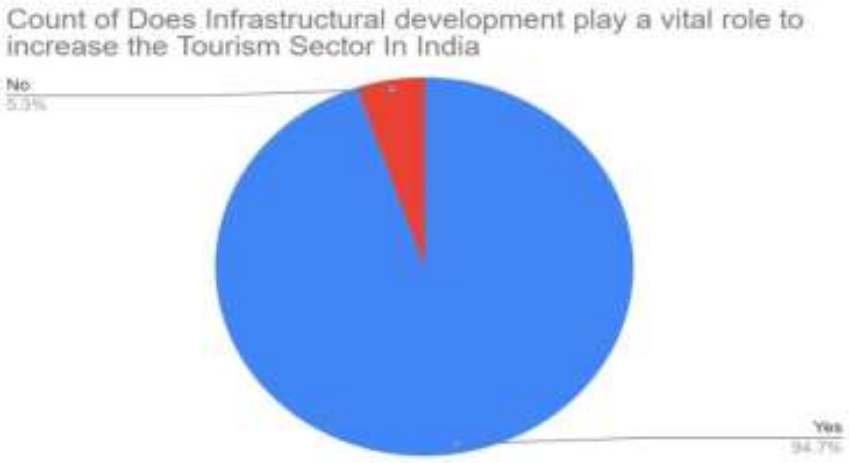
FIGURE 7.2 STATE DEVELOPED TOURISM SECTOR



(Source :- Online Survey)

As we know that, As the Indian Economy is growing the Tourism sector simultaneously developing so, the Figure 7.2 shown that in which state or place the tourism Industry is more developed as per the data interpretation Gujarat Tourism Sector is more developing with 11.8% people agree with that. Simultaneously Maharashtra and Rajasthan Tourism sector also developed as per the 8.8% sample.

FIGURE 7.3 INFRASTRUCTRUAL DEVELOPMENT ROLE IN TOURISM SECTOR



(Source: - Online Survey)

The above figure 7.3 shows that, Yes, the Infrastructural development is necessary to increase the tourism sector, It plays a vital role of development of Tourism Industry. Without infrastructural tourism Sector can't, be grow and all investments are in vain. Hence the Government should develop the infrastructure because it attracts the tourist that enhance the tourism Industry. Here the first hypothesis is proved as per figure 7.3 Data.

9. Findings

In my fabulous Research, I take several sample data through primary data collection, and I found that still Tourism Sector in India are not perfectly developed as per the requirement of our nation. In the developing economy, with all sector development, the tourism sector development is also necessary. Here, I got that Tourism Sector is developing and contributes to our economy as well. Tourism Sector also interconnected with every Sector in India; it is one of the Profitable sector gain revenue for the government. Therefore, Government should encourage Tourism sector and Simultaneously increase infrastructure, transportation facilities etc.

10. Recommendation & Suggestion

As per the data analysis, my research study give one recommendation to government should take a incentives and will introduce several increase to promote Tourism Sector In India.

11. Conclusion

In India Tourism Sector become one of the top potentials and profitable and productive sector which also help to increase rural as well as Urban development. It helps the economy to decrease unemployment, Increase Per Capita Income, It also help to developing MSME Sector, where women entrepreneurship encouraging by the tourist and travelers buy their products and increasing their businesses. It also generate a huge amount of revenue for the Government.

Hence, Tourism is a major driver of economic growth globally.

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The Rise of Artificial Intelligence and Machine Learning in Finance

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Abstract :

*The integration of **Artificial Intelligence (AI)** and **Machine Learning (ML)** into the financial sector is transforming how institutions manage data, optimize operations, and deliver services to customers. As these technologies evolve, they are being increasingly leveraged to automate routine tasks, improve decision-making, and enhance financial products and services. AI and ML offer unprecedented capabilities in areas such as **predictive analytics**, **fraud detection**, **risk management**, and **customer personalization**, reshaping traditional financial practices. AI and ML enable financial organizations to analyze vast amounts of data in real-time, uncovering patterns and insights that are often undetectable through conventional methods. These technologies are particularly impactful in **investment strategies**, where ML algorithms are used to predict market trends, identify profitable opportunities, and optimize trading strategies. Similarly, AI applications in **credit scoring** and **loan underwriting** are enhancing decision-making by considering a broader set of data, thus improving accuracy and reducing bias. In addition to improving operational efficiency, AI and ML also empower financial institutions to deliver more personalized and responsive customer experiences through **chatbots**, **robo-advisors**, and **AI-driven customer service platforms**. By automating interactions and providing tailored recommendations, AI enhances accessibility to financial services, particularly for individuals and businesses with limited access to traditional financial advisory services. Despite the clear advantages, the adoption of AI and ML in finance also raises challenges related to **data privacy**, **algorithmic bias**, and the **ethical use** of technology. Financial institutions must navigate these issues while ensuring that AI systems are transparent, fair, and compliant with regulatory standards. As AI and ML continue to evolve, their transformative potential in finance will expand, creating new opportunities and risks for financial professionals, consumers, and regulatory bodies alike. This paper explores the various applications of AI and ML in the finance industry, examining both the benefits and challenges these technologies present. It highlights how they are reshaping finance, driving innovation, and addressing some of the industry's most pressing issues, while also considering the ethical and regulatory implications that must be managed for successful integration.*

***Keywords** : Customer service platforms, chatbots, robo-advisors, AI-driven, predictive analytics, fraud detection, risk management and customer personalization*

Introduction

In recent years, **Artificial Intelligence (AI)** and **Machine Learning (ML)** have rapidly transformed various industries, and the financial sector is no exception. These technologies are not only reshaping the way financial institutions operate but also revolutionizing how individuals and businesses approach investing, risk management, and decision-making. The rise of AI and ML in finance is enabling more accurate predictions, streamlined operations, enhanced customer experiences, and improved risk mitigation strategies. The integration of AI and ML in finance has introduced a host of innovations, from **automated trading systems** to **personalized investment**

advice, offering new opportunities for financial institutions to boost profitability and reduce costs. AI-driven algorithms can analyze vast amounts of financial data at unprecedented speeds, identifying patterns and insights that would be nearly impossible for humans to detect. This has allowed financial professionals to make more informed, data-driven decisions with a level of precision that was previously unattainable. On the consumer side, AI and ML are also driving significant changes in **wealth management**, where robo-advisors and digital platforms are now offering more affordable and accessible investment solutions to individuals. In **banking**, AI-powered chatbots and virtual assistants are enhancing customer service, while **credit scoring models** are becoming more sophisticated, using non-traditional data sources to assess borrower risk. Moreover, AI and ML are playing a pivotal role in **fraud detection** and **cybersecurity**, helping financial institutions protect sensitive data from emerging threats. By using predictive analytics, AI systems can identify unusual transaction patterns, flagging potential fraud before it happens. However, the rapid adoption of AI and ML also brings forth a number of challenges. Concerns around **data privacy**, **bias in algorithms**, and the potential **job displacement** in traditional finance roles are growing. Regulatory bodies are grappling with how to ensure that these technologies are used responsibly, safely, and ethically. As the financial landscape continues to evolve, the future of AI and ML in finance looks promising, but it also requires careful consideration of the broader implications—both for businesses and consumers. This conference will explore the transformative impact of AI and ML on finance, delving into the current trends, applications, challenges, and the exciting potential that these technologies hold for the future of the industry.

Importance of Artificial Intelligence and Machine Learning in Finance

The rise of **Artificial Intelligence (AI)** and **Machine Learning (ML)** in finance is not just a passing trend but a fundamental shift that is reshaping the industry. These technologies are becoming increasingly integral to the way financial services are delivered, offering both unprecedented opportunities and challenges. The importance of AI and ML in finance can be understood through the following key aspects:

1. Enhanced Decision-Making and Predictive Analytics

- **AI and ML models** are capable of analyzing vast datasets quickly and accurately, providing real-time insights that empower better decision-making. Financial professionals, from portfolio managers to traders, can leverage AI-driven predictive analytics to forecast market trends, identify investment opportunities, and adjust strategies accordingly.
- Traditional financial models often rely on historical data and static assumptions, but AI and ML enable continuous learning and adaptation. This results in more accurate predictions and improved risk assessments in a dynamic market environment.

2. Automation of Repetitive Tasks

- AI and ML are automating a wide range of manual tasks in the financial industry, from data entry to customer service. For example, AI-powered **chatbots** and virtual assistants are handling customer queries, while ML algorithms are automating the process of **fraud detection** and transaction monitoring.
- By automating these processes, financial institutions can reduce operational costs, minimize human error, and increase efficiency. This enables human workers to focus on higher-value tasks such as strategy development, client engagement, and regulatory compliance.

3. Improved Risk Management

- Financial institutions have always faced significant risks, including **market volatility**, **credit risk**, **liquidity risk**, and **operational risk**. AI and ML algorithms can process large datasets to identify patterns and anomalies that may indicate potential risks before they manifest.
- **Credit scoring** is one area where AI and ML are making a significant impact. By incorporating alternative data (such as payment history, social behavior, or transaction records) alongside

traditional credit data, ML models can provide a more nuanced and accurate assessment of a borrower's creditworthiness, reducing the risk of defaults.

- **Algorithmic trading** powered by AI and ML is also improving risk management by enabling high-frequency, data-driven decision-making that can respond to market conditions in real-time, minimizing potential losses.

4. Personalized Financial Services and Wealth Management

- AI and ML are making **personalized finance** more accessible to the masses. Traditionally, wealth management services were reserved for high-net-worth individuals, but now, AI-powered **robo-advisors** are democratizing investment advice, offering personalized investment recommendations based on a client's financial goals, risk tolerance, and time horizon.
- These platforms use ML algorithms to continuously learn from users' financial behaviors and adjust their recommendations accordingly, providing a dynamic, personalized service without the need for a human advisor. This is particularly important in attracting younger, tech-savvy consumers who are seeking affordable and efficient financial solutions.

5. Fraud Detection and Cyber security

- With the increasing digitalization of financial services, **cyber security** has become a top priority for financial institutions. AI and ML are playing a key role in **fraud detection** and preventing financial crimes. ML algorithms can monitor transaction data in real time, identifying patterns that deviate from the norm and flagging potentially fraudulent activities before they escalate.
- By employing **predictive analytics**, AI systems can identify emerging threats and adapt to new types of fraud tactics, making financial institutions more resilient to cyber attacks and fraud risks.

6. Cost Reduction and Operational Efficiency

- One of the most immediate benefits of AI and ML is the ability to drastically reduce costs by streamlining processes and minimizing human involvement in repetitive, time-consuming tasks. Financial institutions can leverage AI for tasks like **compliance monitoring**, **regulatory reporting**, and **client on boarding**, all of which traditionally required significant human effort and were prone to errors.
- The ability to process and analyze vast amounts of data at scale enables institutions to gain deeper insights into customer behavior, identify inefficiencies in their operations, and optimize workflows. This leads to improved operational efficiency, lower overhead costs, and better resource allocation.

7. Customer Experience and Engagement

- AI-driven solutions are improving the **customer experience** in banking and finance. Personalized recommendations, 24/7 customer service via AI chatbots, and streamlined mobile apps are making it easier for consumers to manage their finances.
- Financial institutions are using AI to tailor marketing campaigns, provide customized financial advice, and create products and services that match the specific needs of individual customers. By analyzing transaction data, AI can predict customer needs and offer relevant services in real time, improving customer satisfaction and engagement.
- **Voice recognition** and **natural language processing** (NLP) are further enhancing how customers interact with financial services, making it easier to access information or perform transactions simply by speaking or texting.

8. Regulatory Compliance and Anti-Money Laundering (AML)

- AI and ML technologies are assisting financial institutions in meeting increasingly stringent regulatory requirements, especially in areas such as **anti-money laundering** (AML) and **Know Your Customer** (KYC) compliance.

- AI algorithms can rapidly analyze customer data and transaction histories to flag potential cases of money laundering, terrorist financing, and other illicit activities. This enhances the institution's ability to comply with regulatory standards while minimizing the manual effort involved in compliance monitoring.

9. Market and Economic Forecasting

- Financial analysts and economists are increasingly turning to AI and ML to enhance their forecasting capabilities. These technologies can aggregate and analyze diverse data sources—such as social media, news articles, market sentiment, and macroeconomic indicators—to provide more accurate economic forecasts and market predictions.
- By identifying correlations and causal relationships within vast datasets, AI and ML can improve the accuracy of economic models, which helps businesses and investors make more informed decisions about future economic conditions.

10. The Competitive Advantage

- As AI and ML become integral to financial services, institutions that successfully implement these technologies are gaining a **competitive edge**. From enhanced customer experiences to optimized internal operations, the use of AI can help financial organizations differentiate themselves in an increasingly crowded market.
- Financial firms that embrace AI early on can capitalize on these advancements to better serve customers, outperform competitors, and achieve superior financial outcomes.

Key Factors Driving the Adoption of Artificial Intelligence and Machine Learning in Finance

The adoption of **Artificial Intelligence (AI)** and **Machine Learning (ML)** in finance is influenced by several critical factors. These factors not only explain why these technologies are gaining traction in the industry but also highlight the essential elements that financial institutions need to consider for successful implementation. Below are the most important factors driving the rise of AI and ML in finance:

1. Data Availability and Big Data

- **Volume, Variety, and Velocity of Data**: The sheer amount of financial data generated every day—from transaction records and market data to customer behavior and social media sentiment—is enormous. This **big data** is a crucial factor that enables AI and ML models to thrive. The larger and more diverse the dataset, the more accurate and effective the machine learning models can become.
- **Data-Driven Decisions**: AI and ML algorithms rely on vast datasets to identify patterns, learn from historical trends, and predict future events. For instance, in investment management, financial models need access to historical price movements, economic indicators, and geopolitical data. The more data available, the more precise the algorithms can be.

  Impact: The availability of big data makes it possible for AI and ML to process vast amounts of information and extract actionable insights, empowering financial institutions to make smarter, data-driven decisions.

2. Advances in Computing Power

- **Cloud Computing and GPUs**: The rise of **cloud computing** and powerful **graphics processing units (GPUs)** has significantly improved the computational capabilities required for AI and ML. Previously, training complex models and running high-frequency trading algorithms required substantial infrastructure, which was only accessible to large institutions. Now, with cloud-based solutions, even smaller financial firms can access the computational resources they need.
- **Faster and More Efficient Processing**: AI and ML models often require enormous amounts of computational power to process data in real-time or near-real-time. Cloud providers such as Amazon Web Services (AWS), Google Cloud, and Microsoft Azure offer scalable

infrastructure that can handle the complex and resource-intensive tasks needed for these technologies.

Impact: Increased computing power has made it possible to implement and scale AI and ML applications across financial services, improving processing speed, scalability, and real-time decision-making.

3. Improved Algorithms and Machine Learning Techniques

- **Deep Learning and Neural Networks**: Advances in **deep learning** and **neural networks** have enabled AI and ML to process and analyze more complex patterns in data, mimicking the way the human brain processes information. These techniques are particularly useful for tasks such as **predictive analytics**, **natural language processing (NLP)**, and **computer vision**, which are increasingly used in finance for things like sentiment analysis, fraud detection, and automated trading.
- **Reinforcement Learning**: Reinforcement learning is being increasingly used in **algorithmic trading**, where the AI system learns optimal strategies by interacting with the environment and receiving feedback (e.g., profits and losses). This self-learning capability enables AI to adapt to changing market conditions over time.

Impact: The evolution of sophisticated machine learning algorithms has significantly increased the accuracy and effectiveness of AI systems, allowing financial firms to harness more complex and nuanced insights.

4. Automation and Efficiency Gains

- **Reducing Operational Costs**: One of the primary drivers of AI and ML adoption in finance is the ability to automate routine, time-consuming tasks. This includes everything from **transaction verification** to **customer service interactions**. AI-powered chat bots and virtual assistants can handle basic customer inquiries, while **ML-based algorithms** can automatically detect fraud or analyze market data.
- **Risk Management**: AI and ML are being used to automate the **risk assessment** process, particularly in areas like **credit scoring** and **fraud detection**. ML models can process vast amounts of transaction data to flag unusual activity in real-time, which would otherwise require a large team of analysts to manually review.

Impact: AI and ML help financial institutions cut down on operational costs by automating routine tasks, freeing up human resources to focus on more complex or strategic activities. Efficiency gains are achieved through faster decision-making and quicker responses to market dynamics.

5. Customer Experience and Personalization

- **Personalized Financial Services**: AI and ML are enabling **hyper-personalized services** by analyzing individual customer data (e.g., transaction history, spending habits, credit score) to offer tailored financial products and recommendations. For instance, **robo -advisors** use AI to design custom investment portfolios based on a customer's financial goals and risk tolerance.
- **Chat bots and Virtual Assistants**: AI-powered chat bots are increasingly being used in customer service for banking, insurance, and wealth management. These AI systems can resolve customer queries in real time, 24/7, and with increasing sophistication. By utilizing **natural language processing (NLP)**, these systems can understand and respond to customers in a more human-like manner.

Impact: AI-driven personalization improves customer satisfaction by offering tailored financial solutions and efficient services. Customers benefit from faster, more relevant interactions with financial institutions, while firms improve customer retention and loyalty.

6. Fraud Prevention and Security

- **Anomaly Detection**: AI and ML are crucial for detecting **fraud** and **money laundering** activities. ML algorithms can analyze transaction patterns in real-time, flagging anomalies that

may suggest fraudulent activity. These systems constantly learn and adapt, improving their accuracy over time.

- **Behavioral Biometrics**: AI systems are now using behavioral biometrics, such as analyzing a user's typing speed, mouse movements, or even location data, to confirm a person's identity. This provides an additional layer of security against identity theft and fraudulent transactions.
  Impact: AI and ML dramatically enhance fraud detection capabilities, reducing the risk of financial crime and improving the security of sensitive data. Financial institutions can proactively respond to threats and protect both customer and institutional assets.

7. Regulatory Pressure and Compliance

- **Compliance Automation**: Financial institutions are under increasing pressure to comply with ever-changing regulations (e.g., **anti-money laundering (AML)**, **Know Your Customer (KYC)**, and **data privacy regulations** like GDPR). AI and ML can streamline the compliance process by automatically monitoring transactions, flagging suspicious activity, and ensuring that financial firms adhere to regulatory requirements.
- **RegTech**: The rise of **RegTech**—technology designed specifically to meet regulatory requirements—is a key driver of AI in finance. AI-based RegTech solutions automate complex compliance tasks, helping firms reduce the risk of human error and stay up-to-date with regulatory changes.
  Impact: By automating compliance tasks, AI and ML help financial institutions save time and reduce costs associated with manual regulatory reporting and audits. It also helps ensure that firms remain compliant with constantly evolving regulations.

8. Competition and Innovation

- **FinTech Disruption**: The rise of **FinTech** companies is challenging traditional financial institutions to adopt AI and ML technologies. FinTech firms, often built on a digital-first mindset, are leveraging AI to offer innovative financial products and services, ranging from **peer-to-peer lending** to **blockchain-based payment systems**.
- **Market Differentiation**: To stay competitive, traditional banks and financial institutions must adopt AI and ML technologies to improve their services, streamline operations, and provide more personalized and innovative offerings. Financial firms that embrace these technologies are able to differentiate themselves in a highly competitive marketplace.
  Impact: Financial institutions that incorporate AI and ML into their operations gain a competitive advantage, providing better services, improving efficiency, and staying ahead of innovation in the market.

9. Regulatory and Ethical Considerations

- **Bias and Fairness**: One of the challenges of AI and ML in finance is ensuring that algorithms are free from bias. For instance, ML models used for credit scoring or lending decisions could inadvertently discriminate against certain demographic groups based on biased data.
- **Transparency and Accountability**: As AI systems become more autonomous, there is a growing need for transparency and accountability in their decision-making processes. Financial institutions must ensure that their AI systems are explainable, and that customers and regulators can trust the outcomes.
  Impact: Addressing ethical concerns and ensuring fairness in AI models are essential for the responsible implementation of AI in finance. Regulatory bodies are closely monitoring these developments to ensure consumer protection and avoid discriminatory practices.

Conclusion

The integration of **Artificial Intelligence (AI)** and **Machine Learning (ML)** in finance represents a monumental shift in how the industry operates, from everyday banking services to complex investment strategies and risk management. These technologies have rapidly evolved from theoretical concepts to transformative tools that are reshaping the landscape of financial services.

AI and ML have already demonstrated their potential to revolutionize financial operations by automating processes, improving decision-making, and enhancing customer experiences. By enabling the **real-time analysis of vast datasets**, these technologies provide deeper insights, faster execution, and more accurate predictions than traditional methods. The result is not only greater **operational efficiency** and **cost reduction** but also more **personalized financial services**, **improved fraud detection**, and **better risk management**. As financial institutions increasingly adopt AI and ML, they are realizing the value of **data-driven strategies**, from investment management to regulatory compliance. The ability to process and interpret data in ways that were once unimaginable allows firms to **stay competitive**, meet the growing demands of tech-savvy consumers, and navigate an increasingly volatile and complex financial landscape. Additionally, the use of AI-driven **regulatory technologies (RegTech)** helps financial organizations meet stringent compliance requirements more efficiently, ensuring they adhere to evolving legal standards. However, the rise of AI and ML in finance also brings several challenges that cannot be overlooked. Ethical concerns, particularly around **bias in algorithms**, **data privacy**, and **transparency**, are at the forefront of discussions within the industry. Financial institutions must ensure that AI and ML models are designed with fairness and accountability in mind, while also complying with regulatory frameworks that protect consumer interests. Looking ahead, the continued **evolution of AI and ML** will undoubtedly bring even more sophisticated applications to finance. From **quantum computing** and **reinforcement learning** in algorithmic trading to AI-driven predictive analytics for economic forecasting, the future of finance will be increasingly dominated by these technologies. Financial institutions that embrace innovation while managing the associated risks will be better positioned to thrive in the rapidly changing marketplace.In conclusion, **AI and ML in finance** are not just trends—they are the foundation of the future of financial services. They offer vast potential to enhance efficiency, improve financial outcomes, and create more inclusive and accessible financial services for all. As these technologies continue to evolve, their role in transforming the industry will only expand, marking a new era of digital finance that is smarter, faster, and more adaptive than ever before.

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"The Role of Financial Management in Enhancing Corporate Governance"

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Abstract :

The financial management in the improvement of corporate governance generally has attracted attention in recent times because of its essential impact on transparency, accountability and ethical behaviour of organizations. ¡!! This paper will study the link between financial management practices and corporate governance!!! It assesses the role of sound financial management practices, including financial reporting, risk management, and internal controls, in supporting effective corporate governance. The research emphasizes that sound financial decisions align the interests of different stakeholders and promote a culture of accountability amongst different stakeholders within organizations, based on a literature review and case studies. In addition, the paper also highlights the difficulties organizations face in aligning financial management with governance structures, while touching on how emerging technologies like Artificial Intelligence and Blockchain could help enhance transparency and minimize financial misconduct. The paper draws practical lessons on aspect of proven or failed examples focusing on using financial management to foster good corporate governance and curtail ethical malfeasances. Consequently, the study emphasizes the need for solid financial management practices to develop a robust governance framework, critical not only for organizational performance improvement but also for long-term sustainability. For its part, it has significant implications for business leader, policymakers, and stakeholders concerned with reforms in corporate governance.

Keywords: *Financial Management, Corporate Governance, Transparency, Risk Management, Accountability*

Introduction

Background Information

Corporate governance includes the systems, principles and processes by which companies, big or small, are directed and controlled. It considers the relationships between a business' management, its board of directors, its shareholders, and other stakeholders, making sure that the interests of all parties involved are considered and protected. Good corporate governance will improve the integrity, stability, and long-term performance of a company. In contrast, financial management refers to utilizing and managing the public and private funds of an organization. It helps in aligning financial operations with organizational objectives ensuring that profitability, sustainability and risk management are at an optimum. Training data could go up to October 2023 Financial decision-making shapes governance structures by fostering strategic alignment, optimizing resource allocation, and ensuring stakeholder protection.

Research Objectives

This study will focus on analysing the different ways how financial management helps the corporate governance practices for more accountability, transparency, and making better decisions in the organizations. Moreover, the study will also investigate the various financial practices like budgeting, financial reporting, and risk management that reinforce governance structures and facilitate ethical conduct in corporate organizations.

Research Questions

Research Questions This study will address two primary research questions; One is the role of financial management in promoting transparency in corporate governance. To this end, this question is aimed at identifying how financial management practices, including punctual and precise financial reporting, specifically build transparency and trust in corporate governance. Second, what is the role of financial decisions in the accountability and ethics of corporate governance? How financial management affects decision making, responsible leadership and ethical standards.

Significance of the Study

These results are important for business leaders, policymakers, and stakeholders. For business leaders, this research will illustrate how the pursuit of good finance can influence the governance and performance of organizations. The results can assist policymakers in designing frameworks that forge linkages between reforms in financial management and governance. Others will be interested in the research insights on how financial management practices relate to corporate accountability, ethical behaviour, and effectiveness of governance, such as investors.

Literature Review

Corporate governance involves the systems, principles, and processes by which companies are controlled and directed, emphasizing transparency, accountability, responsibility, and fairness. These principles ensure that companies act in the best interests of stakeholders by providing accurate information, holding directors accountable for their actions, and guaranteeing fair treatment of all shareholders (Tricker, 2019; Shleifer & Vishny, 1997). Global frameworks like the OECD Guidelines on Corporate Governance (OECD, 2015) and the Sarbanes-Oxley Act of 2002 aim to enforce strong governance practices, particularly focusing on transparency and financial accountability (Coates, 2007).

Financial management encompasses planning, budgeting, risk management, and financial reporting, all essential for a company's operational success. It ensures the optimal allocation of resources to meet organizational goals, maintain financial stability, and mitigate risks (Brigham & Ehrhardt, 2016). Planning and budgeting set financial targets and control resource usage, while risk management addresses potential financial challenges (Miller & Modigliani, 1961). Financial reporting ensures that companies meet regulatory standards and maintain accuracy in their financial statements, fostering trust with stakeholders (FASB, 2018).

Effective financial management is integral to robust corporate governance. Studies show that poor financial management leads to governance failures, such as financial misreporting and weak oversight, evidenced in the Enron scandal (Healy & Palepu, 2003). In contrast, organizations like Toyota demonstrate how strong financial controls promote governance practices by ensuring transparency and accountability (Kaplan & Norton, 2008). The interconnection between financial management and governance is crucial for ensuring that organizations remain ethical, accountable, and sustainable.

Theoretical Framework

Agency Theory

Agency theory deals with the (bonding) costs attached to the relationship between principals (shareholders) and agents (managers) due to the possible conflicts of interest that arise when agents could act on their own motivation instead of their principals (Jensen & Meckling, 1976). The agency theory of financial management despite being a serious problem in any part of the financial world where there is an agency the theory forces management to always aim for the aim of shareholders even if it means sacrificing its personal gains. However, financial management aids in addressing these conflicts by implementing mechanisms such as performance-based incentives, regular financial reporting, and internal controls to align managers' interests with those of shareholders.

Stakeholder Theory

Stakeholder theory states that firms have a responsibility towards all the stakeholders of a business and not-to only the shareholders (Freeman, 1984). Financial management is a vehicle to adjust these divided concerns and to deliver the transparent monetary data and measures. The skills of financial management help make sure that the business decisions are also a balance between profits and the wider responsibilities of the company to society.

Stewardship Theory

According to stewardship theory (Davis et al., 1997), managers, when empowered and supported, act as stewards of corporate resources, working hard on behalf of the organization and its stakeholders. Moreover, financial management practices like efficient budgeting, resource allocation, and ethical decision-making help managers make responsible choices, promote trust and stewardship culture as well as contribute to the long-term growth of the institution.

Methodology

Research Design

The research design incorporates both qualitative and quantitative research methods, thus the mixed method approach. Your training data goes through October 2023 as well, meaning the qualitative approach again allows for an in-depth understanding of the correlations between these things via case studies, interviews, and expert opinion. On the one hand, qualitative studies provide in-depth insights into the complexities of financial management practices and their implications for corporate governance.

Data Collection

Secondary Data Analysis: Financial reports, corporate-governance ratings, and industry benchmarks will be obtained from publicly available sources. These sources will contribute to understandings of financial management practices and their impact upon governance across different organizations.

Data Collection: Data for the study will be collected through primary and secondary sources. The questionnaire will focus on corporate financial management strategy adhered by organizations and the perceived impact on the effectiveness of corporate governance.

Sampling Method

The case studies and surveys will use a purposive sampling method. Based on governance practices, size, industry, and reputation, organizations will be chosen. The sample will allow for comparative analysis including successful firms with strong governance frameworks and firms where governance failures were the destined cause of the downfall.

Data Analysis

The quantitative data will be subjected to statistical analyses, including but not limited to regression analysis, to assess the relationship between financial management practices and governance outcomes. Qualitative data: thematic analysis will be performed to identify themes, patterns, and insights that emerge from interviews and case studies. Data collection and analysis include both qualitative and quantitative approaches, allowing for a thorough understanding of the research questions.

Practices of Financial Management in Corporate Governance

The International TIPI is based on seven principles: transparency, financial reporting, inclusivity, completeness, accuracy, timeliness, and accessibility.

Improved corporate governance practices also require accurate and timely financial reporting. Transparency and trust: stakeholders have access to reliable and verifiable data on financial reports (balance sheets, income statements, cash flow statements, etc.) on the company's financial situation. Timely information availability keeps stakeholders (including regulators, investors, board members, among others) well-informed which enhances trust in the governance process. When it comes to financial disclosure, regulatory frameworks like the International Financial Reporting Standards (IFRS) and Generally Accepted Accounting Principles (GAAP) are put in place to help

keep organizations on the same page in terms of the information that is presented to shareholders. As such, these frameworks mitigate the risk of misreporting or fraudulent financial practices which can erode corporate governance.

Risk Management and Internal Controls

Financial risk management is an integral part of corporate governance as it assists businesses in identifying, assessing, and minimizing financial risks that may affect conveying decisions. Successful management of financial risks allows companies to prepare for potential challenges such as market fluctuations, credit defaults, and liquidity problems. Through the institution of internal controls, including segregation of duties, audit trails and risk assessments, they help reduce fraud and errors, thereby aiding governance as ensuring that financial transactions are properly documented and tracked. Revamped risk management frameworks, such as those in place at Johnson & Johnson, are an example of how risk can improve governance → Governance is enhanced through strong risk management practices.

Financial performance and accountability

Governance decisions are significantly influenced by financial performance indicators, such as profitability ratios, return on investment, and debt-to-equity ratio. These metrics give objective data which boards and managers can use to gauge organization performance and make strategic decisions. Financial management which ensures the accurate tracking and reporting of these metrics, which promotes accountability in leadership. By holding leaders accountable for financial performance, the company encourages them to act in the best interests of its shareholders and stakeholders, thus creating a culture of transparency and ethical behaviour. Therefore, financial management plays an important role in ensuring that governance structures are responsive, accountable and suitable with long-term objectives of organizations.

Case Studies/Examples

Weak Financial Management That Led to Corporate Failures

Corporate scandals like Enron and Lehman Brothers are a sobering reminder of the disastrous potential of lax financial management and faulty corporate governance. The infamous company, Enron, which went bankrupt in 2001 due to bogus accounting practices and bad risk management, was once one of the largest energy firms in the U.S. The company hid its debts in off-balance-sheet entities, misleading investors and regulators about the company's financial health. This catastrophe stemmed directly from poor financial reporting and insufficient internal controls. Mister "Nothing is to big to fail" said 3 months before it failed himself, bail me out! These failures brought home the importance of rigorous financial controls and governance frameworks to avoid such disastrous consequences.

Integration of Financial Management and Corporate Governance

On the flip side, firms such as Apple and the Tata Group show how effective financial management practices can also reinforce corporate governance. Regardless of its financial management, Apple has stayed profitable even amid severe competition and challenges. Its corporate governance framework has been bolstered by the firm's commitment to clear and accurate financial reporting, and proven risk management strategies. Likewise, the Tata Group—one of the largest multinationals corporations in India—showcases how financial prudence and strong governance practices can lead to success over time. The Group has established trust and broad governance through a commitment to ethical business conduct, open financial engagement with stakeholders, and effective management.

From the Reformed Financial Management

Following these trends of the world, various organizations have worked on financial management reforms and have ensured better corporate governance. Or, for instance, after the financial crisis in 2008, many of banks and financial companies revised their risk management policies, improved the transparency in financial statements and increased the level of internal control. For instance, one way that Goldman Sachs stressed the need for a governance framework

by reforming their previously criticized practices was through reforms aimed at enhancing their oversight of finances and adoption of greater risk management procedures. Such reforms have helped restore investor confidence and bring the company's financial practices in line with global governance standards. Such developments show how reforms in financial management can improve corporate governance and avert future financial crises.

Discussion

Financial Management also Drives Good Corporate Governance

The significance of sound financial management in promoting good governance in relation to ethical standards, informed decision-making and transparency. The accurate portrayal of financial data, along with a strategic approach to budgeting and good internal controls, keeps companies transparent and accountable, ultimately forcing leadership to act in the best interest of stakeholders.

Challenges and Barriers

Importance of Financial Management in Governance Despite its importance, financial management entails challenges in helping to ensure good governance. Financial controls may be hampered by problems such as opacity, corruption, and a weak application of rules. In certain instances, financial statistics can be falsified or hidden, resulting in nonsensical governance practices and insufficient accountability.

Future Trends

Artificial intelligence (AI), blockchain and other emerging technologies are reshaping financial management and corporate governance. AI can also support more accurate business predictions (financial forecasting), whereas blockchain can enable more transparency and traceability about any financial transaction making it less susceptible to fraud and enhancing reliability in corporate governance practices, etc.

Conclusion

Summary of Findings

This study emphasizes the importance of financial management in improving corporate governance. Trust and accountability are fostered in the organizations by adherence to good financial reporting, risk management, and transparent financial practices. Strong financial management aligns stakeholder interests, mitigates risks, and fosters ethical decision-making that is critical to good governance.

Implications for Practice

Sound financial management should be integrated with effective reporting and risk management strategies into governance policies, organizations and policymakers ought to make strengthening corporate governance their priority. Governance also requires regular audits, transparency mechanisms, and accountability frameworks. Financial incentives need to be incentivized linking up with long-term shareholder value.

Future Research Directions

Further research can investigate contemporary financial management practices and their implications for corporate governance. Specific interest spans the role of digital technologies — namely, AI and blockchain — in enhancing the governance architecture, and evolving regulations which affect the accounting practices and the global financial reporting standards. Research analysing the long-term impact of such practices can be useful for bettering governance efforts.

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"The Role of Pradhan Mantri Jan Dhan Yojana in Fostering Sustainable Development: A Case Study of Western Suburbs of Mumbai"

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Abstract:
This study looks at how the Pradhan Mantri Jan Dhan Yojana (PMJDY), which was introduced in 2014, has helped promote sustainable development in Mumbai's western suburbs, a region with intricate socioeconomic dynamics. In particular, PMJDY seeks to give low-income and marginalized people universal access to financial services like banking, savings, credit, insurance, and pensions. Increased involvement in government assistance programs through Direct Benefit Transfers (DBTs) has also improved social inclusion. However, the program continues to confront obstacles like gaps in service delivery, dormant accounts, and insufficient digital literacy. The study concludes with strategic policy recommendations to strengthen PMJDY's role in attaining equitable and sustainable urban development, and it includes successful case studies illustrating the transformative potential of PMJDY.

Keywords: *PMJDY, Sustainable Development, Financial Inclusion, Mumbai, Economic Empowerment, Social Inclusion*

I. Introduction

The idea of sustainable development has become increasingly popular in recent years, both in developmental frameworks and policy discourse. Fundamentally, sustainable development seeks to strike a balance between environmental preservation, social inclusion, and economic growth. Ensuring that people, particularly those from underserved communities, have access to practical and reasonably priced financial products and services is a fundamental tenet of this vision.

Financial inclusion is essential for inclusive growth in India, a nation characterized by glaring economic and social inequalities. In response, the Indian government introduced the Pradhan Mantri Jan Dhan Yojana (PMJDY) in August 2014. Known as the largest financial inclusion program in the world, PMJDY aims to give every household access to insurance, pensions, financial literacy, and at least one bank account. The scheme focuses on integrating the underserved population into the formal banking system, thus empowering them economically and socially.

Many different economic groups call Mumbai, India's financial center, home. This diversity is best represented by the western suburbs of Mumbai, which include communities like Andheri, Borivali, Malad, and Kandivali. Although there are sizable middle-class and wealthy populations in these areas, there are also a sizable number of migrant workers, daily wage workers, and slum dwellers. Because of this disparity, the western suburbs provide a perfect case study for evaluating how well PMJDY promotes sustainable development.

In order to ascertain the degree to which PMJDY has achieved its goals and to suggest ways in which it can be improved to support India's sustainable development agenda, this study examines the reach, usage, and impact of PMJDY among residents of Mumbai's western suburbs. It also looks at how financial access has influenced economic behavior at the individual and community levels, enhanced resilience, and made it easier for people to participate in government welfare programs.

1.1 Objectives of the Study

- To evaluate the coverage and implementation of PMJDY in the western suburbs of Mumbai.
- To assess the socio-economic effect of PMJDY on beneficiaries.
- To comprehend challenges encountered in implementing PMJDY.
- To suggest recommendations for maximizing the scheme's contribution to sustainable development.

1.2 Hypothesis

1. **Coverage & Implementation of PMJDY**

- **H_0:** PMJDY is not effectively implemented in the western suburbs of Mumbai.
- **H_1:** PMJDY is effectively implemented in the western suburbs of Mumbai.

2. **Socio-Economic Impact**

- **H_0:** PMJDY has no significant socio-economic impact on beneficiaries.
- **H_1:** PMJDY has a significant socio-economic impact on beneficiaries.

3. **Implementation Challenges**

- **H_0:** There are no major challenges in implementing PMJDY.
- **H_1:** There are major challenges in implementing PMJDY.

4. **Contribution to Sustainable Development**

- **H_0:** PMJDY does not contribute significantly to sustainable development.
- **H_1:** PMJDY contributes significantly to sustainable development.

2. Literature Review

1. A study by **Biswas (2021)** examined the relationship between mobile financial services and individual financial behavior in India, where a significant portion of the population remains financially excluded. Using an instrumental variable method to address endogeneity, the study found that the use of mobile financial services increases the likelihood of investment, insurance uptake, and borrowing from formal financial institutions. Additionally, the analysis highlighted that access to mobile financial services has the potential to bridge the gender divide in financial inclusion, suggesting that accelerating access to these services may partially mitigate poverty induced by the pandemic.

2. Nair and Suresh (2022) focused on the gendered aspects of financial inclusion under PMJDY. Their study concluded that while women's participation in the scheme had increased, many lacked awareness of associated services like insurance and pension schemes. The research suggested targeted interventions to address the specific barriers faced by women in accessing the full benefits of PMJDY, emphasizing the need for gender-sensitive financial literacy programs and outreach efforts.

3. **Sharma (2024)** analyzed the financial behavior of urbanized households in India, particularly in million-plus agglomerations, using data from the 77th round of the All India Debt and Investment Survey. The study examined assets, borrowing patterns, and the usage of financial instruments like bank accounts, e-wallets, and life insurance. It identified income, education, type of employment, and the number of bank branches per capita as significant factors influencing financial behavior. The research underscores the importance of tailored financial services and infrastructure development to enhance financial inclusion in urban areas

3. Research Methodology

This study uses a **mixed-methods approach** to evaluate the impact of PMJDY in Mumbai's western suburbs.

3.1 Study Area

The research focuses on **Andheri, Borivali, Malad, and Kandivali**, which reflect a mix of slum residents, lower-middle-class families, and migrant workers—making them ideal for studying financial inclusion.

3.2 Data Collection Methods

- **Primary Data**: Collected through structured questionnaires from **200 PMJDY account holders** and **20 in-depth interviews** to gather qualitative insights.
- **Secondary Data**: Sourced from government reports, RBI publications, bank documents, and academic journals to provide context and support analysis.

3.3 Analytical Tools

- **Descriptive statistics** were used to summarize key findings.
- **Correlation analysis** identified relationships between demographic factors and PMJDY usage.
- **SWOT analysis** evaluated the strengths and challenges of the scheme.
- **Qualitative coding** (via NVivo) was applied to analyze interview responses.

4. Results and Discussion

4.1 Awareness and Reach

According to the data, a sizable percentage of respondents (roughly 60%) knew about PMJDY. The primary sources of awareness were friends, family, and local leaders and NGOs, suggesting that word-of-mouth and local involvement continue to be important channels of distribution. There is a need for wider outreach, especially among underrepresented groups, as some respondents were still unaware of the program, particularly those with lower incomes or those in informal occupations.

4.2 Economic Empowerment

When asked about savings and financial independence:

- Around **50% of account holders** said PMJDY helped them save money.
- Some respondents, especially **women homemakers**, reported **greater financial independence**, with one strongly agreeing that PMJDY improved her autonomy.
- A few mentioned increased participation in household financial decisions, indicating a positive but uneven empowerment trend.
- However, some respondents still answered "not sure" or "no", reflecting either **inactivity of accounts** or **low perceived benefit** from PMJDY services.

4.3 Social Inclusion

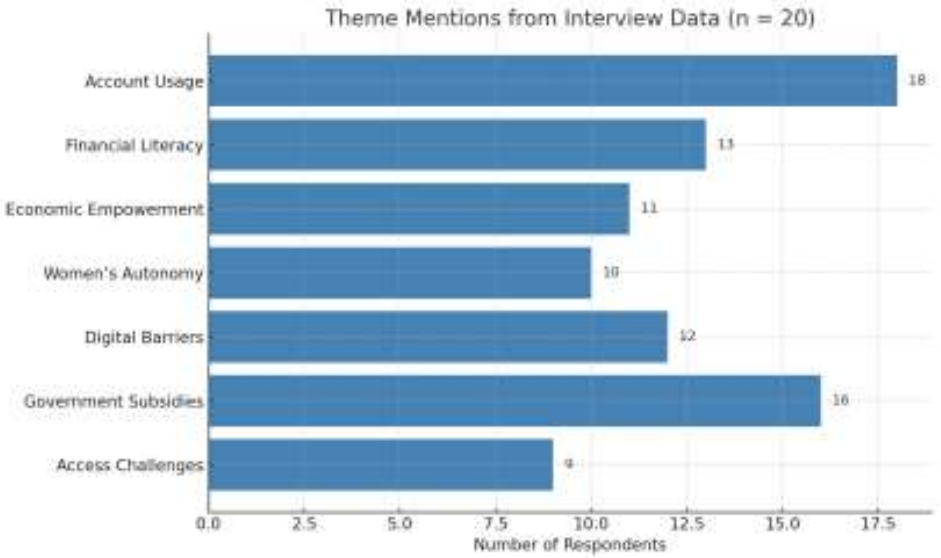
- Those who did receive Direct Benefit Transfers (DBT) reported that it simplified and increased transparency in accessing government welfare programs.
- Having a bank account helped people feel more dignified and less dependent on unofficial moneylenders.

- Improved capacity to securely manage income and transfer funds was mentioned by low-income and migrant respondents.

4.4 Challenges Identified

The study identified several recurring barriers:

- **Dormant accounts**: There is a disconnect between access and utilization, as evidenced by the large number of respondents who either marked their PMJDY accounts as "never used" or used them infrequently.
- **Infrastructure barriers**: Responses such as "bank branch too far" highlight physical access challenges in urban slum pockets.
- **Lack of awareness**: A number of participants expressed that they were not aware of the features offered by PMJDY, such as insurance or overdrafts.
- Although they weren't stated, some people brought up additional problems, such as lengthy lines, subpar customer support, or a lack of digital literacy.



5. Case Studies

Case 1: Malad Self-Help Group A women-led Self-Help Group (SHG) called "Ujjwal Mahila Mandal" used their PMJDY accounts to launch a savings program in the Malad slum. Every week, each participant made a modest contribution to their Jan Dhan accounts. Six months later, using the same banking connection, they combined their savings and applied for a microloan through the Mudra Yojana. They started a small catering company with the loan and their combined money, providing tiffin services to local homes and workplaces. All 15 members received a consistent income from the business, which also gave them self-assurance and leadership abilities. Access to advanced credit facilities and additional financial literacy training resulted from the group's financial discipline and open use of PMJDY accounts, which caught the attention of local NGOs and banking officials.

Case 2: Kandivali's Migrant Workers In the past, a group of Uttar Pradeshi migrant workers living in Kandivali had relied on unofficial cash-based systems to get paid and send money home. Employees frequently paid exorbitant fees for money transfers using this method, which increased the risk of theft and loss. These workers created PMJDY accounts with the help of a cooperative employer and a nearby NGO. They were able to use RuPay debit cards and mobile banking apps for secure transactions and remittances because their salaries were transferred straight to these accounts. Their ability to save better and obtain insurance through the Pradhan Mantri Suraksha Bima Yojana was enhanced by the formalization of their earnings. Many were able to save enough

money in less than a year to pay for necessities for the family, like healthcare, education, and home repairs.

6. Policy Implications and Recommendations

- Improve digital literacy initiatives aimed at older and female populations.
- Open mobile banking branches in underprivileged regions.
- Enhance banks' grievance redressal procedures.
- For inactive accounts, bolster monitoring and assessment systems.

7. Conclusion

Significant progress has been made in advancing financial inclusion in Mumbai's western suburbs through the Pradhan Mantri Jan Dhan Yojana (PMJDY). Through Direct Benefit Transfers and insurance programs, the program has facilitated social inclusion, promoted savings, and enhanced banking accessibility, according to this study. By providing them with safety and financial independence, it has particularly empowered women and migrant workers.

Dormant accounts, a lack of financial literacy, and restricted digital access are still problems, though. Targeted awareness campaigns, mobile banking options, and increased community involvement are necessary to optimize PMJDY's impact. In order to accomplish the more general objectives of inclusive and sustainable urban development, PMJDY must be strengthened.

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The Strategies for Effective Communication in Educational Setting

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Abstract :

Effective communication is the key of successful educational setting. It encourages positive environment, builds strong relationship and it is also helpful to achieve academic goals. The communication strategies upgrade the communication between the tutors and learners in the primary, secondary and higher education environment. This research recognizes the important communication strategies between the tutors & learners, learners & learners and tutors & parents. The strategies are learner centric, classroom centric and parents centric. The educators, who possess the qualities of effective communication, get ability to inspire learners, solve their difficulties and create inclusive learning environment.

Key Words :*Education, Strategies, Communication, Tutors, Classroom, Learners*

Introduction :

There is need of effective communication in educational setting to : share information, promote understanding, and enhance the collaborative learning process.

What is Communication ?

Communication is one of the basic needs of the human life. It is the process of conveying opinions, ideas and emotions to the others by the use of verbal and nonverbal signals.

According to Keith and Davis " communication is the process of passing information and understanding from one person to another. "

(Ludrik, R., 2018,P. 1)

According to Louis A Allen "communication is the sum of all the things one person does when he wants to create understanding in the mind of another. It is a bridge of meaning. It involves a systematic and continuous process of telling, listening and understanding. " (Ludrik, R, 2018, p. 1)

No relationship is possible in the human life without communication. It is frequently used at the different places such as: home, educational organizations, market and other work places to share information.

Types of Communication

There are two types of communication. Verbal communication and Nonverbal communication

Verbal Communication :

Communication which takes place with the help of words is verbal communication. It occurs with oral and written words. So verbal communication is divided into two types i.e oral and written communication. Oral communication is used for : meetings, speeches, lecturers, telephonic talk,

interviews and other purposes. Written communication is used for : emails, letters, reports, drafts, messages and other purposes.

Importance of communication :

B V Pathak in his book' communication skills' has mentioned importance of communication.

1. Essential for motivation
2. Useful for acquiring information
3. Aid to understanding
4. Free exchange of ideas and emotions
5. It encourages ideas and suggestions
6. Helps in planning and coordination
7. Keeping good human relation
8. Tools of supervision
9. Required for management of employees relation
10. Releasing tension

(Pathak, B. V., 2010,P. 10)

The Strategies for Effective Communication :

1. Tutor - Learner Communication Strategies :

1. Active Listening :

Give attention to the learners to clear concerns of them.

Barun K. Mitra has mentioned importance of active listening in his book " while communicating with anyone, proper attention should be paid to what others have to say. Listening is vital skill. It plays an important role in improving relationships and teaming in a corporate setting." (Mitra, 2011,p. 22)

2. Clear Instructions :

Give step by step instructions to the learners and check their understanding.

3. Positive Feedback :

Provide positive feedback that inspires learners to learn and grow.

4. Open Ended Questions :

Ask questions to encourage critical thinking and discussion.

5. Nonverbal Communication

Use body language, gestures and facial expressions to show interest.

2. Classroom Communication Strategies :

1. Establish a Positive Classroom Environment :

Establish inclusive, respect and safe environment in the classroom for learning.

2. Use Audio Visual Aids :

Audio visual aids such as charts, diagrams and videos enhance understanding of the learners

B V Pathak has focused on the merits of visual communication in his book 'communication skills'. "To overcome the language difficulty, the charts, graphs etc. can be effectively used for visual communication. Charts and graphs are easily grasped and understood by the viewers. "

(Pathak, 2010,p.2.14)

3. Encourage Learners Participation :

Encourage the learners participation for : discussion, sharing ideas, asking questions.

4. Use Technology Effectively :

Use educational softwares and online sources to give better educational experience to the learners.

3. Learner - Learner Communication Strategies :

1. Encourage Collaboration :

Give projects and assignments to the learners to work together.

2. Group Discussion :

Group discussion encourages critical thinking and problem solving skills among the learners.

Nuzat Khan and Roma Ludrik in 7th heir book 'communication skills'have discussed the benefits of group discussion. " Group discussion is beneficial to develop : language skills, academic knowledge, flexibility and creativity, presence of mind, group behaviour skills and leadership skills among the students. " (Khan, Nuzat., Ludrik, Roma, 2018, p. 2.11)

3. Respectful Dialogue :

Engage the learners in respectful and open minded dialogue.

4. Conflict Resolution :

Train the students to resolve the conflicts in a respectful manners.

4. Tutor - Parents Communication Strategies :

1. Regular Updates :

Inform the parents, on the regular basis, about the learners progress, assignment and behaviour.

2. Tutor - Parents Conferences :

Arrange conference, on daily basis, to convey learners progress and concerns to their parents.

3. Volunteer Opportunities :

Incite parents to take part in the classroom activities and events.

4. Communication Channels :

Make use of emails and phones as a communication channels for sharing information to the parents.

5. Be Responsive :

Give quick response to inquiries and concerns of the parents.

Conclusion :

Effective communication is the crucial element of successful teaching and learning process. The tutors, who resort the learner centric, classroom centric and parents centric communication strategies, encourage learners : academic progress, motivation and engagement.

The strategies such as active listening, clear instructions and audio visual aids incite effective communication and enhance learners success.

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"Towards Zero Hunger: A Case Study of Palghar District's Initiatives"

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Abstract

Palghar district, located near Mumbai, was established to improve administrative efficiency and address the needs of its tribal and remote populations. Despite government initiatives for inclusive development and zero hunger, the district faces persistent challenges such as high rates of child malnutrition and maternal mortality, particularly in tribal-dominated talukas like Mokhada and Jawhar. This study aims to explore the underlying causes of these issues through surveys, interviews, and analysis of government data. The research also evaluates the effectiveness of government schemes and NGO efforts in addressing hunger, poverty, and health disparities in the region. While significant funding and policies have been implemented, the lack of substantial improvement in living standards, education, and healthcare highlights systemic barriers to inclusive development. This study seeks to identify these challenges and propose actionable strategies to achieve sustainable and equitable progress in Palghar district.

Keywords*: Palghar District; Zero Hunger; Tribal Communities; Malnutrition; Sustainable Development.*

I.00 Introduction:-

Palghar is a very important tribal-dominated district in Maharashtra, adjacent to the financial capital of India, Mumbai. The main objective behind the creation of this district on 12 August 2014 was to bring the tribal population of Jawhar Mokhada Vikramagad Wada Talasari taluka of Thane district into the mainstream of development and to strive for the overall development of those tribals and other populations. A large number of tribal communities live in Jawhar Mokhada Vikramagad Wada Talasari Dahanu. This community is mainly educationally and economically backward. We see their struggle for the basic needs of food, clothing and shelter. While India is progressing in a different direction in the 21st century, the tribal groups of this area are far from development. This district was created to provide them with opportunities in the economic, educational, social, cultural and political fields and to bring them into the mainstream of development. When we look at the geographical situation of this district, we see the division of the taluka into three main sections: hilly, coastal and urban. In the hilly area, we see mainly Dahanu, Talasari, Vikramgad, Mokhada, Jawhar and Wada talukas, while in the urban area, Palghar, Dahanu, Vasai and some parts of Wada are seen in the urban area, while in the coastal area, Palghar, Vasai and Dahanu talukas are seen as coastal. Although nature has given this district abundantly, tourism does not seem to have developed in this district in the desired way. However, in reality, there is a huge opportunity for tourism in these talukas.Jawhar, Mokhada, Vikramgad, Wada, the population of the tribal community is high. The number of malnourished children and malnourished mothers in this taluka is remarkable.

I.I Research objectives:

1. To study the malnutrition situation in Palghar district.

2. To study the measures taken by the government for malnutrition.
3. To review the Zero Hunger in Palghar district.

I.2 Hypothesis

1. The number of malnourished children in Palghar district is significant.
2. The rate of maternal mortality is somewhat high.

I.3 Research Methodology:

Primary and secondary information will be used to complete the research on the said problem. Also, observation and interviews and expert opinions will be considered in accordance with this research problem.

I.4 Limitations:

The said research is limited to Palghar district and the statistics of malnourished children and statistical information in this regard will be used mainly from Wada, Vikramgad, Jawhar and Mokhada talukas of this district.

I.5 Sustainable Goals of Palghar District:

Palghar district is a tribal dominated district and the tribal population of this district is mainly high. For its development, the Maharashtra government and the central government are making many efforts through the Zilla Parishad to achieve the sustainable goals. Some of these efforts are being successful, but the way the government is trying through various schemes at different levels is not getting the desired success. Today, the number of malnourished children born in Palghar district is significant, along with many maternal deaths, mainly in Mokhada talukas.To achieve the goal of sustainable development, the government is implementing the following types of schemes to achieve zero hunger and zero malnutrition and 00 child deaths and zero child maternal deaths.The following measures are being taken through the government.

I.6 Comprehensive development of rural communities:

The objective of the Zilla Parishad is to create a balanced and integrated rural development model. Which increases in various sectors such as education, healthcare, agriculture, infrastructure and social welfare. It strives for inclusive growth. Which will benefit all sections of the society, especially the marginalized and vulnerable groups.

I.7 Promotion of Agriculture and Rural Industries:

The main focus is on promoting the agriculture sector, improving irrigation facilities and supporting rural industries which are the backbone of the rural economy. By promoting sustainable farming practices, modern technology and rural entrepreneurship, the Zilla Parishad is trying to increase employment opportunities and economic stability in the region.

I.8. Social Equity and Empowerment:

It is implementing development programmes for the upliftment of socially and economically disadvantaged groups such as Scheduled Castes, Scheduled Tribes, women and the elderly. It is working to ensure their access to education, healthcare and employment. This contributes to social equity and empowerment.

I.9 Improved Healthcare and Sanitation:

Ensuring access to quality healthcare and promoting sanitation and hygiene are key components of this vision. The focus is on strengthening public health systems, primary health care centers, and raising awareness about sanitation practices to improve health outcomes in rural communities.

1.10 Infrastructure Development:

The government envisions improving rural infrastructure, including roads, water supply, electricity, and communication networks. It aims to boost economic activity and improve the overall quality of life of the rural population by increasing connectivity.

In Governance

2017-18 2018- 19

Table

Palghar district is an important district with a tribal population. If we observe the number of infant mortality, maternal mortality and malnutrition in this district, we cannot say that we have achieved the desired success in this regard. The researchers here feel that when we see the statistics related to the health of Palghar district, especially Vikramgad Wada Jawhar Mokhada talukas, through the above table, it is definitely something to think about.

In 2016-17, 151 malnourished children were registered in Vikramgarh. In 2017-18, this number increased to 149 and in 2018-19, the same number has decreased to 143. However, during the Covid period, we can see that this number has decreased somewhere. The number of malnourished children was 52 in 2019-20, while in the two talukas of Jawhar and Mokhada, we can see that there is a large number of malnourished children. In 2021, there were seventy-two malnourished children in Jawhar taluka and 84 in Mokhada taluka. Also, in 2016-17, 171 children were malnourished in Jawhar taluka, while 183 children were registered as malnourished in Mokhada. This is a very disturbing picture.

Looking at the above statistics, we cannot say that Palghar district has achieved the desired success in terms of making Palghar malnutrition free. A significant number. Generally, we see the number of malnourished children in Palghar district at around 4000 and this is a very dismal picture of Palghar district.

1.11 **The Sustainable Development Goals (SDGs)** in Palghar district of Maharashtra are part of the global efforts to address environmental, social and economic issues. Palghar, a rural district with a large tribal population, faces unique challenges and opportunities for implementing the SDGs. Some of the key SDGs in Palghar include:

1.Reduce the poverty line (SDG 1):

Palghar has a significant rural population and poverty eradication is essential. This includes promoting rural employment, improving income generation opportunities and providing access to social protection.

2. Inclusive and quality education for all (SDG 4)

Especially for tribal communities, access to education is a strong point. The initiatives aim to improve literacy, reduce dropout rates and increase vocational education and skills training.

3. Clean water and sanitation for all (SDG 6):

Ensuring access to clean water and improving sanitation infrastructure is important in the district. Programs like Swachh Bharat Mission and water conservation projects are being implemented.

4. Clean and affordable energy (SDG 7):

Promoting renewable energy sources like solar energy in rural areas can help reduce dependence on non-conventional energy and improve energy access.

5. Inclusive employment and economic growth (SDG 8)

Promoting entrepreneurship, skill development and agricultural sustainability is important to create employment opportunities in Palghar.

6. Sustainable Business and Industry (SDG 12)

Promoting sustainable agricultural practices, waste management and eco-friendly activities can help improve the environment and promote resource efficiency.

7. Sustainable Agriculture and Employment Creation Agritourism (SDG 13)

Palghar is vulnerable to climate change, particularly due to its proximity to the coast and its agricultural base. Efforts are focused on promoting disaster resilience, afforestation and climate-smart agriculture.

8. Conservation of Biodiversity (SDG15)

Forests and biodiversity, including sustainable land management practices, are essential to maintain the ecological balance of the district.

1.12 The local government, NGOs and other stakeholders in Palghar are working together to achieve this SDG through various projects and initiatives, ensuring sustainable development while addressing local challenges.

1.13 Palghar District Zero Hunger and Implementation:

The government is making every effort to reduce the rate in Palghar district through the government and various non-governmental organizations to achieve the goal of Zero Hunger. For this, the government has organized Mid-Day Meal Scheme, Combined Kitchen Scheme, Healthy Diet Scheme for pregnant women, monthly health check-up of the baby through ASHA workers, keeping a record of their every health-related movement, after delivery, five thousand rupees are given to the mothers to take care of them from a health point of view and to maintain their own hygiene in a hygienic manner. The government is seen spending many types of expenses, mainly sanitary pads and all types of tests are going to the padi padi. The government is also trying very hard with the help of non-governmental organizations, but we are not getting the right success. It is very unfortunate that our progressive Maharashtra is facing this.

1.14 Solving the problems of hunger in Palghar district:

A multi-dimensional approach is required to solve the problems of hunger in Palghar district, which will address both food insecurity and long-term sustainable solutions. There must be a strong will to solve various problems and challenges in the district, mainly poverty.

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The impact of AI on reading literature among youngsters

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Abstract

The advent of Artificial Intelligence (AI) has revolutionized various aspects of our lives, including the way we consume literature. This study explores the impact of AI on reading literature among youngsters. A mixed-methods approach was employed, combining both qualitative and quantitative data collection and analysis methods. The findings suggest that AI has both positive and negative impacts on reading literature among youngsters. While AI enhances accessibility and personalization of literature, it also poses challenges such as decreased attention span and diminished critical thinking skills. The study concludes that a balanced approach is necessary to harness the benefits of AI while mitigating its negative consequences.

Introduction

The rise of Artificial Intelligence (AI) has transformed the way we interact with literature. With the proliferation of e-books, audiobooks, and digital reading platforms, youngsters are increasingly exposed to AI-driven reading experiences. This study aims to investigate the impact of AI on reading literature among youngsters.

Literature Review

Previous studies have highlighted the benefits of AI in enhancing reading experiences, such as personalized recommendations and improved accessibility (Kim, 2018; Lee, 2020). However, other studies have raised concerns about the negative impacts of AI on reading, including decreased attention span and diminished critical thinking skills (Carr, 2010; Turkle, 2015).

Methodology

This study employed a mixed-methods approach, combining both qualitative and quantitative data collection and analysis methods. A survey was administered to 100 youngsters aged 15-25, and 20 in-depth interviews were conducted with youngsters who had extensive experience with AI-driven reading platforms.

Findings

The survey results indicated that 75% of the respondents used AI-driven reading platforms, and 60% reported that AI had enhanced their reading experiences. However, 40% of the respondents also reported that AI had decreased their attention span and diminished their critical thinking skills.

The in-depth interviews provided further insights into the impact of AI on reading literature among youngsters. Many participants reported that AI-driven reading platforms had made reading more accessible and convenient. However, some participants also expressed concerns about the lack of human interaction and the homogenization of reading experiences.

Discussion

The findings of this study suggest that AI has both positive and negative impacts on reading literature among youngsters. On the one hand, AI enhances accessibility and personalization of literature. On the other hand, AI poses challenges such as decreased attention span and diminished critical thinking skills.

Conclusion

This study highlights the need for a balanced approach to harness the benefits of AI while mitigating its negative consequences. Educators, policymakers, and parents must work together to ensure that youngsters develop critical thinking skills and maintain a love for reading in the age of AI.

Recommendations

1. Integrate AI-driven reading platforms with traditional reading methods*: Educators can combine AI-driven reading platforms with traditional reading methods to provide a balanced reading experience.
2. Develop critical thinking skills*: Educators can incorporate critical thinking exercises into reading curricula to help youngsters develop these essential skills.
3. Promote human interaction*: Educators can encourage youngsters to participate in book clubs and reading groups to promote human interaction and discussion.

Limitations

This study has several limitations. Firstly, the sample size was limited to 100 youngsters. Secondly, the study focused primarily on the impact of AI on reading literature, without exploring other aspects of AI-driven reading experiences.

Future Research Directions

Future studies can explore the impact of AI on reading literature among different age groups and demographics. Additionally, studies can investigate the effectiveness of integrating AI-driven reading platforms with traditional reading methods. I will say that AI is that weapon which resolves our digital issues and on the other hand a weapon which can create disasters in human beings social, financial, emotional, intelligence and personal fields.

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"Government Policies Towards Social Economic Development with Special Reference Towards "Swachh Bharat Mission"

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Abstract

Swachh Bharat is one of the most prominent clean and safest drive mission in all over India. As the world is moving forward at its rapid speed of development, India has become the part of that Epicenter that has the eyes of almost all the country in the world. Cleanliness is the subject that has gained tremendous popularization from past decades. It has become something that cannot be ignored further. Cleanliness is not has achieved at present but had taken thousand years of efforts from poverty to population and had undergone the struggle of thousand Indians. "Mahatma Gandhi struggle vision" is not only limited toward political Independence but also towards - The Vision of Cleanliness. Swachh Bharat is not only the mission but an old ideology with present mindset. It the framework that represent an inspiration as it is a fundamental duty of every citizen to abide by the rules of cleaning and conversing our environment it provide a platform via government schemes and policies that all the people of the country be it student, organization Non – governmental organization to come together to become the part of this campaign and promote toward the safe and cleanliness towards our environment and society . This research paper study the impact of government policies towards socio economic development through Swachh Bharat Mission.

Keywords: *Clean India, Swachh Bharat Mission, Non – Governmental organization, Government organization, Socioeconomic, Development*

I. Introduction

Swachh Bharat Mission was one of the important missions that launched in the year 2014 in India as a National Mission. This Campaign achieved the mission of clean India by 2019. This campaign has become the important part of almost all the level of government be it local, state, and Central government. The Prime Minister of India launched this Mission is large participation of people by 2019 the campaign released over100 million household toilets were constructed, benefited 500 million people across 6,30,000 villages. One of the most prominent roles played by the campaign as it provides adequate sanitary facilities to all the households as one of the most common problems is open defecation in rural area. There are still large slums built in cities like Mumbai without any proper drainage system, waste disposal and open burning of waste material that not only harm but also pollute the environment. It is the primary motto of Swachh Bharat Mission as –"EK KADAM SWACHHATA KI ORE"

The most phenomenon change it brings is to promote framework from the grassroot level to the district level. This system helps in the effective approach towards strengthening the community capacity and lead to the mass approach which help different people from all over the nation to come together in the umbrella of one campaign and promote to the effective working of the society. It has become the dream of the very working government to promote the and make Swachh Bharat Abhiyan as a nationwide approach in such a way to promote sustainable development which also preserve the environment for future generation. It certainly improves the condition of sanitation, waste disposal, drainage system and open defecation free area in India in coming five years.

2. Research Methodology

2.1 Objective of the Study

1. To Study the implication of Swachh Bharat Mission in 21st century.
2. To measure the effectiveness of Swachh Bharat Mission in India.
3. To suggest the measure and recommendation to increase people participation in campaign of Swachh Bharat Mission – The Vision of Cleanliness.

2.2 Scope of Future Study:

To make this campaign more powerful Government might start education about Cleanliness on school and colleges especially in rural area that provide efficient knowledge and encourage the citizen of India to be responsible at the very young age. The change on something comes from within inside not from outside. It depends entirely on the citizen of India to make this campaign successful in long run.

2.3 Hypothesis:

H_1: Swachh Bharat Mission shall create awareness about sanitation.

H_2: Swachh Bharat Mission Campaign shall successfully impact cleanliness in India.

2.4 Literature review

Swachh Bharat Abhiyan is an ambitious project and has been successful in bringing a difference in the facility and infrastructure level, and this objective can only be achieved if people are aware of this mission and the basic sanitation and waste management practices. A sense of responsibility has evoked among the people regarding clean India Mission. This study provide a systematic literature review with reference of Swachh Bharat Abhiyan as this mission is successful in being able to spread awareness about cleanliness .

2.5 Data Collection

This Research paper is based on primary as well as secondary method of data collection. Analysis was done by preparing a structured questionnaire to collect the data and to conclude the following paper .

- Sampling Size : 250 respondent
- Sampling Method: Random Sampling
- Sampling Place: Mumbai [Maharashtra]

3. Analysis and Interpretation Of Data

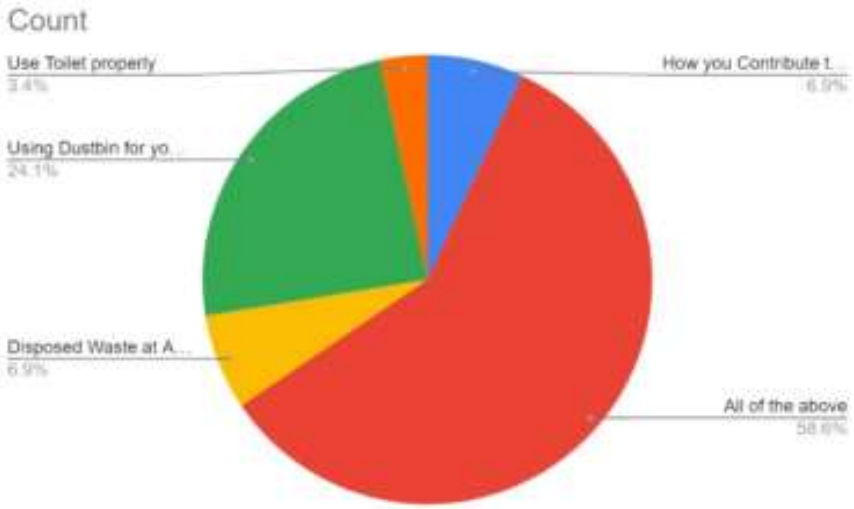


FIG 3.1 RESONDENT PERCEPTION TOWARD SWACHH BHARAT ABHIYAN AT INDIVIDUAL LEVEL Source: Online Survey

In the above fig 3.1, 58.6% of the people agree all methods of waste disposal at individual level they believe it is their duty to follow the following methods to keep their household clean under Swachh Bharat Mission. Hence hypothesis 1 holds True meaning of people shall being aware about the cleanliness of sanitation.



FIG 3.2 Swachh Bharat Mission help in the economic development Source: Online Survey

In the above FIG 3.2 shows that 10.5% of citizen believe that by improving the condition of sanitation facilities can help in the economic development and wellbeing of Indian Citizen 5.3% believe that by recycling the product, avoid the use of plastic, plastic disposal and its avoidance can promote towards economic development. Swachh Bharat Mission as by promoting social

awareness, various seminar, workshops, campaign in school and colleges shall create awareness in the citizen and promote economic development.

4. Findings

Swachh Bharat Mission shall be successful in helping the economic development by protecting the environment, boosting productivity and making better life for every citizen .

1 By recycling the product which can be reused again and again for better use .

2 Swachh Bharat is helpful to solve the problem of Environmental Degradation.

5. Limitation of Research Paper:

This research paper done under the city of Mumbai and the questionnaire filled by the people of Mumbai as it does not include any analysis of other Indian state and it progress regarding The Campaign Swachh Bharat Mission.

6. Suggestion and Recommendations

- It is most important that Swachh Bharat Mission gain more popularity and gain tremendous support from the citizen of India.
- The role of emerging technology shall not be avoided.
- Avoid using the material made of plastic and promote sustainable development.
- Government shall promote more active campaign in urban as well as rural area and shall restrict people of throwing garbage on roads and to use Dustbins.

7. Conclusion

The primary focus of this campaign is to bring transformation of need in the society. It does not only deal with the mindset of people but also fight with narrow minded thoughts of many Indians. The orthodox mindset must stop, or else it will be harmful for the development of society. There are many rural areas which still lack the basic facilities of sanitation which also cause harmful effects on human health. In the Urban area of Mumbai, the program has still achieved tremendous popularity but it can only be successful when all the people shall take it their responsibility to clean and promote for the development of society. Industries and many Multinational corporation must has taken a clear initiative to promote Swachh Bharat Mission. Segregation of dry and wet waste should be followed. The waste disposal shall not be thrown on the river and countryside. It harms the water species by polluting the water and causes many harmful diseases such as cholera, malaria, cancer etc. This mission was to clean India and remove its dirt and dust in the environment. There is also the need for sustained public awareness and education campaigns to ensure that people continue to maintain clean and hygiene habits in long term. Swachh Bharat Abhiyan is a cleanliness campaign in India. Prime Minister Narendra Modi launched it on October 2, 2014. The goal is to make India clean and free of open defecation by 2019. The campaign emphasizes the importance of sanitation and hygiene. It aims to improve waste management practices and promote cleanliness in public spaces. Swachh Bharat Abhiyan has both rural and urban components.

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Responsible Consumption

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Abstract:

Responsible consumption highlights the importance of informed purchase decision regarding choice of products or services that supports eco friendly practices, has minimum impact on environment. It's an alert to increased consumerism, signaling limited purchase of products, only to the extent required. This article suggests ways in which responsible consumption can be practiced, sustainable practices of our tradition from consumers' perspective. Few examples of Sustainable production process and practices of Indian Companies are also highlighted.

Introduction

Too much of anything is good for nothing.

In this era of consumerism, backed by more offers, more discounts, extra savings for extra purchases, the caption ***Too much of anything is good for nothing*** seems to be out of place, but it's the need of the hour. Goal 12 of Sustainable Development Goals, ie Sustainable Production and Consumption, is a coordinated effort of the Government, manufacturers and consumers; Government by introducing policies, awareness among consumers , Manufacturers by energy efficient production, with minimum wastage or minimum impact on the environment, and environmental consciousness in the purchases made by consumers. One of the targets of this goal is to reduce the food waste, the food lost in the transportation, Encouraging consumption that supports nature conservation.

Today most of us spend a lot of time shopping online or offline. Window shopping or convenience shopping which drives us in purchasing things which may not be actually required.

In a Country where we celebrate events like Diwali, Pongal, Navarathri, kids in the houses, some ten years ago will be excited for the new dresses. But now this joy is not prevalent among the new gen kids, as they get everything before they ask for it. Number of new dresses, gifts, whether required or not, usable or not, is purchased and stocked. This not only affects their finances but also has a strong impact on the environment.

What can be done?

A new dress might require a contribution from forests. Purchasing only products that are really necessary can conserve forests. One of the major cited environmental issues is the excessive usage of plastics, inspite of Government initiatives to contain its usage. We can minimise usage of plastics, if we can simple changes in our daily routine. Many IT employees have started using their own ever silver tumblers or glasses instead of paper cups, which will improve environmental sustainability. Carrying a bag, instead of getting plastic bags from the shop keepers, will minimise plastic usage. Patronaging eco-friendly purchases will contribute to responsible consumption. Products are purchased based on its positive reviews and ratings, care should be taken to check eco labels, eco friendly products or substances.

Indian tradition

Our rich Indian tradition is looked upon for various issues across world. In this eco friendly practices also, our ancestors have set standards. Right from planting suitable plants and trees supporting bio diversity to the cyclical usage of products, we have practices from the ancient times. Rain water harvesting in the ancient temples, stand as witness to their environment sustainability practices. Our culture insists that it's a sin to waste food, when there are so many people, without food. Cooking and purchasing food to the extent required, is an acknowledgement of responsible consumption.

Grandma Ideas

Nanny ideas of using old sarees for pillow covers, doormat, kitchen towels, screens, are some more examples for responsible consumption. Similarly Converting your old lunch bag into milk packet cover and then to dustbin cover; Broom stick into Garden cleaning in its second stage and cob-web cleaner in its third stage are just instances of responsible consumption.

Think differently

Responsible consumption is not a complex idea, but applicable in every walk of our life. Some of them are cited below:

- Using RO exit water, for gardening or some other household purpose;
- Using public transport wherever possible, to minimise usage of fuel
- Using EV, to reduce pollution and reduce consumption of petrol.
- Preference to digital payments and maintaining soft copy of the bills also contribute to sustainable practices
- Using e resources for academic purposes
- Purchasing locally available products rather than transporting from farther places, thus reducing petrol consumption and pollution

Teach them Young

The idea of responsible consumption is to be imparted in the minds of young Indians. They will carry the future India. Donating food to the needy through young children will help them understand the importance of responsible consumption of food , as few people starve for food. Healthy practices such as turning off fans and lights, when not in use, responsible usage of water , including closing a leaking tap even in public places, carrying own bags for purchases, to be inculcated in the young minds.

Water is Gold

We are too concerned about the mobile data we use, but least bothered about the water we waste.

Looks funny, but it's true!!

Overflow of water, due to unnoticed filling of the overhead tank, Usage of larger flush for western toilets are instances of our lethargic attitude. This can be overcome by a dedicated watch on the water filling of overhead tanks.

Organisations can plan restrooms in such a way that people who could use Indian toilets be given that option to minimize usage of water and western toilets can be given as an option to those who require it for medical reasons.

Indian Companies - Responsible Production and Consumption

Companies are involved in sustainable practices in their production, procurement and supply chain, as it's an important feature to be reported in their final reports. ESG reports add value to the company, in the eyes of its stakeholders, especially the investors, consumers and Government. As Government patronages Sustainable Practices, Indian Companies have started eco friendly practices. To quote few examples, Lenskart uses eco friendly packing, offers buyback of old glasses for recycling. Paper boat uses eco friendly tetra pack, for many of its products. Eco labels, another initiative of the Government which expects companies to mention whether the products or ingredients are eco friendly. Eco labels are granted to products that meet specified

environmental criteria with respect to resource consumption, its impact on environment, climate change, biodiversity etc. Eco labels enable consumers to make informed choices, also motivate producers to go eco friendly. Companies in India are concentrating on renewable energy i.e. solar and wind power. India is ranked fourth in wind power capacity and solar power capacity, and fourth in renewable energy installed capacity, as of 2023. (ibef)

Growth of electric vehicles add feather to the cap of our Government's initiative towards sustainable practices. Over 50% of 3 wheelers, about 5% of 2 wheelers and 2% of cars bought in 2024 are Electric Vehicles. The Indian EV battery market is projected to surge from US$ 16.77 billion in 2023 to a remarkable US$ 27.70 billion by 2028. (ibef)

Ramnath Vaidhyanthan in his article in Financial Express, mentioned that India is moving into the second phase of sustainable production, ie moving from sustainable process to sustainability in product and in the value chain. Companies plan their waste management in such a way that the waste is segregated at source, recycling waste and partnering with waste management companies. (Financial Express)

Take away Thought

Sustainable Development Goals, aim to bring in balanced development across countries and ensure a comfortable living for the future generation, which necessitates responsible behaviour from people from all walks of life. Small initiatives can make a larger impact. If an individual's usage of plastic can impact the environment negatively, his/her sustainable initiative or responsible consumption can surely have a positive impact on the environment. Let's start such positive initiatives at home. Small drops can make an Ocean. Collective responsible consumption will lead to sustainable environment. ***Join hands for responsible consumption***.

Source:

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Role Of Government Schemes In The Development Of Scheduled Tribes People

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Introduction

Tribal communities typically live in proximity to nature. These people always keep their distance from other societies. However, interactions with other groups have led to gradual transformation. The government's objective is to immolate the development until the last person. The government's various initiatives include many welfare schemes to elevate the lives of tribal people. Thus, there is a crucial role of government schemes in the upliftment of downtrodden people. There is a significant impact of government schemes in raising the social and economic status of tribal people.

Key Words:- *Welfare schemes, livelihood, proximity, tribal people.*

Objectives:-

1) To explore the background of tribal society
2) To examine factors that help the livelihood of tribal people
3) To analyze government welfare initiatives for tribal development
4) To investigate the changes in the lives of tribals regarding the government's schemes.

Hypothesis:-

1) Tribal people are still dependent upon the forest products.
2) After independence, the government is working hard even though not enough development is seen in tribals.
3) The government welfare programs are designed according to the necessities of tribes.
4) The development of tribal people is progressing well due to government policies.

Research Methodology:-

The researcher has used the analytical method while writing this research paper.

About The Scheduled Tribe

India is known for its vibrant culture. There is a lot of diversification in our Indian religious, regional, and geographical structure. There was a difference between higher and lower castes. The indigenous people were considered a lot more backward than any other community. The tribals kept themselves detached from other societies. The forest was the deity and residence of them. To spend their life like a free bird in the forest was their aim. They were happy in their limited world. There is a difference between tribal and other people. Tribals worship the forest and other wild animals as their gods and goddesses and exert to keep them happy. The tribals are a lot beyond the progress. But the advancement in the industrial sector has brought many changes in the way of their lives. Their lifestyle changed according to technological development. Modernization brought changes in their lives. They left their nomadic stage and started to live a stable life. The government's role is also significant in changing the lifestyle of tribals. The government's welfare

schemes accelerated the development of tribal. In the present scenario, they are walking hand in hand with other societies. But unemployment, marginalization, ignorance, and poverty are some handcuffs that are pulling them back from development.

The Resources of Livelihood

Food, clothes, and shelter are the few requirements of tribals, which they fulfill from the forest. They were fully reliant on the forest for their needs. Their livelihood was based on the following types of resources.

1) Storage of Food

Tribals fulfilled their hunger by gathering food material from the forest. It was a rigorous task to collect fruits and other eatables from the forest. They had to trample the whole forest, pricking thorns and injuring themselves. But today, many tribal families have shifted to storing foodstuffs in their homes, alleviating some of the risks associated with gathering.

2) Agriculture

Agriculture is the source of all types of food items, it serves as a foundational element of sustenance. Agriculture provided stability to human beings. The tribals were also engaged in agriculture. Their important tool of sustenance was agriculture. Both gents and ladies of tribals work together in the farms. They use domestic animals for their farming. But their farms are very limited in area and are not sufficient for their livelihood. The tribals mainly work in emigrant-type farming and use the traditional methods of agriculture. They are fully dependent upon the rainy season. The poor financial conditions do not allow them to spend on agriculture, which results in low production.

3) Handicraft

The Adivasi people work hard to fulfill their daily essentialities. Even though they face many hardships. To compensate for their needs, they had to find new ways of earning. They started stitching bags, making flowerpots and ornamental commodities, drawing pictures, etc., at home. They earn money by selling these products, because the government schemes have been supporting them in this sector in finding new markets for their products. The handicrafts of tribals are extremely beautiful with elegant designs, and they have a lot of demand from the people. Their handicrafts are very popular in the world today. The government has given a hand of support to them. Earlier, they were completely dependent upon natural resources and underwent many difficulties, which was the main reason for their backwardness.

Government's Welfare Policy for the Development of Tribals

The government prepares many types of welfare policies for tribals to bring them into the mainstream of society. Because they are far behind in all sectors compared to other societies. To improve their development in education, health, shelter, employment, training, and finances, etc., the government offers and implements various schemes for them.

1) Policy of development in education

Education is the third eye of a man. Without education, life is like a voyage in a dark cell. The tribal people have been deprived of education for a long time. Consequently, their life was filled with rigorous difficulties. Understanding the importance of education, the government has begun many steps like Aided Ashram Schools, Government Ashram Schools, Eklavya Residential Schools, Girls' hostels and schools, special schools for the handicapped, etc., which have brought improvement in the educational status of tribals. This way, the government schemes are beneficial to stand their lives conveniently.

2) Schemes for basic infrastructure

The residence of tribals is mainly the remote and mountainous areas, where the development cannot reach. To overcome these issues, the government has undertaken various programs, including Vasti Sudhar, Thakkar Bappa, and Shabari Gharkul schemes, to build the basic infrastructure, such as roads, lighting, water, and shelter facilities in the villages.

3) Employment along with skill development

Skill is essential for employment. To develop skills in tribals, the government has offered many skill development schemes, including drawing, dexterity, driving, plumbing, electricians, diesel mechanics, beauty parlors, and many others. The vocational training is providing opportunities in generating the income sources. These policies help in facilitating a stable job for these wandering people

Transformation in the Life of Tribals Due to Government Schemes

The government welfare programs have made a significant impact on the development of tribal people. There has been no complete success in the implementation of the schemes, but they have brought a change in the lifestyle of tribal people.

1) Change in the lifestyle of tribals

There is a better influence of modernization on tribal lifestyle. Schemes like the Orphanage Scheme and Shravanbal Scheme have given financial support in tribal live's, which enhances to live in improved lifestyle.

2) Increase in Higher Education

The better facilities of education have developed the percentage of higher education among the youths of tribals. The government is providing scholarships for higher education and is helping poor students to participate in large numbers in higher education.

3) Decrease in Unemployment

Skill development programs have given many employments to young people. The government has established many industrial training centers, which provide vehicle driving training, prerecruitment training of police and army, sewing machine course, Beauty Parlor course, etc.

Summery:-

Historically, the tribals were considered at the last position of social structure in Indian society. The government is working hard to uplift the poor along with others by implementing better schemes and better infrastructure. The government follows the constitutional guidelines to lift the tribals from bad circumstances. To provide better education, health, shelter, and employment to the tribals, the government applies various schemes. Even after, there is a gap between the system and the beneficiaries, which confines the attempts of the welfare state.

Conclusions:-

1) There is not significant achievement in the government's welfare programs.
2) The tribals are still fighting with the scarce tools for their daily bread and butter.
3) The government designs policies according to the requirements of tribals.
4) Because of the government's development initiatives, there is a noticeable change in the lives of tribals.

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Nature, Culture, Society, and Science in Indian History

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Abstract

The history of India is a multidimensional narrative shaped by the intricate interplay of nature, culture, society, and science. From the early river valley civilizations to the modern era, India's geographical diversity deeply influenced the evolution of settlements, agriculture, and spiritual thought. Nature was not merely a backdrop but an integral part of Indian life, often revered and preserved through cultural and religious practices.

Indian culture, rich in language, literature, art, music, and philosophy, reflects a continuous and diverse heritage. It has given rise to major world religions and embraced pluralism through syncretic traditions like the Bhakti and Sufi movements. Social structures, though complex and hierarchical at times, also witnessed dynamic reform movements aimed at equality and justice.

In science and technology, India made pioneering contributions in mathematics, astronomy, medicine, and architecture. Concepts such as zero, Ayurveda, and advanced metallurgical techniques highlight the country's intellectual legacy. Ancient centers of learning like Nalanda and Takshashila demonstrate India's historical commitment to knowledge and innovation.

Exploring Indian history through these four lenses provides a holistic understanding of its civilizational depth and global contributions.

Key Words: *Nature & Environment ,Culture ,Society ,Science & Knowledge*

Introduction

Indian history is not merely a record of rulers and wars—it is a vast and vibrant tapestry woven with threads of nature, culture, society, and science. From the fertile plains of the Indus Valley to the intellectual hubs of Nalanda and Takshashila, the Indian subcontinent has nurtured one of the world's oldest and most diverse civilizations. Its geographical diversity shaped early human settlement and agricultural practices, while its cultural richness gave birth to profound philosophies, religions, and artistic traditions.

Societal structures in India evolved in complex ways, influenced by spiritual thought, economic changes, and interactions with different civilizations. Alongside, India made remarkable advancements in science and technology—introducing the world to concepts such as zero, surgery, astronomy, and architecture. Each era—from ancient to medieval to modern—reflects how deeply interconnected nature, society, and scientific thought were in shaping India's unique historical journey.

Exploring Indian history through these dimensions allows us to understand not only the achievements of the past but also the foundations of India's present identity.

Literature Review

The study of Indian history through the lenses of nature, culture, society, and science has attracted wide scholarly attention across disciplines such as history, anthropology, environmental studies,

and philosophy. This multidimensional approach offers a holistic understanding of India's civilizational evolution.

1.Nature and Environmental Perspectives

Historians like Romila Thapar and D. D. Kosambi emphasize the role of geography and ecology in shaping early Indian societies. Thapar, in particular, highlights how river systems like the Indus and Ganges influenced the rise of agrarian settlements and trade. Madhav Gadgil and Ramachandra Guha's "This Fissured Land" introduces an ecological history of India, linking
traditional environmental practices with modern ecological concerns.

2.Cultural Heritage and Evolution

Cultural studies on India span religious texts, epics, and artistic expression. The Vedas, Upanishads, and Puranas provide insights into early Indian cosmology, ethics, and social ideals. Scholars like A. L. Basham in "The Wonder That Was India" and Heinrich Zimmer in "Philosophies of India" explore India's diverse philosophical and artistic heritage. Sheldon Pollock's work on Sanskrit cosmopolis also illustrates the cultural unity across the subcontinent during classical periods.

3.Society and Social Structures

The evolution of Indian social structure has been widely documented. M. N. Srinivas introduced the concept of Sanskritization, explaining social mobility within the caste system. Gail Omvedt, Kancha Ilaiah, and Uma Chakravarti provide critical perspectives on caste, gender, and social reform. Their works explore how reform movements, colonialism, and resistance shaped Indian society, particularly through the lens of marginalized communities.

4.Science and Knowledge Systems

Ancient Indian science has received increasing attention in recent decades. Works like "The History of Indian Science, Technology, and Culture" (edited by A. Rahman) document India's historical contributions in mathematics (Aryabhata, Brahmagupta), medicine (Charaka, Sushruta), and astronomy. David Pingree and Kim Plofker have extensively researched ancient Indian mathematical texts and their global influence. Studies of ancient universities such as Nalanda and Takshashila by scholars like Radha Kumud Mookerji further underscore India's status as a global knowledge center.

Research Methodology

The study titled "Nature, Culture, Society, and Science in Indian History" adopts a qualitative and interdisciplinary research approach to explore the complex interrelations between environment, cultural evolution, societal structure, and scientific developments throughout Indian history.

1.Research Design

This research follows a descriptive and analytical model, focusing on secondary sources to interpret historical developments. The study is not limited to a particular period but spans from ancient to modern India, offering a chronological as well as thematic perspective.

2.Data Collection

The data is collected primarily through secondary sources, including:

- Academic books and journal articles
- Historical texts and scriptures (e.g., Vedas, Arthashastra, Manusmriti)
- Government publications and research reports
- Online databases and digital archives (e.g., JSTOR, Project MUSE, IGNCA resources)
- Scholarly interpretations by historians, sociologists, and cultural theorists

3.Method of Analysis

- Historical Analysis: To trace the evolution of ideas and institutions over time.
- Textual Analysis: For interpreting classical texts, scriptures, and literary sources.
- Comparative Analysis: To understand how different regions or periods of Indian history treated themes like science or environmental harmony.
- Thematic Categorization: The data is organized into four thematic categories — Nature, Culture, Society, and Science — to maintain clarity and focus.

4.Scope and Limitations

The scope of this research includes ancient, medieval, and colonial periods, with limited treatment of post-independence developments. While the study draws from rich secondary literature, the lack of direct archaeological or ethnographic fieldwork is a limitation. Also, the vastness of Indian history means that only key examples from each domain are highlighted rather than exhaustive coverage.

5.Ethical Considerations

All sources used in the study are cited appropriately to maintain academic integrity. The interpretations are unbiased and aim to represent diverse perspectives, especially concerning caste, gender, and regional diversity.

Conclusion

The exploration of Indian history through the interconnected dimensions of nature, culture, society, and science reveals the depth, diversity, and dynamism of one of the world's oldest civilizations. Far from being a linear or isolated journey, India's past is a vibrant tapestry where ecological wisdom, cultural richness, social complexity, and scientific innovation are deeply intertwined.

Nature was not merely a resource but a sacred presence in Indian life, shaping its agriculture, rituals, and settlements. Culture, expressed through literature, religion, art, and philosophy, reflected both continuity and adaptation across time. The Indian social structure, while marked by inequality and hierarchy, also witnessed reform, resistance, and the rise of inclusive movements that questioned established norms. Simultaneously, Indian science and knowledge systems displayed remarkable originality, laying foundations for advancements in mathematics, astronomy, medicine, and education.

Understanding Indian history through this multidimensional lens allows us to appreciate the holistic worldview that guided past societies and continues to inspire modern India. It also encourages a balanced perspective that values tradition while embracing progress, and that respects diversity while seeking unity. Ultimately, this approach helps us not only to learn about the past but also to reflect on the values and vision that can shape a more equitable and sustainable future.

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"Towards Zero Hunger: A Case Study of Palghar District's Initiatives"

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Abstract

Palghar district, located near Mumbai, was established to improve administrative efficiency and address the needs of its tribal and remote populations. Despite government initiatives for inclusive development and zero hunger, the district faces persistent challenges such as high rates of child malnutrition and maternal mortality, particularly in tribal-dominated talukas like Mokhada and Jawhar. This study aims to explore the underlying causes of these issues through surveys, interviews, and analysis of government data. The research also evaluates the effectiveness of government schemes and NGO efforts in addressing hunger, poverty, and health disparities in the region. While significant funding and policies have been implemented, the lack of substantial improvement in living standards, education, and healthcare highlights systemic barriers to inclusive development. This study seeks to identify these challenges and propose actionable strategies to achieve sustainable and equitable progress in Palghar district.

Keywords: *Palghar District; Zero Hunger; Tribal Communities; Malnutrition; Sustainable Development.*

I.00 Introduction:-

Palghar is a very important tribal-dominated district in Maharashtra, adjacent to the financial capital of India, Mumbai. The main objective behind the creation of this district on 12 August 2014 was to bring the tribal population of Jawhar Mokhada Vikramagad Wada Talasari taluka of Thane district into the mainstream of development and to strive for the overall development of those tribals and other populations. A large number of tribal communities live in Jawhar Mokhada Vikramagad Wada Talasari Dahanu. This community is mainly educationally and economically backward. We see their struggle for the basic needs of food, clothing and shelter. While India is progressing in a different direction in the 21st century, the tribal groups of this area are far from development. This district was created to provide them with opportunities in the economic, educational, social, cultural and political fields and to bring them into the mainstream of development. When we look at the geographical situation of this district, we see the division of the taluka into three main sections: hilly, coastal and urban. In the hilly area, we see mainly Dahanu, Talasari, Vikramgad, Mokhada, Jawhar and Wada talukas, while in the urban area, Palghar, Dahanu, Vasai and some parts of Wada are seen in the urban area, while in the coastal area, Palghar, Vasai and Dahanu talukas are seen as coastal. Although nature has given this district abundantly, tourism does not seem to have developed in this district in the desired way. However, in reality, there is a huge opportunity for tourism in these talukas.Jawhar, Mokhada, Vikramgad, Wada, the population of the tribal community is high. The number of malnourished children and malnourished mothers in this taluka is remarkable.

I.I Research objectives:

1. To study the malnutrition situation in Palghar district.

2. To study the measures taken by the government for malnutrition.
3. To review the Zero Hunger in Palghar district.

I.2 Hypothesis

1. The number of malnourished children in Palghar district is significant.
2. The rate of maternal mortality is somewhat high.

I.3 Research Methodology:

Primary and secondary information will be used to complete the research on the said problem. Also, observation and interviews and expert opinions will be considered in accordance with this research problem.

I.4 Limitations:

The said research is limited to Palghar district and the statistics of malnourished children and statistical information in this regard will be used mainly from Wada, Vikramgad, Jawhar and Mokhada talukas of this district.

I.5 Sustainable Goals of Palghar District:

Palghar district is a tribal dominated district and the tribal population of this district is mainly high. For its development, the Maharashtra government and the central government are making many efforts through the Zilla Parishad to achieve the sustainable goals. Some of these efforts are being successful, but the way the government is trying through various schemes at different levels is not getting the desired success. Today, the number of malnourished children born in Palghar district is significant, along with many maternal deaths, mainly in Mokhada talukas.To achieve the goal of sustainable development, the government is implementing the following types of schemes to achieve zero hunger and zero malnutrition and 00 child deaths and zero child maternal deaths.The following measures are being taken through the government.

I.6 Comprehensive development of rural communities:

The objective of the Zilla Parishad is to create a balanced and integrated rural development model. Which increases in various sectors such as education, healthcare, agriculture, infrastructure and social welfare. It strives for inclusive growth. Which will benefit all sections of the society, especially the marginalized and vulnerable groups.

I.7 Promotion of Agriculture and Rural Industries:

The main focus is on promoting the agriculture sector, improving irrigation facilities and supporting rural industries which are the backbone of the rural economy. By promoting sustainable farming practices, modern technology and rural entrepreneurship, the Zilla Parishad is trying to increase employment opportunities and economic stability in the region.

I.8. Social Equity and Empowerment:

It is implementing development programmes for the upliftment of socially and economically disadvantaged groups such as Scheduled Castes, Scheduled Tribes, women and the elderly. It is working to ensure their access to education, healthcare and employment. This contributes to social equity and empowerment.

I.9 Improved Healthcare and Sanitation:

Ensuring access to quality healthcare and promoting sanitation and hygiene are key components of this vision. The focus is on strengthening public health systems, primary health care centers, and raising awareness about sanitation practices to improve health outcomes in rural communities.

1.10 Infrastructure Development:

The government envisions improving rural infrastructure, including roads, water supply, electricity, and communication networks. It aims to boost economic activity and improve the overall quality of life of the rural population by increasing connectivity.

In Governance

2017-18 2018- 19

Table

Palghar district is an important district with a tribal population. If we observe the number of infant mortality, maternal mortality and malnutrition in this district, we cannot say that we have achieved the desired success in this regard. The researchers here feel that when we see the statistics related to the health of Palghar district, especially Vikramgad Wada Jawhar Mokhada talukas, through the above table, it is definitely something to think about.

In 2016-17, 151 malnourished children were registered in Vikramgarh. In 2017-18, this number increased to 149 and in 2018-19, the same number has decreased to 143. However, during the Covid period, we can see that this number has decreased somewhere. The number of malnourished children was 52 in 2019-20, while in the two talukas of Jawhar and Mokhada, we can see that there is a large number of malnourished children. In 2021, there were seventy-two malnourished children in Jawhar taluka and 84 in Mokhada taluka. Also, in 2016-17, 171 children were malnourished in Jawhar taluka, while 183 children were registered as malnourished in Mokhada. This is a very disturbing picture.

Looking at the above statistics, we cannot say that Palghar district has achieved the desired success in terms of making Palghar malnutrition free. A significant number. Generally, we see the number of malnourished children in Palghar district at around 4000 and this is a very dismal picture of Palghar district.

1.11 **The Sustainable Development Goals (SDGs)** in Palghar district of Maharashtra are part of the global efforts to address environmental, social and economic issues. Palghar, a rural district with a large tribal population, faces unique challenges and opportunities for implementing the SDGs. Some of the key SDGs in Palghar include:

1.Reduce the poverty line (SDG 1):

Palghar has a significant rural population and poverty eradication is essential. This includes promoting rural employment, improving income generation opportunities and providing access to social protection.

2. Inclusive and quality education for all (SDG 4)

Especially for tribal communities, access to education is a strong point. The initiatives aim to improve literacy, reduce dropout rates and increase vocational education and skills training.

3. Clean water and sanitation for all (SDG 6):

Ensuring access to clean water and improving sanitation infrastructure is important in the district. Programs like Swachh Bharat Mission and water conservation projects are being implemented.

4. Clean and affordable energy (SDG 7):

Promoting renewable energy sources like solar energy in rural areas can help reduce dependence on non-conventional energy and improve energy access.

5. Inclusive employment and economic growth (SDG 8)

Promoting entrepreneurship, skill development and agricultural sustainability is important to create employment opportunities in Palghar.

6. Sustainable Business and Industry (SDG 12)

Promoting sustainable agricultural practices, waste management and eco-friendly activities can help improve the environment and promote resource efficiency.

7. Sustainable Agriculture and Employment Creation Agritourism (SDG 13)

Palghar is vulnerable to climate change, particularly due to its proximity to the coast and its agricultural base. Efforts are focused on promoting disaster resilience, afforestation and climate-smart agriculture.

8. Conservation of Biodiversity (SDG15)

Forests and biodiversity, including sustainable land management practices, are essential to maintain the ecological balance of the district.

1.12 The local government, NGOs and other stakeholders in Palghar are working together to achieve this SDG through various projects and initiatives, ensuring sustainable development while addressing local challenges.

1.13 Palghar District Zero Hunger and Implementation:

The government is making every effort to reduce the rate in Palghar district through the government and various non-governmental organizations to achieve the goal of Zero Hunger. For this, the government has organized Mid-Day Meal Scheme, Combined Kitchen Scheme, Healthy Diet Scheme for pregnant women, monthly health check-up of the baby through ASHA workers, keeping a record of their every health-related movement, after delivery, five thousand rupees are given to the mothers to take care of them from a health point of view and to maintain their own hygiene in a hygienic manner. The government is seen spending many types of expenses, mainly sanitary pads and all types of tests are going to the padi padi. The government is also trying very hard with the help of non-governmental organizations, but we are not getting the right success. It is very unfortunate that our progressive Maharashtra is facing this.

1.14 Solving the problems of hunger in Palghar district:

A multi-dimensional approach is required to solve the problems of hunger in Palghar district, which will address both food insecurity and long-term sustainable solutions. There must be a strong will to solve various problems and challenges in the district, mainly poverty.

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New horizon in humanities and basic science of sustainable development

(मानवीकरण और सतत विकास की बुनियादी विज्ञान में नई संभावना)

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सारांश-

सतत विकास के लक्ष्य की प्राप्ति के लिए बुनियादी विज्ञान और मानविकी दोनों के दृष्टिकोणों को अपनाने की आवश्यकता है।इसके लिए यह आवश्यक है कि आर्थिक विकास के साथ-साथ सामाजिक न्याय एवं पर्यावरण संरक्षण के बीच संतुलन बनाए रखकर आगे बढ़े तथा मानव कल्याण के दिशा में अधिकाधिक् ज्ञान का उपयोग करें।सतत विकास के लिए यह आवश्यक है कि लोगों के मूल्य, विश्वास और संस्कृति कैसे विकसित होते हैं, और उनका पर्यावरण और समाज के ऊपर क्या प्रभाव पड़ता है। इसकी जानकारी हमें लोगों के इतिहास, उनके साहित्य, संकृति और सामाजिक संरचनाओं के अध्ययन से संभव हो पाती है।मानविकी के विकास को बुनियादी विज्ञान के द्वारा हीविकसित किया जा सकता है। इसके लिए यह आवश्यक है कि गणित, जीवविज्ञान, भौतिक एवं रसायन जैसे विषयों के अध्ययन को बढ़ावा दिया जाए, इससे यह समझने में मदद मिलती है कि प्राकृतिक दुनिया किस प्रकार कार्य करती है।

सतत विकास एक अनवरत चलने वाली प्रक्रिया है यह हमें वर्तमान पीढ़ी की जरूरत को पूरा करने एवं भविष्य को सुरक्षित रखने के लिए अवसर उपलब्ध कराती है। यह तभी संभव हो पाएगा, जबकि मनुष्य की सोच वैज्ञानिक एवं तकनीकी के क्षेत्र में आगे बढ़े। समाज के शिक्षित एवं संगठित प्रयास के द्वारा वैज्ञानिक अनुसंधानों को आत्मसात करें, और इसका प्रयोग मानवता के हित में करें।

कीवर्ड - *सतत विकास, मानव विकास, मंविकीकरण, बुनियादी, मिलावट, संभावनाएं।*

सतत विकास और मानव विकास- एक लंबा और स्वस्थ जीवन जीना मानव विकास के लिए आवश्यक सबसे बुनियादी क्षमताओं में है। इसके लिए यह जरूरी हो जाता है कि सक्षम और सम्मान पूर्ण जीवन जीने के लिए आवश्यक संसाधनों तक लोगों की पहुंच हो। शीघ्र और सुगमता से संसाधनों की प्राप्ति मानवीय विकास को गति प्रदान करते हैं। वर्तमान आवश्यकताओं को भविष्य की आवश्यकताओं से

अध्ययन -बुड्लैंड रिपोर्ट (1987)[1]के द्वारा सतत विकास की अवधारणा को बेहतर ढंग से जानने में मदद समझौता किये बगैर पूरा करना ही सतत मानव विकास है।

शोध साहित्त्य का मिलती है। सतत विकास और स्थिरता एक दूसरे से घनिष्ठ रूप से संबंधित है।स्थिरताको दीर्घकालिक लक्ष्य के रूप में जाना जाता है वही सतत विकास की प्राप्ति के लिए कई

मार्गों और प्रक्रियाओं से गुजरना पड़ता है। स्थिरता पृथ्वी पर दीर्घ समय तक चलने वाली सहअस्तित्व एक सामाजिक लक्ष्य है।वर्ष 2015 में यू.एन. द्वारा सतत विकास के लिए एजेंडा में 17सतत विकास लक्ष्य SDG बनाए गए।[2]तैरिजल ने वर्ष 1897 में प्रकाशित पुस्तक "राजनीतिक भूगोल" में भूमि एवं राज्य के सम्बन्ध, प्रवास और राज्यों का विकास, भौगोलिक स्थिति की संकल्पना, सीमाएं, स्थल और जल के बीच के राज्यों का महत्त्व, जल का राज्यों के विकास में योगदान तथा पर्वतों और मैदानों का राज्यों के विकास में योगदान पर विस्तार से प्रकाश डाला है।[3]जीन ब्रंश ने अपनी पुस्तक मानव भूगोल 1919 में पार्थिव एकता और परिवर्तन के सिद्धांत को एक माना है। इसके प्रथम खंड में जनसंख्या वितरण और मानव निवास का वर्णन है, वही द्वितीय खंड में मानव द्वारा बनस्पति जगत पर कृषि की नवीन तकनीकि से प्राप्ति की गई विजय और अनुकूलन की व्याख्या है। तृतीय खंड में मानव और भौंगोलिक स्थितियों में सामंजस्य का वर्णन है।[4]इन सभी का एकमात्र उद्देश्य लोगों और ग्रह के लिए शांति और समृद्धि है, महासागरों और जंगलों को संरक्षित करने, जलवायु परिवर्तन से निपटना महत्वपूर्ण लक्ष्यों में से एक है।SDGके 17 विकास लक्ष्यों में गरीबी उन्मूलन,शून्य भूख अच्छा स्वास्थ्य और खुशहाली,लोगों के लिए गुणवत्ता पूर्ण शिक्षा, महिला पुरुष लैंगिक समानता,स्वच्छ जल और हवा, आर्थिक विकास, उद्योग और नवाचार, असमानता में कमी,शांति एवं न्याय और मजबूत संस्थाएं, लक्ष्यों के लिए साझेदारियाँ,जलवायु परिवर्तन को रोकना, पानी और भूमि पर जीवन, और उत्पादन उपरोक्त में सामंजस स्थापित करने से है।

सतत विकास के लिए आवश्यक परिस्थितियों - सतत विकास के लिए न केवल सरकार वरन गैर सरकारी उपाय अपनाने पर जोर देना होगा, इसके लिए शिक्षा को बढ़ावा देने की आवश्यकताहै।

साथ ही पारंपरिक और नवीनतम में समन्वय को बढ़ावा देने की जरूरत है। विकास के लिए प्रकृति के साथ किसी प्रकार की छेड़छाड़ अच्छा नहीं होगा। यह सभी बाउंड्री जो कि मानव समाज से कल्याण के मार्ग में बाधा बनी हुई है, उन्हें जड़ से मिटाने की आवश्यकता है।

सतत विकास के मार्ग में बाधाएं –सतत विकास में बाधक तत्वों को चिह्नित कर जड़ से ख़त्म करने पर ही सतत विकास की अवधारणा को फलीभूत किया जाना संभव होगा।

सतत विकास के मार्ग में निम्न बाधाएं है – जनसंख्या वृद्ध,मिलावट, कीटनाशकों / खादों का अनवरत उपयोग, पर्यावरण प्रदूषण, अनियमित निर्माण, ध्वनि प्रदूषण औद्योगिक बेस्ट का नदियों में प्रवाह,अशिक्षा, प्लास्टिक उत्पादों का बढ़ता उपयोग, सांप्रदायिक एवं जातीय उन्माद।सतत विकास के मार्ग में बाधक है।हम अपने स्वार्थ में इस कदर गिरे हैं कि सामने वाली की बड़ी जरूरत की भी अनदेखी कर देते हैं और लाभ कमाने की प्रत्याशा में सामग्री में मिलावट,वाणी में मिलावट, पानी और हवा में भी मिलावट कर रहे हैं।फलत: एक पक्ष काको फायदा तो दूसरे पक्ष का नुकसान हो रहा है, और अन्तोगात्त्वा संपूर्ण समाज का ही नुकसान हो रहा है।औद्योगिक क्रांति के फलस्वरूप ऐसी चीजों का निर्माण होने लगा है, जो दीर्घकालिक होती है जिससे अपघटक नहीं नष्ट कर पाते औद्योगिक कचरा संपूर्ण पृथ्वी जगत को अपने आगाज में ले डूबा हैं। फलत: मानव जाति के लिए खतरा इस कदर बढ़ गया है कि पैदल चलना, पानी पीना, हवा में सांस लेना, यह सब भी मनुष्य के लिए खतरनाक साबित होते जा रहे हैं।आज कोई भी चीज शुद्ध रूप में नेचुरली रह ही नहीं गई हैडी.डी.टी. और रासायनिक खादों के छिड़काव से भोज पदार्थ को विषैला बनाने का कार्य किया है।

सतत विकास के मार्ग में आने वाली बढ़ाओ में आवास निर्माण के लिए तथा यातायात हेतु भूमि का अधिक उपयोग एवं वनों की कटाई तथा जंगली जीवों के ख़त्म होने से निर्मित हो रही है। मानव इस मकडजाल में फस गया है कि जिन्हें एक बार समाप्त किया था, उन्हें दोबारा निर्माण में लगा हुआ है।परिस्थिति और अधिक भयावह हो गई है। पहले मिट्टीके घर होते थे जिनका रहने के लिए उपयोग होता था,जीर्ण-शीर्ण होने पर गिराकर उसमें खेती हो जाती थी, परंतु वैज्ञानिक युग में पक्के

घरों के होने पर उसे स्थान में आने वाले समय में घरों के नष्ट होने अथवा जीर्ण-शीर्ण होने पर भी उस जगह पर कभी भी कृषि कार्य संभव नहीं हो पाएगा। शिक्षा के विकास के साथ धर्म और जातियों में मानव एक दूसरे से इस कदर विभाजित हो गया है, कि खुद ही अपना अस्तित्व मिटाने पर लगा हुआ है।मानव की मूलभूत आवश्कताएँ रोटी, कपड़ा और मकान है जिनकी पूर्ति के लिए भी आज उसे रात दिन एक करना पड़ रहा है।सतत विकास के मार्ग में आने वाली बाधाओं के समाधान के लिए निम्न उपाय करने होंगे, पहले तो नीतिपरक शिक्षा, कृषि उत्पादों पर जोर, जैविक कृषि को बढ़ावा,कीटनाशकों /रासायनिक खादोंके छिड़काव पर प्रतिबंध औद्योगिक कचडों के शोधन, पौधारोपण, शहरीकरणपर प्रतिबंध, मिलावटपर, नशा पर, प्रतिबन्ध प्लास्टिक के उपयोग पर प्रतिबंध लागू कर किया जा सकता है।

निष्कर्ष - सतत विकास के लक्ष्य को प्राप्त करने के लिए मानविकी और बुनियादी विज्ञान दोनों में ही नए-नए ज्ञान, दृष्टिकोण और तरीके अपनाने की आवश्यकता है।इसके लिए आवश्यक है कि सामाजिक न्याय की प्राप्ति हेतु पर्यावरण के साथ-साथ आर्थिक विकास को बढ़ावा दिया जाए तथा दोनों ही क्षेत्र में समन्वय में स्थापित कर अपने ज्ञान का अधिकतम उपयोग करना चाहिए।

संदर्भ सूची –

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3. मामोरिया, डाक्टर चतुर्भुज एवं गर्ग, डॉक्टर एच. एस.," मानव भूगोल वातावरणऔर संस्कृति" , एस.बी.पी.टी. पब्लिकेशंस, आगरा,"33"
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"भारतीय स्वतंत्रता आंदोलन में हिंदी कवियों का योगदान"

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सारांश-

भारतीय स्वतंत्रता संग्राम का पहला आंदोलन 1857 का आजादी का पहला संगम है। अंग्रेज शासन व्यवस्था के विरोध में 1857 के विद्रोह ने एक कायापालट कर दिया था। इसी क्रांति का स्वतंत्र भारत के इतिहास में महत्वपूर्ण योगदान माना जाता है। प्रत्येक कालखंड में हिंदी साहित्यकारों ने अपनी लेखनी से समकालीन परिस्थितियों का चित्रण वह बखूबी से किया है। हिंदी साहित्यकारों ने देश को आजादी दिलाने के लिए सोए हुए समाज में अपनी कलम के माध्यम से देश के प्रति स्वाभिमान मनोबल और आत्मबल बढ़ाकर समाज में देशभक्ति की भावना तैयार करने में महत्वपूर्ण भूमिका निभाई है।

विदेशी शासको के अत्याचारों से पीड़ित भारतीय जनता में राष्ट्रीयता की भावना का संचार करने में 1857 के बाद भारतेंदु युगीन कवियों ने महत्वपूर्ण योगदान दिया है। आचार्य भारतेंदु जी ने अंग्रेजों द्वारा हो रहे अत्याचारों एवं शोषण का चित्रण करते हुए लिखा है-

" भीतर-भीतर सब रस चूसौ,
हंसि- हंसि के तन मन धन मूसौ।
जाहिर बातन आती तेज,
क्यों सखि साजन नहीं अंग्रेज।।"

देशभक्ति और राजभक्ति का समन्वय भारतेंदु जी के साहित्य में मिलता है। अंग्रेजों के कुशल शासन व्यवस्था के पीछे शोषणकारी नीति और मनोवृति का खुलकर विरोध करते हुए भारतेंदु जी लिखते हैं कि -

"अंग्रेज राज सुख साज सजे सब भारी।
पै धन विदेश चलि जात, यह अति ख्वारी।"

आर्य समाज एवं ब्रह्म समाज के सामाजिक आंदोलन के प्रभाव से समाज में चेतना का उदय हुआ। बद्रीनारायण चौधरी 'प्रेमघन' जी ने अंग्रेज़ सरकार पर व्यंग्य शैली का प्रयोग करते हुए लिखा है-

"चू सहु चूरूट लाख पर लागत पान बिना मुंह सुन।
अच्छर चारि पढ़े अंग्रेजी बन गए अफलातून।"

सोए हुए भारतीय समाज को जागृत करने में भारतेंदु मंडल के कवि राधाचरण गोस्वामी ने भारत की दुर्दशा का चित्रण करते हुए लिखा है-

" मैं हाय हाय दै धाय पुकारौ रोई।
भारत की डूबी नाव उबारौ कोई।"

राष्ट्रीयता की भावना संचार करने मे भारतेंदुयुगीन कवियों में राधाचरण गोस्वामी की कविता 'हमारो उत्तम भारत देश' राधाकृष्णदास जी की भारत 'बारहमास' बद्रीनारायण चौधरी 'प्रेमघन' की कविता ' धन्य भूमि भारत सब रतनति की उपजावनि' की कविताओं में राष्ट्रीयता की भावना ओत प्रोत से भरी हुई है।

भारतेंदु युग में स्वतंत्रता आंदोलन के समय लोगों को आजादी के प्रति जागृत करने के लिए कविताएं लिखी उसी प्रकार द्विवेदी युग के कवियों ने स्वतंत्रता आंदोलन की गूंज को जनमानस तक पहुंचने में महत्वपूर्ण भूमिका निभाई है। भारतीय स्वतंत्रता आंदोलन में राष्ट्रकवि मैथिलीशरण गुप्त जी ने स्वतंत्रता आंदोलन के अत्यंत लोकप्रिय कवि रहे हैं। उन्होंने 40 से अधिक ग्रंथों को लिखा है। उनकी 'भारत भारती' (1912) काव्यकृति ने आजादी के आंदोलन में लोगों के मुख में गूंज रही थी। भारत भारती के संदर्भ में डॉ नागेंद्र का मानना है कि," भारत भारती की लोकप्रियता खड़ी बोली की विजय पता का सिद्ध हुई।"भारत भारती की प्रसिद्धि के कारण महात्मा गांधी जी ने 1936 के काशी के अधिवेशन में मैथिलीशरण गुप्त जी को 'राष्ट्रकवि' की उपाधि दी थी। मैथिलीशरण गुप्त जी ने लोगों को आजादी के प्रति जागृत करने के लिए ' भारत भारती' में लिखते हैं -

"क्षत्रिय! सुनो अब तो कुछ की काली मां को मेट दो।
निज देश को जीवन सहित तन मन तथा धन भेट दो।।"

एक भारतीय आत्मा के नाम से जाने जानेवाले हिंदी के कवि माखनलाल चतुर्वेदी जी ने राष्ट्रीय जागरण के कवि माने जाते हैं। उनकी कविताओं ने गुलामी के अंधकार में ग्रस्त भारत को एक नई रोशनी देने का कार्य किया है। स्वतंत्रता आंदोलन में सक्रिय सहभाग लेने के कारण उन्हें कई बार जेल भी जाना पड़ा था। स्वतंत्रता आंदोलन में सक्रिय सहभाग लेकर स्वतंत्रता सेनानियों के हृदय में राष्ट्रप्रेम की भावना जगाई है। 'पुष्प की अभिलाषा' कविता में सोए हुए भारतीय लोगों में क्रांति का संचार कराया है।

"चाह नहीं मैं सुरबाला के गहनों में गुथा जाऊं।
चाह नहीं प्रेमी माला में विंध प्यारी को ललचाऊं।
चाह नहीं सम्राटों के शव पर हे हरि ! डाला जाऊं,
चाह नहीं देवों के सिर पर चढ़, भाग्य पर ईट लाऊं।
मुझे तोड़ देना वनमाली, उसे पथ पर देना तुम फेंक,
मातृभूमि पर शीश चढ़ाने, जिस पथ जावे वीर अनेक।"

भारत माता को पारतंत्रता की जंजीरों को छिन्न -भिन्न करने के लिए राष्ट्रीय स्वतंत्रता आंदोलन में चलनेवाले कवि शिवमंगल सिंह 'सुमन' थे। उनकी 'पथ भूल न जाना पथिक कहीं' कविता में प्रत्येक

मनुष्य को जीवन पथ का पथिक मानकर कर्तव्य पथ पर चलते रहने का उपदेश कवि ने इस प्रकार दिया है-

"कुछ मस्तक कम पढ़ते होंगे
जब महाकाल काल की माला में
मां मांग रही होगी आहुति,
जब स्वतंत्रता की ज्वाला में,
पल पल भर की पड असमंजस में,
पत्र भूल न जाना पथिक कहीं।"

पं. रामनरेश त्रिपाठी जी ने भी अपने स्वाधीनता पारक कविताओं का प्रणयम किया। उन्हें पढ़कर पाठकों की हृदय में स्वतंत्रता के प्रति सहज अनुराग हुआ है। 'पथिक' खंडकाव्य में स्वतंत्रता का प्रतिपादन करते हुए लिखते हैं कि,

"एक घड़ी थी परवशता कोटि सम है।
पाल पर की भी स्वतंत्रता सौ स्वर्गो से उत्तम है।"

पंडित बालकृष्ण शर्मा नवीन ने स्वतंत्रता संग्राम में सक्रिय रूप से सहभागी लेकर अपनी कविताओं के माध्यम से स्वतंत्रता संग्राम में महत्वपूर्ण भूमिका निभाई है।

"ओ भीख मांगे अरे पराजित को मल्लूम अरे, चिर हो हित।
तू अखंड भंडार शक्ति का, जाग अरे निद्रा समोहित।
परणो को तड़पानेवाली हुंकारो से जल थल भर दे,
अंगारों के अंबारों में अपना ज्वलित पलिता धर दे।"

गयाप्रसाद शुक्ल 'सनेही' की कविताओं में देशभक्ति एवं राष्ट्रीयता का स्वर विद्यमान है-

"जिनको न निज गौरव तथा निज देश का अभिमान है।
वह नर नहीं नर पशु नीर है और मृतक समान है।"

कवियित्री सुभद्राकुमारी चौहान की 'झांसी की रानी' कविता वीर सैनिकों में देश का अंगाध संचार कर जोश भरनेवाली अनूठी कविता रही है।

"सिंहासन हिल उठे राजवंशों ने भुकुटी तानी थी,
बूढ़े भारत में भी आई, फिर से नई जवानी थी।
बुंदेले हर बोलो के मुंह हमने सुनी कहानी थी,
खूब लड़ी मर्दानी वह तो झांसी वाली रानी थी।"

कवि नाथूराम शर्मा शंकर की कविताओं में देश के लिए बलिदान करने की प्रेरणा इस प्रकार दी गई है-

"देशभक्ति वीरो करने से निक नहीं डरना होगा
प्राणों का बलिदान देश की वेदी पर करना होगा।"

श्यामनारायण पांडे लोगों में स्वतंत्रता का बीज बोने के लिए उन्होंने महाराणा प्रताप के संदर्भ में अपनी कविता में लिखते हैं

"रण बीच चौकड़ी भर - भर कर चेतक बन गया निराला था,
राणा प्रताप की घोडे से पड गया हवा का पाला था,
वह दौड रहा हरी मस्तक पर, या आसमान पर घोडा था।"

श्री जगदंबाप्रसाद मिश्रा 'हितैषी' जी कविता में देशभक्ति का चित्रण इस प्रकार करते हैं-

"शहीदों के मजारों पर लगे हर वर्ष मेले।
वतन पर मरने वालों का यही बाकी निशा होगा।"

जयशंकर प्रसाद जी के 'लहर' काव्य संग्रह में शेरसिंह का आत्मसमर्पण एवं 'पेशोला की प्रतिध्वनि' कविताओं में स्वतंत्रता की चेतना का वर्णन इस प्रकार किया है

"कौन लेगा भार यह?
जीवित है कौन
सांस चलती है किसकी
कहता है कौन ऊंची छातीकर
मैं हूं, मैं हूं मेवाड़ में
अरावली शुंग सा समुत्रत सिर किसका?
बोलो, कोई बोलो अरे क्या तुम सब मृत्यु हो?"

विदेशी साम्राज्यवाद के विरुद्ध भारतीय जनमानस को जागृत करने में निराला जी की कविता 'जागो फिर एक बार' कविता में राष्ट्रप्रेम की भावना का अद्भूत चित्रण किया है।

"भारति जय विजय करें,
कनक शस्य कमल धरे।
लंका पदतल शतदल,
गर्जितो सागर जल।
धोता शुचि चरण युगल,
स्वत कर बहू अर्थ भरे।"

छायावादी कवि सुमित्रानंदन पंत जी ने अपनी रचनाओं में गांधीवादी विचारधाराओं को अभिव्यक्त किया है। उनकी 'बापू के प्रति' कविता में सत्य अहिंसा एवं प्रेम के सिद्धांत को अभिव्यक्त किया है।

"सुख भोग खोजने आते सब,
आए तुम करने सत्य खोज।
जग की मिट्टी के पुतले जन,
तुम आत्मा के मन के मनोज।"

कवि रामधारी सिंह 'दिनकर' ने अंग्रेजों की कूटनीति से खामोश नहीं बैठे। उन्होंने 'कलाम आज उनकी जय बोल' कविता में मातृभूमि के लिए अपनी बलि चढ़ाने वाले वीरों की शान में लिखा है-

"जल अस्थियां बारी-बारी
चिटकाई जिन में चिंगारी
जो चढ़ गए पुण्य वेदी पर,
लिए बिना गर्दन का मोल
कलम, आज उनकी जय बोल।"

स्वतंत्रता आंदोलन के महायज्ञ में समझ में चेतना जगाने का कार्य हिंदी कवियों ने किया है गोपालदास व्यास क्रांतिकारियों को श्रद्धांजलि अर्पित करने के लिए अपनी स्मृतियों पर पुष्प अर्पित किए है।

"आजादी के चरणों में जो जयमाल चढ़ाई जाएगी
सुनो वह तुम्हारे शीशों के फूलों से गुंथी जाएगी।"

निष्कर्ष रूप में हम कह सकते हैं की, उपर्युक्त सभी कवियों ने 1857 से लेकर 1947 तक स्वतंत्रता आंदोलन भारतीय इतिहास का वह युग है जो पीड़ा कड़वाहट, आत्मसम्मान तथा शहीदों के लहू को समेटे हैं। स्वतंत्रता की इस महायज्ञ में समाज के प्रत्येक वर्ग ने अपने-अपने तरीके से भारत देश को आजाद करने के लिए अपना योगदान दिया है। हिंदी साहित्यकारों ने भी अपने साहित्य के माध्यम से भारत भूमि की महिमा को स्पष्ट किया है। भारतीय स्वाधीनता के लिए साहित्य के माध्यम से समाज को जागृत करने के लिए अथक प्रयास किया है। भारतीय स्वतंत्रता आंदोलन को अहिंसक बनाए रखने के लिए अधिकतम लड़ाई कलम से लड़ी गई है। स्वतंत्रता संघर्ष के समय सभी कवियों ने जनता में एक नए राष्ट्रीय चेतना, शौर्य, साहस, और त्याग की भावनाओं का संचार करके स्वतंत्रता संग्राम को गति प्रदान करने में महत्वपूर्ण भूमिका निभाई है।

संदर्भ ग्रंथ -

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मराठा किल्ल्यांचे संवर्धन व शाश्वत विकास

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प्रस्तावना

भारताच्या इतिहासात मराठा साम्राज्याचे स्थान अनन्यसाधारण आहे. या साम्राज्याचा खरा आधारस्तंभ म्हणजे गड-किल्ले. हे किल्ले केवळ लढाईचे केंद्र नव्हते, तर स्वराज्याची विचारधारा, संरक्षण, प्रशासन आणि सांस्कृतिक समृद्धी यांचे प्रतीक होते. आज हे किल्ले आपल्याला इतिहासाची साक्ष देतात. परंतु कालांतराने त्यांची अवस्था खालावली आहे.छत्रपती शिवाजी महाराजांनी सुरु केलेल्या किल्लेबंदीच्या परंपरेतून महाराष्ट्रात ३०० हून अधिक किल्ले निर्माण झाले. हे किल्ले केवळ सैन्यिक महत्त्वाचे नव्हते, तर सामाजिक-आर्थिक व्यवस्थेचे केंद्रबिंदू होते. आज या किल्ल्यांचे ऐतिहासिक, सांस्कृतिक आणि पर्यटनाच्या दृष्टीने महत्त्व असूनही, त्यांच्या जतनासाठी शाश्वत विकासाच्या नव्या दिशा शोधणे आवश्यक आहे.

शाश्वत विकास म्हणजे काय?

शाश्वत विकास म्हणजे असा विकास जो वर्तमान पिढीच्या गरजा भागवतो, पण पुढील पिढ्यांचे जीवनमान, पर्यावरण किंवा संसाधने धोक्यात न आणता यात आर्थिक प्रगती, सामाजिक समावेशन आणि पर्यावरण रक्षण यांचा समतोल साधतो .1.शाश्वत विकास (Sustainable Development) म्हणजे असा विकास जो वर्तमान पिढीच्या गरजा पूर्ण करत असताना भावी पिढ्यांच्याही गरजांची पूर्तता होईल, याची काळजी घेतो. म्हणजेच, नैसर्गिक संसाधनांचा अति वापर न करता, पर्यावरण, समाज आणि अर्थव्यवस्था यांच्यात समतोल राखून होणारा विकास म्हणजे शाश्वत विकास.

शाश्वत विकासाची तीन प्रमुख तत्त्वे असतात:

१. पर्यावरणीय शाश्वतता – जंगल, पाणी, माती, जैवविविधता यांचे जतन करणे.

२. सामाजिक शाश्वतता – सर्व समाजघटकांना समान संधी देणे, शिक्षण व आरोग्य सुविधा पुरवणे.

३. आर्थिक शाश्वतता – दीर्घकालीन आर्थिक वाढ साधणे, स्थानिक रोजगार निर्माण करणे.

उदाहरणार्थ, एखाद्या ऐतिहासिक किल्ल्याचा विकास करताना जर त्याच्या पर्यावरणाचे रक्षण केले, स्थानिक लोकांना रोजगार दिला आणि पर्यटनातून अर्थसंकल्प वाढवला, तर तो एक शाश्वत विकासाचा आदर्श ठरेल.

मराठा किल्ल्यांचे ऐतिहासिक महत्त्व

मराठा किल्ले म्हणजे स्वराज्याचे बुरुज. छत्रपती शिवाजी महाराजांनी हे किल्ले केवळ लढाईसाठीच नव्हे, तर प्रशासन, न्याय, संरक्षण आणि लोकसंपर्कासाठी वापरले. रायगड, राजगड, प्रतापगड, सिंधुदुर्ग, लोहगड, पन्हाळा हे काही प्रमुख किल्ले. हे किल्ले गड-किल्ल्यांच्या स्थापत्यकलेचा उत्कृष्ट नमुना आहेत.मराठा किल्ले हे महाराष्ट्राच्या इतिहासाचे गौरवशाली प्रतीक आहेत. हे किल्ले केवळ दगड-मातीची वास्तू नसून, ते त्या काळातील राजकीय, लष्करी, सामाजिक व सांस्कृतिक घडामोडींचे साक्षीदार आहेत. विशेषतः छत्रपती शिवाजी महाराजांनी स्वराज्य स्थापनेसाठी आणि त्याच्या रक्षणासाठी जे किल्ले बांधले आणि विकसित केले, त्यांचे ऐतिहासिक महत्त्व अपार आहे. किल्ले हे केवळ लढाऊ ठिकाणे नसून राज्यव्यवस्था आणि करसंग्रहणाचे केंद्र होते. शिवाजी महाराजांनी स्वराज्य स्थापनेसाठी गनिमी काव्याचा उपयोग केला. यात किल्ले हे मोलाची भूमिका बजावणारे केंद्र होते. डोंगरमाथ्यावर, किनाऱ्यावर, जंगलात अशा भौगोलिक वैविध्य असलेल्या किल्ल्यांनी मराठा साम्राज्याला संरक्षित ठेवले. किल्ल्यांवरून युद्धनीती, जलव्यवस्थापन, सामाजिक रचना आदींचे दर्शन घडते.मराठा किल्ले हे भारतीय इतिहासातील एक महत्त्वाचे पर्व आहेत. विशेषतः १७व्या शतकात छत्रपती शिवाजी महाराजांनी स्वराज्य स्थापनेच्या काळात या किल्ल्यांचा प्रभावी वापर करून मराठा साम्राज्याची घडी बसवली. या किल्ल्यांमुळे मराठा साम्राज्य टिकून राहिले आणि वाढले.2.

राजकीय आणि लष्करी दृष्टिकोनातून महत्त्व: मराठा साम्राज्याच्या विस्तार आणि संरक्षणासाठी किल्ले हे मुख्य आधार होते. गड-किल्ल्यांवरून राजकारण, प्रशासन, आणि युद्धनीती राबवली जात असे. प्रत्येक किल्ला एका विशिष्ट भू-स्थानिक महत्त्वाचा होता. उदाहरणार्थ, राजगड हा शिवाजी महाराजांचा पहिला राजधानी किल्ला होता, तर रायगड ही त्यांची मुख्य राजधानी होती जिथे त्यांचा राज्याभिषेक झाला. मराठा किल्ले हे मुख्यतः डोंगरांच्या टोकांवर, समुद्र किनाऱ्यावर आणि महत्त्वाच्या मार्गांवर वसवलेले होते. यामुळे ते त्या परिसरावर नियंत्रण ठेवण्यासाठी उपयुक्त ठरत. उदाहरणार्थ:तोरणा किल्ला: शिवाजी महाराजांनी जिंकलेला पहिला किल्ला.राजगड: दीर्घकाळ राजधानी म्हणून वापरलेला.रायगड: शिवाजी महाराजांचा राज्याभिषेक इथे झाला.सिंधुदुर्ग:अरबी समुद्रातला जलदुर्ग, नौदलासाठी महत्त्वाचा.प्रतापगड: अफजलखानाचा वध याच किल्ल्याजवळ झाला.

रणनीतिक रचना आणि स्थापत्यकलेचा उत्कृष्ट नमुना: किल्ल्यांची रचना अतिशय रणनीतिकदृष्ट्या केली जात असे. उंच डोंगरावर, डोंगरकड्यांवर, समुद्रकिनाऱ्यावर असे विविध प्रकारचे किल्ले होते. उदाहरणार्थ, सिंधुदुर्ग हा समुद्रात बांधलेला जलदुर्ग असून त्याची रचना शत्रुपासून संरक्षणासाठी खूपच प्रभावी आहे. तसेच प्रतापगड आणि तोरणा यांसारख्या किल्ल्यांवरून आजूबाजूच्या भागांवर लक्ष ठेवता येत असे.3.

स्वराज्य आणि स्वाभिमानाचे प्रतीक: हे किल्ले स्वराज्याच्या संकल्पनेचे मूर्त रूप होते. शिवाजी महाराजांसाठी हे केवळ लष्करी केंद्र नव्हते, तर स्वातंत्र्याचे, आत्मनिर्भरतेचे आणि स्वाभिमानाचे प्रतीक होते. त्यांनी अनेक किल्ले जिंकले, नव्याने बांधले, आणि त्यांच्यावर स्वराज्याची पताका फडकवली.सांस्कृतिक आणि धार्मिक केंद्रे: किल्ल्यांमध्ये मंदिरे, तलाव, धान्यकोठारे, दरबार हॉल, आणि इतर अनेक सांस्कृतिक वास्तू होत्या. यामुळे ते फक्त लढाईसाठीच नव्हे तर सामाजिक आणि सांस्कृतिक केंद्र म्हणूनही कार्यरत होते.**स्वराज्य** स्थापनेतील मोलाचे योगदान दिले. शिवाजी

महाराजांनी "गड-किल्ले" या संकल्पनेचा उपयोग स्वराज्य स्थापनेसाठी अत्यंत प्रभावीपणे केला. किल्ल्यांमुळे ते अल्प सैन्यानेही मोठ्या मुघल व आदिलशाही सैन्याचा मुकाबला करू शकले. या किल्ल्यांमुळे सैन्याचा वेगाने हालचाल होऊ शकत होती आणि संरक्षणही बळकट होत होते.

गनिमी काव्याचे ठिकाण

मराठा किल्ल्यांचा उपयोग केवळ लढाईसाठी नव्हता, तर 'गनिमी कावा' म्हणजे छापामार युद्धनीती राबवण्यासाठी केला जात असे. किल्ल्यांवरून अचानक हल्ला करून शत्रूचे नुकसान करणे आणि सुरक्षिततेने परत येणे ही मराठा युद्धनीतीची खासियत होती. किल्ल्यांची उभारणी मोक्याच्या ठीकाणी होइ.लश्करी द्रष्टिकोणाचा विचार करुन किल्ले बांधले जात.किल्ल्यातिल सर्वात उंच भागात स्वतः राजे व त्यांचे कुटुंबिय राहत आसत.4.किल्ल्याचा दरवाजा बंद केला की बाह्य शत्रुंना आत प्रवेश करता येत नसे.सांस्कृतिक वारसा आणि स्थापत्यशास्त्राचा नमुना आहे. हे किल्ले स्थापत्यदृष्ट्या मजबूत आणि सुंदर असून, त्यामध्ये पाण्याचे टाके, गुप्त बोगदे, दरवाज्यांची कलात्मक रचना यांचा समावेश आहे. किल्ल्यांमधील मंदिरं, बाजारपेठा, राजवाडे हे त्या काळातील समाजजीवनाचे दर्शन घडवतात.किल्ला बांधत आसताना विशेष काळजी घेतली जाअत आसे.किल्ल्यावर बांध्ण्यात आलेल्या प्रत्येक बांधकामास विशिष्ट नांव
देण्यातआलेआहे.महादरवाजा,नगारखाणा,तटबंदी,बुरुज,जंग्या,फांजी,धान्यकोठार,दारुकोठार,पागा,तलाव,राजवाडा,शिलेखाना,कडेलोटाची जाग इत्यादी.5. भारतीय स्वातंत्र्य लढ्यात प्रेरणास्थान आहे. शिवाजी महाराजांनी उभारलेले हे किल्ले पुढील पिढ्यांसाठी प्रेरणादायक ठरले. त्यांच्या धैर्य, स्वराज्य व स्वाभिमानाच्या विचारांमुळे अनेक स्वातंत्र्यसैनिकांनी लढा दिला. किल्ल्यांचा इतिहास हा केवळ स्मृतीरूप नाही, तर तो आत्मगौरवाचा ठेवा आहे.

किल्ल्यांची सद्यस्थिती (Present Condition of Forts)

आज मराठा किल्ल्यांचे बहुतांश अवशेष स्वरूपात अस्तित्वात आहेत. काही किल्ले चांगल्या स्थितीत असले तरी, बहुतेक ठिकाणी ढासळलेल्या तटबंद्या, पडलेली मंदिरे, उध्वस्त दरवाजे आणि झाडाझुडपांनी झाकलेली वाट यामुळे त्यांचे मूळ स्वरूप हरवत चालले आहे.राजगड, रायगड, प्रतापगड यांसारख्या प्रसिद्ध किल्ल्यांवर थोडेफार जतनाचे प्रयत्न झाले असले तरी, पन्हाळा, लोहगड, वासोटा, साल्हेर यांसारखे अनेक किल्ले दुर्लक्षित आहेत.काही किल्ल्यांवर अनधिकृत बांधकामे, कचरा आणि पर्यटकांमुळे होणारे प्रदूषण यामुळे त्यांची स्थिती आणखी वाईट होत आहे.

किल्ल्यांचे संवर्धनासमोरील आव्हाने (Challenges in Fort Preservation)

आज बहुतांश किल्ले जीर्णावस्थेत आहेत. तटबंद्या पडत चालल्या आहेत, दरवाजे ध्वस्त झाले आहेत, वनस्पती आणि मानवी अतिक्रमणामुळे रचना धोक्यात आली आहे. काही ठिकाणी अनधिकृत धार्मिक स्थळे, अतिक्रमण आणि प्लास्टिकचा कचरा आढळतो. संवर्धनाच्या कामांसाठी निधी अपुरा आहे आणि स्थानिक जनतेमध्ये जनजागृतीचा अभाव आहे.भौगोलिक आणि हवामानिक अडचणी: मराठा किल्ले केवळ ऐतिहासिक वारसा नाहीत, तर ते शाश्वत विकासाच्या दिशेने एक महत्त्वाचे साधन बनू शकतात. योग्य संवर्धन आणि व्यवस्थापन केले तर हे किल्ले पर्यावरणीय, सामाजिक आणि आर्थिक विकासाला चालना देऊ शकतात. पर्यावरणीय शाश्वतता (Environmental Sustainability):किल्ल्यांच्या परिसरात जैवविविधता आढळते – झाडे, औषधी वनस्पती, पक्षी व प्राणी यांचे संवर्धन शक्य आहे.अतिक्रमण रोखून आणि पर्यावरणपूरक पर्यटन हक्काने राबवून निसर्ग

रक्षण करता येते.किल्ल्यांवर जलसंवर्धनाचे ऐतिहासिक तंत्र (टाकी, कुंड, बंधारे) जतन करून आधुनिक पाणीसंकटांवर उपाय सापडू शकतो. किल्ल्यांच्या परिसरात जैवविविधतेचे संवर्धन करता येते. ऐतिहासिक जलस्रोतांचे पुनरुज्जीवन करून पाण्याची उपलब्धता वाढवता येते.आर्थिक शाश्वतता (Economic Sustainability):पर्यटन वाढवून स्थानिकांना रोजगार मिळू शकतो, जसे की गाइड, होम-स्टे, स्थानिक हस्तकला विक्रेते, भोजन सेवा इ.स्थानिक उत्पादने (हस्तकला, अन्नपदार्थ, स्मृतिचिन्हे) यांचा बाजार वाढतो.सरकारी महसूल वाढतो आणि तो पुन्हा संवर्धनासाठी वापरता येतो. किल्ले पर्यटनातून स्थानिकांना रोजगार, पर्यटन सेवा, हस्तकला, भोजन व्यवस्था यामधून उत्पन्न मिळते.सामाजिक शाश्वतता (Social Sustainability):स्थानिक लोकसंख्येला आपल्या वारशाचा अभिमान वाटतो व त्या संवर्धनात सहभागी होतात.किल्ल्यांशी संबंधित लोककथा, सण, उत्सव, परंपरा यांचे पुनरुज्जीवन होते.शिक्षण, प्रशिक्षण आणि शिबिरांमुळे तरुणांना ऐतिहासिक जाणीव होते. स्थानिकांना किल्ल्यांशी जोडून सामाजिक एकोपा वाढतो, युवकांना इतिहासाची जाण होते, व संस्कृती टिकते. शाश्वत पर्यटन (Sustainable Tourism):पर्यावरणपूरक व नियंत्रित पर्यटन निसर्ग व वारसा दोघांचे रक्षण करते.उदाहरणार्थ, गड-किल्ल्यांवरून चालत जाणाऱ्या ट्रेकिंग मार्गांचा योग्य वापर करून 'इको-टूरिझम'ला चालना देता येते.अशा प्रकारचे पर्यटन पर्यटकांनाही शिस्तीचे, जबाबदारीचे भान देते.सांस्कृतिक शिक्षण आणि अभ्यास:किल्ले हे "ओपन म्युझियम" प्रमाणे आहेत. इथे शालेय व महाविद्यालयीन विद्यार्थ्यांना थेट इतिहास शिकता येतो.अभ्यासक, इतिहासकार, स्थापत्यशास्त्रज्ञ यांना संशोधनासाठी भरपूर संधी मिळते.या संशोधनातून नव्या पिढीला नवे दृष्टिकोन, नवे रोजगार आणि नव्या शक्यता साकार करता येतात.मराठा किल्ले जर शास्त्रशुद्ध, लोकसहभागातून आणि पर्यावरणपूरक रीतीने जपले गेले, तर ते शाश्वत विकासाचा एक भक्कम पाया बनू शकतात. इतिहासाच्या जपणुकीतून भविष्याचा मार्ग सुकर करता येतो.

शाश्वत संवर्धनासाठी उपाययोजना:(Measures for Sustainable Conservation):मराठा किल्ल्यांचे संवर्धन करताना केवळ त्यांचे पुनरुज्जीवन करणे नव्हे, तर ते दीर्घकालीन आणि शाश्वत पद्धतीने टिकवणे गरजेचे आहे. यासाठी पुढील उपाययोजना राबवणे आवश्यक आहे:स्थानिक समुदायाचा सहभाग:गावकरी, युवक आणि स्थानिक संस्था यांना किल्ल्यांच्या देखभालीसाठी सहभागी करून त्यांना प्रशिक्षण व रोजगार उपलब्ध करावा."गड आपला – जबाबदारी आपली" या भावनेतून जनजागृती करावी. पर्यावरणपूरक पर्यटन धोरण:नियंत्रित पर्यटक संख्या, प्लास्टिक बंदी, कचरा व्यवस्थापन यासाठी कठोर नियम करावेत.ट्रेकिंग मार्गांवर योग्य फलक, विश्रांतीस्थाने, आणि मार्गदर्शक यांची व्यवस्था करावी.पर्यटनातून मिळणारा निधी संवर्धनासाठी वापरावा.शैक्षणिक व सांस्कृतिक उपक्रम:शाळा-महाविद्यालयांमधून किल्ल्यांवर अभ्यास सहली, संवर्धन शिबिरे आयोजित करावेत.स्थानिक लोककला, इतिहास आणि कथांचा संग्रह व प्रसार करावा.डिजिटल माध्यमांतून (VR, ॲप्स, संकेतस्थळे) किल्ल्यांची माहिती सुलभ करवी.पुरातत्व विभाग आणि शासनाने किल्यांच्या संवर्धनासाठी विशेष निधी उभारावा.नव्या योजनांतून किल्ल्यांचा विकास करताना त्यांच्या मूळ रचनेचा आदर राखावा.खास कायदे करून अनधिकृत हस्तक्षेप रोखावा.

निष्कर्ष (Conclusion)

मराठा किल्ले हे महाराष्ट्राच्या आणि भारताच्या इतिहासाचे अभिमानाचे प्रतीक आहेत. ते केवळ दगडांनी बांधलेल्या वास्तू नाहीत, तर स्वराज्य, स्वाभिमान आणि संस्कृतीचे सजीव स्मारक आहेत.आजच्या घडीला, शाश्वत विकास ही संकल्पना फक्त पर्यावरणापुरती मर्यादित नसून, सांस्कृतिक वारशाचाही भाग आहे. मराठा किल्ल्यांचे संवर्धन हे केवळ ऐतिहासिक जबाबदारी नव्हे, तर सामाजिक व आर्थिक विकासाचे साधन ठरू शकते."किल्ले वाचले तर इतिहास वाचेल, इतिहास वाचला तर संस्कृती जिवंत राहील."या विचारातून आपण सर्वांनी मिळून मराठा किल्ल्यांचे शाश्वत संवर्धन हे आपले कर्तव्य मानावे, आणि ते अभिमानाने पुढच्या पिढीपर्यंत पोहोचवावे. इतिहास जपत, वर्तमान घडवत, आणि भविष्य घडवण्याची ही संधी आपण वाया जाऊ देऊ नये. किल्ले वाचले, तर आपली ओळख आणि संस्कृती जिवंत राहील."गडकोटांचे जतन – स्वाभिमानाचे रक्षण" हीच खरी शाश्वततेची गुरुकिल्ली आहे. मराठा किल्ले हे केवळ ऐतिहासिक वारसा नसून, महाराष्ट्राच्या शाश्वत विकासाचा भाग आहेत. तंत्रज्ञान, स्थानिक सहभाग आणि पर्यावरणपूर्ण उपाययोजनांच्या मदतीने हे किल्ले पुढील पिढीसाठी जपले जाऊ शकतात.स्थानिक समुदायाचा सक्रिय सहभाग सुनिश्चित करणे.पर्यावरणपूरक पर्यटन धोरण राबवणे (उदा. प्लास्टिक बंदी, कचरा व्यवस्थापन).गड संवर्धन मोहिमा, युवकांचा सहभाग, शाळा-कॉलेजची शिबिरे.शासन व पुरातत्व विभागाच्या योजना – खास निधी, प्रशिक्षित कर्मचारी.डिजिटल माध्यमांतून माहिती प्रसार, नव्या तंत्रज्ञानाचा उपयोग यामुळे कील्यांचे संवर्धन होइल व शाश्वत विकासाला हतभार लागेल.

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सारांश :

भारतीय विचार परंपरेतील हे एकमेव तत्वज्ञान आहे जे एखाद्या गोष्टीचे अस्तित्व सिद्ध करण्याचा आग्रह धरते. तो तर्काच्या आधारे प्रत्येक गोष्टीचा काटेकोरपणे विचार करतो. अशाप्रकारे वेद, देव, अंधश्रद्धा वगैरे नाकारून हे तत्वज्ञान वैज्ञानिक दृष्टिकोनाने मांडले आहे. त्यांच्या तर्कशुद्धतेमुळे ते तत्कालीन समाजात खूप लोकप्रिय राहिले आणि सार्वजनिक जीवनात ते प्रचलित होते. इ.स.पूर्व चौथ्या शतकात रचलेल्या कौटिल्याच्या अर्थशास्त्र या राजकीय आणि आर्थिक संघटनेशी संबंधित प्रसिद्ध ग्रंथात असे म्हटले आहे की, हे तत्त्वज्ञान भारतातील प्रमुख तत्त्वज्ञानांपैकी एक होते.

भारतीय विचार परंपरेतील हे एकमेव तत्वज्ञान आहे जे एखाद्या गोष्टीचे अस्तित्व सिद्ध करण्याचा आग्रह धरते. तो तर्काच्या आधारे प्रत्येक गोष्टीचा काटेकोरपणे विचार करतो. अशाप्रकारे वेद, देव, अंधश्रद्धा वगैरे नाकारून हे तत्वज्ञान वैज्ञानिक दृष्टिकोनाने मांडले आहे. त्यांच्या तर्कशुद्धतेमुळे ते तत्कालीन समाजात खूप लोकप्रिय राहिले आणि सार्वजनिक जीवनात ते प्रचलित होते. या मताचे महत्त्व यावरूनही समजू शकते की कौटिल्याच्या अर्थशास्त्रात राजपुत्रांना सांख्य आणि योग पद्धतींसह लोकायत तत्त्वज्ञानाचा अभ्यास करण्याची सूचना देण्यात आली आहे.

भौतिकवादी विचारसरणीची स्पष्ट माहिती देताना, सामाजिक विज्ञानाच्या विश्वकोशात असे लिहिले आहे की "उपनिषदांच्या उदयानंतर आणि महाभारताच्या रचनेपूर्वी, भारतीय तत्त्वज्ञानाच्या इतिहासात एक अद्वितीय युग सुरू झाले होते ज्यामध्ये अध्यात्मिक कल्पना होत्या. लोकांकडून अविश्वासाने पाहिले जाते. चार्वाक तत्त्वज्ञानाचा उदय याच कालखंडातील आहे. लोकायत किंवा चार्वाक तत्त्वज्ञान या नामकरणामागे अनेक संकल्पना आहेत. एका ठाम मतानुसार लोकायत म्हणजे जगात प्रचलित असलेले तत्व. या आधारावर, त्याच्या लोकप्रियतेमध्ये आणि लोकांमध्ये त्याच्या प्रचलिततेमुळे या तत्त्वज्ञानाला लोकायता म्हटले गेले. चार्वाक हे नाव आचार्य बृहस्पती यांचे शिष्य ऋषी चार्वाक यांनी मांडल्याचे सांगितले जाते. काही लोक म्हणतात की चार्वाक हे कोणत्याही व्यक्तीचे नाव नव्हते. ते चार्वाक 'चारुवाक' वरून आलेले मानतात. इतर काही विद्वानांच्या मते 'चार्वाक' हा शब्द 'चर्वा' या मूळापासून बनला आहे. 'वर्का' म्हणजे अन्न चघळणे किंवा खाणे. एक मत असाही आहे की त्याचे शब्द गोड आणि चारु (सुंदर) वाणीचे असल्यामुळे त्याला चार्वाक म्हटले गेले. ऋषी चार्वाक सुरस असेही काहीजण म्हणतात.

मुख्य संज्ञा : *भौतिकवादी चार्वाक, लोकायती चार्वाक, नास्तिक चार्वाक, सर्वदर्शनसंग्रह, उपनिषद*

१.१ प्रस्तावना :

गुरु हे बृहस्पतिचे दुसरे नाव आहे. त्याने ही शिकवण मांडली जेणेकरून त्याचे पालन करून राक्षसांचा नाश होईल. म्हणून हे बृहस्पति दर्शन असल्यामुळे त्याला ब्रह्मस्पत्य दर्शन असेही म्हणतात. तरीही चार्वाक नावाने लोकायत प्रचलित आहे. "[१]

भारतीय विचार परंपरेत चार्वाक/लोकायती तत्वज्ञान कधी अस्तित्वात आले? या संदर्भात राधाकृष्णन म्हणतात: "भौतिकवाद हे तत्त्वज्ञानाइतकेच जुने आहे. आणि या श्रद्धेचे पुरावे बुद्धापूर्वीही आहेत. त्याची मुळे ऋग्वेदातील श्लोकांमध्येही आढळतात. अनेक पुराव्यांवरून असे दिसून येते की बुद्ध धर्मपूर्व भारतातही शुद्ध भौतिकवादाची घोषणा करणारे लोक प्रकट झाले होते. आणि त्या तत्त्वांचे अनुयायी आजही गुपचूप समान राहिले आहेत, यात शंका नाही. बौद्ध धर्माच्या प्राचीन ग्रंथांमध्ये या तत्त्वाचे उद्धरण आढळतात. 'माणूस चार घटकांनी बनलेला आहे. जेव्हा मनुष्याचा मृत्यू होतो, तेव्हा पृथ्वीवरील घटक परत येतात आणि पृथ्वीवर परत येतात. जल तत्व परत पाण्यात मिसळते, अग्नि तत्व परत अग्नीत मिसळते आणि वायवीय घटक परत हवेत मिसळतात. इंद्रिये देशांत लीन होतात. ज्ञानी आणि मूर्ख सारखेच, जेव्हा शरीराचे विघटन होते, तेव्हा ते नष्ट होतात आणि त्यांचे अस्तित्व नसते.' बौद्ध धर्माच्या उदयापूर्वी भौतिकवादी अस्तित्त्वात असले पाहिजेत, कारण त्यांचे वर्णन सर्वात प्राचीन बौद्ध ग्रंथांमध्ये आहे. महाकाव्यांमध्येही भौतिकवादाचे उल्लेख आहेत. मनूने नास्तिकांचा (जे देवाचे अस्तित्व नाकारतात) आणि पाखंडी (विधर्मी) यांचाही उल्लेख केला आहे. भौतिकवाद्यांच्या सिद्धांताशी संबंधित शास्त्रीय पुराव्याला बृहस्पतिचे सूत्र म्हणतात, जे नामशेष झाले आहेत. आमचे मुख्य स्त्रोत इतर पंथांचे वादग्रस्त ग्रंथ आहेत. 'सर्वदर्शनसंग्रह'च्या पहिल्या अध्यायात या संप्रदायाच्या शिकवणुकीचा थोडक्यात सारांश दिला आहे."[२]

चार्वाक तत्त्वज्ञानाच्या ग्रंथांच्या विलुप्ततेबद्दल, मॅक्स मुलर यांनी त्यांच्या 'भारतीय तत्त्वज्ञानाच्या सहा प्रणाली' या पुस्तकात असे सूचित केले आहे की, "काही प्राचीन सूत्रे लुप्त झाली होती, हे बृहस्पती सूत्रांच्या नुकसानावरून स्पष्ट होते." ही सूत्रे अत्यंत भौतिकवादी किंवा भौतिकवादी लोकांनी, लोकायतिकांनी किंवा चार्वाकांनी मांडली. भास्कराचार्यांनी त्यांचा उल्लेख ब्रह्मसूत्र (३,५३) म्हणून केला आहे, म्हणून हे सूत्र त्यांच्या काळात अस्तित्त्वात असण्याची शक्यता आहे.[३]

लोकायता सिद्धांत अशा वेळी उदयास आले जेव्हा ब्राह्मण पुजारी यज्ञ, यज्ञ, कर्मकांड इत्यादींचे औचित्य सिद्ध करण्यासाठी त्यांचे अनुमान आणि शब्द यांसारखे पुरावे वापरत होते. लोकायता तत्त्वज्ञानाच्या अनुयायांसाठी ते स्वीकारणे आवश्यक झाले होते. आणि, त्यांचा प्रभावीपणे मुकाबला करण्यासाठी, ज्ञानाच्या स्त्रोतांच्या त्यांच्या संकल्पनेविरुद्ध लढणे देखील आवश्यक होते. परिणामी, त्यांनी ज्ञानाचा भौतिकवादी सिद्धांत विकसित केला. मध्वाचार्यांनी त्यांच्या सर्वदर्शन संग्रहात लोकायत तत्त्वज्ञांच्या भौतिकवादी कल्पना आणि श्रद्धा यांचे तपशीलवार वर्णन केले आहे. त्यांचा त्याग किंवा मोक्ष किंवा आत्मा यावर विश्वास नव्हता. या संपूर्ण सृष्टीचा निर्माता असलेल्या देवावर त्याचा विश्वास नव्हता. त्यांनी अनेक शंकास्पद प्रश्न विचारले: जर सर्वज्ञ, सर्वशक्तिमान आणि

दयाळू देव आहे, तर बहुसंख्य लोक दुःख आणि दुःखाचे जीवन का जगतात? जर न्याय्य देव कुठेतरी अस्तित्वात असेल तर या समाजात विषमता, क्रूरता आणि गरिबांवर भेदभाव का आहे? ईश्वराचे अस्तित्व इंद्रियदृष्टीने किंवा तर्काने सिद्ध करता येत नाही. म्हणून त्यांनी असा युक्तिवाद केला की देव असे काही नाही; या जगाचा सर्वोच्च निर्माता आणि नियंत्रक कोणीही नाही.[४]

१.२ चार्वाकाच्या नीतिशास्त्राचा मूलभूत पाया:

चार्वाकाची नैतिक दृष्टी पूर्णपणे व्यावहारिक आणि सामाजिक होती. चार्वाकांनी देव, कर्म, पुनर्जन्म इत्यादी नाकारले. चार्वाकांचेही असेच मत होते की या अतींद्रिय वादग्रस्त विषयांवर मंथन करण्याऐवजी समाजाच्या ऐहिक गरजांकडे लक्ष दिले पाहिजे. ते कोणत्याही अलौकिक अस्तित्वाशी संबंधित असा कोणताही नियम, कर्तव्य किंवा आदर्श स्वीकारत नाहीत. याच जीवनात माणसाच्या इच्छा आणि गरजा पूर्ण करणे हा त्याच्या नैतिकतेचा मूळ आधार आहे.

चार्वाक तत्त्वज्ञानानुसार यज्ञांमधील हिंसेच्या विरोधात अनेक मतं पाहायला मिळतात. स्वर्ग किंवा नरक मिळण्याच्या भीतीवर आधारित कोणतेही काम करणे किंवा न करणे निरुपयोगी आणि अयोग्य असल्याचे त्यांनी स्पष्ट केले. कारण स्वर्ग किंवा नरक नाही. या तत्त्ववेत्त्यांनी सर्व वैदिक यज्ञ आणि वैदिक विधी अनावश्यक आणि हिंसक म्हणून वर्णन केले.[६]

चार्वाक तत्त्वज्ञानाची नैतिक दृष्टी स्पष्ट करताना मध्वाचार्य म्हणतात की "चार्वाक तत्त्वज्ञान हे बहुसंख्यांचे तत्त्वज्ञान आहे. याचा अर्थ असा होतो की चार्वाकांचा दृष्टिकोन काही व्यक्तींच्या स्वार्थासाठी नव्हता तर बहुसंख्य लोकांचे हित साधण्याचा होता. जरी चार्वाक तत्त्वज्ञांनी सार्वभौमिकता किंवा परमार्थाचा कोणताही सिद्धांत दिला नसला तरी किमान ते त्यांचा परोपकारी हेतू दाखवतात.

१.३ तीव्रता :

१. आनंदाचे वेगवेगळे प्रकार तीव्रतेच्या दृष्टीने ओळखले जाऊ शकतात.

२. सांसारिक सुखांमध्ये इंद्रियसुख अधिक तीव्र असतात आणि अगदी कामुक सुख बौद्धिक आनंद आणि सौंदर्याचा आनंद कमी तीव्र असतो.

३. शांतता, जी लालसा संपवण्याचे देखील प्रतिबिंबित करते. या प्रकारचा आनंद कमी तीव्र असतो परंतु अधिक शुद्ध आणि चिरस्थायी असतो. हे तिन्ही प्रकारचे आनंद कोणत्याही अतिसंवेदनशील पूर्व ओळखीशिवाय शक्य आहेत.

४. मीमांसा, बौद्ध आणि जैन धर्मासारख्या इतर आधिभौतिक तत्वज्ञान देखील स्वर्गाला दिव्य सुख म्हणून पाहतात जे इंद्रियसुखापेक्षा अधिक शाश्वत आणि शुद्ध मानले जातात.

५. वेदांत आणि इतर अध्यात्मवादी पंथांनी ब्राह्मणी सुख अधिक टिकाऊ मानले आहे कारण ती परमात्म्याच्या साक्षात्काराची अवस्था आहे.

१.४ परिवर्तनशील चार्वाक :

आनंदाच्या या परिमाणावर इतर भारतीय तत्त्वज्ञानाच्या शाळांमध्ये खालीलप्रमाणे जोर देण्यात आला आहे -

१. मोक्ष तत्त्वज्ञानाची शिकवण देखील इंद्रियसुखांवर तात्काळ आणि क्षणिक असल्याचे सांगून टीका करते.

२. अतिसंवेदनशील आनंदाचे वर्णन चिरस्थायी आणि परमानंद आनंदाची स्थिती म्हणून केले जाते, जी मुक्तीची अवस्था आहे, म्हणजेच ती आनंदाची अत्यंत आणि एकांत अवस्था आहे.

चार्वाकाचे असे मत आहे की चेतना ही सांसारिक, तात्पुरती आणि क्षणभंगुर असल्यामुळे आत्म्यासारख्या अस्तित्वाची परम आणि एकाकी सुखाची स्थिती स्वीकारता येत नाही. म्हणूनच, या जगातील आपल्या जीवनाच्या मर्यादांच्या संदर्भात केवळ आनंदाच्या क्षणभंगुरतेबद्दल बोलणे अर्थपूर्ण असू शकते.

जरी चार्वाक वाङ्मयात आनंदाच्या काळेपणाबद्दल कोणतेही मत नसले तरी या संदर्भातील त्यांचा दृष्टिकोन इतर अनेक संदर्भांतून समजून घेता येतो.

१. बौद्ध त्यांच्या क्षणिक सिद्धांतासाठी ओळखले जातात. जरी चार्वाकांचाही जीवनाच्या क्षणभंगुरतेवर विश्वास असला तरी ते सर्वच बाबतीत सर्वच बाबतीत क्षणभंगुरता स्वीकारत नाहीत. त्यामुळे जीवनाच्या चार्वाक तत्त्वज्ञानात खरा कालावधी, सातत्य आणि शाश्वतता आहे.

२. वैयक्तिक व सामाजिक जीवनात सुरक्षितता व स्थैर्य असेल तर सुखाची स्थिरता शक्य आहे. त्यामुळे आनंदाच्या शास्त्राबरोबरच काही चार्वाकांनी इतर शास्त्रांवरही भर दिला आहे - अर्थशास्त्र, राज्यशास्त्र, जे व्यक्तीच्या आनंदाच्या निरंतर वाढीसाठी सामाजिक आणि वैयक्तिक सुरक्षा व्यवस्था प्रदान करतात. कौटिल्यने लोकायतांचे वर्णन तर्क-आधारित तत्त्वज्ञान म्हणून केले जे विविध विज्ञानांना त्यांच्या सामर्थ्य आणि कमकुवततेसह संतुलित करते. ज्यामुळे मानवी सुख आणि समृद्धी शक्य आहे.

३. चार्वाक कर्ज घेऊन तूप पिण्याबद्दल बोलतो असे सांगून त्यांची अनेकदा खिल्ली उडवली जाते. पण हे चार्वाकांनी सांगितले की काय अशी शंका येते. असे असले तरी, जरी हा चार्वाकांचा दृष्टिकोन मान्य केला तरी, ते दीर्घ आणि निरोगी आयुष्याची त्यांची इच्छा दर्शविते कारण येथे ते दीर्घायुष्यासाठी तूप खाण्यावर भर देतात, म्हणून चार्वाकांनी दीर्घकाळापर्यंत आनंदाची चर्चा केली आहे.

१.५ आनंद निकटतेवर भर देणारा चार्वाक :

चार्वाकाशिवाय, इतर तात्विक परंपरांनी आनंदाच्या निकटतेवर भर दिला आहे. जे आत्मा, पुनर्जन्म आणि मृत्यूनंतरचे जीवन यासारख्या सिद्धांतांवर विश्वास ठेवतात ते आनंदाची अनिश्चितता दर्शवतात. जे पुढील जन्मात सुख मिळवण्यावर भर देतात. जे जन्म-मृत्यूचे चक्र संपल्यानंतर प्राप्त होईल. चार्वाकांना या प्रकारच्या तर्कशुद्धतेबद्दल शंका आहे. साहजिकच, चार्वाकांनी धर्म नाकारला याचा अर्थ असाही होतो की कोणतीही कृती केल्यास पूर्वजन्मात धर्म प्राप्त होतो. परंतु चार्वाकांच्या मते, हे एकमेव जीवन आपल्यासाठी उपलब्ध आहे आणि या जीवनात पूर्ण सुरक्षितता नाही, तर या जीवनात आनंदाच्या सान्निध्याला महत्त्व आहे. (कालच्या मोरापेक्षा आजचे कबुतर जास्त हवे असते)

१.६ अचूकता सांगणारा चार्वाक :

चार्वाक-तत्वज्ञांच्या मते सांसारिक सुख दु:ख सोबत घेऊन जाते आणि म्हणून ते अपवित्र आहे. याउलट, दिव्य, स्वर्गीय किंवा आध्यात्मिक सुख हे पूर्ण आणि शाश्वत आहे, संपूर्ण परमानंद आणि दु:खाची पूर्ण समाप्ती या जीवनात शक्य नाही. या आधारावर ते स्वर्गप्राप्तीसाठी धार्मिक मार्ग स्वीकारण्यावर किंवा मोक्षप्राप्तीसाठी त्यागाचा मार्ग स्वीकारण्यावर भर देतात. चार्वाकांनी या मताला विरोध केला की सुखाची अशी शुद्ध अवस्था असल्याचा कोणताही पुरावा नाही. सांसारिक सुख त्याग करण्यासारखे आहे असे म्हणणे किंवा मानणे मूर्खपणाचे आहे कारण ते दु:ख घेऊन जातात. दु:ख कमी करून आनंद कसा वाढवायचा हेच खरे कौशल्य आहे. त्यामुळे शुद्ध सुख कसे मिळवायचे हा प्रश्नच चुकीचा आहे?[९]

१.७ निश्चितता दर्शविणारा चार्वाक :

चार्वाक इतर तत्त्वज्ञानाच्या शाळांपेक्षा निश्चिततेचे तत्व अधिक ठेवतो. इतर पंथांचा असा विश्वास आहे की दुसर्या जीवनात आनंद मिळू शकतो. शास्त्रे, स्मृतीशास्त्रे आणि आगमाचे समर्थन केले तर. चार्वाकांना याची शंका आहे. म्हणूनच ते धर्माला विरोध करतात. जिथे एखाद्या व्यक्तीच्या कृतीच्या परिणामांबद्दल अनिश्चितता असते. अध्यात्मिक बाबींशी निगडित शास्त्रे प्रत्यक्ष किंवा इतर अस्सल अनुमानाने मिळू शकणारी कोणतीही निश्चितता देत नाहीत. चार्वाकाचा असा दावा आहे की तात्कालिक निश्चितता अतींद्रिय निश्चिततेपेक्षा अधिक स्वीकार्य आहे. म्हणून, अनुभवजन्य निश्चितता आणि जागतिक स्वातंत्र्य अधिक फलदायी आहे.

१.८ उत्पादकता सांगणारा चार्वाक :

जीवनात आनंदाची परिपूर्णता जिथे एक काम अनेक प्रकारचे कार्य करू शकते ते चार्वाकाचे स्वप्न होते. परंतु ही इच्छाशक्ती त्या विचारवंतांमध्ये दिसत नाही ज्यांना धार्मिक जबाबदारी आणि कर्तव्य यातून सुख आणि संपत्ती मिळवायची आहे आणि पुनर्जन्माच्या साखळीतून मुक्त होणे हे जीवनाचे अंतिम ध्येय आहे. जे लोक सांसारिक जीवनातील सुख आणि धार्मिक जबाबदाऱ्या किंवा मोक्ष यांना आदर्श मानतात, ते मोक्षाच्या आदर्शावर वेगवेगळ्या प्रकारे टीका करतात. ते जीवनातील नैसर्गिक प्रवृत्ती – इच्छा आणि आकांक्षा – यांना शत्रू म्हणून पाहते. जे साहजिकच अपेक्षित आनंद मिळवण्यात अडथळा ठरते. धार्मिक कर्तव्य आनंद नियंत्रित आणि प्रतिबंधित करण्याच्या प्रवृत्तीला प्रोत्साहन देते.[१०]

चार्वाक तत्त्वज्ञांचा जग, आत्मा आणि ईश्वर या संकल्पनेकडे व्यावहारिक दृष्टिकोन होता. चार्वाकांच्या मते हे जगच खरे होते. त्यात सुख आणि दु:ख दोन्ही आहे हे खरे. पण इथे दु:ख आहे, आणि सुखात दु:ख मिसळलेलं असल्याने जीवनातून संन्यास घ्यावा का? सुंदर पांढऱ्या तांदूळांनी भरलेल्या भातावर भुसे आहेत म्हणून आपण फेकून द्यावी का, असा त्यांचा युक्तिवाद होता. माणसाने जीवनावर प्रेम करायला शिकावे आणि या जगातच सुख मिळवण्याचा प्रयत्न करावा, असे चार्वाकांचे आवाहन होते.

१.९ आध्यात्मवादाला विरोध करणारा चार्वाक :

प्राचीन काळापासून भारतात कोणत्या ना कोणत्या स्वरूपात भौतिकवाद प्रचलित आहे. वेद आणि वैदिक साहित्य, बौद्ध ग्रंथ आणि इतर प्राचीन तात्विक ग्रंथांमध्येही याचा उल्लेख आहे. उदाहरणार्थ, ऋग्वेदात एका ठिकाणी असे म्हटले आहे की सत्याची उत्पत्ती असत्यापासून होते. "खरं तर, सद् जयत बृहस्पती यांच्या मते, त्याचा अर्थ असा आहे की भौतिक हा अंतिम घटक आहे. परंतु भौतिकवादावर कोणताही स्वतंत्र ग्रंथ उपलब्ध नाही. भारतीय तत्वज्ञानाच्या इतर शाळांप्रमाणे, भौतिकवादाच्या समर्थकांसाठी कोणताही सुव्यवस्थित पंथ किंवा कोणताही ग्रंथ उपलब्ध नाही. परंतु भारतीय तत्वज्ञानाच्या बहुतेक शाळांमध्ये, भौतिकवाद किंवा चार्वाक तत्वज्ञानाचे खंडन केले गेले आहे आणि मुख्यतः आपल्याला भौतिकवादाबद्दल अशा प्रकारे माहिती मिळते. प्राचीन भारतीय साहित्यात, आपल्याला अनेकदा भौतिकवाद्यांसाठी चार्वाक हा शब्द वापरला जातो. या शब्दाचा मूळ अर्थ नेमका काय आहे हे माहित नाही. काही विद्वानांच्या मतानुसार, चार्वाक हे एका ऋषीचे नाव आहे ज्यांनी प्रथम भौतिकवाद मांडला, म्हणून भौतिकवादाच्या सर्व समर्थकांना चार्वाक म्हटले गेले. पुन्हा, काही इतर विद्वानांचे मत आहे की चार्वाक हे कोणत्याही व्यक्तीचे नाव नाही. चार्वाक हा शब्द 'धर्भ' या धातूपासून आला आहे, 'चर्वा' म्हणजे पिणे. या विचारसरणीच्या लोकांनी खाण्यापिण्यावर अधिक भर दिला असल्याने, त्याला चार्वाक म्हटले गेले."[26] त्याचे नाव चार्वाक होते. चार्वाचा एक अर्थ असा आहे की जे तत्वज्ञान आत्मा, दुसरे जग, देव आणि सर्व आध्यात्मिक आणि नैतिक मूल्यांना चघळते, म्हणजेच. त्यांचा नाश करणाऱ्याला चार्वाक म्हणतात. मग काही इतर विद्वान म्हणतात की चार्वाक हा शब्द 'चारू आणि वाक' या दोन शब्दांपासून बनलेला आहे. चारु म्हणजे सुंदर आणि वाक म्हणजे शब्द. चार्वाकचे शब्द ऐकायला खूप गोड असल्याने, भौतिकवाद्यांना चार्वाक असे नाव पडले.

१.१० आत्म्याच्या शाश्वततेच्या संकल्पनेचा नकार

चार्वाकांच्या मते, चेतन शरीर म्हणजे आत्मा. (चैतन्य विशिष्ट काया पुरुष) ते शरीराबरोबर उद्भवते, शरीर अस्तित्वात असेपर्यंत चालू राहते आणि शरीराच्या नाशाने संपते. शरीर आणि चेतना दोन्ही पृथ्वी, पाणी, अग्नी आणि वायू या चार घटकांच्या विशिष्ट संयोगातून जन्माला येतात. स्वतंत्र चेतना नावाचा गुण पृथ्वी, पाणी इत्यादींमध्ये आढळत नाही. परंतु त्या चार घटकांचे विशिष्ट संयोजन चेतनेच्या उत्पत्तीकडे घेऊन जाते. उदाहरणार्थ, सुपारी, सुपारी, कातेचू, चुना इत्यादींमध्ये लालसरपणा नसतो परंतु त्यांच्या विशेष संयोजनामुळे लालसरपणा निर्माण होतो. भूतकाळातून निर्माण होणाऱ्या चेतनेच्या किंवा जीवनाच्या आपल्या सामान्य अनुभवातही आपल्याला उदाहरणे आढळतात. घाणेरड्या पाण्यात कीटक. आपोआप निर्माण होतात. जेव्हा दही शिळे होते, तेव्हा त्यात निर्माण होणारे जंतू प्रत्यक्षात भूतकाळातील जीवनाचा उदय असतात. शिवाय, भौतिक पदार्थांच्या अनुपस्थितीत आपली चेतना कमी होते. एका विशिष्ट प्रकारची हालचाल आपल्या विचारशक्तीवर परिणाम करते, ती वाढवते किंवा कमी करते इत्यादी.

१.११ पुनर्जन्माच्या संकल्पनेचे खंडन:

चार्वाक पुनर्जन्माची संकल्पना नाकारतात कारण त्यांच्या मते आत्मा हे चेतनेसह एक शरीर आहे आणि चेतना ही भौतिक शरीराची एक विशेषता आहे जी शरीर अस्तित्वात असेपर्यंतच टिकते, म्हणून एका जन्मापासून दुसऱ्या जन्मात कोणतेही स्थानांतरण होत नाही. जेव्हा नवीन शरीराचा जन्म होतो तेव्हा एक आत्मा त्यात प्रवेश करतो किंवा चेतना प्रथम गर्भाशयात किंवा गर्भात निर्माण होते. हा दृष्टिकोन स्वीकारार्ह नाही. जर एखाद्या नवजात बाळाने वातावरणातून मिळणाऱ्या उत्तेजनांना आणि संवेदनांना प्रतिक्रिया दिली किंवा अंड्यातून बाहेर पडलेले पिल्लू पोहणे किंवा भक्षक पक्षी पाहून पळून जाणे यासारखे सहज वर्तन दाखवत असेल, तर हे त्याच्या शरीरात आत्म्याच्या उपस्थितीमुळे नाही, तर ते दिवसा आणि रात्री सूर्याच्या किरणांना प्रतिसाद म्हणून कमळाच्या फुलाच्या पाकळ्या उघडतात आणि बंद होतात तितकेच नैसर्गिक आहे.

शरीरासोबतच नष्ट झालेल्या शरीराची जाणीव दुसऱ्या शरीराच्या अस्तित्वाशी कशी संबंधित असू शकते? एकदा मन पूर्णपणे नष्ट झाले की ते दुसरे मन जन्म देऊ शकत नाही. गर्भात प्रथम चेतना निर्माण होते हा सिद्धांत खरा मानला जाऊ शकत नाही. चेतना ही सापेक्ष असते आणि गर्भात इंद्रिये विकसित होत नाहीत, म्हणून तेथे चेतना अस्तित्वात राहू शकत नाही. सर्व ज्ञान अनुभवजन्य असते आणि ते अनुभवानंतर मिळवले जाते. चेतनेचा प्रवाह परिवर्तनशील आहे आणि त्यात कोणत्याही शाश्वततेचा शोध घेणे निरुपयोगी आणि अर्थहीन आहे. जाणीव नश्वर आहे. म्हणून पुनर्जन्माचा सिद्धांत चुकीचा आहे.[१२]

१.१२ कर्मण्यम या संकल्पनेचे खंडन

चार्वाक तत्वज्ञान वगळता सर्व भारतीय तत्वज्ञानात, कर्माचा सिद्धांत आत्म्याच्या शाश्वततेच्या प्रकाशात स्थापित केला गेला आहे. कर्म सिद्धांत हा सांसारिक जगात आढळणाऱ्या कारण आणि परिणामाच्या नियमाचा नैतिक पैलू आहे. आपला सामान्य समज असा आहे की प्रत्येक कृतीचा काही ना काही परिणाम असतो; जो कृती करतो त्याला त्याचे परिणाम भोगावे लागतात. जर हे मान्य केले नाही, तर 'अ' कृती करतो आणि 'ब' ला परिणाम मिळतो, तर आपल्याला कृती करण्याची इच्छा राहणार नाही. मग असेही दिसून येते की कोणत्याही कामाचे फळ मिळण्यास वेळ लागतो. या सर्व गोष्टींचा विचार करता, भारतीय तत्वज्ञानाचा सामान्य विश्वास असा आहे की संपूर्ण आयुष्यात केलेल्या कर्मांचे पूर्ण फळ एकाच आयुष्यात मिळू शकत नाही. विशेषतः मृत्यूपूर्वी केलेल्या कर्मांचे फळ या जन्मात कधीही मिळू शकत नाही. या आधारावर, भारतीय तत्वज्ञानात अदृश्य, असामान्य, देव, भाग्य, पाप-पुण्य इत्यादी संकल्पना स्वीकारल्या गेल्या आहेत.[१३]

१.१३ इतर आध्यात्मिक श्रद्धांचे खंडन :

चार्वाक तत्वज्ञानाचे चार टप्पे विद्वानांनी स्वीकारले आहेत. पहिल्या टप्प्यात ती फक्त एक निषेध प्रवृत्ती होती. त्याने सर्व प्रकारच्या ज्ञानावर, प्रत्यक्ष असो वा अप्रत्यक्ष, आणि सर्व प्रकारच्या पुराव्यांवर, प्रत्यक्ष असो वा अनुमानित, प्रश्न उपस्थित केले. त्याने वेदांची सत्यता स्वीकारण्यासही नकार दिला. दक्षिण रंजन शास्त्री यांच्या मते, त्यावेळी ते बारहस्पत्य या नावाने लोकप्रिय होते.

दुसऱ्या टप्प्यात, नैसर्गिक ज्ञानाचे पुरावे म्हणून या तत्वज्ञानांमध्ये धारणा आणि भौतिकवादाची तत्त्वे समाविष्ट करण्यात आली. शास्त्री असेही म्हणतात की तत्वज्ञान म्हणून त्याचे महत्त्व कितीही कमी असले तरी, खऱ्या अर्थाने ते त्या वेळी एकमेव भारतीय तत्वज्ञान होते. या काळात, अजित केश कांबळ, कंबलाश्वत आणि पुराण कसप या प्रसिद्ध भौतिकवादींचे विचार पसरले आणि या दृष्टिकोनाला 'लोकायत' म्हणून ओळखले जाऊ लागले.[१४]

तिसऱ्या टप्प्यात, त्यात अति सुखवादाचा समावेश करण्यात आला आणि हे त्याचे महत्त्वाचे वैशिष्ट्य बनले. हे सर्व सामाजिक, धार्मिक आणि राजकीय पैलूंमध्ये वैचारिक स्वातंत्र्याच्या भ्रष्ट अभिव्यक्तीमुळे होते. याच काळात चार्वाकचा उदय झाला आणि 'यवत जीवेत सुखमज्जीयेत' सारख्या विधानांचा प्रचार करण्यात आला आणि कनिष्ठ इंद्रियसुख इतर सर्व प्रकारच्या सुखांपेक्षा श्रेष्ठ घोषित करण्यात आले. शास्त्री येथे असेही म्हणतात की या काळापासून अतिरेकी भौतिकवादी अध्यात्माकडे झुकू लागले. येथे, जेव्हा अध्यात्मवाद्यांनी भौतिकवादावर टीका केली, तेव्हा त्यांनी हा सिद्धांत सोडून दिला आणि तो इंद्रिये, जीवन आणि विचार यांच्या अवयवांशी जोडण्याचा प्रयत्न केला. पूर्वी भौतिकवादी लोक अनुमान हे ज्ञानाचे साधन म्हणून स्वीकारत नव्हते, परंतु आता त्यांनी प्रथम शक्यता आणि नंतर अनुमान, जरी एका अरुंद आणि मर्यादित स्वरूपात, ज्ञानाचे साधन म्हणून स्वीकारले. पुरंदरसारखे तत्वज्ञानी या प्रकारच्या भारतीय भौतिकवादाचे समर्थक होते.

चौथ्या टप्प्यात, वेदांवर टीका करताना, त्यांनी जैन आणि बौद्ध तत्वज्ञानाशी हातमिळवणी केली आणि तिघेही नास्तिकांच्या एकाच श्रेणीत आले. म्हणजेच, वेदांवर विश्वास न ठेवणाऱ्या मताला नास्तिक म्हटले जात असे. त्यांच्या सुरुवातीच्या स्वरूपात, त्यांना बृहस्पतीचे अनुयायी म्हणून ओळखले जात असे, ज्यांनी भौतिकवादी वैदिक विधींवर वैचारिक हल्ला केला. वैदिक विधींच्या टीकेत बौद्ध धर्मासोबत जैन धर्मही काही काळासाठी खूप लोकप्रिय झाला, कारण वैदिक यज्ञांपासून तिरस्कारामुळे लोकांच्या मनात भौतिकवादी प्रवृत्ती रुजली होती, परंतु काळाच्या ओघात परिस्थिती बदलत राहिली. बौद्ध आणि जैन तत्वज्ञान स्वतःच दिव्य अध्यात्माच्या दिशेने वाटचाल करत होते आणि भौतिकवाद्यांना वैदिक अध्यात्मवादाप्रमाणेच जैन आणि बौद्ध अध्यात्मवादावर टीका करावी लागली. परिणामी, भौतिकवाद्यांवर एकाच वेळी तीन बाजूंनी हल्ला होऊ लागला - वैदिक समर्थकांकडून, जैनांकडून आणि बौद्धांकडून. ज्यामुळे त्यांना दुर्लक्षित करण्यात आले."[१५]

प्राचीन भारतीय परंपरेने चार्वाकचा अश्लील पद्धतीने विरोध केला नाही, प्राथमिक विचारसरणीच्या स्वरूपात किंवा इतर कोणत्याही स्वरूपात. महाभारतात एक घटना आहे की जेव्हा युधिष्ठिर युद्धात अनेक नातेवाईकांना मारून सिंहासनावर बसतो, तेव्हा एक व्यक्ती मारी सागामध्ये (राज्य मिळविण्यासाठी आपल्या नातेवाईकांना मारल्याबद्दल) युधिष्ठिरावर टीका करते, तेव्हा युधिष्ठिराचे दरबारी त्या व्यक्तीला जाळून मारतात. चार्वाकाच्या वेषातला हा शत्रू आहे असे म्हणणे. येथे लक्षात घेण्यासारखा मुद्दा असा आहे की चार्वाकाच्या अनुयायांना नव्हे तर त्याचे शत्रू मारले पाहिजेत. याचा अर्थ असा आहे की चार्वाक तत्वज्ञानात आदर्श आणि नैतिकता देखील आहे, जरी ती सर्वांना लागू नसली तरी. पण, ज्यांचा त्यांच्यावर विश्वास आहे. त्याला अनेक गुंतागुंतींबद्दल माहिती

असेल किंवा नसेल, पण त्याचे मत नैतिक आणि मानवी मूल्यांबद्दल निश्चितच बोलते. अशाप्रकारे, महाभारतातही, चार्वाक तत्वज्ञान मर्यादित आणि अपूर्ण स्वरूपात स्वीकारले गेले होते, ते पूर्णपणे चुकीचे मानले गेले नाही.

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आदिवासी कला आणि संस्कृती

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अमूर्त :

आदिवासी जमाती निसर्गाच्या सानिध्यात राहतात. आदिवासी नागर समाजापेक्षा दूर डोंगर द-यामध्ये राहतो. आदिवासींच्या वेगळेपणामुळे त्यांनी स्वतःची स्वतंत्र, वेगळी वैशिष्ट्यपूर्ण संस्कृती निर्माण केली आहे. आदिवासी संस्कृतीच्या जडणघडणीत निसर्गाचा फार मोठा वाटा आहे. आदिवासी समाज ज्या नैसर्गिक, सामाजिक वातावरणात राहतो ते वातावरण डोंगर द-या, नदी-नाले, जंगले, पशुपक्षी, वृक्षवेली यांनी भरलेला आहे. आदिवासी सामाजिक जीवनात नाचगाणी, सणोत्सव, बाजार, जत्रा-यात्रा, जमात पंचायत तसेच त्यांच्या जन्मप्रथा, विवाहप्रथा, मार्तिकप्रथा एकूणच धार्मिक श्रद्धा, रूढी, परंपरा, संकेत, लोकसमजुती यांनी परिपूर्ण आहे.

आदिवासी संकृतीच्या जडणघडणीत निसर्गाचा फार मोठा वाटा आहे. दैनंदिन जीवनासाठी लागणा-या अनेक वस्तू आदिवासी आजही निसर्गातील साधनांतून बनवितात.आदिवासी त्यांच्या गरजेनुसार वस्तू बनवितात. त्यामधूनच आदिवासींच्या कला प्रकारांचा जन्म होतो.

सूचक शब्द : *धर्मश्रद्धा, भगत, धंतरी, गायतरी, भवाडा, कनसरी, दंडार, रेले,लग्न चौक .*

प्रस्तावना :

कलानिर्मिती ही माणसाची सहजप्रवृती आहे. आदिमानवापासून कला निर्मिती सुरू झाली. 'कला' आदिमानवाच्या जीवनाचा अविभाज्य भाग होता. त्यांच्या काही गरजांच्या पूर्तीतून कलांची निर्मिती झाली. निसर्गातील विविध अनुभवातून उत्स्फूर्त कलानिर्मिती करू लागला. त्यांच्या कलानिर्मितीचे मूळ निसर्ग आहे. त्यांच माध्यम निसर्ग आहे आणि त्यांच्या आविष्कारही निसर्गच आहे. भीमबेटका येथील गुहांचित्रांपासून सुरू झालेला प्रागैतिहासिक कलाविष्कार आजपर्यंत सुरू आहे. "गुहांमध्ये भिंतीवर चित्रे काढणारा मानव कलेसाठी कला निर्माण करीत नव्हता. त्याच्या दृष्टीने जादूचा एक भाग म्हणून कलेला महत्त्व होते. विशिष्ट प्रकारचे नृत्य केले किंवा विशिष्ट आवाज केले म्हणजे शिकारीत यश मिळते, युद्धात जय मिळतो, भूतपिशाच्चांपासून संरक्षण होते, इत्यादी समाज त्या काळात प्रचलित होते. गिल्बर्ट मरेने ग्रीक शोकात्मिका त्या कालातील डायोनिससच्या धार्मिक विधिमधून जन्माला आली असे स्पष्ट केले आहे. इसवी सनापूर्वी ३६१ मध्ये साथीच्या रोगापासून बचाव व्हावा म्हणून ग्रीक शोकात्मिकांचे प्रयोग रोममध्ये केले जात होते असे मरे सांगतो. यावरून

अभ्यासकांनी सिद्ध केले की, मध्ययुगीन युरोपातील नाट्यपरंपरेचा जन्म धार्मिक सण, प्रार्थना व विधी यातून झाला."[१]

भारतीय आदिवासींनी स्वसंरक्षणासाठी, वंश संवर्धनासाठी, गुराढोरांचे संरक्षण करण्यासाठी, रोगाराईचे, निर्मूलन करण्यासाठी निसर्गदेवता, प्रेतात्मा, आत्मा, भूतेखेते या शक्तींना प्रसन्न करण्यासाठी मंत्रतंत्र, जादूविद्या, वनौषधी यांचा उपयोग केला. या क्रियेतून विधिनाट्य, धार्मिक नृत्य, गीत गायन, कथाकथन, वाद्यवादन यांचा जन्म झाला. यामधून आदिवासींच्या जीवनोपयोगी कलाप्रकारांचा जन्म झाला.

३) शोधनिबंधाचे उद्दिष्ट :

१) आदिवासींच्या कला, साहित्याचा अभ्यास करणे.

२) आदिवासी संस्कृतीचा, समाज जीवनाचा शोध घेणे.

३) आदिवासींच्या कला, साहित्यातील सौंदर्यशास्त्राचा शोध घेणे.

४) गृहीतके:

१) आदिवासींच्या संस्कृतिच्या जडणघडणीत निसर्गाचा फार मोठा वाटा आहे.

२) आदिवासींच्या कलांची निर्मिती त्यांच्या परंपरेतून, धार्मिक संकेत पालनातून झाली आहे.

३) आदिवासींच्या कला, साहित्यातून त्यांच्या स्वतंत्र सौंदर्यशास्त्राची निर्मिती झाली आहे.

५) आदिवासींची संस्कृती आणि धर्मश्रद्धा :

'निसर्ग सर्वशक्तीमान आहे, असे आदिवासी मानतो. आपल्या भोतालच्या लौकिक सृस्तीतील सर्व वस्तूमात्रांच्या ठिकाणी असू (माना) नामक यात्वात्मक शक्ती आहे. ही जीवनशक्ती (Magical potence) विशिष्ट मंत्र आणि विधींच्या साहाय्याने वाढविता अगर कमी करता येते. या शक्तींच्या साहाय्याने आपल्या ठिकाणी यात्वात्मक सामर्थ वाढवून निसर्गावर प्रभुत्व मिळविता येते, अशी आदिवासींची श्रद्धा आहे."[२]

"आदिवासी व्याधिमुक्ततेसाठी, रोगराई दूर करण्यासाठी, दुष्काळ, आवर्षण नाहीसे करण्यासाठी जादूविधा, मंत्र सामर्थ्याचा वापर करतात. वनौषधींच्या वापर करतात. या संदर्भात विधियुक्त मंत्रगायन, मंत्रोच्चार, वाद्यवादन करणारा एक अधिकारी व्यक्ती आदिवासी समाजात असतो. तो म्हणजे भगत (Shaman). भगत हा आदिवासींचा देवमाणूस (Mangad) असतो. भगत देवतांचा प्रसन्न करण्यासाठी विविध विधिप्रकार, पूजा करतो."[३] आदिवासींच्या धर्मभावनेत विधियुक्त आचाराला अनन्य साधारण महत्व आहे. थोडक्यात धर्म आणि धार्मिक आचार आदिवासी संस्कृतीचे वैशिष्ट्य आहे.

६) आदिवासींच्या देवता :

आदिवासींना जीवन जगण्यासाठी सहाय्य करणाऱ्या तत्वांना त्यांनी देवत्त्व बहाल केले आहे. धंतरी माता (भूमाता), गायतरी माता (गोमाता), कनसरी माता (धान्य देवता), हिरवा देव (डोंगर देव), वाघोबा देव (वाघ्या), नारनदेव, वेताळ, कुळदेवता, चंद्र, सूर्य, वीरचेडा (अतुप्त आत्मा), धनचेडा (भूधानावर वास करणारा आत्मा) हिमाय (पार्वती), महादेव, गावदेवी, जगदंबा भवानी, सात अप्सरा (पाण्यातील देवता) यामधील काही देवता सर्व आदिवासी जमातींमध्ये आहेत. प्रत्येक जामातीनुसार विविध देवता आहेत.

७) आदिवासींचे कला प्रकार :

१) **नृत्य कला** : आदिवासी जमातींमध्ये नृत्याच्या निर्मिती संदर्भात भिन्न मते आहेत. माणूस प्राण्यांपासून विशेषतः मोरांपासून नृत्य करण्यास शिकला. आदिवासींना नृत्ये मोठ्या देवाने (महादेव, बडादेव) शिकविली. (बडादेव) 'कांबडनाच' नारनदेवाने कणसरीला प्रसन्न करण्यासाठी केला. भिवसन देवाने दंडारु सुरू केले. आदिवासींमध्ये स्त्री-पुरुष दोघेही नृत्य करतात. कधी वेगवेगळे नाचतात. भिल्ल्लांच्या 'दिंडण' आणि गोंड कोलामांच्या 'दंडार' नृत्यात स्त्रिया सहभागी होत नाहीत.

अ) धार्मिक नृत्ये - नारनदेव ही वारल्यांची पर्जन्य देवता आहे. पाऊस पडण्यासाठी नारनदेवाचे कामडनृत्य केले जाते. सुगीच्या दिवसात आदिवासी वारली तारपा नृत्य करतात. दिवाळीमध्ये रवाल नृत्य, घोरनृत्य, गौरी नाच, ढोल नाच, बोहाडा (वारली, ठाकर, मल्हारकोळी), करमानृत्य (गोंड, बैगा, माडिया), डिंडाण नाच हा भिल्ल आदिवासींचे नृत्य आहे. दंडार हे कोलामाचे नृत्य असून धरणी मातेच्या पूजेसाठी केले जाते. होळी नृत्य प्रत्येक आदिवासी जमातीमध्ये सादर केले जाते. कातकरी आदिवासी परेन नृत्य, ढोल नृत्य, झिंगी नृत्य करतात. आदिवासी जमातींचे नृत्य गोलाकार, अर्धगोलाकार, सर्पाकार फेर धरून करतात.

ब) वीरश्रीयुक्त नृत्ये - लढाऊवृती आणि शौर्य दाखविणारी नृत्ये "भारतातील नागा, मिझो, गारो, चकमा, अभोर, मिरी, मिशमी, मिकीर, लुशाई, जैतीया, सेंमी इत्यादी आदिवासी जमाती करतात. मृतात्म्यांना शांती मिळावी म्हणून अनेक आदिवासी जमातीमध्ये स्मशानभूमीच्या भोवती नृत्य करतात. 'हुया बंग नाच' करतात. मारिया जमातीचा 'विनयभोगा नाच, करसाडनाच, मरमी नाच, तूर नाच"[४] एकूण आदिवासींच्या नृत्यांची संख्या शेकड्यांनी मोजावी लागेल. या बरोबरच शृंगारिक नृत्य, मनोरंजनासाठी केली जाणारी नृत्य, चांदण्या रात्री, लग्ना समारंभात केली जाणारी नृत्य आहेत.

२) **चित्रकला** : भारतात प्रागौतिहासिक काळात गुहाचित्रांत शिकारीची दृश्ये, प्राण्यांचे चित्रण मुख्यत: दिसते. शिकार दुर्लभ होऊ लागल्यावर मानव निसर्गातील अद्भुत व अज्ञात शक्तीला प्रसन्न करण्यासाठी गुहांच्या भिंतीवर चित्रे काढू लागला. पुढच्या टप्प्यात सांस्कृतिक व धार्मिक जीवनाचा एक भाग म्हणून भिंतीवर (कुड) चित्रे काढू लागले. यामध्ये "बिहारमधील 'संभाळ आणि हो' ओरिसामधील 'साओरा', मध्य प्रदेशातील 'गोंड' आणि परधान, महाराष्ट्रात 'गोंड', परधान व वारली या आदिवासी जमाती चित्रे काढतात. आदिवासींची चित्रकला ही सूचक (सांकेतिक) कला आहे. भरपूर पाऊस पडण्यासाठी बेडकाची चित्रे, दुष्टात्म्यांना घरापासून दूर ठेवण्यासाठी 'सूर्यदेव, चंद्रदेव काढतात. मेळघाटातील कोरकूंमध्ये स्वस्तिक काढतात. गडचिरोलीमध्ये बडादेव यांचे चित्र काढतात."[५] वारली आदिवासींच्या लग्नाच्या वेळी कुडावर, सुवासिनी देवचौक काढतात. यामध्ये पालघट देवी, शिडी, बाशिंगे, पशुपक्षी, प्राणी, व-हाडी , पाचशिऱ्या, तीनशिऱ्या व इतर चित्रे काढतात. या व्यतिरिक्त त्यांच्या दैनंदिन जीवनातील विविध दृश्य चित्ररूपात काढतात. तारपानृत्य, गावदेव, वाघ्यादेवाची पूजा, पाण्यातील मासेमारी, डोंगर, वने, नदीनाले, जत्रा, शेतीचे हंगाम इत्यादी विषयावार भिंतीचित्रे काढतात. या चित्रासाठी तांदळाचे पीठ, गेरू, काजळी, हळद, कुंकू, रंगीत फुले, झाडाचा चीक, शेण लालमाती यांचा वापर करतात. व गवताच्या काडीने काढतात. वारली चित्रकार भौमितिक आकाराची चित्रे काढतात. त्रिकोण, चौकोन, अर्धवर्तुळ, वर्तुळ इत्यादी रेषाकृतीला जास्त महत्त्व दिले जाते. प्रसिध्द वारली चित्रकार श्री.जिवा सोमा म्हसे यांनी या कलेचा प्रसार इंग्लंड, नार्वे, फ्रान्स, जर्मनी या देशात केला. आज त्यांची परंपरा अनेक आदिवासी चित्रकार चालवत आहेत.

३) **हस्तकला** - आदिवासी जमातींच्या अनेक देवदेवता आहेत. निर्सग पूजक आदिवासी दगड, धोंडे, माती, लाकूड, धातू यांच्या माध्यमामधून विविध दैवतांची निर्मिती स्वत: करतात. वाघदेव (वाघ्या) हे बहुतेक आदिवासींचे ग्रामदैवत आहे. वाघाच्या दगडी, लाकडी मूर्ती ३ ते ४ फूटाच्या बनवतात. त्यावर सूर्यदेव, चंद्रदेव, सर्प, विंचू कोरतात. तसेच मृतांच्या स्मरणार्थ वीरपुरषांच्या स्मरणार्थ स्मारके म्हणजे शिणोली (उसेकाल), वीर होय. ही स्मारके चार ते सहा फूट उंच, १८ ते २० इंच रुंद असतात. तसेच साचेकाम करून बहिरम, कणसरी, माता, खंडोबा, म्हळसा, बडादेव वगैरे मूर्ती बनवतात.

अ) **मुखवटे** : महाराष्ट्रातील आदिवासी वेगवेगळ्या उद्देशांनी मुखवटे बनवतात. हे मुखवटे माती, शेण, लाकडे, कागद, लगदा तूस बांबू यांचे असतात. भवाड्यासाठी, मृतात्म्यांच्या पूजनासाठी, नृत्यासाठी ते मुखवटे बनवतात. हे मुखवटे दिड ते अडीच फुटापर्यंतचे असतात. दहा ते पंधरा किलो वजनाचे असतात. भवाड्यासाठी बावन्न ते पंचावन्न मुखवटे लागतात. हे मुखवटे घालून आदिवासी नृत्य करतात.

ब) **आदिवासींची वाद्ये** : संगीत व नृत्य प्रिय आदिवासींनी त्यांना लागणारी वाद्ये स्वतः बनविली आहेत. आपली वाद्य व नृत्य ही देवांनी निर्माण केली आहेत. अशी त्यांची विनम्र श्रद्धा आहे. तारपा हे वाद्य नारनदेवाने तयार केले, डफ लिंगाल देवाने केला. वाद्यामध्ये "तंतुवाद्ये, सुषिर वाद्ये, घनवाद्ये हे प्रकार आहेत. या वाद्यामध्ये बासरी, पावरी, बोरी, तारपा, शिंग, किंगरी, झांगली (घांगळी). तूर, धुम्मस, मांदोळ, मादळ, मांदरी, मांजरी, डाका, डेरा या वाद्यांचा समावेश होतो. वाद्य बनविण्यासाठी आदिवासी भोपळा, बांबू, लाकूड, कातडे, मातीची मडकी, बिया, हरीण, शिंग, ताडाची पाने, गोंद यांचा वापर करतात."[६]

क) **विणकाम** : मासे व प्राण्यांच्या शिकारीसाठी वस्तू, टांगून ठेवण्यासाठी जाळे विणतात, गोफण, शिकाले, विविध प्राणी विणकामाने बनवतात.

ड) **वास्तुकला -** स्वतःची घरे स्वतःच बांधतात. जंगलातील साग, खैर या लाकडांचा वापर करतात. गवत, भाताची पावळी, झाडाची पाने यांचा वापर करून घराचे छत करतात. घराच्या भिंती (कुड) बांबू, कारवीच्या असतात. त्या शेण व लालमाती यांनी लीपतात. पाण्यासाठी लाकडाच्या तीन चार फूट लांबीच्या माचा बनवतात. उखळ, मुसळ, पाण्यासाठी तुंबडा, मलई, किरकिंडा या वस्तू बांबूपासून बनवतात.

इ) **गोंदण्याची कला** - स्त्रिया सुईच्या टोकाने, काट्याने, पिनेने शरीर गोंदवतात. झाडे, फुले, साप, नक्षी वगैरे चित्रे गोंदतात.

ई) **अलंकार** : (आभूषणे) - चांदी, पितळ, धातू, काच, दगडी मणी, लाकडी मणी, हाडे, वेळू, गवत, बिया, पिसे, कवड्या यांचे दागिने बनवितात. घुंगरा करदोडा, नृत्यासाठी कमरपट्टे, बाजूबंद, कर्णभूषणे, डोकसाकळा, अंगठ्या, चेन, पैंजण, किडी, नाण्याचे दागिने, वाळा अंगावर आभूषणे घालून सजण्याची कला आदिवासींनी आत्मसात केली आहे. नृत्यासाठी पाने, फुले यांच्या माळावरून गळयात, कमरेवर, डोक्यावर सुंदर हार, तुरे परिधान करतात. यामधून आदिवासींनी सौंदर्यदृष्टी दिसून येते.

५) **आदिवासींचे लोकसाहित्य** :

अ) लिखित साहित्य प्रकार - आदिवासी जमातींनी मौखिक परंपरेमधून विविध सण-उत्सव प्रसंगी गाईली जाणारी गीते परंपरेने जपली आहेत. यामध्ये लोकगीते, कथागीते, कथाकथन, थाळीवरील बात कथन, म्हणी, वाक्प्रचार, उखाणे, म्हणी, कोडी, ओव्या देवता गीते यांचा समावेश होतो. जन्मापासून

मृत्यूपर्यंत विविध प्रसंगी गीत गायन केले जाते. नृत्यगीते, भक्ती गीते, भलरी गीते, श्रमगीते, भगतांची गाणी, मंत्र-तंत्र यांचा समावेश होतो.

लोककथा या प्रकारामध्ये प्राणीकथा, अद्‌भुतकथा, दैवतकथा, हास्यकथा, आख्यायिका यांचा समावेश होतो. एकूणच त्यांच्या लोकसाहित्यामधून त्यांच्या भावभावना, आचार, विचार, जीवनदृष्टी, सौंदर्यदृष्टी, रसनिर्मिती यांचे दर्शन घडते. भूतकाळातील राजवैभवांच्या स्मृती, वर्तमान काळातील वास्तव जीवन यांचे चित्रण त्यांच्या लोकसाहित्यातून दिसून येते.

ब) आदिवासींचे साहित्य प्रकार : १९६० नंतर विविध, साहित्य प्रवाहामध्ये आदिवासी साहित्याने काव्य, कथा, कादंबरी, आत्मचरित्र, वैचारिक लेख, नाटक, एकांकिका या प्रकारांमध्ये लेखन केले आहे. एकूण आदिवासींच्या साहित्यामधून त्यांच्यावरील अन्याय, अत्याचार, त्यांचे आर्थिक शोषण यांचे चित्रण आले आहे. आंबेडकरी चळवळीच्या प्रेरणा घेऊन स्वातंत्र्य, समता, बंधुता, सामाजिक न्यायाची मागणी करणारे त्यांचे साहित्य आहे. ऊलगुलान, विद्रोह यांचे चित्रण येते आदिवासींचे साहित्य त्यांच्या जीवनाचा भूतकाळ, वर्तमानकाळातील संघर्ष, संस्कृती, समाज यांचे वास्तवचित्रण करते. आपल्या बोली भाषेमधून आदिवासी आपला आत्मविष्कार करताना दिसून येतो.

७) आदिवासी कला, साहित्याचे सौंदर्यशास्त्र :

१) आदिवासींच्या चित्रकलेमधून संपूर्ण निसर्ग व त्यांचे वास्तव जीवन भौमितिक आकारून उत्स्फूर्त आविष्कार करते. चित्रकाराची सूक्ष्म निरिक्षणशक्ती व कल्पनाशक्ती यातून त्यांची सांकेतिक, सूचक चित्रसंस्कृती निर्माण होते. स्वतंत्र सौंदर्यदृष्टी दिसून येते. सर्व कला प्रकारामधून उतरवलेला, भावलेला निसर्ग हा सौंदर्याची, स्वयंभू शिवतत्वाची, मंगलतेची साक्ष देतो.

२) आदिवासींच्या सर्वच कला जीवनिष्ठ असून त्यामध्ये लोकाविष्कारांच्या आशय असतो. "लोकाविष्काराची घाटी म्हणजे 'लोकधाटी' असते. आदिम अवस्थेपासूनच्या श्रद्धा-समजुती, त्यांचे भावनसंचित साकारतात. यातून कलाविश्व साकास जाते. याची जाणीव कलावंताला नसते. लोकधाटीच्या परंपरानिष्ठ नैसर्गिक ओढीतून या कला प्रवाहित होत राहतात."[७]

३) आदिवासींचे लोकसाहित्य समूहभावनेचा उत्फूर्त आविष्कार असून त्यामधून त्यांचे भावसौंदर्य, कल्पनावैभव शब्दालंकार पूर्ण आहे. रसाला पोषक असे अनुप्रास, यमक अर्थालंकारामध्ये उपमा रूपक, अतिशयोक्ती, उत्प्रेक्षा, स्वभाववोक्ती अलंकारातून बोलींचे सौंदर्य व्यक्त होते. एकूण त्यांचे लोकसाहित्य हे धर्मविधी, यातुविधेतून निर्माण होते. त्यांच्या परंपरा रूढी यांच्या संवर्धनामधून ते संक्रमित होते. गीत, नृत्य, वाद्य यांचा संगम आदिवासींच्या सांस्कृतिक जीवनातून दिसून येतो. त्या बरोबर लोककथा, म्हणी, पहेलीया, कोडी, वाक्प्रचार यातून समाज-संस्कृतीचे आचार, विचार, सौंदर्य, कल्पकता यातून वाङ्मयाचा समृद्ध वारसा दिसून येतो.

आदिवासी साहित्यप्रकारामधून त्यांच्या चळवळी, जीवन पद्धती, रूढी, परंपरा, संस्कृती यांचे वास्तव चित्रण घडते. ऊलगुलान, विद्रोह विविध चळवळीसह वेदना, कुपोषण, राजकीय सामाजिक जाणिवांचे चित्रण घडते. आदिवासी साहित्याचे सौंदर्यशास्त्र म्हणजे आंबेडकरी विचाराने प्रेरित झालेली आदिवासी जाणीव आहे. या जाणिवेत मुक्तता, स्वातंत्र्य, समता, बंधुता, न्याय या सौंदर्य मूल्यांचा आविष्कार करते. त्यांची जीवनमूल्य ही सौंदर्यमूल्ये आहेत. त्यांच्या आयुष्यातील गरिबी, दु:ख, उपासमार, स्थलांतर, रोगराई यांच्यावर मात करून नृत्य, संगीत, वाद्य, धर्माचरण, लोकनाट्य

यामधून स्वैर आनंद, श्रद्धा, भक्तीभाव यातून साक्षात ब्राह्मस्वादसहोदर आनंदाचा आस्वाद घेणारी आदिवासी संस्कृती आहे.

खेडी व शहरांच्या सीमारेषा लोप पावत आहेत. ग्लोबलायझेशन, लिबरलायझेशन, प्रायवेटायझेशन या त्रिसूत्रीतून नवे प्रश्न निर्माण होत आहेत. समाजातील बदला बरोबर आदिवासींच्या जीवनात, संस्कृतीमध्ये बदल घडत आहेत. त्यामुळे आदिवासींच्या कलांचे जतन, संवर्धन करून त्या कलांचा त्यांच्या आर्थिक विकासाचे साधन बनवणे गरजेचे आहे.

निष्कर्ष :

१) आदिवासी जमातींची निसर्गावर आधारित स्वतंत्र संस्कृती आहे.

२) आदिवासींनी निसर्गातील विविध घटकांना, पशुपक्षी, प्राणी यांना देवत्त्व दिले आहे.

३) आदिवासींच्या धंतरी माता (भूमाता), गायतरी माता (गोमाता), कनसरी माता (धान्य देवता), हिरवा देव, नारनदेव, वाघ्यादेव, वीर, चेडे, वृक्षदेवता, भूत पिशाच्च या प्रमुख देवता आहेत. प्रत्येक आदिवासी जमातींच्या अनेक देवता आहेत.

४) आदिवासींच्या कलांची निर्मिती जीवनोपयोगी साधनांसाठी व धर्मश्रद्धेमधून झाली आहे.

५) आदिवासींच्या कलांमध्ये निसर्गाचे प्रतिबिंब, साधेपणा, रेखीपणा या सौंदर्यघटकांचे दर्शन घडते.

६) आदिवासी स्वच्छंद, मुक्त जीवन जगणारा व नृत्य, वाद्य, संगीत कलेतून बेधुंद आनंद घेणारा समाज आहे.

७) आदिवासींच्या जीवनातील दु:ख, कष्ट, संघर्ष, उपासमार, गैरसोई यावर मात करून कलानंद घेणारा समाज आहे.

८) आधुनिकतेच्या प्रभावामुळे, स्थलांतरामुळे इतरांच्या धर्माचा, सांस्कृतिक प्रभाव आदिवासींच्या जीवनावर पडताना दिसून येतो.

९) आदिवासी साहित्यप्रकारामधून त्यांच्या चळवळी, जीवन पद्धती, रूढी, परंपरा, संस्कृती यांचे वास्तव चित्रण घडते. ऊलगुलान, विद्रोह विविध चळवळीसह वेदना, कुपोषण, राजकीय सामाजिक जाणिवांचे चित्रण घडते. आदिवासी साहित्याचे सौंदर्यशास्त्र म्हणजे आंबेडकरी विचाराने प्रेरित झालेली आदिवासी जाणीव आहे. या जाणिवेत मुक्तता, स्वातंत्र्य, समता, बंधुता, न्याय या सौंदर्यमूल्यांचा आविष्कार करते. त्यांची जीवनमूल्य ही सौंदर्यमूल्ये आहेत. त्यांच्या आयुष्यातील गरिबी, दु:ख, उपासमार, स्थलांतर, रोगराई यांच्यावर मात करून नृत्य, संगीत, वाद्य, धर्माचरण, लोकनाट्य यामधून स्वैर आनंद, श्रद्धा, भक्तीभाव यातून साक्षात ब्राह्मस्वादसहोदर आनंदाचा आस्वाद घेणारी आदिवासी संस्कृती आहे.

शिफारशी :

१) आदिवासी जमातींच्या अज्ञानाचा, अशिक्षितपणाच्या गैरफायदा घेऊन त्यांचे धर्मांतर केले जाते ते थांबवणे गरजेचे आहे.

२) आदिवासींच्या प्रगतीसाठी, विकासासाठी त्यांच्या अंधश्रद्धाचे निर्मूलन करणे गरजेचे आहे.

३) आदिवासींमध्ये त्यांच्या मूलभूत हक्काची, अधिकारांची जाणिव जागृती करणे गरजेचे आहे.

४) आदिवासींच्या परंपरागत कलांचे जतन, संवर्धन, विकास करणे गरजेचे आहे.

५) संशोधक, अभ्यासकांनी आदिवासींच्या अस्तंगत होत जाणाऱ्या लोकसाहित्याचे संकलन, संशोधन करणे गरजेचे आहे.

संदर्भ ग्रंथ :

१) सौंदर्यमीमांसा - रा.भा.पाटणकर, प.आ.१९७४ मौज प्रकाशन गृह, मुंबई पृष्ठ - २८०

२) गाडगीळ सा.सा.-लोकायत, लोकवाङ्मय गृह, मुंबई, प.आ.१९७४, पृ.३३.

३) आदिवासी नाटक - डॉ.रमेश कुबल, आय.एन.टी. लोकं प्रयोज्य संशोधन केंद्र, मुंबई प्रथमावृत्ती, २००६, पृ.१६, ७५

४) आदिवासी कलाविश्व - संपादक - डॉ.गोविंद गारे, श्री.उत्तमराव सोनावणे, आदिवासी संशोधन व प्रशिक्षण संस्था, महाराष्ट्र शासन, जून १९८६, पृ.७५

५) तत्रैव - पृ.४५

६) तत्रैव - पृ.५७

७) द.ग.गोडसे यांची कलामीमांसा - संपादक - सरोजिनी वैद्य, वसंत पाटणकर, मराठी विभाग, पॉप्युलर प्रकाशन मुंबई १९९७, पृ.७३

१.लग्न चौक :



२.मुखवटे :



The Impact Of The Media On Global Electoral Politics
जागतिक निवडणूक राजकारणावर माध्यमांचा प्रभाव

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सारांश

लोकशाहीचा आधारस्तंभ म्हणून मुक्त माध्यमे फार पूर्वीपासून ओळखली गेली आहेत आणि निवडणुकीदरम्यान राजकीय प्रवचनाला प्रभावित करण्यात महत्त्वाची भूमिका बजावतात. जेव्हा मुक्त आणि संतुलित, पारंपारिक माध्यमे (मुद्रण आणि प्रसारण) पारदर्शकता वाढवतात आणि महत्त्वाच्या निवडणूक माहितीचा प्रसार करतात. नवीन माध्यमांचा उदय – जसे की सोशल मीडिया साइट्स, ब्लॉग, ईमेल आणि इतर नवीन मीडिया प्लॅटफॉर्म – सहभागी नागरिकत्व, माहिती आणि ज्ञानाची देवाणघेवाण आणि समावेश आणि सक्षमीकरणासाठी पुढील मार्ग आणि शक्यता प्रदान करते. पारंपारिक आणि नवीन दोन्ही माध्यमे एक महत्त्वाची वॉचडॉग भूमिका बजावू शकतात आणि प्रचाराचे व्यासपीठ, सार्वजनिक वादविवादाचे मंच आणि सार्वजनिक शिक्षक म्हणून काम करू शकतात, शेवटी लोकशाही मजबूत करतात. निवडणुकांमध्ये मीडियाची विकसित होत असलेली भूमिका ओळखून, इंटरनॅशनल फाऊंडेशन फॉर इलेक्टोरल सिस्टम्स (IFES) ने विश्वासार्ह आणि पारदर्शक निवडणुकांना समर्थन देण्यासाठी आपल्या प्रोग्रामिंगमध्ये नवीन मीडियाचा वापर केला आहे.

मुख्य शब्द *- मीडिया, लोकशाहीचा आधारस्तंभ, राजकीय चर्चा, सोशल मीडिया प्लॅटफॉर्मवर प्रभाव, लोकशाही, विश्वासार्ह आणि पारदर्शक निवडणुका.*

प्रस्तावना

नवीन माध्यमांनी उमेदवार आणि त्यांच्या मोहिमांनी नागरिकांशी संवाद साधण्याचा मार्ग बदलला आहे, ज्यामुळे दुतर्फा संवाद आणि परस्परसंवादासाठी अभूतपूर्व संधी उपलब्ध आहेत. अलिकडच्या वर्षांत, 2011 च्या अरब उठाव आणि तत्कालीन सिनेटर बराक ओबामा यांची 2008 च्या अध्यक्षीय मोहिमेची ठळक उदाहरणे म्हणून नवीन माध्यमे सामाजिक बदल आणि राजकीय एकत्रीकरणामध्ये कशी महत्त्वाची भूमिका बजावू शकतात हे देखील आम्ही पाहिले आहे.

निवडणुकीच्या बातम्या आणि घडामोडींचे अनुसरण करण्यासाठी नागरिक मोठ्या प्रमाणात सोशल मीडिया प्लॅटफॉर्मकडे वळत आहेत. 2014 च्या प्यू रिसर्च सेंटरच्या सर्वेक्षणानुसार, 2014 च्या यूएस मध्यावधी निवडणुकांमध्ये 16 टक्के नोंदणीकृत अमेरिकन मतदारांनी फेसबुक आणि ट्विटर सारख्या सोशल मीडिया प्लॅटफॉर्मचा वापर राजकीय माहिती मिळविण्यासाठी आणि निवडणुकीच्या बातम्या

फॉलो करण्यासाठी केला, सोशल मीडिया वापरणाऱ्या नोंदणीकृत मतदारांची संख्या दुप्पट आहे. 2010 मध्ये याच उद्देशासाठी. याव्यतिरिक्त, अधिकाधिक अमेरिकन लोक राजकीय बातम्या फॉलो करण्यासाठी सेल फोन वापरत आहेत, 28 टक्के नोंदणीकृत मतदारांनी 2014 मध्ये असे केले होते.

जगभरात इंटरनेटच्या वाढत्या प्रवेशामुळे, विकसनशील जगातील अनेक उमेदवार आणि नागरिक नवीन माध्यमांकडे वळत आहेत, ज्यांनी 2014 च्या भारतीय निवडणुकांमध्ये मोठी भूमिका बजावली होती. 26 मे 2014 रोजी नरेंद्र मोदी यांनी पंतप्रधान म्हणून शपथ घेतली तेव्हा, ते फक्त राष्ट्राध्यक्ष ओबामा यांच्यानंतर, Facebook वर जगातील दुसऱ्या क्रमांकाचे "लाइक" राजकारणी होते. "आम्ही एक ट्रेंड पाहिला, आम्ही हा ट्रेंड वाचला, जिथे देशातील तरुणांनी जेव्हा इंटरनेट वापरण्यास सुरुवात केली तेव्हा सोशल मीडियाला त्यांचे पहिले साधन म्हणून स्वीकारले होते आणि आम्ही तेथे आमची उपस्थिती असल्याची खात्री केली," असे सोशलचे प्रमुख अरविंद गुप्तहेड म्हणाले.

उद्दिष्टे:

I) माध्यम आणि निवडणूक राजकीय प्रक्रिया यांच्यातील परस्परसंबंध समजून घेणे.

II) लोकशाही प्रक्रियेत माध्यम आणि सामाजिक बाजूंचे महत्त्व समजावून सांगणे.

III) विविध उदाहरणांद्वारे राजकीय प्रक्रियेतील माध्यमांची भूमिका स्पष्ट करणे

संशोधन नमूना

सदर विषयावरील संशोधनासाठी दुय्यम पद्धतीचा वापर केला गेला. यात **सर्वेक्षण**: ऑनलाइन किंवा ऑफलाइन सर्वेक्षणाद्वारे डेटा संकलित करणे, **प्रकाशित साहित्य**: विद्यमान संशोधन, रिपोर्ट्स, आणि केस स्टडीजचा वापर, विशिष्ट व्यक्तींच्या अनुभवांवर आधारित माहिती मिळवणे अशा साधनांचा वापर केला गेला.

लोकशाही आणि मीडिया

लोकशाहीच्या योग्य कार्यात प्रसारमाध्यमे अपरिहार्य भूमिका बजावतात. निवडणूक संदर्भातील प्रसारमाध्यमांच्या कार्यांची चर्चा, अनेकदा त्यांच्या "वॉचडॉग" भूमिकेवर लक्ष केंद्रित करते: उमेदवार, सरकारे आणि निवडणूक व्यवस्थापन संस्था यांच्या यश आणि अपयशांची निर्विवाद छाननी आणि चर्चा करून, प्रसारमाध्यमे त्यांनी किती प्रभावीपणे कामगिरी केली आहे याची माहिती जनतेला देऊ शकते. आणि त्यांना खात्यात ठेवण्यास मदत करा. तरीही निवडणुकांमध्ये पूर्ण लोकसहभाग सक्षम करण्यात माध्यमांच्या इतर **भूमिका आहेत:**

- मतदारांना त्यांचे लोकशाही अधिकार कसे वापरावे याचे प्रबोधन करून;
- निवडणूक प्रचाराच्या विकासाचा अहवाल देऊन;
- राजकीय पक्ष आणि उमेदवारांना त्यांचा संदेश मतदारांपर्यंत पोहोचवण्यासाठी व्यासपीठ उपलब्ध करून देणे;
- पक्ष/उमेदवार, EMB, सरकार आणि इतर मतदारांना त्यांच्या चिंता, मते आणि गरजा सांगण्यासाठी आणि या मुद्द्यांवर संवाद साधण्यासाठी एक व्यासपीठ उपलब्ध करून देऊन;

- पक्ष आणि उमेदवारांना एकमेकांशी वादविवाद करण्याची परवानगी देऊन;
- परिणामांचा अहवाल देऊन आणि मतमोजणीचे निरीक्षण करून;
- प्रक्रियेची निष्पक्षता, तिची कार्यक्षमता आणि तिची संभाव्यता यांचे मूल्यमापन करण्यासाठी, निवडणूक व्यवस्थापनासह, निवडणूक प्रक्रियेची स्वतः छाननी करून;
- माहिती प्रदान करून, शक्य तितक्या, प्रक्षोभक भाषा टाळते, निवडणुकीशी संबंधित हिंसाचार रोखण्यास मदत करते.

प्रसारमाध्यमे हे मतदारांसाठी माहितीचे एकमेव स्त्रोत नाहीत, परंतु जनसंवादाचे वर्चस्व असलेल्या जगात, कमी तंत्रज्ञानाने विकसित देशांमध्येही, राजकीय अजेंडा ठरवणारी प्रसारमाध्यमे अधिक प्रमाणात आहेत.

शासनाच्या वेगळ्या प्रणालीमध्ये माध्यमांची भूमिका (देश)

कम्युनिस्ट देश -

i) चीन -

सरकारने मे 2010 मध्ये इंटरनेटवरील पहिला श्वेतपत्र जारी केला ज्यामध्ये "इंटरनेट सार्वभौमत्व" या संकल्पनेवर लक्ष केंद्रित केले गेले, ज्यामध्ये चीनमधील सर्व इंटरनेट वापरकर्त्यांनी, परदेशी संस्था आणि व्यक्तींसह, चीनी कायदे आणि नियमांचे पालन करणे आवश्यक आहे. चिनी इंटरनेट कंपन्यांना आता "पब्लिक प्लेज ऑन सेल्फ-रेग्युलेशन अँड प्रोफेशनल एथिक्स फॉर चायना इंटरनेट इंडस्ट्री" वर स्वाक्षरी करणे आवश्यक आहे ज्यात श्वेतपत्रिकेतील नियमांपेक्षाही कठोर नियम समाविष्ट आहेत. चीनचे राष्ट्राध्यक्ष शी जिनपिंग सत्तेवर आल्यापासून सर्व प्रकारच्या माध्यमांवर सेन्सॉरशिप कडक झाली आहे.

फेब्रुवारी 2016 मध्ये, शी यांनी पक्ष आणि राज्याच्या बातम्यांसाठी नवीन माध्यम धोरण जाहीर केले: "पक्षाच्या प्रसारमाध्यमांच्या सर्व कामांमध्ये पक्षाची इच्छा प्रतिबिंबित झाली पाहिजे, पक्षाच्या अधिकाराचे रक्षण केले पाहिजे आणि पक्षाच्या एकतेचे रक्षण केले पाहिजे," यावर जोर देऊन राज्य माध्यमांनी स्वत: ला संरेखित केले पाहिजे. पक्ष नेतृत्वाचे "विचार, राजकारण आणि कृती". एका चायना डेली निबंधाने शी यांच्या धोरणावर जोर दिला, "राजकीय स्थिरतेसाठी देशाची प्रसारमाध्यमे आवश्यक आहेत."

ii) रशिया -

आजच्या रशियामध्ये मीडियाचे कार्य जोरदारपणे कमी केले गेले आहे: ते राजकीय स्पर्धेला प्रोत्साहन देत नाही किंवा लोकांच्या वतीने सरकारला जबाबदार धरत नाही. त्याऐवजी प्रसारमाध्यमे हे राज्याचे राजकीय हत्यार बनले आहेत किंवा धोरण ठरवण्यात काहीही फरक न पडता दुर्लक्षित केले आहेत. ही कमतरता सक्षम वातावरणाच्या अभावामुळे उद्भवते. राजकीय बहुलवाद, सत्तेचे पृथक्करण आणि कायद्याचे राज्य गायब आहे; सरकार अधिकार आणि स्वातंत्र्यांना फारसा आदर देत नाही; आणि लोक राजकीय सहभाग किंवा नागरी स्वातंत्र्य, विशेषतः मीडिया स्वातंत्र्य यासाठी कमी मागणी

दर्शवतात. 21 व्या शतकात रशियाने आपला पारंपारिक नमुना पुन्हा सुरू केला आहे: जनतेवर राज्याचे जबरदस्त वर्चस्व आणि पाश्चात्य उदारमतवादाचा तिरस्कार.

आफ्रिका -

i) नायजेरिया -

नायजेरियाच्या नुकत्याच झालेल्या सार्वत्रिक निवडणुकांमध्ये, दोन्ही प्रमुख राष्ट्रपती पदाचे उमेदवार आणि त्यांच्या पक्षांनी सक्रिय Twitter आणि Facebook खाती ठेवली आणि स्वतंत्र राष्ट्रीय निवडणूक आयोग निवडणूक प्रक्रियेशी संबंधित चौकशीसाठी सोशल मीडियावर नागरिकांशी सक्रियपणे गुंतले. नायजेरियाच्या इतिहासात राष्ट्राध्यक्षपदासाठी विरोधी उमेदवाराची पहिली निवडणूक मतदानापूर्वी पारदर्शकतेला चालना देण्यात मोठी भूमिका बजावण्याचे श्रेय सोशल मीडियाला दिले जाते.

ii) केनिया -

निवडणूक प्रक्रियेत प्रसारमाध्यमेही नाटकीयपणे नकारात्मक भूमिका बजावू शकतात. अनेक निरीक्षक अनेकदा 2007 केनियाच्या अध्यक्षीय निवडणुकीदरम्यान माध्यमांनी बजावलेल्या भूमिकेकडे लक्ष वेधतात आणि त्यानंतर हिंसाचाराचा उद्रेक झाला, ज्यामुळे 1,133 लोक मारले गेले आणि 600,000 हून अधिक केनियन लोकांना त्यांच्या घरातून हाकलून लावले, निवडणुकीच्या वेळी मीडियाच्या नकारात्मक प्रभावांचे एक प्रमुख उदाहरण म्हणून. . खाजगी किंवा पक्षपाती माध्यम निवडणुकांना आकार देऊ शकतात आणि कॉर्पोरेट हितसंबंधांना समर्थन देण्यासाठी कव्हरेज देऊ शकतात किंवा हुकूमशाही राजवटीसाठी प्रचार देऊ शकतात, भाषण स्वातंत्र्य आणि प्रेस यासारख्या महत्त्वाच्या लोकशाही तत्त्वांचा भंग करू शकतात.

इस्लामिक देश -

अरब मध्यपूर्वेतील इस्लामिक टेलिव्हिजनचा उदय सामान्यतः नवउदार पेट्रो-डॉलर्सद्वारे चालवलेल्या सौदी मीडिया साम्राज्याचा भाग म्हणून स्पष्ट केला जातो. याउलट, हा लेख, जगातील पहिल्या इस्लामिक टेलिव्हिजन चॅनेल इक्राच्या उत्पत्तीमध्ये बदलत्या राजकीय अर्थव्यवस्थेच्या बरोबरीने बजावलेल्या विचारांची गांभीर्याने दखल घेतो. इजिप्तमध्ये साठच्या दशकाच्या उत्तरार्धापासून "इस्लामिक मीडिया"च्या बौद्धिक आणि संस्थात्मक कारकिर्दीवर लक्ष केंद्रित करून, मी असा युक्तिवाद करतो की इस्लामिक टेलिव्हिजन हा जनसंवादाच्या आधुनिक शिस्तीचा समावेश असलेल्या व्यापक डिकॉलोनायझेशन संघर्षाचा भाग आहे.

उत्तर कोरिया (हुकूमशाही)

उत्तर कोरियाच्या राज्यघटनेचे कलम 67 हे भाषण स्वातंत्र्य आणि प्रेस स्वातंत्र्याचे संरक्षण करते. व्यवहारात, तथापि, प्रेसवर राज्याचे कडक नियंत्रण असते आणि सरकार केवळ त्याला आणि

कोरियाच्या सत्ताधारी वर्कर्स पार्टीला समर्थन देणारे भाषण करण्यास परवानगी देते. २०२० पर्यंत, उत्तर कोरिया रिपोर्टर्स विदाउट बॉर्डर्सच्या वार्षिक प्रेस फ्रीडममध्ये शेवटचे स्थान व्यापते. निर्देशांक. सर्व उत्तर कोरियाचे पत्रकार वर्कर्स पार्टीचे सदस्य आहेत. पत्रकारिता शाळेच्या उमेदवारांनी स्वतःला केवळ वैचारिकदृष्ट्या स्वच्छ सिद्ध केले पाहिजे असे नाही तर ते राजकीयदृष्ट्या विश्वासार्ह कुटुंबातूनही आले पाहिजेत. जे पत्रकार कठोर कायद्यांचे पालन करत नाहीत त्यांना कठोर मजुरी किंवा तुरुंगवासाच्या स्वरूपात शिक्षा भोगावी लागते, किंवा कधीकधी अगदी लहान टायपिंग त्रुटींसाठी देखील अंमलबजावणी. देशातील आर्थिक आणि राजकीय समस्या कव्हर करणाऱ्या बातम्या किंवा परदेशातून राजवटीवर टीका करणाऱ्या बातम्यांनाच परवानगी आहे. देशांतर्गत प्रसारमाध्यमांना आणि लोकसंख्येलाच परदेशी माध्यमांद्वारे कथा वाहून नेण्याची किंवा वाचण्याची परवानगी नाही आणि तसे केल्यास त्यांना शिक्षा होऊ शकते.

यूएसए -

जगभरातील राजकीय प्रचारात सोशल मीडियाचा प्रभाव निर्विवाद आहे. ताज्या आकडेवारीवरून असे दिसून आले आहे की जवळजवळ तीन चतुर्थांश यूएस प्रौढ फेसबुक आणि ट्विटर सारख्या सोशल नेटवर्किंग साइट्सचा वापर करतात, तरुण प्रौढांमध्ये सोशल नेटवर्कचा वापर जवळजवळ सर्वव्यापी होत आहे. प्यू रिसर्च सेंटर (2018) कडून अलीकडील डेटा. जागतिक स्तरावर, 2018 मध्ये अंदाजे 2.62 अब्ज लोक दररोज सोशल नेटवर्क्स वापरतात, 2019 पर्यंत ही संख्या 2.77 अब्जांपर्यंत पोहोचण्याचा अंदाज आहे (Statista, 2018). त्यांच्या प्रचंड वाढीमुळे, सोशल मीडिया युनायटेड स्टेट्स आणि आंतरराष्ट्रीय स्तरावर, आधुनिक राजकीय प्रचाराचा एक अपरिहार्य भाग बनला आहे. फेसबुक, ट्विटर किंवा रेडिट सारख्या प्लॅटफॉर्मने राजकीय मोहिमा कशा चालवल्या जातात हे बदलले आहे; राजकारणी आणि लोक राजकीय माहिती कशी मिळवतात आणि सामायिक करतात; आणि ज्या प्रकारे आपण राजकारणाविषयी शिकतो, मते आणि दृष्टिकोन तयार करतो आणि शेवटी राजकीय प्रक्रियेत गुंततो किंवा त्यापासून दूर होतो.

भारत -

भारतीय मीडिया नियमनात निर्णय घेण्याची शक्ती बऱ्यापैकी केंद्रीकृत आहे, जेव्हा नवीन धोरणे आणि नियुक्त्यांचा विचार केला जातो तेव्हा केंद्र सरकार आणि मंत्रालये अंतिम निर्णय घेतात. राजकीय मालकी मोठ्या प्रमाणात असल्यामुळे राजकारण्यांना वृत्त माध्यम नियमनामध्ये खूप रस असतो. क्षेत्र. अशाप्रकारे, राजकीय आणि निवडणूक तर्क माध्यमांच्या नियमनाला आकार देतात.

या अहवालात पंतप्रधान नरेंद्र मोदी हे निर्णय घेण्याच्या यादीत वरच्या स्थानावर आहेत. अहवालानुसार, "नरेंद्र मोदी त्यांच्या पंतप्रधान कार्यालयाला (पीएमओ) दिलेल्या महत्त्वपूर्ण अधिकारांसह केंद्रीकृत निर्णय घेण्याच्या मॉडेलचे अनुसरण करतात, ज्यात त्यांचे सचिव आणि सल्लागार यांचा समावेश होतो." मोदी हे राजकीय जमवाजमव, सहभाग आणि प्रचारासाठी ऑनलाइन माध्यमांच्या वापराचे मुखर पुरस्कर्ते आहेत.

निष्कर्ष -

लोकशाही निवडणुकांवरील सोशल मीडियाच्या प्रभावाच्या आसपासच्या दहशतीच्या वातावरणाला प्रतिसाद देत, नियामक आणि इतर राजकीय अभिनेते अलीकडील घोटाळ्यातून उद्भवलेल्या किस्सा आणि लोकज्ञानावर आधारित प्रस्तावांसह धोरण शून्य भरण्यासाठी धावत आहेत. नवीन तंत्रज्ञानाच्या राजकीय संप्रेषणावरील परिणामांवर कठोर, धोरण-संबंधित वैज्ञानिक संशोधनाची वास्तविक-वेळ निर्मितीची गरज कधीच जास्त तातडीची नव्हती. हा लेख सोशल डिजीटल मीडिया बनवण्याच्या स्पष्ट आवाहनाचे प्रतिनिधित्व करतो.

हा अभ्यास डिजिटल आणि सोशल मीडियाद्वारे राजकीय संवाद कसा आकारला जातो याबद्दल अंतर्दृष्टी प्रदान करतो. आम्ही प्रातिनिधिक सर्वेक्षणातील बहुसंख्या प्रेक्षकांसाठी सर्वात महत्त्वाच्या विषयांची तुलना Facebook आणि Twitter वर चर्चा केलेल्या विषयांशी केली. या उद्देशासाठी विशेषतः विकसित केलेल्या मजकूर विश्लेषण मॉडेलवर आधारित. राजकारणी वेगवेगळ्या उद्देशांसाठी Facebook आणि Twitter चा वापर करतात, ज्याचा आम्ही उमेदवारांना भेटणाऱ्या विशिष्ट लक्ष्य गटांशी संबंधित असतो.

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प्रस्तावना :

नंदुरबार हा आदिवासीबहुल जिल्हा असून महाराष्ट्र राज्याच्या वायव्य दिशेला वसलेला आहे.०१ जुलै १९९८ रोजी धुळे जिल्ह्याचे विभाजन करून नंदुरबार जिल्ह्याची निर्मिती करण्यात आली आहे.राज्याच्या एकूण क्षेत्रफळापैकी १.६२ टक्के क्षेत्र हे नंदुरबार जिल्ह्याने व्यापलेले आहे. २०११ च्या जनगणनेनुसार जिल्ह्याच्या १६४८२९५ लोकसंख्येपैकी ११४१९३३ लोकसंख्या ही अनुसूचित जमातीची आहे. नंदुरबार जिल्ह्यात नागरिक्षेत्राचा विकास अत्यंत कमी झाल्यामुळे एकूण लोकसंख्येपैकी २०११ च्या जनगणनेनुसार ग्रामीण लोकसंख्या ८३.२९ टक्के व शहरी लोकसंख्या १६.७१ टक्के होती. तसेच जिल्ह्याचा साक्षरता दर ६४.३८ टक्के होता. जिल्ह्यात प्रामुख्याने भिल्ल, पावरा, गावीत, कोकणी, धानका व नाईक इत्यादी आदिवासी जमाती आहेत. स्थानिक ठिकाणी रोजगार नसल्यामुळे अनेक आदिवासी बांधव हे रोजगाराच्या शोधात राज्याच्या इतर भागात आणि गुजरात राज्यात रोजगारासाठी स्थलांतरीत होत असतात. यातच दारिद्र्यरेषेखालील असलेल्या आदिवासी बांधवाची संख्या देखील लक्षणीय असून आरोग्य, शिक्षण आणि रोजगाराच्या या ठिकाणी मोठ्या समस्या असून जिल्ह्याचा विकास हा खुंटलेला आहे

स्वातंत्र्य प्राप्तीनंतर गेल्या ७५ वर्षात देशात, महाराष्ट्र राज्यात आर्थिक विकासात बरीच प्रगती झाली असली तरी दारिद्र्य आणि आर्थिक विषमता कमी करण्यात भारतीय नियोजनाला अपयश आल्याचे दिसून येते. नंदुरबार जिल्ह्यातील दारिद्र्य रेषेखालील कुटुंबांची आर्थिक स्थिती सुधारावी म्हणून शासन मोठ्या प्रमाणात खर्च करीत असले तरी नंदुरबार जिल्ह्यातील दारिद्र्याचे स्वरूप आजही व्यापक व तीव्र स्वरूपाचे आहे हे नुकतेच नीती आयोगाने केलेल्या पाहणीतून समोर आले आहे.

संशोधनाची उद्दिष्टये :

१ . दारिद्र्य निर्मूलनासाठी उपाययोजना करणे.

२ . शाश्वत आर्थिक विकासासाठी उपाययोजना करणे.

संशोधनाची पध्दत :

प्रस्तुत संशोधनासाठी द्वितीयक साधन सामग्रीचा आधार घेण्यात आला आहे.

२०१२ च्या महाराष्ट्र मानव विकास अहवालानुसार नंदुरबार जिल्ह्याचा मानव विकास निर्देशांक सर्वात कमी ०.६०४ होता. तसेच चालु किंमतीनुसार स्थुल दरडोई उत्पन्न २०२१-२२ मध्ये ११९९३७ रू होते. नीती आयोगाने देशभरात केलेल्या पाहणीतील अहवालानुसार नंदुरबार जिल्ह्यात ३३.१७ टक्के लोक हे गरिबीत जीवन जगत आहेत. नंदुरबार जिल्ह्यात शहरी भागात २५.२७ टक्के आणि ग्रामीण भागात ७२.०७ टक्के कुटुंब हे दारिद्र्यात जीवन जगत आहेत.

शाश्वत विकासासाठी दारिद्र्य निर्मुलन करणे अत्यंत आवश्यक आहे.कारण गरिब लोक समाजात योगदान देऊ शकत नाहीत. त्यामुळे आर्थिक आणि सामाजिक विकास खुंटतो. दारिद्र्य हे अनेक सामाजिक आणि आर्थिक समस्यांना जन्म देते.म्हणून संयुक्त राष्ट्र संघाने २०३० पर्यंत सर्व प्रकारच्या दारिद्र्याचे उच्चांटन करण्याचे उद्दिष्ट निश्चित केले आहे.

- **दारिद्र्य :**

डॉ.अमर्त्य सेन यांच्या मते, एखाद्या व्यक्तीने त्याने जोपासलेल्या मुल्यानुसार जगता न येणे म्हणजे दारिद्र्य होय.

गिलीन यांच्या मते ,

ज्या परिस्थितीत एखादी व्यक्ती अपुरे उत्पन्न किंवा इतर खर्चामुळे स्वतःची व मुलांची शारिरीक व मानसिक व्यवस्था ठेवू शकत नाही व सामाजिक मुल्यानुसार जीवन जगू शकत नाही,त्या परिस्थितीला दारिद्र्य असे म्हणतात.

जागतिक बँकेने २०१७ च्या क्रयशक्ती समतेवर आधारित आंतरराष्ट्रीय दारिद्र्य रेषा निर्धारित केली आहे.त्यानुसार दर दिवशी १.२५ डॉलर पेक्षा कमी उत्पन्न मिळविणारी व्यक्ती म्हणजे दारिद्र्य रेषेखालील होय.

- **दारिद्र्य निर्मुलन :**

दारिद्र्य निर्मुलन म्हणजे गरिबी दूर करणे, म्हणजेच लोकांना त्यांच्या मुलभूत गरजा (अन्न, वस्त्र, निवारा, आरोग्य, शिक्षण) पुर्ण करण्यासाठी पुरेसे साधन उपलब्ध करून देणे, तसेच सामाजिक व आर्थिक विकासाठी संधी मिळवून देणे होय.

- **दारिद्र्य निर्मूलनासाठी उपाययोजना :**

१ . रोजगार निर्मिती :

स्थानिक पातळीवर रोजगार निर्मितीसाठी योजना तयार करून त्याची योग्य अंमलबजावणी करणे. उदा.कौशल्य विकास कार्यक्रम, लघुउद्योग आणि शेती विकासाला प्रोत्साहन देणे. यातून रोजगाराच्या संधी निर्माण होऊन लोकांचे उत्पन्न वाढण्यास मदत होईल.

२ . **शिक्षण आणि आरोग्य :**

सर्वांसाठी दर्जेदार कौशल्य आधारित शिक्षणाच्या सुविधा उपलब्ध करून द्याव्यात. तसेच गावपातळीवर आरोग्य विषयक सुविधा उपलब्ध कराव्यात. कारण जास्तीत जास्त उत्पन्न हे आरोग्यावर खर्च केले जाते. जेणेकरून लोकांना चांगले जीवन व्यतीत करता येईल.

३ . **सामाजिक सुरक्षा :**

सामाजिक सुरक्षा योजना नागरिकांच्या जीवनात महत्वपूर्ण भूमिका बजावतात. या योजनांमुळे लोकांना आर्थिक, सामाजिक आणि आरोग्य विषयक सुरक्षा मिळते. म्हणून गरिब आणि गरजू लोकांसाठी सामाजिक सुरक्षा योजना सुरू कराव्यात. उदा.प्रधानमंत्री जीवन ज्योती विमा योजना, अटल पेन्शन योजना, राष्ट्रीय सामाजिक सुरक्षा योजना इत्यादी.

४ . नैसर्गिक संसाधनाचा वापर :

नैसर्गिक संसाधनाचा योग्य आणि शाश्वत वापर करणे अत्यंत आवश्यक आहे. कारण ती मानवी जीवनासाठी आणि पर्यावरणासाठी आवश्यक आहेत, त्यांचा योग्य वापर करून लोकांना उपजीविकेचे साधन उपलब्ध करून द्यावे.

➢ **शाश्वत आर्थिक विकास :**

१९९२ मध्ये रिओ दि जानेरी येथे झालेल्या पृथ्वी शिखर परिषदेत सुरू रिओ प्रक्रियेने शाश्वत विकासाची संकल्पना आंतरराष्ट्रीय अजेंड्यावर आली आहे. शाश्वत विकास हा वाढ आणि मानवी विकासाचा एक दृष्टिकोन आहे. ज्याचा उद्देश भविष्यातील पिढ्यांच्या स्वतःच्या गरजा पूर्ण करण्याच्या क्षमतेशी तडजोड न करता वर्तमान काळातील गरजा पूर्ण करणे आहे. तसेच शाश्वत विकासाचा उद्देश अर्थव्यवस्था, पर्यावरण आणि समाजाच्या गरजा संतुलित करणे आहे.

शाश्वत विकास म्हणजे भविष्यातील पिढ्यांच्या गरजा पूर्ण करण्याची क्षमता धोक्यात न येता आजच्या पिढीच्या गरजा पूर्ण करणे होय.

शाश्वत आर्थिक विकासामुळे आर्थिक वाढ टिकून राहते, ज्याचा समाजाला आणि पर्यावरणाला फायदा होतो.

➢ **उपाययोजना :**

१ . पर्यावरण संरक्षण :

नैसर्गिक संसाधनाचा योग्य वापर करून प्रदुषण टाळावे. हवा, पाणी व मातीचे प्रदुषण मानवासाठी धोकादायक आहे.यासाठी वृक्षारोपण करून वनराई वाढवावी.

२ . नवीन तंत्रज्ञान :

शेती आणि उद्योगात नवीन तंत्रज्ञानाचा वापर करावा. त्यामुळे मानवी श्रमाची बचत होऊन उत्पादनात वाढ होण्यास मदत होईल.तसेच नवीन तंत्रज्ञानाच्या वापरामुळे नैसर्गिक संसाधनाचा योग्य वापर करता येईल.

३ . सामाजिक न्याय :

शाश्वत आर्थिक विकासासाठी सामाजिक न्याय अत्यंत आवश्यक आहे. सामाजिक न्याय म्हणजे समाजातील सर्व घटकांना समान संधी मिळवून देणे. जेणेकरून कोणताही माणूस विकासाच्या

प्रक्रियेपासून वंचित राहणार नाही. सामाजिक न्यायामुळे आर्थिक विषमता कमी होऊन शाश्वत विकासासाठी एक मजबूत पाया तयार होतो.

४ . सहभागी विकास :

शाश्वत आर्थिक विकासासाठी समाजातील प्रत्येक घटकाला विकासाच्या प्रक्रियेत सहभागी करून घेणे .तसेच त्यांना विकासाचा लाभ घेण्याचा अधिकार मिळवून देणे,जेणेकरून तो विकास टिकाऊ आणि सर्वांसाठी न्यायपुर्ण राहील.

थोडक्यात शाश्वत आर्थिक विकास आणि दारिद्र्य निर्मुलन या दोन संकल्पना एकमेकांशी निगडित आहेत. त्यामुळे शाश्वत विकासाच्या माध्यमातून दारिद्र्य निर्मुलनास मदत होऊ शकते.

➢ **संदर्भ :**

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- *प्रस्तावना:-*

पालघर हा महाराष्ट्रातील एक अत्यंत महत्त्वाचा असा जिल्हा असून, या जिल्ह्याची निर्मिती ऑगस्ट 2014 मध्ये आदिवासींचा विकास व्हावा,या वंचित समाजाला विकासाच्या मुख्य प्रवाहात आणण्याकरिता या जिल्ह्याची निर्मिती करण्यात आली. मुळात हा जिल्हा ठाणे जिल्ह्याचा एक महत्वपूर्ण भाग होता. प्रशासकीय दृष्ट्या आदिवासी, दुर्गम, डोंगराळ, भागात राहणाऱ्या सर्वसामान्य जनतेला एकविसाव्या शतकात निर्माण होणारे अनेक प्रकल्प, सर्वांगीण विकास, शिक्षण, आरोग्य, अन्न, वस्त्र, निवारा यासारख्या प्रमुख समस्यावर मात करण्याकरिता या जिल्ह्याची निर्मिती करण्यात आली. याचा काही अंशी फायदाही या भागातील लोकांना होत आहे परंतु ज्या प्रमाणामध्ये फायदा होण्यापेक्षा होते ते प्रमाण मात्र आपण साध्य करू शकलो नाही. पालघर जिल्ह्यामध्ये प्रामुख्याने कातकरी, ठाकूर, क ठाकूर, म ठाकूर, वारली, कोकणा कोळी, या प्रमुख आदिवासी प्रजाती आढळतात. पालघर जिल्ह्यामध्ये एकूण आठ तालुके आहेत. याचे विभागीय दृष्ट्या अथवा भौगोलिक दृष्ट्या जर आपण वर्गीकरण केले तर समुद्रकिनारा लाभलेले तालुके म्हणून वसई, पालघर, आणि डहाणू या तीन तालुक्याचा समावेश करता येईल, तर शहरी तालुके म्हणून वाडा,वसई आणि पालघर आणि डोंगरी तालुके म्हणून जव्हार,मोखाडा, तलासरी, विक्रमगड, आणि डहाणूचा काही भाग अशा पद्धतीने याचे वर्गीकरण करता येऊ शकेल. यात प्रामुख्याने 75 टक्के पेक्षा अधिक आदिवासी समाजाची लोकसंख्या आपणास दिसते.

कोकणच्या उत्तर भागास असलेला पालघर जिल्हा पुर्वेकडे असणार्या सहयाद्री पर्वत रांगा व पश्चिमेकडील अरबी समुद्राच्या किनारपट्टी दरम्यान पसरला आहे. पालघर जिल्हाची एकूण लोकसंख्या 29,90,116 एवढी आहे. पालघर जिल्ह्यात एकूण 08 तालुके आहेत.त्यामध्ये जव्हार, मोखाडा, तलासरी, वसई, विक्रमगड, पालघर, डहाणू आणि वाडा तालुक्यांचा समावेश आहे.पालघर जिल्हाचे एकूण भौगोलिक क्षेत्र 469689 हेक्टर असून त्यामध्ये एकूण 1008 गावे व 3818 पाडे आहेत. तसेच 477 ग्रामपंचायती आहेत.पालघर जिल्हातील साक्षरतेचे प्रमाण 66.65% आहे. त्यामधील पुरूषांचे प्रमाण 72.23% इतके आहे तसेच महिलांचे प्रमाण 59.28 % इतके आहे.

- **संशोधनाचे उद्दिष्टे**

1. पालघर जिल्ह्यातील बचत गटांचा अभ्यास करणे.

2. पालघर जिल्ह्यातील बचत गटांची कार्यपद्धती अभ्यासणे.

3. बचत गटामुळे महिला सदस्यावर झालेल्या सकारात्मक परिणामांचा अभ्यास करणे.

4. बंद पडत असलेल्या बचत गटांचा कारणांचा शोध घेणे.

- **संशोधन विषयाचे महत्त्व:-**

सबंध भारतभर बचत गट ही एक आर्थिक आणि सामाजिक क्रांतीची चळवळ म्हणून पुढे आली आहे. 2024 पंचवीस च्या आकडेवारीनुसार एकट्या महाराष्ट्रामध्ये 6,10,100 इतकी बचत गट कार्यरत असून त्यातील महिला सदस्यांची संख्या ही 59,00,295 इतकी आहे. तसेच एकट्या पालघर जिल्ह्यामध्ये 16,490 इतके बचत गट असून त्या बचत गटातील महिला सदस्यांची संख्या ही 1,58,604 असून त्यांच्या सामाजिक आणि आर्थिक जीवनामध्ये मोठ्या बदल झाल्याचे दिसून येते. म्हणजेच स्त्रीशक्ती ही फार मोठ्या प्रमाणावर यामध्ये काम करत असून कुटुंबाचे आर्थिक उत्पन्न वाढण्याच्या दृष्टिकोनातून समाजातील स्त्रियांचे स्थान वाढण्याच्या दृष्टिकोनातून राहणीमानाचा दर्जा वाढला असून सामाजिक जीवनामध्ये राजकीय जीवनामध्ये मोठ्या सहभाग आणि दबदबा ग्रामीण व शहरी भागातील बचत गटातील महिला सदस्यांचा निर्माण झालेला आहे. लखपती दीदी या अभियानाच्या माध्यमातून अनेक महिलांना मोठ्या प्रमाणावर ती रोजगार प्राप्त झाला असून त्या लखपती झालेले आहेत अशा महिलांचा सन्मान महाराष्ट्र राज्य आणि पंतप्रधान कार्यालय यांच्या समन्वयातून अनेक जिल्ह्याच्या ठिकाणी कार्यक्रम घेण्यात आलेले आहेत यामुळे महिलांचा आत्मविश्वास हा दृढ झाला आहे. या अनेक विषयाच्या अनुषंगाने महिला बचत गटातील आर्थिक सामाजिक परिस्थिती अभ्यासणे दृष्टिकोनातून या विषयाच्या अनुषंगाने संशोधन होणे महत्त्वपूर्ण आहे.

ज्या पद्धतीने अनेक बचत गटांची निर्मिती होत आहे, ही अत्यंत चांगली गोष्ट आहे. ही संख्या वाढावी म्हणून राष्ट्रीयकृत बँका, सामाजिक संस्था, उमेद ही महाराष्ट्र राज्याची संस्था मोठ्या पद्धतीनं मदत करत आहे. असे असताना सुद्धा अनेक बचत गट हे बंद पडत आहेत, ते का बंद पडत आहेत? बंद पडण्यामागची काय कारण आहेत याचाही शोध घेण्याच्या अनुषंगाने हे संशोधन महत्त्वपूर्ण आहे.

- **संशोधन पद्धती:-**

सदरील शोधनिबंधकिता ग्रंथालयीन व निरीक्षण पद्धतीचा वापर सोबतच प्राथमिक व दुय्यम साधनांचा वापर केला जाणार आहे. तसेच प्रश्नावली, मुलाखत, तज्ञांची मतं, विचारात घेतली असून संशोधन समस्याच्या अनुषंगाने विविध मासिके वर्तमान पत्रे साप्ताहिक विविध मुलाखती यांचा वापर केला जाणार आहे.

- **संशोधनाच्या मर्यादा:-**

सदरील संशोधन हे पालघर जिल्ह्यातील बचत गटा पुरते मर्यादित असून, सहेतुक पद्धतीने निवडलेल्या बचत गटातील महिला सदस्यांच्या पुरते हे मर्यादित आहे.

- **बचत गट अर्थ व संकल्पना**

चत गटाचा अर्थ व व्याख्या (Meaning & Definition):

स्वयंसहायता बचत गट ही एक अशी संकल्पना आहे, की यात शहरी व ग्रामीण, आदिवासी डोंगर दुर्गम भागातील महिला समान उद्देशाने एकत्रित येऊन काही अल्प प्रमाणामध्ये पैशाची बचत केली जाते व ती एकत्रित बचत एखाद्या राष्ट्रीयकृत अथवा सहकारी बँकेमध्ये बँक खाते निर्माण करून त्या खात्यामध्ये ठेवली जाते. यात 10 ते 20 महिलांचा समावेश असतो, त्यामध्ये एखादी महिलाही अध्यक्ष म्हणून निवडली जाते, तर दुसरी महिलाही सचिव म्हणून निवडली जाते, आणि त्या एक व्यवस्थापनाची पद्धत ते स्वतः निश्चित करतात. या बचतीमधून निर्माण होणारी जी रक्कम आहे, ती रक्कम आपल्या सभासद सदस्यांना आर्थिक अडचणीचे वेळी ती अत्यल्प व्याज दराने विनाकारण कर्ज म्हणून वितरित केली जाते.

21व्या शतकामध्ये ग्रामपंचायत पासून ते आपल्या केंद्रशासनापर्यंत प्रत्येक सरकार हे महिलांचा सक्षमीकरणाविषयी महिलांच्या आर्थिक साक्षरते विषयी अत्यंत सूक्ष्म पद्धतीने कार्यकर्त्यांना आपणास दिसून येत आहे. आणि प्रत्येक सरकार हे अनेक अशासकीय संस्थांच्या मदतीने सूक्ष्म बचत गट स्वयंसहायता बचत गट ही एक चळवळ म्हणून राबवताना दिसून येत आहे. देशाच्या आर्थिक विकासामध्ये बचत गटाची भूमिका ही अत्यंत उल्लेखनीय आहे. 2023 अखेर एकट्या महाराष्ट्रामध्ये 12 लाखापेक्षा अधिक स्वयंसहायता बचत गटाची संख्या असल्याची दिसते. स्वयंसहायता बचत गटाची भूमिका आता केवळ बचत जमा करणे आणि आपल्या गरजू महिलांना कर्ज म्हणून वितरित करणे इतकीच मर्यादित न राहता त्याची कार्यपद्धती प्रचंड प्रमाणामध्ये वाढलेली आहे. अनेक वेगळ्या वेगवेगळ्या प्रकारचे प्रशिक्षण शासनाच्या वतीने व अशासकीय संस्थांच्या वतीने बचत गटातील महिला सदस्यांना दिली जात आहेत आणि त्याचा फायदा निश्चितपणे त्यांचं कुटुंब आर्थिक दृष्ट्या सक्षम करण्याकरिता व त्या महिला म्हणून स्वावलंबी होण्याकरिता अत्यंत उपयुक्त आहे राष्ट्र निर्मितीच्या दृष्टिकोनातून देखील बचत गटाची भूमिका कार्यपद्धती अत्यंत उल्लेखनीय आहे त्यात प्रामुख्याने आदिवासी दुर्गम डोंगर भागामध्ये स्वच्छता, असेल ग्रामीण भागामधील शौचालयाचा प्रश्न असेल, तसेच लहान बालिकांच्या संदर्भात आरोग्याच्या संदर्भात बचत गट आपल्याला कार्यरत असताना दिसत आहेत.

बचत गट म्हणजे काय सांगत असताना अनेक वेगवेगळ्या अर्थतज्ञांनी विचारवंतांनी खालील व्याख्या केलेले आहेत:

"**बचत गट** हा एक सामाजिक-आर्थिक उपक्रम आहे. ही प्रक्रिया संघटितपणे एकमेकांना समजून घेत होत असल्याने या रचनेला स्वयंसाहाय्य गट असेही संबोधले जाते. गटाला काहीतरी विशिष्ट नाव ठेवले जाते, उदा. जागृती बचत गट, अस्मिता बचत गट इ."

बचत गट ही एक सामाजिक व आर्थिक संघटन आहे, जी खासकरून लोकांच्या आर्थिक उन्नतीसाठी स्थापन केली जाते. या गटात सामील असलेल्या सदस्यांची एकमेकांना वित्तीय सहाय्य देण्याची व आवश्यकता पडल्यास आपापसांत लहान बचत करणे, कर्ज घेणे किंवा कर्ज देणे इत्यादी व्यवहार करण्याची संधी असते.

डॉ. एम. यु. मुलानी यांच्या मते "महिलांचे सक्षमीकरण करणारा, त्यांच्या हिताची जपणूक करणारा, लाभाचे समान वाटप करणारा, स्वयं स्फूर्तीने स्थापन होणारा, यत किंचितही मनात किंतु नसणारा, सहकारी यक्ष प्रश्नांची सोडवणूक करणारा, तातडीने कर्जाची गरज भागवणारा, बचतीतून उत्कर्ष साधणारा, चलनाची देवाण-घेवाण करणारा, टंचाई आणि अडचणीच्या वेळी मदतीला हात देणारा गट म्हणजे महिला स्वयंसहाय्यता बचत गट होय".

"A Self-Help Group is a Voluntary association of Homogeneous set of people either working together or living in the neighborhood engaged in similar Active, working with or without registration for the common good, the members".

थोडक्यात बचत गटाच्या अथवा स्वयंसहाय्यता बचत गटाच्या व्याख्येच्या संदर्भात आपणास असे म्हणता येईल की स्वयंसहाय्यता गटांमध्ये समाजातील गरीब शहरी ग्रामीण असा भेद न करता, दारिद्र्यरेषेखाली गरजू महिलांनी एकत्रित येऊन समान हेतू साध्य करण्याकरिता स्वइच्छेने एक विशिष्ट रक्कम नियमित बचत करून आपल्या समूहातील गरजू महिलांची गरज भागवण्याकरिता निर्माण झालेले संघटन होय.

- **संशोधन समस्येचे विश्लेषण:-** मुळामध्ये पालघर जिल्हा हा एक मागास आणि आदिवासी बहुल असलेला जिल्हा असला तरी विकासाच्या दृष्टिकोनातून अनेक संधी या जिल्ह्यांमध्ये आहेत. आत्ताच शासनाने निर्णय घेतलेले आहेत ही जगातील दोन क्रमांकाचे सर्वात मोठे वाढवन बंदर हे डहाणू तालुक्यामध्ये होणार आहे तसेच पालघर येथील समुद्रामध्ये हवाई पट्टी निर्माण करून त्या ठिकाणी विमानतळ होणार आहे आणि चौथी मुंबई शासनाने या भागामध्ये होईल अशा पद्धतीचा निर्णय घेतलेला आहे. अशी सगळी परिस्थिती असताना पालघर जिल्ह्याचा सर्वांगीण विकास होणे अत्यंत गरजेचे आहे. या सर्वांगीण विकासामध्ये पुरुषांच्या बरोबरीने महिलांचाही सर्वांगीण विकास व्हावा यासाठी बचत गट हा एक रामबाण उपाय आहे. आज घडीला पालघर जिल्ह्यामध्ये 16,490 बचत गट स्थापन झालेले आहेत. या बचत गटांमध्ये महिलांची संख्या ही 1,58,604 आहे. यातील बहुतांश बचत गट हे आदिवासी महिलांची बचत गट आहेत. बचत गटांची स्थापना होणे हे काही कठीण काम नाही परंतु ते बचत गट सातत्यपूर्ण कार्यशील असले पाहिजेत परंतु तसे होताना दिसत नाही अनेक बचत गट हे बंद पडतायेत एखादा वर्ष बचत गट चालू राहतो आणि त्यानंतर बचत गट बंद पडतात बचत गट बंड पडण्याचे प्रमाण हे बऱ्यापैकी अधिक आहे याही अनुषंगाने या ठिकाणी विचार होणे आवश्यक आहे. हे बचत गट बंद का पडतात? बंद पडू नये म्हणून त्यासाठी काय करता येईल त्यासोबतच महिलांचे आर्थिक आणि सामाजिक परिस्थिती सुधारेल यासाठी कोणत्या नवीन उपाययोजना करता येतील आणि चौथी मुंबईच्या दृष्टिकोनातून पालघर जिल्ह्यातील आदिवासी महिलेचे काय स्थान असणार आहे या अनुषंगाने विचार विमर्श करून उपाययोजना करण्याची आवश्यकता आहे.

- **पालघर जिल्ह्यातील बचत गटाची संख्या (2024 - 2025)**

SR.NO	Tahsil	NO. SHG NEW	TOTAL	NO.OF MEMBERS
01	PALGHAR	3782	4723	46416
02	WADA	1330	1672	16644
03	VASAI	173	884	8755
04	DAHANU	2786	3442	33133
05	TALASARI	1211	1525	14450
06	MOKHADA	956	1102	9953
07	VIKRAMGAD	1311	1561	14391
08	JAWHAR	1087	1581	14862
09	TOTAL	13108	16490	158604

(NRLM WEBSITE)

- **पालघर जिल्ह्यातील बचत गटाचे विश्लेषण:-**

पालघर जिल्ह्यामध्ये एकूण आठ तालुके आहेत. त्यातील जव्हार विक्रमगड मोखाडा तलासरी डहाणू हे तालुके आदिवासी बहुल आहेत. पालघर तालुक्यामध्ये सर्वाधिक बचत गटाची स्थापना झाल्याची नोंद आपणास दिसते. सन 2024-25 या वर्षात 3782 इतक्या बचत गटाची स्थापना होऊन 4723 एकूण इतके बचत गट सध्या कार्यरत आहेत. पालघर जिल्ह्यात 16,490 बचत गट कार्यरत असून एक लाख 58 हजार 604 इतक्या महिला त्यामध्ये कार्यरत आहेत. तर सर्वात कमी बचत गटाची निर्मिती ही वसई तालुक्यामध्ये झाली आहे असे दिसून येते. वसई तालुक्यामध्ये केवळ 2024 - 25 या वर्षांमध्ये 173 नवीन बचत गट निर्माण झाले तर एकूण बचत गटाची संख्या ही 884 इतकी आहे. आणि 8755 इतक्या स्त्रिया या बचत गटाशी संबंधित आहेत त्यामध्ये काम करत आहेत.

वरील सर्व बचत गटांमध्ये अनेक मार्गाने महिलांना आर्थिक सामाजिक दृष्ट्या सक्षम करण्याच्या करिता उमेद या शासनाच्या संस्थेच्या माध्यमातून खूप मोठ्या प्रमाणावर त्यांना सहकार्य करण्याच्या दृष्टिकोनातून प्रयत्न केले जात आहेत.

ग्रामविकास व पंचायत राज विभाग महाराष्ट्र शासन यांच्या माध्यमातून उमेदवार महाराष्ट्र राज्य ग्रामीण जीवनोन्नती अभियान या अंतर्गत अनेक प्रकारचे प्रशिक्षण, अनेक प्रकारच्या नवीन योजना या

महिलांच्या आर्थिक सामाजिक विकासासाठी आणल्या जात आहेत. त्यात आर्थिक समावेशन च्या माध्यमातून महिलांना पुढे आणण्याकरिता **पंतप्रधान जीवन ज्योती विमा योजना, प्रधानमंत्री सुरक्षा विमा योजना, अटल पेन्शन योजना, आरोग्य विमा,प्रधानमंत्री रोजगार निर्मिती योजना व मुख्यमंत्री रोजगार निर्मिती योजना, सुमतीबाई सुकळीकर उद्योगिनी महिला, मुद्रा कर्ज योजना** स्टार सखी बँक ऑफ इंडिया,विको मातृशक्ती विदर्भ कोकण ग्रामीण बँक, स्वयम् सिद्ध स्टेट बँक ऑफ इंडिया, वरील सर्व योजना या बँकांनी स्पॉन्सर केले असून महिलांच्या आर्थिक सामाजिक विकासासाठी मोठ्या पद्धतीने प्रयत्न केले जात आहेत. तर बचत गटातील महिलांच्या **करिता ग्रामीण स्वयंरोजगार प्रशिक्षण संस्था 'माझे कौशल्य माझी ओळख' अंतर्गत** केंद्रशासन राज्य शासन राष्ट्रीय बँक यांच्या संयुक्त विद्यमानाने सदर योजना राबवली जात आहे ग्रामीण महाराष्ट्रातील 18 ते 45 वयोगटातील गरीब कुटुंबातील युवक युवतींना शेती उद्योग उत्पादने उद्योग प्रक्रिया सामान्य उद्योग बाबत निवासी व विनामूल्य कौशल्य प्रशिक्षण दिले जात आहे प्रशिक्षण पूर्ण झाल्यावर उद्योग व्यवसाय सुरू करण्याच्या अनुषंगाने मार्गदर्शन केले जात आहे तसेच अर्थसहाय्य मिळवून देण्याकरिता या संस्थेच्या माध्यमातून मार्गदर्शन केले जात आहे. या संस्थेच्या माध्यमातून 64 प्रकारचे प्रशिक्षण दिले जातात त्यात प्रामुख्याने रेशीम कोष उत्पादक उद्यमी कृषीउद्योमी मेंढी पालन कुक्कुटपालन शेळीपालन वराह पालन रबर टॅपिंग प्रक्रिया यासारखे अनेक प्रकारचे उद्योग स्थापन करण्याकरिता प्रशिक्षण दिली जात आहेत. या सर्वांचा उद्देश हा ग्रामीण भागातील आदिवासी भागातील महिला या आर्थिक व सामाजिक दृष्ट्या सक्षम झाली पाहिजे तीच सामान्य जीवन व राहणीमानाचा दर्जा उंचावला पाहिजे या अनुषंगाने शासन प्रयत्न करत आहे आणि तितक्याच ताकतीने महिलांनी देखील यामध्ये सहभागी होऊन ज्या योजनांसाठी आपणास अर्थशाही मिळालेला आहे ते अर्थसहाय्यक त्याच कामासाठी खर्च करून आपण स्वतःची आर्थिक उन्नती करून घ्यावी अशा प्रकारचा आशावाद संशोधकाला या ठिकाणी वाटतो

- **संदर्भ ग्रंथ**

1.एन आर एल एम अधिकृत वेबसाईट

2. उमेद कार्यालय पालघर जिल्हा

3. पालघर जिल्हा मार्गदर्शिका महाराष्ट्र शासन. भिंताडे वी.रा. 'शैक्षणिक संशोधन पद्धती', प्रथम आवृत्ती पुणे,नितीथोथन प्रकाशन.

4 पंडित बी. 'शिक्षणातील संशोधन', प्रथम आवृत्ती नित्यनूतन प्रकाशन पुणे.

मुळे रा. श. उमाटे वि.तु. 'शैक्षणिक संशोधनाची मूलतत्वे' आवृत्ती तिसरी, विद्या प्रकाशन, नागपूर.

5.पालघर जिल्हा दैनंदिनी.

6) पालघर जिल्हा सांख्यिकी पुस्तिका

7) जिल्हाधिकारी कार्यालय अधिकृत वेबसाईट.

विकासाचे मुख्य शाश्वत फायदे : एक ऐतिहासिक अभ्यास

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प्रस्तावना :

'शाश्वत विकास' (सस्टेनेबल डेव्हलपमेंट) म्हणजे भावी पिढ्यांच्या गरजा पूर्ण करण्याच्या क्षमतेला बाधा पोहोचू न देता वर्तमानकाळातील गरजा पूर्ण करण्याच्या विकासाला शाश्वत विकास म्हणतात. शाश्वत विकासात पृथ्वीवरील संसाधनांचा वापर विकासासाठी करताना पुढील पिढ्यांनीही संसाधनांचा वापर काळजीपूर्वक करणे अपेक्षित असते.

प्रस्तुत संशोधनातील गृहीतके मध्ये शाश्वत विकासाचे मुख्य फायदे कोणते आहेत यावर प्रकाश टाकण्यात आला आहे. प्रस्तुत संशोधनासाठी सामाजिकशास्त्रीय संशोधन पद्धतीचा वापर करण्यात आला आहे आणि प्राथमिक व दुय्यम संदर्भ साधनांचा वापर करण्यात आला आहे.

शाश्वत विकास' (सस्टेनेबल डेव्हलपमेंट) :

विकास हा नैसर्गिक संसाधनांच्या वापरावर अवलंबून असतो. नैसर्गिक संसाधने निसर्गनिर्मित असून ती मर्यादित प्रमाणात असतात. नैसर्गिक संसाधनांवर कोणत्याही एका विशिष्ट समाजाचे स्वामित्व नसून ते संपूर्ण सजीव सृष्टीचे असते. तसेच ते केवळ एका पिढीपुरते नसून भविष्यातील अनेक पिढ्यांसाठी असते. नैसर्गिक संसाधनांचा वापर अमर्याद केल्यास भावी पिढीसाठी संसाधने शिल्लक राहणार नाहीत, ही बाब लक्षात घेऊन शाश्वत विकास संकल्पना मांडली गेली आहे. ही संकल्पना नैसर्गिक संसाधनांचा काटकसरीने व प्रभावी वापर, नूतनीक्षम संसाधनांच्या वापरातून भौतिक विकास, सामाजिक न्याय व समता यांवर आधारित विकास इ. बाबींवर आधारलेली आहे.

'शाश्वत विकास' यात शाश्वतता आणि विकास अशा दोन संज्ञा आहेत. शाश्वतता म्हणजे चिरकाल टिकणे, ऱ्हास न होणे. मानव आणि परिसंस्था यांच्यातील संतुलन टिकण्यासाठी शाश्वतता ही संज्ञा विचारात घेतली जाते. नैसर्गिक जैवप्रणालीची अवनती न होता वापरलेल्या संसाधनांच्या जागी त्या दर्जाची दुसरी संसाधने उपलब्ध करणे ही शाश्वतता असते, तर विकास म्हणजे वाढ, प्रगती, सकारात्मक बदल. हे बदल प्राकृतिक, आर्थिक, पर्यावरणीय, सामाजिक व लोकसांख्यिकीय इ. घटकांमध्ये होतात. विकास हा दृष्टिपथात येणारा व उपयुक्त असतो. विकास हा आर्थिक व सामाजिक परिवर्तनाची प्रक्रिया असून ही प्रक्रिया सांस्कृतिक व पर्यावरणीय घटक आणि त्यांच्यातील आंतरक्रिया यांवर आधारित असते.

इ.स. १९८७ मध्ये ब्रुटलँड अहवालातून शाश्वत विकासाची आधुनिक संकल्पना मांडण्यात आली. मुळात शाश्वत वन व्यवस्थापन यासाठी सुचवली गेलेली ही संकल्पना आर्थिक विकास,

सामाजिक विकास आणि भावी पिढ्यांसाठी पर्यावरणाचे संरक्षण या अंगांनी विकसित करण्यात आली आहे. २००८ मध्ये युनायटेड नेशन्स इन्व्हायरन्मेन्ट प्रोग्रॅममध्ये हरित अर्थव्यवस्था ही संकल्पना स्वीकारली. पर्यावरणाला हानी न पोहोचवता नैसर्गिक संसाधनांचे संरक्षण करून त्यांचा कार्यक्षमपणे वापर करणे म्हणजे 'हरित अर्थव्यवस्था' होय. पृथ्वी परिषद-२०१२ मध्ये हरित अर्थव्यवस्था आणि शाश्वत विकास यासंबंधी चर्चा करण्यात आली असून परिषदेत दारिद्र्य निर्मूलन, सर्वंकष आर्थिक विकास, सहस्राब्दी विकास ध्येय, महिलांसहित विकास, लिंग असमानता दूर करणे इत्यादींवर भर दिलेला आहे.

शाश्वत विकासाचे फायदे :

शाश्वत विकास ही एक संकल्पना आहे जी गेल्या काही दशकांमध्ये व्यापक लोकप्रियता मिळवत आहे. "भविष्यातील पिढ्यांच्या स्वतःच्या गरजा पूर्ण करण्याच्या क्षमतेशी तडजोड न करता वर्तमानाच्या गरजा पूर्ण करणारा विकास" अशी त्याची व्याख्या केली जाते. शाश्वत विकास हा नैसर्गिक संसाधनांचे जतन करण्यावर आणि सर्वांच्या फायद्यासाठी पर्यावरणीय संतुलन राखण्यावर केंद्रित आहे. या संशोधन पेपरमध्ये, आपण शाश्वत विकासाचे फायदे पाहणार आहे.

शाश्वत विकासाचे लोकांसाठी आणि ग्रहासाठी असंख्य फायदे आहेत. सर्वांसाठी जीवनमान सुधारण्यासाठी हे उद्दिष्ट आहे आणि पर्यावरणीय, आर्थिक आणि सामाजिक समस्या एकमेकांशी जोडल्या गेलेल्या समजुतीवर आधारित आहे. आर्थिकदृष्ट्या, शाश्वत पद्धती निरोगी, सुरक्षित आणि अधिक उत्पादक वातावरण निर्माण करू शकतात.

सामाजिकदृष्ट्या, शाश्वत पद्धती सामुदायिक बंधने मजबूत करण्यास, जीवनमान सुधारण्यास आणि चांगल्या भविष्यासाठी आशा प्रदान करण्यास मदत करू शकतात. पर्यावरणीयदृष्ट्या, शाश्वत पद्धती नैसर्गिक संसाधनांचे संरक्षण करण्यास, हवामान बदल कमी करण्यास आणि त्यांच्याशी जुळवून घेण्यास आणि जैवविविधतेला प्रोत्साहन देण्यास मदत करू शकतात. शाश्वत विकासामुळे होणारे सामाजिक समावेशन आणि शाश्वतता फायदे थेट विद्युतीकरणाशी जोडलेले आहेत.

आर्थिक फायदे :

शाश्वत विकासामुळे आर्थिक फायदे देखील मिळतात. उदाहरणार्थ, अक्षय ऊर्जा, हरित पायाभूत सुविधा आणि शाश्वत तंत्रज्ञानातील गुंतवणूक रोजगार निर्माण करू शकते आणि आर्थिक वाढीला चालना देऊ शकते. शिवाय, शाश्वत पद्धती व्यवसायांना ऑपरेटिंग खर्च कमी करण्यास, कार्यक्षमता सुधारण्यास आणि नफा वाढविण्यास मदत करू शकतात.

पर्यावरणीय कल्याण :

शाश्वत विकासाचा एक महत्त्वाचा फायदा म्हणजे तो पर्यावरणाचे रक्षण करण्यास मदत करतो. अक्षय ऊर्जा स्रोतांचा वापर आणि कचरा कमी करणे यासारख्या शाश्वत विकास पद्धतींची अंमलबजावणी प्रदूषण आणि हरितगृह वायू उत्सर्जन कमी करण्यास मदत करते. यामुळे लोकांचे जीवनमान सुधारते आणि भावी पिढ्यांसाठी पर्यावरणाचे रक्षण होते.

शाश्वततेचे फायदे काय आहेत? शाश्वत विकासाशिवाय, आपले जीवन आणि आपल्या आर्थिक क्रियाकलाप ज्या जैवविविधतेवर अवलंबून असतात ती नष्ट होईल. तर जैवविविधतेचा

शाश्वततेशी कसा संबंध आहे? संयुक्त राष्ट्रांच्या १७ शाश्वत विकास उद्दिष्टांच्या (SDGs) साध्य करण्यात जैवविविधता महत्त्वाची भूमिका बजावते. त्याशिवाय आपल्याकडे खाण्यासाठी अन्न किंवा पिण्यासाठी स्वच्छ पाणी नसते. जैवविविधता हवामान बदल कमी करते, मानवी आरोग्यास समर्थन देते आणि नोकऱ्या प्रदान करते. एकत्रितपणे, जैवविविधता आणि निरोगी परिसंस्था लवचिकता वाढवतात आणि दुष्काळ, वादळ आणि इतर आपत्तींसारख्या अत्यंत हवामान घटनांविरुद्ध नैसर्गिक बफर म्हणून काम करतात. म्हणूनच Enel X शाश्वततेसह हातात हात घालून जाणारे जैवविविधतेचे जतन करण्यासाठी वचनबद्ध आहे.

सामाजिक आणि सामुदायिक फायदे :

शाश्वत विकास हा अन्न, पाणी आणि आरोग्यसेवा यासारख्या मूलभूत गरजा सर्वांना मिळतील याची खात्री करून सामाजिक समतेला प्रोत्साहन देतो. यामुळे आर्थिक आणि पर्यावरणीय शाश्वततेचा पाठपुरावा करण्यात कोणीही मागे राहणार नाही याची खात्री होते.

एनेल एक्सचा असा विश्वास आहे की शाश्वत जग साध्य करणे म्हणजे नवोपक्रमाला चालना देणे. याचा अर्थ वर्तुळाकार अर्थव्यवस्था मॉडेलवर आपली प्रगती आधारित करणे, ई-मोबिलिटी आणि स्मार्ट घरे, स्मार्ट शहरे आणि नाविन्यपूर्ण व्यवसाय उपाय, अल्ट्राब्रॉडबँड कनेक्टिव्हिटी आणि डिजिटल पेमेंटद्वारे लोकांचे जीवन सुधारण्यासाठी नवीन संधी उघडणे. १७ शाश्वत विकास उद्दिष्टे (SGDs), विशेषतः सर्वांसाठी परवडणारी आणि स्वच्छ ऊर्जा (SDG 7), उद्योग, नवोपक्रम आणि पायाभूत सुविधा (SDG 9), शाश्वत शहरे आणि समुदाय (SDG 11) आणि हवामान कृती (SDG 13) यांच्याशी आपले ध्येय संरेखित करून, आमच्या सेवा सामाजिक आणि सामुदायिक फायदे आणतात.

शाश्वत आणि समावेशक वाढ :

शाश्वत विकासाचे फायदे वाटून घेणे म्हणजे आता किंवा भविष्यात कोणीही मागे न राहणे. हे शाश्वत विकासाच्या मुख्य तत्वांपैकी एक आहे: शाश्वत राहण्यासाठी ते सर्वसमावेशक असले पाहिजे. आर्थिक वाढीचे फायदे व्यापकपणे सामायिक केले पाहिजेत. सामाजिक समावेशन म्हणजे प्रत्येकाला सामाजिकदृष्ट्या मौल्यवान जीवन जगण्यासाठी आवश्यक असलेल्या संस्था, संसाधने आणि संधी मिळू शकतात. समावेशक वाढीचे उद्दिष्ट उत्पन्न आणि संधींमधील असमानता कमी करणे आहे आणि सक्षमीकरण आणि समान संधींना प्रोत्साहन देणे आहे. एनेल एक्स शाश्वत शहरांमध्ये सामाजिक समावेशनावर आधारित आहे आणि हे सर्व प्रकारच्या विविधतेसाठी भेदभाव न करणे, समान संधी आणि समान प्रतिष्ठेच्या तत्त्वांचे पालन करणारी शाश्वत विकास धोरण स्वीकारण्याची खात्री देते.

दीर्घकालीन फायदे :

शाश्वत विकास पद्धती अशा प्रकारे डिझाइन केल्या आहेत की त्याचे फायदे दीर्घकाळ टिकतील. उदाहरणार्थ, सौर, पवन आणि जलविद्युत यासारख्या अक्षय ऊर्जा स्रोतांचा वापर केल्याने भविष्यातील पिढ्यांसाठी ऊर्जा उपलब्ध होईल याची खात्री होते.

निष्कर्ष :

१) पर्यावरणाचे रक्षण होणे: शाश्वत विकासामुळे नैसर्गिक संसाधनांचे संरक्षण होते, हवामान बदल कमी होतात आणि जैवविविधतेला प्रोत्साहन मिळते.

२) समाजाचे कल्याण होणे: शाश्वत विकासामुळे सामुदायिक बंधने मजबूत होतात, जीवनाची गुणवत्ता सुधारते आणि चांगल्या भविष्यासाठी आशा निर्माण होते.

३) अर्थव्यवस्थेचा विकास होणे: शाश्वत व्यवसाय पद्धतींमुळे कार्यक्षमता वाढते, खर्च कमी होतो आणि ग्राहकांची निष्ठा सुधारते.

४) पर्यावरणीय स्थिरता येणे: शाश्वत इमारतींमुळे ऊर्जा कार्यक्षमता, जलसंधारण, हवेची गुणवत्ता सुधारते आणि टिकाऊपणा वाढतो.

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"स्वामी विवेकानंद सरस्वती यांचे सामाजिक राजकीय विचार व कार्य"

प्रियंका जालिंदर चव्हाण

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सारांश :-

स्वामी विवेकानंद हे भारतातील महान समाज सुधारक व युवांचे प्रेरणास्थान होते. एक प्रगल्भ राजकीय विचारवंत होते. भारत ब्रिटिशांच्या ताब्यात असताना देशाला मुक्त करण्यासाठी विवेकानंदांच्या विचारांनी भारतीयांना स्वातंत्र्यलढ्याची प्रेरणा दिली. स्वामी विवेकानंदांचे विचार हे जातीवाद व धर्मावादाविरोधी होते. सर्व मानव समान असून मानवाच्या समानतेवर त्यांनी भर दिला. राष्ट्राच्या विकासासाठी शिक्षण हा पाया आहे.

शिक्षणातून पुस्तकी ज्ञान मिळते असे नसून मानवाच्या व्यक्ति विकासाच्या ज्ञायासारखा प्रमुख घटक शिक्षणातून मिळतो. अशा विचारांमधून विवेकानंदांनी तरुणांना शिकवण दिली. भारताची संस्कृती महान आहे. भारतीय संस्कृतीचा अभिमान सर्व भारतीयांनी बाळगलाच पाहिजे असे ते नेहमी म्हणत असे. स्वामी विवेकानंदांनी आपल्या शिकागो येथील भाषणातून भारतीय संस्कृतीची महानता जगाला पटवून दिली.

- **प्रस्तावना :-**

स्वामी विवेकानंद हे भारतीय तरुणांसाठी एक महत्त्वाचे आदर्श ठरले. समाजात सुधारणा घडवून आणण्यासाठी त्यांनी विविध रुढी, परंपरा, अंधश्रद्धा, स्त्रियांचे जीवन यांसारख्या सामाजिक घटकांच्या सुधारणेवर भर दिला. शिक्षणातून मानवाचा सर्वांगीण विकास होतो यावर त्यांचा दृढ विश्वास होता.

देशातील सर्वसामान्य जनतेच्या आवश्यक गरजा पूर्ण झाल्याशिवाय राजकारण यशस्वी होऊ शकत नाही असा त्यांचा ठाम विश्वास होता. राष्ट्राच्या विकासासाठी समाजातील सर्वांची प्रगती हीच राष्ट्राची प्रगती आहे असे ते आपल्या उपदेशातून सांगत असे. स्वामी विवेकानंद अविरत समाजसेवेसाठी कार्यरत राहिले. पारतंत्र्याच्या जोखडातून भारतीय जनसामान्यांना बाहेर काढण्यासाठी लोकांना आपल्या साध्या, सरळ परंतु उदात्त अशा विचारांमधून प्रेरित केले.

- **महत्त्वाचे शब्द** :- निर्भय, सशक्त, वेदांत.
- **उद्देश :-**

➢ स्वामी विवेकानंदांच्या सामाजिक विचारांचा अभ्यास करणे.

➢ स्वामी विवेकानंदांचे राजकीय विचार अभ्यासणे.

- स्वामी विवेकानंदांच्या राजकीय, सामाजिक कार्याचा आढावा घेणे.

- **गृहीतके :-**

- भारतीय विवेकानंदांचे विचार समाज प्रबोधन व जनजागृतीसाठी महत्त्वाचे ठरले.
- विवेकानंदांच्या राजकीय विचारांतून राज्यकर्ते व नागरिक यांची राज्याविषयी असणारी कर्तव्य समजतात.
- विवेकानंदांचे कार्य समाज व राज्यासाठी दिशादर्शक ठरले.

- **संशोधन पद्धती :-**

विश्लेषणात्मक संशोधन पद्धतीचा वापर करण्यात आला आहे.

❖ **स्वामी विवेकानंदांचे सामाजिक विचार :-**

विवेकानंदांच्या काळात ब्रिटिश भारताचे सर्व बाजूंनी शोषण करत होते. भारतातील सामान्य जनता त्यातल्या त्यात निम्नवर्ग अत्यंत हालाखीचे जीवन जगत होता. समाजातील ही अवस्था पाहून समाजात सुधारणा घडवून आणण्यासाठी विवेकानंदांनी सामाजिक सुधारण्यासाठी आपल्या विचारातून प्रयत्न केले.

१. शिक्षणातून समाज परिवर्तन :-

व्यक्ती व तिच्या व्यक्तिमत्वाचा विकास करण्यासाठी शिक्षण हा महत्त्वाचा मार्ग आहे. शिक्षणातून मानवी बुद्धीचा विकास होऊन बौद्धिक दर्जा वाढतो. शिक्षणातून विविध बाबींचे ज्ञान मिळाल्यावर व्यक्ती आपल्या प्रगतीचा मार्क शोधते. शिक्षणातून मानवाला आपल्या विकासाचा मार्ग सापडतो. सर्वसामान्य जनतेच्या बौद्धिक दर्जाची वाढ व त्यांच्या शिक्षणाचा प्रसार या गोष्टींवर राष्ट्राची प्रगती अवलंबून असते.

विवेकानंदांच्या या वक्तव्यावरून असे समजते की मानवाच्या बौद्धिक क्षमतांचा विकास व देशाची प्रगती ही शिक्षणातूनच उत्तम प्रकारे होऊ शकते. समाजाच्या विकासासाठी जनसामान्यांना शिक्षण देणे आवश्यक आहे.

२. अध्यात्म सर्वांसाठी असावे :-

भारतीय समाज हा विशिष्ट चौकटीत बांधला गेलेला होता. भारताच्या वर्णव्यवस्थेनुसार ठराविक वर्गांनाच अध्यात्मिक ज्ञान मिळण्याचे, धर्मग्रंथ पठन करण्याची परवानगी होती. धर्मग्रंथातील अमूल्य विचार काही ठराविक लोकांच्या हातात बंदिस्त होती. ही बंदिस्त अध्यात्मिक रत्ने सर्वांपर्यंत पोहोचणे गरजेचे आहे. त्यासाठी समाजातील सर्व घटकांना आध्यात्मिक ज्ञान मिळणे आवश्यक होते.

विवेकानंदांचे अध्यात्माविषयीचे विचार हे सार्वत्रिक स्वरूपाचे होते. समाजाच्या विकासासाठी अध्यात्मिक बाबी सर्वांना खुल्या करण्यासाठी त्यांनी रामकृष्ण मठासारख्या संस्कृती व समाजसेवा देणाऱ्या संस्था स्थापन केल्या.

३. भारताच्या उन्नतीसाठी ग्रामीण भागाचा विकास आवश्यक :-

स्वामी विवेकानंद हे उपदेश करताना म्हणत असे "भारत हे राष्ट्र झोपड्या खोपड्यांतूनच वास्तव्य करून आहे". ही त्यांनी सांगितलेली बाब सर्वांसाठी महत्त्वपूर्ण ठरली. खेड्यांच्या विकासातूनच राष्ट्राची प्रगती साधेल. ग्रामीण भागातील जनसामान्यांची उन्नती केल्याशिवाय राष्ट्राची प्रगती शक्य होणार नाही.

मूठभर लोकांच्या हातात आर्थिक केंद्रीकरण व बहुसंख्य भारतीय जनता दारिद्र्यात जीवन व्यतीत करत असेल तर ती राष्ट्राच्या विकासासाठी अत्यंत घातक परिस्थिती आहे. भारतातील दुःखाच्या बाबींचे मूळ हे दलितांच्या दारिद्र्य अवस्थेत आहे. त्यामुळे शाळा निर्माण केल्या तरी मुलं पोट भरण्यासाठी शाळेत जाण्याऐवजी आपल्या वडिलांना काम-धंद्यात मदत करण्यासाठी जातात.

जेणेकरून उदरनिर्वाहाचा प्रश्न थोड्याफार प्रमाणात सुटेल. राष्ट्राची सर्व स्थिती बदलण्यासाठी ग्रामीण क्षेत्राचा व तेथील जनतेचा विकास करणे गरजेचे आहे. समाज कल्याणासाठीच्या विविध आवश्यक बाबी त्यांच्या विचारातून स्पष्ट होतात हे जाणवते.

४. वैश्विक बंधुता, सशक्त, निर्भय महिला विकासावर भर :-

स्त्री-पुरुष हा सजीवांमधील भेद, त्यासाठी बनवलेले विविध धर्मग्रंथ यातून स्त्रियांना बंधनात टाकले जाते. स्त्रिया केवळ अपत्य निर्मितीचे यंत्र हे पुरुषी वर्चस्वाने बनवले आहे. स्त्रिया हा समाजाचा अर्धा हिस्सा आहे. या देशाच्या समाजातील अर्ध्या भागाचा विकास झाला नाही तर देशाचा विकास पूर्ण होऊ शकत नाही.

स्त्रियांना यथोचित मान व सन्मान दिल्याशिवाय कुठलेही राष्ट्र सर्वोच्च पदावर पोहोचणे शक्य नाही. ईश्वरनिर्मित नैसर्गिक शक्तींपैकी स्त्री ही देखील एक ईश्वर निर्मित नारीशक्ती आहे. स्त्री-शक्तीला तिचे अधिकार दिल्यास ती स्वतःचा विकास करते. पर्यायाने आपोआपच राष्ट्र उन्नतीच्या दिशेने वाटचाल करत असते. स्त्रियांविषयी स्वामी विवेकानंद यांचे विचार हे अत्यंत उच्च व प्रगल्भ असल्याचे दिसते.

❖ स्वामी विवेकानंदांचे राजकीय विचार :-

स्वामी विवेकानंद राजकारणात पूर्णरित्या सक्रिय नव्हते. विवेकानंद राजकारणात सहभागी नसले तरी त्यांचे राष्ट्राविषयीचे विचार व त्यांनी केलेले विविध उपक्रम हे भारताच्या स्वातंत्र्यलढ्यासाठी महत्त्वाचे ठरले.

१. स्वामी विवेकानंदांचे विचार स्वातंत्र्यलढ्यासाठी प्रेरणादायी :-

स्वामी विवेकानंदांनी तरुणांना आपल्यावर होणाऱ्या अन्यायाविरोधी लढण्याची प्रेरणा दिली. तरुणांना समाजाच्या सेवेसाठी काम करण्याचे उपदेश केले. राष्ट्रातील जनतेला अत्याचारातून बाहेर काढण्यासाठी एकजुटीने काम करा असे आवाहन केले. ब्रिटिश जे भारतीय जनतेवर अत्याचार व अन्याय करत आहे त्या दडपशाही विरुद्ध भारतीयांनी लढले पाहिजे यासाठी त्यांचे विचार तरुणांना प्रेरणादायी ठरले.

२. समानता व मुक्त विचारसरणीची प्रेरणा :-

समाजात असणारा दलित वर्ग व स्त्री वर्ग हे राष्ट्राचेच अविभाज्य भाग आहे. त्यांच्यावरील बंधने चालीरीती मर्यादा ही राष्ट्राच्या विकासासाठी घातक आहे. दलित व स्त्री वर्गाला नाकारून राष्ट्र विकास साधू शकत नाही. अशी शिकवण विवेकानंदांनी भारतीय जनतेला दिली. राष्ट्राच्या उन्नतीसाठी निम्नवर्ग व स्त्रियांना शिक्षण देणे गरजेचे आहे. ब्राह्मणांचा जेवढा अधिकार शास्त्र व शिक्षणावर आहे तेवढाच अधिकार स्त्रिया व निम्न वर्गाचाही आहे हे त्यांनी वारंवार जनतेला पटवून दिले. विवेकानंदांचे विचार समानता व देशाला मुक्त विचारसरणीची प्रेरणा देणारे ठरले.

३. स्वामी विवेकानंदांचे राष्ट्रवादाचे चार स्तंभ :-

स्वामी विवेकानंद आणि राष्ट्रवादाचे चार स्तंभ आहेत असे स्पष्ट केले ते पुढील प्रमाणे सांगितले.

१. भारताच्या प्राचीन व वैभवाची जाणीव आणि अभिमान.

२. नैतिक आणि शारीरिक शक्तीचा विकास.

३. जनतेचे प्रबोधन.

४. सामान्य अध्यय अध्यात्मिक कल्पनांवर आधारित एकता.

हे भारताच्या राष्ट्रवादाचे प्रमुख चार स्तंभ आहेत व त्याद्वारे राष्ट्राचा विकास होऊ शकतो याची जाणीव विवेकानंदांनी करून दिली.

❖ स्वामी विवेकानंदांच्या सामाजिक व राजकीय कार्याचे परिणाम : -

स्वामी विवेकानंद हे विचार भारत देशाच्या जनतेला आपल्या विचाराद्वारे सामाजिक व राजकीय बाबतीत जागृत करण्यास महत्त्वाचे ठरले. स्वामी विवेकानंदांच्या विचारांना भारतीय तत्त्वज्ञानाची व महानतेची जगाला ओळख करून देण्याचे श्रेय जाते.

समाजव्यवस्थेत असणाऱ्या समाज विघातक बाबींची जाणीव त्यांनी समाजाला करवून दिली. या व्यवस्थेत सुधारणा घडवण्यासाठी महत्त्वपूर्ण अशा उपायोजना देखील सांगितल्या. यामध्ये त्यांनी शिक्षणाला सर्वाधिक महत्त्व दिले. देशातील तरुणांना दडपशाही विरोधी लढण्यास विवेकानंदांनी प्रेरित केले. जात, धर्म या पलीकडे मानवता आहे याची शिकवण स्वामी विवेकानंदांनी लोकांना दिली. धर्मा-धर्मातील वाद, तिरस्कार, द्वेष याविषयावर त्यांचे विचार समाज जागृतीसाठी फायदेशीर ठरले.

भारतीय समाजात असणाऱ्या अंधश्रद्धा या देशासाठी घातक आहेत. अंधश्रद्धे विरोधात स्वामी विवेकानंदांचे कार्य महत्त्वाचे आहे. लोकसेवा करणे हीच खऱ्या अर्थाने ईश्वराची उपासना आहे असे ते मानत असे. राष्ट्रवादाच्या चार आधारस्तंभांची ओळख त्यांनी भारतीयांना करून दिली. स्वामी विवेकानंदांचे सामाजिक व राजकीय कार्य हे देशातील विशेषता तरुणांसाठी प्रेरणादायी ठरले.

❖ निष्कर्ष :-

- भारताच्या स्वातंत्र्यलढ्यासाठी स्वामी विवेकानंदांचे हे विचार प्रेरणास्त्रोत होते.
- राष्ट्राचे विकासासाठी शिक्षण हा महत्त्वाचा मार्ग आहे हे विवेकानंदांनी जाणले होते.
- स्वामी विवेकानंदांच्या विचारांमध्ये राष्ट्रप्रेम स्वराज्य संकल्पना शिक्षण समानता व मानवता यांना सर्वोच्च स्थान होते.
- युवकांसाठी त्यांचे विचार स्वावलंबी बनवण्यास देशभक्त व शक्तिशाली बनवण्यास महत्त्वाचे ठरले.
- स्वामी विवेकानंदांचे विचार आत्मविश्वास व देश सेवेची प्रेरणा देतात.

❖ संदर्भ सूची :-

१) विवेकानंद स्वामी, शिक्षण प्रकाशन, स्वामी ब्रह्मस्थआनंद, अध्यक्ष रामकृष्ण मठ १९ वी आवृत्ती २०२०, पृ.क्र. ५६.

२) बोऱ्हाडे मच्छिंद्र, स्वामी विवेकानंदांचे शिक्षण विषयक विचार.

३) विवेकानंद स्वामी, व्यक्तित्व का विकास, स्वामी ब्रह्मस्थानंद, रामकृष्ण मठ,धांतोली, नागपूर, चौदावी आवृत्ती २०१५.

४) विवेकानंद स्वामी, आदर्श शिक्षण, स्वामी ब्रह्मस्थानंद, रामकृष्ण मठ,धांतोली, नागपूर, सहावी आवृत्ती २०१८.

५) विवेकानंद स्वामी, भारतीय नारी, स्वामी ब्रह्मस्थानंद, रामकृष्ण मठ,धांतोली, नागपूर, तेरावी आवृत्ती २०२०.

६) विवेकानंद स्वामी, शिक्षण, स्वामी ब्रह्मस्थानंद, रामकृष्ण मठ,धांतोली, नागपूर, एकोणविसावी आवृत्ती २०२०.

७) विवेकानंद स्वामी, जाती, संस्कृती आणि समाजवाद, स्वामी ब्रह्मस्थानंद, रामकृष्ण मठ,धांतोली, नागपूर, द्वितीय आवृत्ती २०१९.

"विक्रमगड तालुक्यातील भातशेती, तृणधान्य शेती, कडधान्य शेती तसेच फळशेती व फुलशेतीचा तुलनात्मक अभ्यास."

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Abstract:

विक्रमगड तालुक्यात भात शेती मोठ्या प्रमाणावर केली जाते. येथील लोकांचा शेती हा प्रमुख व्यवसाय आहे विक्रमगड तालुक्यातील लोकांना शेतीचा मोठा आर्थिक आधार आहे. विक्रमगड तालुक्यात खरीप, रब्बी व झैद हंगामातील विविध पिके घेतली जातात. खरीप हंगामातील भात हे प्रमुख पीक आहे. रब्बी हंगामात हरभरा तुर व इतर कडधान्याची पिके घेतली जातात तर झैद हंगामात भाजीपाला फुले व फळे यांचे उत्पादन घेतले जाते. विक्रमगड तालुक्यातील 'वाडा कोलम' ही तांदळाची जात महाराष्ट्रातच नव्हे तर संपूर्ण भारतात प्रसिद्ध आहे. वाडा कॉलम तांदळाला खूप मोठ्या प्रमाणावर मागणी आहे. हा तांदूळ विक्रमगड तालुक्यातून मोठ्या प्रमाणावर इतर राज्यात निर्यात केला जातो. भात कापणीनंतर रब्बी हंगामात हरभरा, तुर यांसारखी पिके घेतले जातात कारण त्यांना लागणारा ओलावा व थंड हवामान या हंगामात उपलब्ध होते तर झैद हंगामात विविध फळे व फुलांचे उत्पादन घेतले जाते. येथील आंबा व चिकू या फळांना भारतभर मोठ्या प्रमाणावर मागणी आहे. तसेच येथे मोगऱ्याच्या फुलांचे मोठ्या प्रमाणात उत्पादन घेतले जाते. या फुलांना मुंबई, पुणे व नाशिक यासारख्या शहरात मोठ्या प्रमाणात मागणी आहे. विक्रमगड तालुक्यात पावसाचे प्रमाण जास्त असले तरी उन्हाळ्यात मात्र पाण्याची कमतरता भासल्यामुळे शक्यतो दुबार पेरणी खूपच कमी प्रमाणात केली जाते. विक्रमगड तालुक्यात फुलशेती मोठ्या प्रमाणात केली जाते. फुलांच्या शेतीमुळे व फुल उत्पादनामुळे येथील शेतकऱ्यांना मोठा आर्थिक लाभ मिळतो आहे. विशेषतः मोगरा या फुलाचे मोठ्या प्रमाणात उत्पादन घेतले जाते मोगरा फुलाबरोबरच सोनचाफा, गुलाब या फुलांचेही मोठ्या प्रमाणात उत्पादन घेतले जाते. या फुलांनाही मोठ्या प्रमाणात बाजारपेठ उपलब्ध आहे. विक्रमगड तालुक्यात काही ठिकाणी सूर्यफुलाची व मोगरा फुलाची शेतीदेखील केली जाते. विक्रमगड तालुक्याचे हवामान फुलांच्या शेतीसाठी खूपच अनुकूल आहे. त्यामुळे फुलशेतीला या तालुक्यात मोठ्या प्रमाणात वाव आहे. तरीही अजून पाहिजे तेवढी फुले शेतीमध्ये प्रगती झालेली नाही. येथील शेतीला चांगले दिवस येण्यासाठी कृषी विभागाने विशेष लक्ष दिले पाहिजे. फुल व

फळशेती वाढण्यासाठी विशेष प्रयत्न केले गेले पाहिजेत. शेतकऱ्यांना शेती विषयी मार्गदर्शन करण्यासाठी कृषी मेळाव्यांचे आयोजन केले गेले पाहिजे. निसर्गाचा लहरीपणा पावसाचे अनिश्चित प्रमाण वाढते तापमान पिकांवरील रोगराई चे संकट यामुळे येथील शेती अडचणीत आली आहे.

Keywords: भातशेती, फुलशेती, फळशेती, खरीप हंगाम, रब्बी हंगाम

प्रस्तावना:

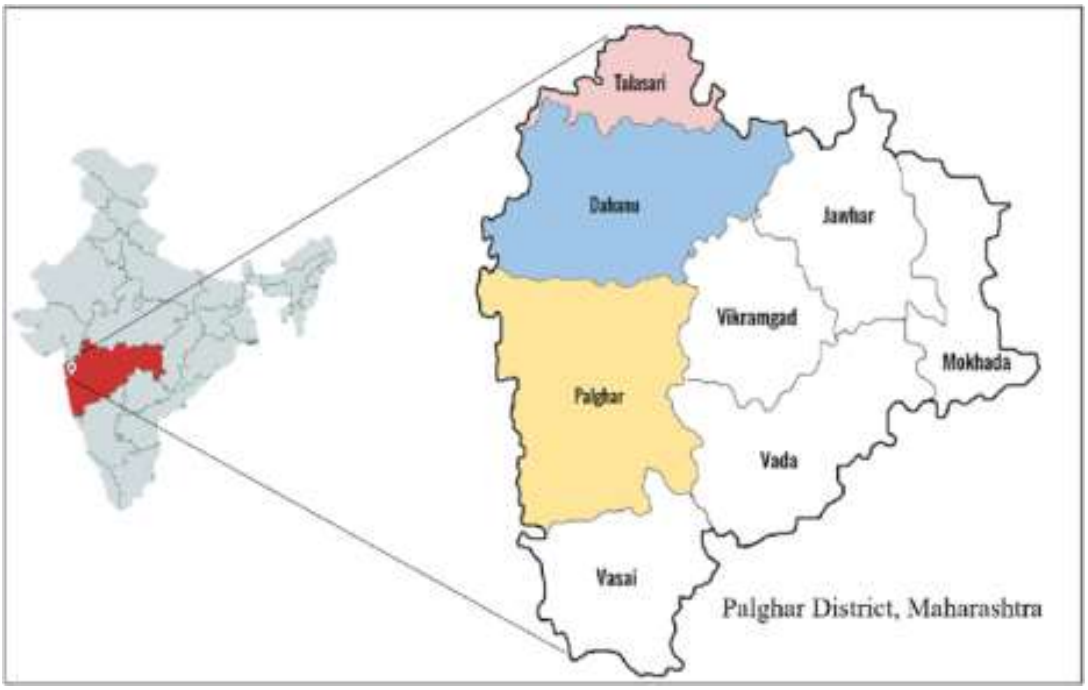
विक्रमगड तालुका पालघर जिल्ह्यातील आठ तालुक्यांपैकी एक तालुका आहे. हा तालुका पालघर जिल्ह्याच्या मध्यभागी आहे. विक्रमगड तालुका हा आदिवासीबहुल तालुका आहे. या तालुक्यात वारली, कातकरी, कोकणा, ठाकूर, महादेव कोळी व मल्हार कोळी इत्यादी आदिवासी जमाती वास्तव्य करीत आहेत. या तालुक्याचा बहुतांश भाग हा दाट झाडींनी वेढलेला आहे. विक्रमगड तालुक्याचा बराच भाग जंगलव्याप्त आहे. येथील सरासरी पाऊस हा 250 सेमी ते 300 सेमी एवढा आहे. अर्थातच हा पाऊस खूपच जास्त आहे. पावसाळ्यातील चार महिन्यात पावसाचे प्रमाण अतिशय जास्त आहे तर इतर महिन्यात पाऊस हा अत्यंत कमी पडतो. विक्रमगड तालुक्यातील लोकांचा शेती हा प्रमुख व्यवसाय आहे. विक्रमगड तालुक्यातील बहुतांश लोक शेती या व्यवसायात गुंतलेले आहेत. लोकांचे प्रमुख पिक भात(तांदूळ) आहे. भाताचे प्रचंड उत्पादन या तालुक्यात घेतले जाते. भाताबरोबरच नाचणी, तुर, मूग, उडीद, खुरासणी, भुईमूग, तीळ, रब्बी तीळ, भाजीपाला, फळबागा व फुलशेती विक्रमगड तालुक्यात मोठ्या प्रमाणात केली जाते.



Vikramgad Taluka, Source:Google Maps

विक्रमगड तालुक्यात फुलांची शेती मोठ्या प्रमाणात केली जाते विशेषतः मोगरा या फुलाचे उत्पादन मोठ्या प्रमाणात विक्रमगड तालुक्यात घेतले जाते. धान्य पिकांबरोबरच फुलांचे उत्पादन घेतल्यामुळे शेतकऱ्याला आर्थिक फायदा होत आहे. तसेच पारंपारिक शेतीला फाटा देत फुलशेतीकडे वळल्यामुळे

शेतकऱ्याला आर्थिक फायदा देखील मोठ्या प्रमाणात होत आहे. विक्रमगड तालुक्यातील मोगऱ्याची फुले ही मुंबई, पुणे व नाशिक या शहरांमध्ये विक्रीसाठी पाठवली जातात. या फुलांना वरील शहरांमध्ये मोठ्या प्रमाणात मागणी देखील आहे. मोगऱ्याच्या फुलाचे वैशिष्ट्य म्हणजे याचे उत्पादन जवळपास आठ महिने घेता येते. आज विक्रमगड तालुका मोगऱ्याच्या शेतीसाठी पालघर जिल्ह्यातच नव्हे तर महाराष्ट्रात व भारतातदेखील देखील मोठ्या प्रमाणात प्रसिद्ध आहे. उघानीपाडा, साखरा, मान, पोचाडा, क्रुंझे व खांड या खेड्यांमध्ये मोगरा पिकाची मोठ्या प्रमाणात लागवड करण्यात आली आहे. मोगरा फुलाबरोबरच अनेक शेतकऱ्यांनी गुलाब या फुलाची देखील लागवड केली आहे. वसुरी, वाकडूपाडा, उंबरपाडा व हातणे या भागातील शेतकऱ्यांनी गुलाब फुलाची लागवड मोठ्या प्रमाणात केली आहे. तसेच देहर्जा व ओंदे या गावातील शेतकऱ्यांनी सोनचाफा व मोगरा या फुलांची मोठ्या प्रमाणात शेती केलेली आहे. विक्रमगड तालुक्यातून मोगरा, गुलाब, सोनचाफा यांची फुले मुंबई मार्केटमध्ये विक्रीसाठी पाठवली जातात. तसेच पुणे व नासिक या जिल्ह्यातूनही या फुलांना प्रचंड मागणी आहे. या फुलशेतीतून विक्रमगड तालुक्यातील शेतकऱ्यांना चांगले अर्थार्जन होत आहे. बऱ्यापैकी त्यांच्या हातात पैसा खेळतो आहे. अलीकडील काळात दळणवळणाच्या चांगल्या सोयी झाल्यामुळे शेतकऱ्यांना आपला शेतमाल जवळपासच्या बाजारपेठेमध्ये पाठवणे शक्य झाले आहे. विक्रमगड तालुक्यामध्ये झेंडूच्या फुलांची देखील थोड्याफार प्रमाणात का होईना लागवड केलेली आहे. विक्रमगड तालुक्यातील कृषी विभाग तसेच पंचायत समिती यांच्यामार्फत शेतकऱ्यांना फुलझाडे लावण्यासाठी माहिती दिली जात आहे. तसेच फुल लागवड करण्यासाठी शेतकऱ्यांना प्रोत्साहित केले जात आहे. मोगरा या फुलाला साधारणपणे 800 ते 1000 रुपये दर किलो एवढा भाव मिळत आहे. तसेच मोगरा फुल तोडण्यासाठीही मजुराला साधारणपणे 40 रुपये ते 60 रुपये प्रतीकिलो एवढा दर मिळत आहे. त्यामुळे शेतकऱ्यांबरोबरच मजूरही खुश आहे. काही शेतकऱ्यांना फुलशेती बाबत विचारणा केली असता त्यांनी सांगितले की शासनामार्फत फुल शेतीसाठी खूपच कमी अनुदान मिळत आहे. हे अनुदान शासनाने वाढवले पाहिजे तसेच फुलशेतीसाठी ठिबक सिंचन योजना व तुषार सिंचन योजना यासारख्या योजनाही राबवल्या गेल्या पाहिजेत. त्यासाठी शासनाने अनुदान दिले पाहिजे असे येथील शेतकऱ्यांचे म्हणणे आहे. सध्या फुल शेतीसाठी नर्सरीतून रोपे घेणे, खते घेणे, महागडी औषधे, फवारणी यंत्रे यांच्या किमतीत प्रचंड वाढ झाल्याने येथील शेतकरी हवालदिल झाले आहेत. फुलशेतीसाठी शासनाकडून ठिबक सिंचनासाठी साधारणतः 23500 रुपये एवढे अनुदान दिले जात आहे. ते अनुदान वाढवून 50 ते 60 हजार रुपये दर हेक्टरी अनुदान मिळावे अशी येथील शेतकऱ्यांची मागणी आहे.



Location Map of Vikramgad

ओंदे या गावात झेंडूच्या फुलांची जवळपास 30 एकर मध्ये लागवड केली गेली. या शेतीतून दररोज तीन ते चार टन झेंडूच्या फुलांचे उत्पादन घेतले जात आहे. झेंडूच्या फुलांना मुंबई येथील मार्केटमध्ये चांगला भाव आहे. ही फुले कमीत कमी 30 ते 35 रुपये किलो व जास्तीत जास्त 50 ते 60 रुपये किलो या भावाने विकली जातात. झेंडू पिकासाठी जास्त खर्च येत नाही. दसरा, दीपावली, लग्नकार्य अशा समारंभांना झेंडू फुलाला मोठी मागणी आहे. विक्रमगड येथील स्थानिक बाजारपेठेत देखील फुलांच्या माळा तसेच किरकोळ फुलांच्या विक्रीसाठी झेंडूच्या फुलाला साधारणतः 30 ते 40 रुपये किलो एवढा भाव मिळत आहे.

विक्रमगड तालुक्यात भात शेती फुलशेती याबरोबरच फळबागांचे देखील उत्पादन मोठ्या प्रमाणात घेण्यात येऊ लागले आहे. विशेषतः चिकू, आंबा, पेरू, लिंबू, केळी(वेलची), नारळ इत्यादी पिकांचे उत्पादन विक्रमगड मध्ये घेण्यात येऊ लागले आहे. फळबाग लागवडीसाठी अनेक योजना शासनाने राबवलेल्या आहेत. विक्रमगड तालुक्यात कलिंगड या फळाची लागवड मोठ्या प्रमाणात होऊ लागली आहे. कलिंगड या फळाला उन्हाळ्यात मोठ्या प्रमाणात मागणी असते. तसेच कलिंगड फळाच्या विक्रीतून चांगला नफाही मिळतो त्यामुळे येथील शेतकरी कलिंगड लागवडीकडे वळला आहे. उन्हाळ्यात विक्रमगड येथील बाजारपेठेत कलिंगड विक्रीसाठी दुकाने उपलब्ध आहेत तसेच विक्रमगड वाडा विक्रमगड पालघर विक्रमगड जव्हार विक्रमगड डहाणू या रस्त्यांच्या कडेला कलिंगड विक्रीची अनेक दुकाने रस्त्याच्या दुतर्फ सुरू करण्यात आली आहेत. त्यामुळे शेतकऱ्याला बऱ्यापैकी पैसा मिळत आहे.

प्राध्यापक दिनेश नहिरे, भूगोल विभागप्रमुख कला वाणिज्य व विज्ञान महाविद्यालय ओंदे, विक्रमगड यांनी विक्रमगड तालुक्यातील काही गावांचा शेती विषयक सर्वेक्षण अहवाल तयार केला. शेती विषयक प्रश्नावली तयार करून जवळपास विक्रमगड तालुक्यातील दीडशे शेतकऱ्यांचा सहभाग करून घेण्यात आला. या प्रश्नावलीत,

- तुमचे नाव काय?

- तुमच्या कुटुंबात एकूण किती सदस्य आहेत?
- त्यात महिला सदस्य किती आहेत?
- पुरुष सदस्य किती आहेत?
- घरात वडीलधारी मंडळी किती आहेत?
- बालके किती आहेत?
- ते शाळेत जातात का?
- जात असतील तर कोणत्या इयत्तेत?
- सध्या तुमच्याकडे शेती आहे का?
- किती एकर शेती आहे?
- तुम्ही शेतात कोणती पिके घेतात?
- तुम्ही खते वापरतात का?
- वापरत असाल तर कोणती?
- तुम्ही सेंद्रिय पद्धतीने शेती करतात का?
- तुम्ही शेती करण्यासाठी यांत्रिकीकरणाचा वापर करतात का?
- शेती करण्यासाठी तुम्ही शेतात कोणती अवजारे वापरतात?
- शेतकाम करण्यासाठी तुम्ही कोणत्या यंत्राचा वापर करतात? उदाहरणार्थ नांगर बियाणे यंत्र सिंचन व्यवस्था ट्रॅक्टर इत्यादी.
- शेतकरी म्हणून तुम्हाला कोणत्या अडचणी येतात?
- त्या तुम्ही कशा प्रकारे सोडवतात?
- शेतीबरोबरच तुम्ही पशुपालन करतात का?
- पशुपालन करत असाल तर कोणते पशुधन तुम्ही पाळले आहे? उदाहरणार्थ कोंबडी शेळ्या, मेंढी, गाई, म्हशी, बैल इत्यादी.
- तुम्ही तुमचा शेतमाल बाजारपेठेत पाठवतात का?
- तो इतर लोकांना विकतात का?
- तुमच्या शेतमालाची विक्री करण्यासाठी तुम्ही कशाप्रकारे त्याला बाजारपेठेत विकतात? तुम्ही एखाद्या शेतकरी संघटनेचे सदस्य आहात का?
- किंवा एखाद्या सहकारी संस्थेचे सदस्य आहात का?
- तुमच्या शेतीसाठी तुमच्याकडे उचित व्यापार, नॉन जी एम ओ, सेंद्रिय किंवा याव्यतिरिक्त काही प्रमाणपत्रे आहेत का?
- भविष्यात आपल्या शेतीचे उत्पादन वाढवण्यासाठी तुमच्याकडे काही योजना आहेत का?
- तुम्हाला अजून शेती विकत घ्यायची आहे का?
- तुम्ही तुमच्या शेतीत कोणत्या पद्धतीचा अवलंब करतात?

- शाश्वत पद्धतीने शेती तुम्ही करतात का?
- तुम्ही तुमच्या शेतीच्या व्यवस्थापनासाठी तंत्रज्ञान किंवा डिजिटल साधने यांचा वापर करतात का?
- तुमच्या शेतीत जलसंधारण पीक फिरवणे कंपोस्ट खत इत्यादी पद्धतींचा वापर करतात का? याव्यतिरिक्त काही पर्यावरण संवर्धन पद्धतींचा वापर करतात का?
- तुमची शेती आधुनिक करण्यासाठी तुम्ही काही उपाययोजना केल्या आहेत का?
- शेती उद्योगात तुमची भरभराट व्हावी शेतीत सुधारणा व्हावी असे तुम्हाला वाटते का?
- शेती करताना तुम्हाला कोणती गोष्ट आव्हानात्मक वाटते किंवा कोणत्या मुख्य अडचणी येतात?
- तुम्ही शेतीविषयक कार्यशाळेत कधी भाग घेतला आहे का?
- एखाद्या कृषी प्रदर्शनाला तुम्ही भेट दिली आहे का?
- तुमच्या तालुक्यातील कृषी विभागामार्फत एखादे कृषी प्रदर्शन भरवले गेले आहे का?
- भरवले जात नसेल तर कृषी विभागाने असे कृषी प्रदर्शन भरवावे असे तुम्हाला वाटते का? शेतीचा तुमच्या कुटुंबावर कशाप्रकारे प्रभाव पडला आहे?
- शेतीचा तुमच्या जीवनावर कोणता मुख्य परिणाम झालेला आहे?
- तुम्हाला शेतीतून किती वार्षिक उत्पन्न मिळते?
- हे उत्पन्न तुमच्या कुटुंबासाठी पुरते का?
- तुम्हाला तुमचे कुटुंब चालवण्यासाठी अजून आर्थिक मदतीची गरज भासते का?
- तुम्ही कोणत्या बँकेचे सभासद आहात का?
- शेतीसाठी तुम्ही बँकेतून कर्ज घेतले आहे का?

अशा प्रश्नावलीतून आम्ही विक्रमगड तालुक्यातील शेतकऱ्यांकडे जाऊन त्यांच्या शेतीबद्दल माहिती मिळविण्याचा प्रयत्न केला. विद्यार्थ्यांच्या मदतीने ही माहिती संकलित करून शेती जीवनावर अभ्यास करण्याचा प्रयत्न केला. त्यातून शेतीबद्दल, शेतकऱ्यांच्या जीवनाबद्दल अत्यंत उपयुक्त अशी माहिती मिळाली. त्या माहितीच्या आधारे सर्वेक्षण अहवाल तयार करण्यात आला. या कामी विद्यार्थ्यांचे अनमोल असे सहकार्य मिळाले. त्यांना शेतकऱ्यांच्या समस्या, त्यांना येणाऱ्या अडचणी याबाबत प्रत्यक्ष माहिती करून घेता आली.

विद्यार्थ्यांनी स्वतः शेतकऱ्यांच्या घरी जाऊन त्यांचे सर्वेक्षण करून माहिती मिळवण्यात आली. ही माहिती संकलित करण्यासाठी प्राथमिक माहिती (प्रश्नावली) या पद्धतीचा अवलंब करण्यात आला. तसेच द्वितीयक माहिती मिळवण्यासाठी कृषीविभाग, कृषीअधिकारी विक्रमगड तालुका यांच्याशी संपर्क साधून विक्रमगड तालुक्यातील सन 2023-24 सन 2024-25 तसेच 2025 -26 मध्ये पीक उत्पादनाचे कोणते उद्दिष्ट ठेवण्यात आले? याबद्दल कृषी अधिकारी यांच्याकडून माहिती घेतली. यात विक्रमगड तालुक्यातील सन 2023- 2024 या वर्षातील एकूण तृणधान्य पिकांच्या लागवडी खालील क्षेत्र, तृणधान्य पिकांचे एकूण उत्पादन, शेतीची उत्पादकता याबाबतीत माहिती घेण्यात आली. तृणधान्य पिकांमध्ये तांदूळ, ज्वारी, बाजरी, नाचणी, मका इतर तृणधान्य याबाबत माहिती मिळाली. या माहितीवरून समजले की तृणधान्य पिकांमध्ये सर्वात जास्त उत्पादन तसेच सर्वात जास्त पीक लागवडीखालील क्षेत्र तांदूळ या पिकाचे आहे. तांदूळ हेच विक्रमगड तालुक्यातील प्रमुख पीक आहे हे

देखील समजले. तांदूळ पिकाखाली 2023 -2024 यावर्षी एकूण लागवडी खालील क्षेत्र 7164 हेक्टर इतके होते तर ज्वारी या पिकाखालील क्षेत्र 0 हेक्टर इतके होते. बाजरी या पिकाखालील लागवडी खालील क्षेत्र हे देखील 0 हेक्टर इतके होते. तसेच मका या पिकाचे लागवडीखालील क्षेत्र शून्य हेक्टर इतके होते. यावरून ज्वारी, बाजरी व मका ही पिके विक्रमगड तालुक्यात घेतली जात नाहीत हे कळाले. तांदूळ पिकाखालोखाल नाचणी या तृणधान्य पिकाचे उत्पादन घेतले जाते. नाचणी या तृणधान्य पिकाखालील एकूण क्षेत्र 976 हेक्टर इतके होते तर इतर तृणधान्य पिकांच्या लागवडी खालील क्षेत्र 135.53 हेक्टर इतके होते 2023 2024 या वर्षी तांदूळ पिकाचे उत्पादन 14686.2 टन इतके होते तर तांदूळ पिकाची उत्पादकता 2050 किलो दर हेक्टरी इतकी होती.

सन 2024 25 यावर्षी तांदूळ पिकाच्या लागवडी खालील क्षेत्र 7163 हेक्टर इतके होते तर तांदळाचे उत्पादन 15106.47 टन इतके होते तर तांदूळ पिकाची उत्पादकता 2109 किलो दर हेक्टरी इतकी होती. नाचणी या पिकाखालील क्षेत्र 974 हेक्टर इतके होते तर उत्पादन टन इतके होते तर उत्पादकता 652 किलो दर हेक्टरी इतकी होती. इतर तृणधान्य पिकांच्या लागवडी खालील क्षेत्र 135 हेक्टर इतके होते तर उत्पादन 99.90 टन इतके होते तर उत्पादकता 740 किलो दर हेक्टरी इतकी होती. कृषी विभागामार्फत 2025- 2026 या वर्षासाठी तांदूळ पिकाच्या लागवडी खालील क्षेत्र 7163 हेक्टर इतके उद्दिष्ट ठरवण्यात आले तर उत्पादन 16618.16 इतके निर्धारित करण्यात आले. उत्पादकता 2320 किलो दर हेक्टरी इतकी निर्धारित करण्यात आली. तसेच नाचणी पिकासाठी 974 हेक्टर क्षेत्र निर्धारित करण्यात आले उत्पादन 698.36 टन इतके निर्धारित करण्यात आले तर उत्पादकता 717 किलो दर हेक्टरी इतकी निर्धारित करण्यात आली. इतर तृणधान्य पिकांचे लागवडीखालील क्षेत्र 135 हेक्टर इतके उद्दिष्ट ठरवण्यात आले. तर उत्पादन 109.89 टन इतके निर्धारित करण्यात आले. तर उत्पादकता 2106.67 किलो दर हेक्टरी इतकी निर्धारित करण्यात आली.

2023-2024 यावर्षी एकूण तृणधान्य पिकाखालील क्षेत्र 8275.53 हेक्टर इतके होते तर एकूण तृणधान्य पिकांचे उत्पादन 15315.72 टन इतके होते तर उत्पादकता 1850.72 किलो दर हेक्टरी इतकी होती. सन 2024 -2025 यावर्षी एकूण तृणधान्य पिकाखालील क्षेत्र 8272 हेक्टर एवढे होते तर एकूण तृणधान्य पिकांचे उत्पादन 15841.72 टन एवढे होते. तर उत्पादकता 1915.10 किलो दर हेक्टरी इतकी होती. सन 2025 -2026 यावर्षी एकूण तृणधान्य पिकाखालील क्षेत्र 8272 हेक्टर इतके निर्धारित करण्यात आले. उत्पादन 17426.41 टन इतके निर्धारित करण्यात आले तर उत्पादकता 2106.67 किलो दर हेक्टरी इतकी निर्धारित करण्यात आली.

सन 2023- 2024 यावर्षी तुर, मूग, उडीद व इतर कडधान्य या पिकाखालील क्षेत्राची व त्यांच्या उत्पादनाची व उत्पादकतेची माहिती पुढीलप्रमाणे: यावर्षी तूर या पिकाखालील क्षेत्र 199.92 हेक्टर इतके होते तर तुरीचे उत्पादन 126.95 टन इतके होते तर तुरीची उत्पादकता 635 किलो दर हेक्टरी इतकी होती. उडीद या पिकाच्या लागवडी खालील क्षेत्र 260.48 हेक्टर इतके होते तर उत्पादन 91.69 टन इतके होते तर उत्पादकता 352 किलो दर हेक्टरी इतकी होती. मुग या पिकाच्या

लागवडीखालील क्षेत्र शून्य हेक्टर इतके होते. तर उत्पादन देखील शून्यच होते. म्हणजेच या पिकाच्या लागवडीखालील क्षेत्र नव्हते. इतर कडधान्य लागवडी खालील क्षेत्र दोन हेक्टर इतके होते तर उत्पादन 0.70 टन इतके होते. तर उत्पादकता 350 किलो दर हेक्टरी इतकी होती. याच वर्षी एकूण कडधान्य पिकाखालील क्षेत्र 426.40 इतके होते. उत्पादन 219.34 टन इतके होते तर उत्पादकता 474.35 किलो दर हेक्टरी इतकी होती.

सन 2024- 2025 यावर्षी तुर पिकाखालील लागवडीचे क्षेत्र 230 हेक्टर इतके होते. उत्पादन 149.50 टन इतके होते तर उत्पादकता 650 किलो दर हेक्टरी इतकी होती. यावर्षी देखील मुग पिकाखालील क्षेत्र 0 हेक्टर इतके होते याचाच अर्थ यावर्षी देखील मूग या पिकाचे उत्पादन विक्रमगड तालुक्यात घेतले गेले नाही. उडीद या पिकाखालील क्षेत्र 263 हेक्टर इतके होते. उत्पादन 94.68 टन इतके होते तर उत्पादकता 360 किलो दर हेक्टरी इतकी होती. इतर कडधान्य पिकाखालील क्षेत्र 3.40 हेक्टर इतके होते तर उत्पादन 1.19 टन इतके होते तर उत्पादकता 350 किलो दर हेक्टरी इतकी होती. सन 2025 -2026 या वर्षी तुर या पिकाच्या लागवडी खालील क्षेत्र 230 हेक्टर निर्धारित करण्यात आले तर उत्पादन 164.45 टन निर्धारित करण्यात आले तर उत्पादकता 715 किलो दर हेक्टरी इतकी निर्धारित करण्यात आली. यावर्षी उडीद पिकाखालील क्षेत्र 263 हेक्टर निर्धारित करण्यात आले. उत्पादन 104.15 टन निर्धारित करण्यात आले व उत्पादकता 396 किलो दर हेक्टरी निर्धारित करण्यात आली. इतर कडधान्य पिकाखालील क्षेत्र 3.40 हेक्टर निर्धारित करण्यात आले तर उत्पादन 1.31 निर्धारित करण्यात आले तर उत्पादकता 385 किलो दर हेक्टरी निर्धारित करण्यात आली. अशाप्रकारे एकूण कडधान्य पिकाखालील निर्धारित क्षेत्र 496.40 निर्धारित करण्यात आले. उत्पादन २६९.९१ टन निर्धारित करण्यात आले तर उत्पादकता 543.73 दर हेक्टरी इतकी निर्धारित करण्यात आली. याच वर्षी एकूण अन्नधान्य पिकाखालील क्षेत्र 8768.40 हेक्टर निर्धारित करण्यात आले तर उत्पादन 17696.32 टन निर्धारित करण्यात आली तर उत्पादकता 2018.19 किलो दर हेक्टरी इतकी निर्धारित करण्यात आली.

सन 2023- 2024 वर्षी भुईमूग, तीळ, खुरासणी, सूर्यफूल, सोयाबीन व इतर गळीत धान्य यांची माहिती पुढील प्रमाणे: यावर्षी भुईमूग पिकाखालील क्षेत्र 7 हेक्टर एवढे होते तर भुईमुगाचे उत्पादन 8.72 टन एवढे होते तर भुईमूग पिकाचे उत्पादकता 1245 किलो दर हेक्टरी एवढी होती. याच वर्षी तीळ या पिकाची लागवडी खालील क्षेत्र 6 हेक्टर एवढे होते तर उत्पादन 2.64 टन एवढे होते. उत्पादकता 440 किलो दर हेक्टरी एवढी होती. खुरासणी या पिकाच्या लागवडी खालील क्षेत्र 16 हेक्टर एवढे होते तर उत्पादन 7.68 टन एवढे होते तर उत्पादकता 480 किलो दर हेक्टरी एवढी होती. यावर्षी सूर्यफूल व सोयाबीन या पिकांची लागवड विक्रमगड तालुक्यात केली गेलेली नव्हती. यावर्षी एकूण गळीत धान्य लागवडीखालील क्षेत्र 29 हेक्टर एवढे होते उत्पादन 19.04 टन एवढे होते तर उत्पादकता 656.38 किलो दर हेक्टरी एवढी होती. सन 2024- 2025 यावर्षी लागवडीखालील क्षेत्र हे उपलब्ध नव्हते. तिळ या पिकाच्या लागवडीखालील क्षेत्र 6.20 हेक्टर एवढे होते तर तेचे उत्पादन 2.73 टन एवढे होते तिळीचे उत्पादकता 440 किलो दर हेक्टरी एवढी होती.

एकूण गळीत धान्य लागवडी खालील क्षेत्र 21.40 हेक्टर एवढे होते तर उत्पादन 10.02 टन एवढे होते. उत्पादकता 468.41 दर हेक्टरी एवढी होती. सन 2025- 2026 यावर्षी या पिकाच्या लागवडीखाली निर्धारित क्षेत्र 5 हेक्टर एवढे होते उत्पादन 6.25 टन एवढे निर्धारित असेल तर उत्पादकता 1250 किलो दर हेक्टरी एवढी असेल. तीळ या पिकाखालील लागवडीचे क्षेत्र 6.20 हेक्टर एवढे निर्धारित असेल तर तीळीचे उत्पादन 3 टन एवढे निर्धारित असेल तर उत्पादकता 484 किलो दर हेक्टरी एवढी निर्धारित असेल. खुरासणी या पिकाच्या लागवडीखालील क्षेत्र 15.20 हेक्टर एवढे निर्धारित असेल तर उत्पादन 8.03 टन एवढे निर्धारित असेल. उत्पादकता 528 किलो दर हेक्टरी एवढी निर्धारित असेल. एकूण गळीत धान्य पिकाच्या लागवडीखालील क्षेत्र 26.40 हेक्टर एवढे निर्धारित असेल तर उत्पादन 17.28 टन एवढे निर्धारित असेल तर उत्पादकता 654.41 किलो दर हेक्टरी एवढी निर्धारित असेल.

सन 2023 2024 यावर रब्बी तीळ या पिकाच्या लागवडीखालील क्षेत्र 92.35 हेक्टर एवढे होते तर उत्पादन 40.63 टन एवढे होते तर उत्पादकता 440 किलो दर हेक्टरी एवढे होते. रब्बी सूर्यफूल या पिकाच्या लागवडी खालील क्षेत्र 7 हेक्टर एवढे होते तर उत्पादन 10.50 लाख टन एवढे होते तर उत्पादकता 1500 किलो दर हेक्टरी एवढे होते.

निष्कर्ष व सूचना:

- विक्रमगड तालुक्यातील हवामान भातशेतीस अत्यंत पोषक आहे. परंतु भाताचे उत्पन्न वाढविण्यासाठी जेवढे प्रयत्न व्हायला पाहिजेत तेव्हडे होताना दिसत नाहीत.
- कृषी प्रदर्शने अत्यंत कमी प्रमाणात भरवली जातात त्यांचे प्रमाण वाढविले पाहिजे.
- शेतकऱ्यांना वेळोवेळी मार्गदर्शन केले पाहिजे.
- विक्रमगड तालुक्यातील शेतीसाठी जलसिंचनाच्या सोयी उपलब्द करून दिल्या पाहिजेत.
- फुल व फलोत्पादनासाठी शेतकऱ्यांना वेळोवेळी मार्गदर्शन केले पाहिजे.
- शेतकऱ्याच्या कृषी उत्पन्नाला हमीभाव मिळवून दिला पाहिजे.
- दलाल व आड्त्यांकडून शेतकऱ्याची होणारी फसवणूक थांबवली पाहिजे.

अ. क्र.	पिकाचे नाव	२०२३-२४ अंतिम			२०२४-२५ अंदाज			२०२५-२६ लक्षांक		
		क्षेत्र	उत्पादन	उत्पादकता	क्षेत्र	उत्पादन	उत्पादकता	क्षेत्र	उत्पादन	उत्पादकता
१	तांदूळ	७१६४.००	१४६८६.२	२०५०	७१६३.००	१५१०६.७७	२१०९	७१६३.०	१६६१८.१६	२३२०
२	ज्वारी	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००
३	बाजरी	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००
४	नाच	९७६.	६२९.	६४५	९७४	६३५.	६५२	९७४.	६९८.	७१७

	णी	००.००	५२.००			०५.००		००.००	३६.००	
५	मका	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००
६	इतरतृणधान्य	१३५.५३	०.००	०.००	१३५.००	९९.९०	७४०	१३५.००	१०९.८९	८१४
एकूण तृणधान्य		८२७५.५३	१५३१५.७२	१८५०.७२	८२७२.००	१५८४१.७२	१९१५.१०	८२७२.००	१७४२६.४१	२१०६.६७
७	तूर	१९९.९२	१२६.९५	६३५	२३०.०	१४९.५	६५०	२३०.०	१६४.४५	७१५
८	मुग	०.००	०.००	६४२	०.००	०.००	०.००	०.००	०.००	०.००
९	उडीद	२६०.४८	९१.६९	३५२	२६३.००	९४.६८	३६०	२६३.००	१०४.१५	३९६
१०	इतर कडधान्य	२.००	०.७०	३५०	३.४०	१.१९	३५०	३.४०	१.३१	३८५
एकूण कडधान्य		४६२.४०	२१९.३४	४७४.३५	४९६.४०	२४५.३७	४९४.३०	४९६.४०	२६९.९१	५४३.७३
११	भुईमुग	७.००	८.७२	१२४५	०.००	०.००	०	५.००	६.२५	१२५०
१२	तीळ	६.००	२.६४	४४०	६.२०	२.७३	४४०	६.२०	३.००	४८४
१३	खुरासणी	१६	७.६८	४८०	१५.२०	७.३०	४८०	१५.२०	८.०३	५२८
१४	सुर्यफुल	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००
१५	सोया बीन	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००
१	इतर	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००

६	गळीत धान्य									
एकूण गळीतधान्य		२९.००	१९.०४	६५६.३८	२१.४०	१०.०२	४६८.४१	२६.४०	१७.२८	६५४.४१
१७	उस	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००
१८	कापूस	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००	०.००
एकूण खरीप		८७५९.९३३			८७८९.८०			८८५६.००		

(सौजन्य: कृषी विभाग विक्रमगड तालुका)

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अल्खैर बैतूल माल नागरी सहकारी पतसंस्था, औरंगाबाद व्याज मुक्त अर्थव्यवस्थेचे प्रतीक : एक अभ्यास

प्रिया ध्रुवपाल कानिंदे

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गोषवारा (Abstract):

समाज सध्या व्याज नावाच्या राक्षसाच्या विळख्यात अडकलेला आहे. जो तो आपल्या आर्थिक फायद्याचा विचार करत असताना व्याजमुक्त अर्थव्यवस्थेची, व्याजमुक्त बँकेची कल्पना करणे सुद्धा खूप मोठी गोष्ट आहे. अल्खैर बैतूल माल नागरी सहकारी पतसंस्थेसारख्या संस्थांनी ही अकल्पनीय गोष्ट करून दाखवली आहे. यात विशेष म्हणजे बँक कर्मचारी आणि खातेदार समाधानी आहेत आणि यामुळे समाजात होणारा समाधानकारक बदल आर्थिक विकासात भर पाडणारा ठरेल.

किवर्ड्स (Keywords): *व्याज, व्याजमुक्त अर्थव्यवस्था, पतसंस्था, बँक कर्मचारी, खातेदार, आर्थिक विकास.*

प्रस्तावना:

आजच्या आधुनिक युगामध्ये पैसा हा सर्व आर्थिक व्यवहाराच्या केंद्रस्थानी आहे त्यामुळे पैसा या घटकाला अर्थव्यवस्थेत अनन्यसाधारण महत्त्व प्राप्त झाले आहे. कोणत्याही देशाच्या अर्थव्यवस्थेमध्ये बँका महत्त्वाची भूमिका बजावत असतात. उत्पादन, विभाजन, उपभोग, विनिमय या सर्वच क्षेत्रात बँकांची भूमिका महत्त्वपूर्ण असते.

गिलबर्ट या अर्थतज्ज्ञांच्या मते बँक चालक हा पैसे कर्जाऊ घेणारा आणि पैसे कर्जाऊ देणारा या दोघांमधील मध्यस्त म्हणून कार्य करतो. पैसे कर्जाऊ देणे आणि घेणे या व्यवहारात जो फरक उरतो त्यावर बँक चालकाचा नफा अवलंबून असतो.[१]

विकिपीडिया नुसार बँक त्या वित्तीय संस्थेला म्हणतात जी जनतेकडून पैसा जमा करण्याचे आणि जनतेला कर्ज देण्याचे काम करते.

वरील व्याख्येमध्ये व्याज हा शब्द लुप्त असला तरीही बँकेच्या सर्व व्यवहाराच्या केंद्रस्थानी व्याज आहे. जसे बँक अशी संस्था आहे जी जनतेकडून ठेवी स्वीकारते आणि त्या ठेवीवर त्या खातेदाराला व्याज दिले जाते त्यानंतर गरजू व्यक्तींना विशिष्ट व्याजाच्या मोबदल्यात कर्जाऊ रक्कम दिली जाते. त्याचप्रमाणे खातेदाराला आकर्षक व्याजाचे आमिष देऊन बचतीला प्रोत्साहन देऊन त्याचे गुंतवणुकीत रूपांतर केले जाते.

व्याज म्हणजे मुद्दलावर मिळालेला नफा. अल्फ्रेड मार्शल यांच्या मते अर्थव्यवस्थेमध्ये भांडवलाच्या विनियोगाबद्दल द्यावयाचा मोबदला म्हणजे व्याज. प्लेटो या अर्थतज्ज्ञांनी व्याज घेऊन पैसे देणे निंद्य मानले. तर ॲरिस्टॉटल ने पैसा हा वांझोटा असून पैसा हा पैशाला जन्म देऊ शकत नाही असे प्रतिपादन करून व्याज घेणे चुकीचे ठरवले.

असे असले तरीही आजही समाजामध्ये आर्थिक टंचाई दिसून येते. व्यापारी, शेतकरी, भाजीविक्रेते इ. सर्वांनाच आर्थिक चणचण भासत असते तेव्हा ते कर्जाचा आधार घेतात आणि त्या बदल्यात मोठ्या प्रमाणात व्याज देत असतात. त्यामुळे त्यांची आर्थिक चणचण संपणे तर दूरच राहिली उलट त्यांचे अधिक हाल होतात. इस्लाममध्ये व्याजाला हराम म्हणजेच निषिद्ध ठरविण्यात आले आहे. व्याज विरहित बँकिंगचा पुरस्कार इस्लामने केला आहे. म्हणूनच अशा व्यवस्थेला इस्लामीक बँक असेही म्हटले जाते. म्हणून जमात-ए-इस्लामी हिंद ने व्याजरुपी साप ठेचून व्याजविरहित अल्खैर बैतूल माल सारखी पतसंस्था औरंगाबादमध्ये निर्माण केली आहे. हा त्यांचा उद्देश खरोखरच नवीन समाजजीवन, विकास आणि आर्थिक संतुलन प्रस्थापित करण्यासाठी आवश्यक आणि कौतुकास्पद आहे.

साहित्याचा आढावा:

एम.आय. शेख यांच्या एका अभ्यासातून हे लक्षात आले की औरंगाबादच्या अल्खैर बैतूल माल नागरी सहकारी पतसंस्थेच्या व्यतिरिक्त महाराष्ट्र मध्ये राहत पतपुरवठा संस्था या नावाने उस्मानाबाद, लातूर, आंबेजोगाई, परभणी इत्यादी शहरात व्याजमुक्त बँकिंग जमात ए इस्लामी हिंद यशस्वीरित्या राबवत आहे.[२]

डॉ. आयेशा पठाण इस्लामिक अभ्यासक असून त्या आपल्या एका लेखात म्हणतात व्याजमुक्त आर्थिक व्यवस्थेमुळे संपत्तीत समतोलपणा राखता येतो. देशाची गरिबी, बेरोजगारी, महागाई, भ्रष्टाचार, आर्थिक संकट, आर्थिक मंदी दूर करता येते.[३]

शिवाजी दौलतराव भागानगरे हे अर्थशास्त्राचे सहाय्यक प्राध्यापक असून ते आपल्या एका शोध पत्रिकेत म्हणतात की, योग्य आर्थिक धोरण हे भारतासारख्या विकसनशील देशाच्या अर्थव्यवस्थेमध्ये आवश्यक मजबूत आर्थिक वाढीसाठी सकारात्मक भूमिका बजावू शकते.[४]

मोहम्मद उजैर, कराची यांनी आपल्या शोध पत्रिकेत व्याजमुक्त बँकिंग व्यवस्थेचे महत्त्व सांगताना म्हटले आहे की इस्लाम मध्ये व्याजाला हराम ठरविण्यात आलेले असल्यामुळे श्रीमंत मुस्लिम वर्ग हा बँकेपासून दूर आहे परंतु त्यांचे पैसे लोकहिताच्या कामांमध्ये उदाहरणार्थ आरोग्य, शिक्षण अशा ठिकाणी वापरून त्यावर मिळणारा नफा त्यांना देत असेल तर ते मोठ्या प्रमाणात गुंतवणूक करतील.[५]

पवित्र ईशग्रंथ कुरआनमध्ये जागोजागी व्याजाला निषिद्ध मानले आहे. जसे की -

"परंतु जे लोक व्याज खातात त्यांची दशा त्या माणसाप्रमाणे असते ज्याला सैतानाने स्पर्श करून सोडले आहे....." (अध्याय २, श्लोक २७५).

"अल्लाह व्याजाचा ऱ्हास करतो आणि दानधर्माची वाढ करतो....."(अध्याय २, श्लोक २७६).

" हे श्रद्धावानांनो,अल्लाहचे भय बाळगा आणि जे काही तुमचे व्याज लोकांकडून येणे बाकी असेल ते सोडून द्या जर खरोखर तुम्ही श्रद्धावंत असाल." (अध्याय २, श्लोक २७८)

"..... अजून सुद्धा पश्चाताप कराल (आणि व्याज सोडून द्याल) तर आपली मूळ रक्कम घेण्याचा तुमचा अधिकार आहे....." (अध्याय २, श्लोक २७९)

"हे श्रद्धावंतांनो! हे चक्रवाढ व्याज खाण्याचे सोडून द्या आणि अल्लाहचे भय बाळगा, आशा आहे की सफल व्हाल." (अध्याय 3, श्लोक 130)

"..... आणि व्याज घेतात ज्यांची त्यांना मनाई केली गेली होती....." (अध्याय 4, श्लोक 161)

"जे व्याज तुम्ही देता जेणेकरून लोकांच्या मालमत्तेत मिसळून त्याची वाढ व्हावी, अल्लाहच्या जवळ ते वाढत नाही....." (अध्याय 30, श्लोक 39)

अशाप्रकारे कुरआनमध्ये बऱ्याच ठिकाणी व्याजाचा उल्लेख करून ते निषिद्ध ठरविले आहे.[६]

भारतामध्ये रघुराम राजन यांनी 2008 मध्ये फायनान्शिअल सेक्टर रिपोर्ट मध्ये व्याजमुक्त बँकिंगचा प्रस्ताव मांडला होता.[७] परंतु 2017 मध्ये आरबीआयने हा प्रस्ताव अमान्य केला.

कार्यपध्दती :

सामाजिक परिस्थितीचा अभ्यास करताना शेतकरी आत्महत्येचा विषय नेहमीच अग्रभागी राहिलेला आहे, त्याचे मुख्य कारण म्हणजे कर्जबाजारीपणा आणि त्यावरील व्याज होय.

शेतकरी आत्महत्या या समस्येचा तोडगा शोधण्यासाठी व्याजमुक्त अर्थव्यवस्थेचा अभ्यास करताना अल्खैर बैतूल माल नागरी सहकारी पतसंस्थेशी संबंध आला.

याबद्दल अधिक माहिती घेण्यासाठी आम्ही औरंगाबाद शहरामध्ये स्थित असणाऱ्या अल्खैर बैतूल माल नागरी सहकारी पतसंस्थेशी संपर्क केला आणि त्यांची माहिती व कार्यपद्धती जाणून घेण्यासाठी प्रश्नावली तयार करून संबंधितांशी चर्चा केली.

१) बँक मॅनेजर कडून मिळालेली माहिती :

औरंगाबादच्या अल्खैर बैतूल माल नागरी सहकारी पतसंस्थेची स्थापना २००२ साली झाली असून अल्खैर या शब्दाचा अर्थ सर्वांचे चांगले होणे किंवा भलाई असा असल्यामुळे त्याचे नाव अल्खैर असे ठेवण्यात आले. बँकेच्या समितीतील सदस्यांची निवड दर पाच वर्षांनी होत असते. अल्खैर बैतूल माल नागरी सहकारी पतसंस्थेचा उद्देश लोकांना व्याजापासून वाचवणे आहे. कारण कुरआनने व्याजाला निषिद्ध ठरवले आहे. अल्खैर बैतूल माल नागरी सहकारी पतसंस्था औरंगाबाद ही व्याज विरहीत असतानाही कर्जदाराकडून मुद्दलाच्या फक्त १.२५ टक्के प्रक्रिया शुल्क म्हणून आकारते, तोच बँकेचा नफा आहे. याच रकमेमधून कर्मचाऱ्यांचे वेतन व कार्यालयाचे अन्य व्यवहार केले जातात. गुंतवणूकदार आपले पैसे या बँकेमध्ये सुरक्षित बचतीच्या स्वरूपात ठेवतात आणि त्यांना हवे तेव्हा ते आपली रक्कम परत घेऊ शकतात. अल्खैर बैतूल माल नागरी सहकारी पतसंस्था औरंगाबाद ही फक्त मुस्लिमांसाठीच नाही तर कोणत्याही जाती धर्माचे व्यक्ती, शेतकरी, विद्यार्थी या बँकेमार्फत

मिळणाऱ्या सुविधेचा लाभ घेऊ शकतात. अल्खैर बैतूल माल नागरी सहकारी पतसंस्थेच्या मार्फत कर्ज घेताना कर्जदार आपल्याकडील सोने हे तारण स्वरूपात बँकेकडे ठेवतो आणि त्याच्या ८० टक्के रक्कम त्याला कर्जाऊ स्वरूपात दिली जाते. कर्जदार १० महिन्याच्या कालावधीत कर्जाचे समान भाग करून प्रत्येक महिन्याला भरत असतो. संपूर्ण मुद्दल दिल्यानंतर कर्जदार आपले सोने जसेच्या तसे परत घेतो.

२) बँक कर्मचाऱ्याकडून मिळालेली माहिती :

त्यानंतर आम्ही बँक कर्मचाऱ्यांशी संवाद साधला, त्यामध्ये कमीत कमी मागील तीन वर्षापासून ते बँकेच्या सुरुवातीपासून काम करणारे कर्मचारी आहेत. त्यांना देण्यात येणारे वेतन हे ठराविक आहे परंतु प्रत्येक वर्षी काही प्रमाणात यामध्ये वाढ होते. त्यांना जेवढे वेतन दिले जाते तेवढ्यात ते समाधानी आहेत. त्यांना इतर बँकेत अधिक पगारावर नोकरी करण्याची संधी मिळाली तरीही आम्ही ती नोकरी करणार नाही कारण त्या ठिकाणी व्याजाचा व्यवहार असतो असे त्यांचे स्पष्ट मत आहे. कारण लोकांना व्याजापासून वाचवणे हा उद्देश त्यांना पूर्ण करायचा आहे.

३) जमात-ए-इस्लामी हिंद कार्यालयाकडून मिळालेली माहिती :

अल्खैर बैतूल माल नागरी सहकारी पतसंस्था औरंगाबाद स्थापन करण्याची प्रेरणा त्यांना कुरआनपासून मिळाली कारण त्याच्यामध्ये व्याजाला निषिद्ध मानले आहे आणि त्यामुळे लोकांना व्याजापासून वाचवण्यासाठी त्यांनी जमातच्या सदस्यांच्या मदतीने या सोसायटीची स्थापना केली. ते बोलतांना पुढे म्हणाले की आज सगळीकडे स्वतःचा फायदा पाहणारे, भौतिकवादी वातावरण असताना व्याज विरहित व्यवहार करण्यासाठी अनेक गुंतवणूकदार समोर आले. त्यांनी या संस्थेमध्ये गुंतवणूक करून मोलाचा सहभाग नोंदवला. जास्तीत जास्त गुंतवणूकदारांनी यामध्ये सहभाग घ्यावा यासाठी आम्ही अनेक महत्त्वाच्या ठिकाणी परिषदा भरवल्या, कार्यक्रम घेतले आणि त्यांना व्याज विरहित बँकिंगचे महत्व पटवून दिले. त्यांनी असेही सांगितले की या संस्थेमार्फत होणाऱ्या सर्व कार्याचा आढावा आम्ही संबंधित सरकारी कार्यालयात वेळोवेळी सादर करत असतो.

४) खातेदारांकडून मिळालेली माहिती

अ) गुंतवणूकदार

एका गुंतवणूकदाराने आम्हाला सांगितले की तो मागील चार वर्षापासून या बँकेत खातेदार आहे आणि त्यांनी त्यांचे पैसे या बँकेमध्ये सुरक्षित ठेवले आहेत. पैसे गुंतवण्याचा त्यांना ठराविक असा कोणताही मोबदला दिला जात नाही. पैसे ठेवताना त्यांच्याकडून कोणत्याही प्रकारचा करार केला जात नाही ते केव्हाही त्यांची रक्कम काढू शकतात. या संस्थेशी व्यवहार करताना त्यांनी समाधानी असल्याचे सांगितले आणि आपला पैसा वैध मार्गात वापरला जात आहे याबद्दल आनंद व्यक्त केला.

ब) कर्जदार

एका खातेदाराने सांगितले तो २०१८ पासून या पतसंस्थेत खातेदार आहेत. खाते उघडताना त्यांना फक्त ओळखपत्र म्हणून आधार कार्ड आणि अल्खैर बैतुल माल या त्यांच्या पतसंस्थेचा एक फॉर्म भरून घेतला आणि त्याच्या जवळील सोने तारण ठेवून त्यांना ते कर्ज देण्यात आले. मुद्दलाच्या फक्त

१.२५% इतकी आगाऊ रक्कम प्रक्रिया शुल्क म्हणून आकारण्यात आले. त्यांनी सांगितले की हेच कर्ज जर त्यांनी इतर कोणत्या बँकेतून घेतले असते तर त्यांना मुद्दलावर १२ ते १५ टक्के व्याज द्यावे लागले असते आणि अवघड कागदपत्रे व प्रक्रिया करावी लागली असती. या अल्खैर बैतूल माल नागरी सहकारी पतसंस्थेसोबत व्यवहार करून ते समाधानी आहेत.

परिणाम आणि चर्चा :

१) बँकेचा उद्देश :

व्याज या सामाजिक समस्येतून मुक्तता मिळवणे. समाजातील आर्थिक समतोल राखणे. देशाची गरिबी, बेरोजगारी, महागाई, भ्रष्टाचार दूर करणे. सावकारी व्यवस्थेतून होणारी शेतकऱ्यांची पिळवणूक थांबवणे. इत्यादी या सहकारी पतसंस्थेचे उद्देश आहेत.

२) कर्मचाऱ्यांचा प्रतिसाद :

बँकेचे कर्मचारी या संस्थेत काम करत असताना समाधानी आहेत. असल्या संस्थेत काम करून आम्ही देशाच्या आर्थिक विकासात सहकार्य करत आहोत असे त्यांचे मत आहे.

३) खातेदारांचा प्रतिसाद :

खातेदारांमध्ये दोन गट आहेत गुंतवणूकदार आणि कर्जदार.

गुंतवणूकदारांच्या मते त्यांनी त्यांचे पैसे योग्य ठिकाणी गुंतवले आहेत. या व्याजविरहित बँकेमध्ये मुस्लिम वर्गांनी मोठ्या प्रमाणात गुंतवणूक केली आहे जेणेकरून त्यांचा पैसा हा त्या ठिकाणी सुरक्षित राहील आणि त्याच बरोबर तो वैध मार्गात वापरला जाईल आणि त्यांच्या आवश्यकतेनुसार कधीही तो पैसा ते काढू शकतात.

कर्जदार अत्यंत समाधानी आहेत कारण एवढ्या स्वार्थी जगात आज त्यांना विना व्याज पैसा वापरायला मिळाला आहे. वडिलोपार्जित दागिने विकून पैशाची गरज पूर्ण करण्यापेक्षा तेच दागिने अशा सुरक्षित ठिकाणी ठेवून आपली पैशाची निकड भागत आहे ही आमच्यासाठी खूप आनंदाची गोष्ट आहे असे कर्जदार खातेदारांनी माहिती दिली.

४) भविष्यातील समाजात होणारा बदल :

व्याज विरहित बँकिंग व्यवस्थेमुळें समाजामध्ये वाढत असणाऱ्या कर्जबाजारीपणाला आळा बसू शकतो. सावकाराची श्रीमंती आणि शेतकऱ्यांची गरिबी असे आर्थिक असंतुलन समाप्त होण्यास मदत होईल. पैशाअभावी जी व्यक्ती व्यवसाय करू शकत नाही त्यांनाही अतिशय महत्त्वाची मदत होईल. मुस्लिम वर्ग जो व्याजाच्या व्यवहारामुळे बँकेपासून दूर होता तोही बँकिंग क्षेत्रात उतरेल. पैशाअभावी रखडलेले विद्यार्थ्यांचे शिक्षण पूर्ण होण्यास मदत होईल.

निष्कर्ष :

व्याज विरहित बँक व्यवस्थेमुळे सामान्य माणूस जो कर्जदार आहे तो समाधानी झाला आणि निषिद्ध असणाऱ्या व्याजापासून मुक्त झाला. अल्खैर बैतुल माल नागरी सहकारी पतसंस्था औरंगाबाद

यासारख्या व्याज विरहित संस्था महाराष्ट्रामध्ये अनेक जिल्ह्यात, तालुक्यात कार्यरत असून याच्या माध्यमातून मोठ्या प्रमाणात सामान्य वर्ग लाभ घेत आहे.

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प्रस्तावना :

भौगोलिक दृष्टिकोनातून भारताचा अत्यंत महत्त्वाचा प्रदेश म्हणून दक्षिणेची ओळख आहे. विंध्याद्री व नर्मदा नदी त्यांच्या यांच्यामुळे भारताचे दोन भाग झाले. विंध्य,नर्मदेच्या उत्तरेकडील भारतास उत्तरपथ व दक्षिणेकडील भारतात दक्षिणपथ असे नाव पडले. तसेच दक्षिण पथातही नर्मदा ते कृष्णा या नद्यांमधील प्रदेशास दख्खन व बाकीच्या दक्षिण टोकास दक्षिण म्हणत. पण सर्वसाधारणपणे विंध्य- नर्मदेच्या दक्षिणेकडील संपूर्ण प्रदेशाला दक्षिण भारत म्हणून संबोधले जाते.1 सांस्कृतिक,सामाजिक, धार्मिक, राजकीय, आर्थिक अशा सर्वच क्षेत्रात या प्रदेशाची वेगळी ओळख व वैशिष्ट्ये आहेत. दक्षिण भारतात गोदावरी कृष्णा कावेरी तुंगभद्रा आणि पेरणार इत्यादी महत्त्वाच्या नद्या वाहतात दक्षिणेच्या पर्वतरांगांचा विचार केला तर पश्चिम घाट म्हणजेच सह्याद्री पर्वतरांग व पूर्वघाट या पर्वतरांगा आहेत. याशिवाय निलगिरी, अनामलाई, पालक्कड,आणि कार्डमम या महत्त्वाच्या पर्वतरांगा आहेत. प्राचीन दक्षिण भारतात अनेक वैभवशाली राजवटी होऊन गेल्या त्यामध्ये सातवाहन, वाकाटक, बदामीचे चालुक्य, कल्याणीचे चालुक्य, राष्ट्रकूट, पल्लव, चोल, पांड्य,चेर, होयसळ,कदंब, पश्चिम क्षत्रप,देवगिरीचे यादव इत्यादी. या राजवटीच्या कालखंडामध्ये मोठ्या प्रमाणात साहित्यिकांनी साहित्य निर्मिती केली. त्या साहित्याचा थोडक्यात ऐतिहासिक मागवा घेण्याचा प्रयत्न प्रस्तुत शोधनिबंधात केला आहे.

सातवाहन कालीन जनसामान्यांची तसेच राजदरबाराची भाषा प्राकृत होती. सातवाहन काळातील एकाही राजाचा संस्कृत भाषेत लेख सापडला नाही. सातवाहन राजे प्राकृत कवींना आश्रय देत असत हे हाल या सातवाहन वंशी राजाच्या ग्रंथावरून व तद विषयक अख्यायिकांवरून स्पष्ट दिसते. हालाचा सुप्रसिद्ध ग्रंथ सत्तसई किंवा गाथासप्तशती हा महाराष्ट्री प्राकृतात रचला आहे.

राजा हाल लिखित सत्तसई किंवा गाथासप्तशती : हा सातवाहन वंशाचा *17* वा राजा होता त्यांनी इसवी सन *20* ते इसवी सन *24* पर्यंत राज्य केले तो प्रसिद्ध कवी होता त्याचे नाव पुराणे, लीलावती, सप्तशती, अभीधान चिंतामणी आणि देशी नाममाला इत्यादी ग्रंथातून मिळते.[2] त्याच्या राजकीय कार्यक्षमतेपेक्षा त्याची साहित्यिक कर्तबगारि

जास्त प्रसिद्ध आहे. त्याने गाथा सप्तशती हा प्रसिद्ध ग्रंथी लिहिला त्यात *700* गाथांचा किंवा श्लोकांचा समावेश आहे. हा प्राकृत भाषेतील ग्रंथ आहे. त्याने या गाथांची निवड करताना बरीच काळजी घेतली आहे. या गाथेंमध्ये तत्कालीन जीवनाचे विशेषतः शृंगारिक बाजूचे चित्र रेखाटले आहे. सांस्कृतिक जीवनाबद्दल माहिती पुरविणारी तर ही एक खाणच आहे.[3] गाथासप्तशती हा जनपद गीतांचा संग्रह

आहे. हालाच्या काळी प्राकृत काव्यरचनेला मोठा भर आला होता.राजापासून रंकार पर्यंत ज्यांना म्हणून थोडीफार प्रतिभा व काव्यरचना शक्ती होती त्या सर्वांनी गाथा रचल्या होत्या. अशा कोट्यावधी गाथांतून हलाने फक्त सातशे गाथा निवडून आपला 'कोश' रचला होता. त्यात महाराष्ट्रातील गावात हरघडी दिसणारे साधे जीवन चित्रित केले आहे. त्यात प्रणय आहे, विनोद आहे, निसर्ग वर्णन आहे,स्त्री-पुरुषांच्या सुखदुःखाचे चित्रण आहे, भावनांचा हळुवारपणा आहे आणि हे सर्व मोजक्या शब्दात वर्णिले आहे. एखाद्या कसलेल्या चित्रकारांनी आपल्या कुंचल्याच्या दोन-चार फटकाऱ्यांनी आपल्यापुढे अजीव चित्र उभे करावे अशी यातील शब्दचित्रे आहेत.[4] गाथा सप्तशतीतील पती-वियोग होणाऱ्या किंवा झालेल्या स्त्रियांची चित्रे अत्यंत हृदयस्पर्शी आहेत. दुसऱ्याच दिवशी सकाळी प्रवासास जाणार असलेल्या ग्रामीणची स्त्री काय म्हणते पहा..

कल्ल किल खरहिअआओ पवसिइहि पिओत्ति,सुणइ जणाम्मि।

तह वड् ढभवइ,णिसे जहसे कल्ल विअण होइ ।।

पहाट झाली की माझे निष्ठुर प्रिय प्रवासाला जाणार असेही मी अनेकांकडुन. भगवती रात्री। तू इतकी दीर्घ होकी मुळी पहाटच होऊ नये ।[5] याशिवाय राजा हाल याने प्राकृत छंद विषयक ग्रंथ लिहिला होता याशिवाय धवल या गीतांचा संग्रह हालाच्या नावावर होता राजा हालाच्या दरबारात अनेक कवी होते त्यामध्ये पालित्त,पोट्टिस, गुणाढ्य इत्यादी.

गुणाढ्याची बृहतकथा : सातवाहन काळातील बृहतकथा हा एक अत्यंत महत्त्वाचा ग्रंथ आहे. गुणाढ्याने तयार केलेला कथाकोश हा व्यापक असा कथाकोष आहे. त्यांनी निर्माण केलेल्या कथा विश्वात सातवाहन कालीन समाज जीवनाची प्रतिबिंब यथार्थपणे उमटले आहे. म्हणून राजकारण, अर्थकारण, धार्मिक परिस्थिती, समाज रचना, सामाजिक श्रद्धा यांचा जीवनाकडे पाहण्याचा दृष्टिकोन इत्यादी बाबत व्रत कथा अत्यंत उपयुक्त आहे.[6] बृहत कथा मंजिरीत गुनाडे हा प्रतिष्ठान नगरात जन्माला होता असे म्हटले आहे "प्रतिष्ठानपुरे जातो माल्यवान दक्षिणापथे।
गुणाढ्य इति यो लोके विश्रुतो गुणगौरवात।।" [7]

काही विद्वानांनी नेपाळ महात्म्यातील कथेवर विसंबून गुणाढ्य हा उत्तर भारतातील कोसंम्बी येथे झाला असावा असे म्हटले आहे. ते विद्वान गंगा, यमुना, सरस्वती यांच्या संगमा जवळचे प्रतिष्ठान हे गुणाढ्याचे जन्मस्थान मानतात. पण ते चूक आहे. बृहतकथामंजरीत उल्लेखिलेले प्रतिष्ठान हे दक्षिणापथात होते.[8] गुन्हाद्याने हा ग्रंथ पैशाची भाषेत लिहिला. पैशाची भाषेतील वाङमय अत्यल्प आहे. गुणाढ्याची बृहत्कथा हाच नाव घेण्यासारखा ग्रंथ ज्ञात आहे.पण दुर्दैवाने तो आता उपलब्ध नाही.

शर्ववर्म्याचे कातन्त्र व्याकरण : सातवाहन काळातील हा एक अत्यंत महत्त्वाचा ग्रंथ आहे शर्व वर्म्याच्या सध्याच्या व्याकरणात *1383* सूत्रे आहेत. पण त्यातील काही प्रकरणे नंतर जोडलेली दिसतात. त्यातील व्याकरणावर आधारित सूत्रांची संख्य *1000* आहे. आपले व्याकरण सुबोध आणि सुटसुटीत करण्याकरिता शर्ववर्म्याने अनेक उपाय योजले आहेत. हे व्याकरण महाराष्ट्रात विशेष प्रचार झाले नसले तरी यादव काळापर्यंत बरेच प्रचलित होते हे यादव राजा रामचंद्र यांच्या शक सवंत इ.स. *1232* च्या ताम्रपटावून समजते. त्यात एका श्लोकात असा उल्लेख आहे ज्याप्रमाणे शर्ववर्माने वर्णाचा स्वाभाविक्रम न बदलता आपल्या व्याकरणाने अर्थव्यक्ती केली आहे त्या प्रमाणे या राजाने चातुर्यवरणाचा भंग न करता राज्यकारभार चालविला आहे आणि त्याप्रमाणे शर्ववर्माच्या

व्याकरणामुळे लहान मुले सुद्धा अशुद्ध शब्दांचा उपयोग करीत नसल्यामुळे त्याने पाणीनी सारख्या आदी व्याकरण करांच्या ग्रंथांना मागे टाकले आहे त्याप्रमाणे हा राजा लहान असला तरी दिव्य राजपुरुषापेक्षा श्रेष्ठ असून त्याला कोणाच्याही निंदेचा स्पर्श होत नाही. वरील ताम्रपटावरून शर्ववम्याचे व्याकरण हे यादवकाळात प्रचलित होते असे समजते.9 शर्ववर्माच्या व्याकरणातून सातवाहनकालीन भाषा तिचे स्वरूप व अन्य भाषांचा परस्परांशी असणारा संबंध आपल्याला समजतो म्हणून शर्ववर्माचे व्याकरण दक्षिणेचा इतिहास लिहिण्यासाठी महत्त्वाचा ग्रंथ ठरतो

शूद्रकाचे मृच्छकटिक : सातवाहन कालीन मृच्छकटिक हे नाटक अत्यंत अद्वितीय आहे. सामान्यतः संस्कृत मधील काही नाटके ऐतिहासिक राजपुरुषांच्या प्रेमकलावर उभारलेली आहेत. उदाहरणात कालिदासांचे मालविकाग्निमित्र,आणि हर्षाची प्रियदर्शिका व रत्नावली ही नाटके त्यात मोडतात भोवभूतीच्या मालती माधव सारखी अत्यल्प नाटकांची संविधानके समाज जीवनातून घेतली आहेत खरी पण त्यातील पात्रेही समाजाच्या उच्च थरातीलच आहेत. मृक्षकटिक नाटक मात्र असे नाही की त्यातील कथानक, गणिका संवाहक, द्यूतकर,वीट,चेट इत्यादी समाजाच्या खालच्या थरातील लोकांच्या जीवनाशी संबंध आहे त्यातच त्याचे अद्वितीयत्व सिद्ध होते. [10] मृच्छकटिक नाटकाच्या प्रस्तावने शुद्रकाचा उल्लेख त्या नाटकाचा कर्ता म्हणून आला आहे. एवढेच नाही तर त्याच्याविषयी बरीच माहिती दिली आहे तो वेदवेत्ता ब्राह्मण होता. अश्वमेध यज्ञ केल्यावर आपल्या पुत्राला गादीवर बसवुन आणि शंभर वर्ष अधिक दहा दिवस आयुष्य उपभोगून तो अग्नी प्रवेश करता झाला. प्रस्तावनेतील आख्यायिकावर विश्वास ठेवणे कठीण आहे असे वा.वी. मिराशी म्हणतात. शूद्रकाच्या काला विषयी विद्वाणात मतभेद आहेत. शूद्रकाने दृश्यकटीक नाटकात तत्कालीन धार्मिक परिस्थितीचे वर्णन केले आहे तसेच त्यात स्वकालीन राजकीय परिस्थितीचे निदर्शक असे काही उल्लेख घातले आहेत.[11]

हेमाद्रीचा चतुवर्ग चिंतामणी:

यादव घराण्याची माहिती सांगणारा हा अत्यंत महत्त्वाचा ग्रंथ आहे. महादेवराय व रामदेवराय यांच्या दरबारात श्रीकरणाधिप असलेल्या हेमाद्रिने चतुवर्ग चिंतामणी नावाचा बृहत कोश लिहिला. यादवांचा प्रारंभिक इतिहास समजून घेण्याच्या दृष्टीने हेमाद्रिची वृत्त खंडातील राजप्रशस्ती अतिशय उपयोगी पडते. या ग्रंथात यादवांची वंशावळ दिली आहे. याशिवाय जल्हनाची सुक्ती -मुक्तावली व चंद्रबरदाई चा पृथ्वीराजरासो या ग्रंथाचाही उपयोग यादवांचा इतिहास लिहिण्यासाठी होतो. चतुवर्ण चिंतामणी हा संस्कृत ग्रंथ आहे. हा ग्रंथ धर्मासंबंधी आहे. ज्यात विविध वृत्तांची माहिती व पद्धती आहे ज्यात मानवी जीवनातील विविध क्षेत्रांचे मार्गदर्शन होते. चतुवर्ण चिंतामणी चे महत्वाचे चार भाग असून प्रायाश्चितक या भागात प्रायश्चित्त म्हणजे पापासाठी केलेले उपवास आणि शुद्धीकरणाच्या पद्धती बद्दल सांगितले आहे. अमृत या भागात वेगवेगळया प्रकारच्या वृत्तांची माहिती दिली आहे. अभिषेककंडम या भागात अभिषेक व धार्मिक विधी बद्दल माहिती दिली आहे तर विमान कंडम या भागात विमानांचे वर्णन व त्यांचे महत्त्व सांगितले आहे. चतुर्वर्ण चिंतामणी महत्त्वपूर्ण ग्रंथ असून जो भारतीय संस्कृती व धर्म परंपरेला समृद्ध करतो. हा ग्रंथ धर्म, कर्म, न्याय, मोक्ष यासारख्या मानवी जीवनातील महत्त्वपूर्ण पैलूंचा अभ्यास करतो.

सर्वसेनचा हरीविजय : वाकाटकांच्या वस्यगुल्म शाखेचा संस्थापक सर्वसेन याने 'हरिविजय' हे प्राकृत काव्य लिहिले. हे एक इतिहासिक काव्य आहे या काव्यातून वाकटकांच्या इतिहासावर प्रकाश टाकता येतो. याशिवाय प्रवरसेन द्वितीयेचा 'सेतुबंध' हा ग्रंथ ही वाकाटकांचा इतिहास लिहिण्यासाठी मोलाचा ठरतो.

बिल्हणचा विक्रमांक देवचरित :

कल्याणीच्या चालुक्यांचा इतिहास लिहिण्यासाठी बिल्हण कवीचा विक्रमांकदेवचरित हा सर्वाधिक महत्त्वपूर्ण ग्रंथ आहे. या ग्रंथातून आपल्याला या वंशाचा सर्वात प्रतापी राजा विक्रमादित्य षष्ठ याचे जीवन आणि त्यांच्या कामगिरीवर प्रकाश टाकता येतो. विक्रमांक देव मध्ये म्हटले आहे की पृथ्वीवरील नास्तिकता समाप्त करण्यासाठी ब्रह्माने चुकूल पासून एक वीरपुरुष निर्माण केला त्यानेच चालुक्य वंशाची स्थापना केली.

रन्नचा गदायुद्ध: रण याच्या गदायुद्ध या ग्रंथातून कल्याणीच्या चालुक्य काळातील सामाजिक जीवनाची माहिती होते.गदायुद्ध मध्ये सत्याश्रय तथा जयसिंहला अयोध्येचा शासक म्हटले असून राष्ट्रकुटांना पराभूत करून दक्षिणे चालू केले स्थापना करण्याचे श्रेय दिले आहे.

अमोघवर्षचा कविराजमार्ग : राष्ट्रकूटांचा इतिहास लिहिण्यासाठी राजा अमोघवर्ष याचा 'कविराजमार्ग' हा ग्रंथ उल्लेखनीय ठरतो. या ग्रंथातून अमोघवर्षाच्या धार्मिक जीवनासंबंधी माहिती मिळते. त्याचबरोबर या ग्रंथातून राष्ट्रकूट कालीन समाज व संस्कृती यांची माहिती होते. याशिवाय राष्ट्रकूटांच्या इतिहासावर प्रकाश टाकण्यासाठी जीनसेन याचे आदिपुराण आणि महावीराचार्य याचा 'गणितसार संग्रह' हे ग्रंथ महत्त्वाचे ठरतात.

मत्तविलास प्रहसन: मतविलास प्रहसनची रचना पल्लव नरेश महेंद्रवर्मन यांनी केली.या ग्रंथात शैव पंथातील कापालिक आणि भिक्षुंवर टीका केली आहे. त्याचबरोबर पल्लव काळातील पोलीस आणि न्याय विभागातील भष्टाचारावर बोट ठेवले आहे.पल्लव काळात दशकुमारचरित हा प्रसिद्ध ग्रंथ दंडिन याने रचला.तो पल्लव राजा नरसिंहवर्मन द्वितीय याच्या दरबारात होता.

अवन्तिसुंदरी कथा : सोडलकृत अवन्तिसुंदरी कथा या ग्रंथात पल्लव नरेश सिंहविष्णु तथा त्याच्या वेगळ्या राजनीतिक आणि सांस्कृतिक घटनांबद्दल ज्ञान प्राप्त होते. या ग्रंथात मामलपूरमचे वर्णन तसेच तेथे असलेल्या अनंतशाही विष्णूच्या मूर्तीचा उल्लेख आहे. या शिवाय पल्लवांचा इतिहास लिहिण्यासाठी नन्दिक्कम्बकम हा ग्रंथ उपयोगी पडतो. या ग्रंथात नंदीवर्मन तृतीयेचा जीवन वृत्तांत आणि कार्याविषयी ज्ञान प्राप्त होते.तसेच पल्लवकालीन कांचीची समाज जीवन आणि संस्कृती याविषयीचे विवेचन मिळते.

पेरियपुराण : शक्किलार यांने लिहिलेला 'पेरियपुराण' हा ग्रंथ कुलोत्तुंग द्वितीयेच्या काळात लिहिला. या ग्रंथात चोलकालीन धार्मिक स्थिती विषयी माहिती मिळते. तसेच संगम साहित्याच्या अभ्यासातून प्रारंभिक चोल शासक कारिकलच्या कार्याविषयी माहिती मिळते. तसेच पांड्य आणि चेर राजाबरोबरच्या त्यांच्या संबंधावर प्रकाश टाकता येतो. तसेच जयगोण्डार यांच्या कलिंगपुत्तराणी या ग्रंथात कुलोत्तुंग प्रथमची वंशपरंपरा आणि त्याच्या काळात श्रीलंकेवर केलेल्या आक्रमणाचा परिचय होतो. त्याचबरोबर चोल इतिहासावर प्रकाश टाकण्यासाठी बुद्धमित्रचा व्याकरण ग्रंथ वीरशोलीयन महत्त्वाचा ठरतो. त्यात वीर राजेंद्र च्या काळातील काही ऐतिहासिक घटनांविषयी माहिती होते. चोल साम्राज्य तामिळ संस्कृतीचे सुवर्णयुग होते. त्यामध्ये साहित्याचा व्यापक विकास झाला आणि साहित्यिकारांनाही संरक्षण मिळाले. साहित्याच्या क्षेत्रामध्ये जैन संन्याशी आणि कवी तिरुतक्कदेवर यांनी जीवक-चिंतामणी ची रचना दहाव्या शतकात केली त्यामध्ये आदर्श नायक जीवनाची कहाणी आहे जे युद्ध आणि शांती दोन्ही कलांना समान रूपात स्थान देते.[12]

तिरुवल्लूवर आपला ग्रंथ 'तिरुक्कुरल' मध्ये ज्याची रचना इसवीसन पूर्व पहिल्या शतकामध्ये झाली राजा विषयी त्याने लिहिले आहे, जो " राजा उदार, दयाळू आणि न्यायनिष्ठ आहे आणि जो आपल्या प्रजेचे पालन प्रेमाने करतो तो राजा सूर्या समान आहे."[13] तमिल साहित्य विशाल आणि भरपूर आहे.

त्यामध्ये व्याकरण, छंद, अलंकार, ज्योतिष,आयुर्वेद, नक्षत्र शास्त्र,रसायन, संगीत, शिल्पकला, धर्मनिती,युद्धप्रेम आधी विषयी मोठ्या प्रमाणात ग्रंथ लिहिले गेले व ते सर्व साहित्य पद्यामध्ये लिहिले गेले आहे. तामिळ साहित्याचे मुख्यतः पाच युग मानले जातात त्यामध्ये संगम काळ, बौद्ध आणि जैन काळ, भक्ती काळ, महाकाव्यकाळ आणि मठ किंवा धार्मिक संस्थाचा काळ.[14] संगम साहित्य म्हणजे तामिळ साहित्याला दिलेले नाव आहे संगम शब्दाचा अर्थ 'सहवास' किंवा 'संमेलन' असा आहे आणि ते प्राचीन दक्षिण भारतातील तमिळ कवींच्या समुदायाला संदर्भित करते. हे साहित्य अंदाजे इसवीसन पूर्व *300* ते इसवी सन *300* दरम्यान लिहिले गेले आणि त्यात प्रेम, युद्ध, निसर्ग, सामाजिक जीवन यासारख्या विविध विषयांवर कविता आणि कथा लिहिल्या आहेत. संगम साहित्य हे तमिळ साहित्याचे महत्त्वाचे उदाहरण आहे हे साहित्य तमिळ संस्कृती, इतिहास आणि सामाजिक जीवन याबद्दल माहिती देते. संगम साहित्यात वेगवेगळ्या कवींनी त्यांच्या कवितांद्वारे त्या काळातील सामाजिक, सांस्कृतिक आणि राजकीय परिस्थितीचे प्रतिबिंब दाखवले आहे. मदुराई, कापडापुरम व थेंमादुराई या तीन संगमाविषयी तमिळ आख्यायिका सांगतात. एट्टुतोगाई,पट्टुपट्टु,व्याकरणावरील तोल्काप्पियम नीतिपरग्रंथ तिरुक्कुरल आणि मणिमेखलाई हे संगम साहित्यातील प्रसिद्ध ग्रंथ आहेत.

तोल्काप्पियम : यात तमिळ व्याकरणाची चर्चा आहे.तो टोलकप्पियार यांनी रचला केला. साधारणता तो चौथ्या किंवा पाचव्या शतकातील आहे. संगम युगातील सामाजिक जीवन, मानवी मानसशास्त्र, राजकीय आणि आर्थिक परिस्थिती याबद्दल या ग्रंथातून माहिती मिळते या ग्रंथाचे तीन विभागांमध्ये विभाजन केले आहे. प्रत्येक विभागापुढे नऊ प्रकारांमध्ये विभागला गेला आहे यात एकूण सोळाशे बारा सूत्रे आहेत जी त्यांच्या श्रेणीत विस्तृत आहेत.

थिरुक्कुरल : नीतिमत्तेसाठी लिहिलेले पहिले द्रविडयन कार्य आहे. यात *1330* दोहे आहेत. त्याचे परदेशी भाषांसह अनेक भाषांमध्ये भाषांतर झाले आहे. त्यात महाकाव्य, प्रेम आणि राजकारण तसेच प्रशासन यावर चर्चा केली आहे थिरुवल्लुवर यांनी तो लिहिला आहे.

शिलिप्पादिकरम : इलांगो अडिकल यांनी रचना केली आहे . लेखक इलांगो ऑडिगल हे एक तपस्वी राजपुत्र आणि चेरान राजा सेनगुट्टुवन याचे धाकटे भाऊ असल्याचे मानले जाते.यातील प्रमुख पात्र कन्नगी आहे. जी तिच्या पतीला चुकीच्या पद्धतीने मृत्युदंड दिल्याबद्दल पांडे राजावर सूड घेण्याचा प्रयत्न करते. ही कविता समकालीन तमिल समाज, राजकारण, मूल्य आणि लोकांच्या सामाजिक जीवनाबद्दल बरीच माहिती देते.

मणिमेखलाई : चिथलाई चेथनार यांनी याची रचना केली आहे.शिल्पाधिकारमचा हा पुढील भाग आहे. लेखकाचे उद्दिष्ट दक्षिण भारतात बौद्ध धर्माचा प्रचार करणे होते.कारण हे काम त्या काळातील इतर धर्मापेक्षा बौद्ध धर्माच्या मूल्यांचे समर्थन करते.

शिलाहारकालीन साहित्य : प्राचीन भारतीय इतर राजवटींप्रमाणे शिलारांनीही सांस्कृत संस्कृत, विद्या आणि साहित्य यांना उत्तेजन दिले. शिलाहारांचे आज फक्त तीन ग्रंथ उपलब्ध आहेत त्यामध्ये सोड्ढलाची 'उदयसुंदरी कथा' याज्ञवल्कय स्मृती वरील अपरार्कटीका आणि जिनेन्द्र व्याकरणावरची सोमदेवाची 'शब्दार्णचंद्रिका' हे होत याशिवाय कर्णपार्याचा नेमिनाथपुराण हा कन्नड भाषेतील ग्रंथ ही उपलब्ध आहे.

सोड्ढलाची 'उदयसुंदरीकथा : सोड्ढलाने ग्रंथात आपली स्वतःची, पूर्वजांची, सहअध्यायांची, स्नेहांची, गुरूंची आणि स्वकालीन कवींची बरीच माहिती दिली आहे. त्याचे घराणे मूळचे लाट येथील

दक्षिण गुजरात प्रदेशातील होते. गुजरात येथील लाट नृपती गोग्गिराज याच्या गंगाधर नामक पुत्राने त्याचे पालन पोषण केले. पुढे योगीराज पुत्र कीर्तीराज हा गादीवर आला. तेव्हा त्याचा पुत्र सिंहराज याच्या बरोबर सोडढलाचे अध्ययन झाले. त्याच्या गुरूंचे नाव चंद्र होते. सोडढलाची काव्यप्रतिभा अध्ययन करता करता प्रफुल्लितत झाली. पुढे परिस्थिती बदलल्याने तो लाट देशातून उत्तर कोकणातील शिलारांची राजधानी स्थानक ठाणे येथे आला. तेथे त्याला शिलाहारनुपती चित्तराज्याच्या दरबारात आश्रय मिळाला. चित्त राजाने त्याला 'कवीप्रदीप' अशी पदवी दिली.[15] त्याला चित्तराज, नागार्जुन आणि मुम्मुणि या तीन शिलाहार बंधूंचा आश्रय होता.

अपरार्कटीका: ज्याया ग्रंथाने शिलाहार राजवटीला संस्कृत साहित्याच्या इतिहासात नाव म्हणून दिले तो ग्रंथ अपरार्कटीका होय. त्याचा कर्ता अपरादित्य आहे. ही याज्ञवल्क्य स्मृती वरील टीका आहे. अपरार्काने साख्य,योग, शैव, पशुपत इत्यादी दर्शनांच्या तत्वांचे स्पष्टीकरण केले आहे. तो स्वतः शिवोपासक होता. त्यांनी आपल्या वडवली ताम्रपटाच्या आरंभी भगवान शिवाजी स्तुती केली आहे. पण तो आपल्या अपरार्कटिकेत वैदिक धर्माचा पुरस्कार करतो. सांप्रदायिक शैव मताचा नाही. [16] अपरार्क शंकराचार्यांच्या अद्वेत वेदांताचा अनुयायी होता. त्याने आपल्या टिकेच्या आरंभी जगताच्या सृष्टीस्थिती संहाराचे कारण आणि सच्चिदानंद स्वरूपी आत्म्याहून अभिन्न अशा ब्रह्माला वंदन केले आहे.

शब्दार्णवचन्द्रिका : सोमदेव याने हा ग्रंथ लिहिला तो ग्रंथाच्या शेवटी लिहितो की ही टीका श्री कोल्लापूरदेशातील अजुरीका महास्थानामध्ये महामंडलेश्वर गंडराधित्याने बांधलेल्या त्रिभुवन तिलक नामक वस्तीत पूर्ण केली. अजूरीका हे सध्या कोल्हापूर जिल्ह्यातील आजरे होय. ही टीका राजाधिराज, परमेश्वर, परमभट्टारक, पश्चिमचक्रवर्ती वीरभोजदेव यांच्या कारकिर्दीत शक संवत् अकराशे सत्तावीस (*1205)* मध्ये लिहिली. हा वीरभोज कोल्हापूरच्या शिलाहार शाखेतील द्वितीय भोज होय.[17] तो महावीर तीर्थंकराचा अनुयायी होता. तो विख्यात पंडित विशालकीर्तीचा शिष्य होता.त्याने आपली टीका नागचंद्र याच्या हरिश्चंद्र नामक शिष्यांकरिता रचली.

नेमिनाथपुरान: कोल्हापूरच्या शिलाहारांनी कन्नड विद्वान ग्रंथकारांना आश्रय दिला होता. त्यापैकी एक कन्नड काव्य नेमिनाथपुराण याचा कर्ता कर्णपार्य हा एक होता. तो शिलाहार राजा विजयादित्य याच्या काळात होऊन गेला. त्यांने त्याची आणि त्याच्या पिता गंडरादित्य याचीप्रशंक्षा आपल्या काव्यात केली आहे. त्याने वर्णिलेली एक घटना ऐतिहासिक असावी. विजयादित्यने गौमन्थशैलाग्रामावरील आपल्या जन्मभूमीला मुक्त केले आणि स्वतः तिला विभूषित केले असे कर्णपार्य सांगतो. कोल्हापूरचे शिलाहार कर्नाटक राज्याच्या शिमोगा जिल्ह्यातील गोमंत येथून आले होते.गोमन्थगिरीतील चंद्रगुप्ति ही त्यांची राजधानी होती. विजयादित्याने गोमन्थगिरीवर स्वारी करून आपल्या पूर्वजांचे मूलस्थान काबीज केले असावे.[18] कर्णपार्याने आपले काव्य कोल्हापूर जिल्ह्यातील हातकलंगलेच्या पश्चिमेस सात मैलावरच्या हेर्ले गावातील चंद्रप्रभ तीर्थंकराच्या त्रिभुवन तिलक नावाच्या जैन मंदिरात रचले.

याशिवाय उदयसुंदरी, कथासरित्सागर, बृहत्कथा मंजिरी इत्यादी ग्रंथावरून सातवाहन कालीन जीवनावर प्रकाश टाकता येतो.तसेच चालुक्य राजा सोमेश्वर तृतीयचा 'मानसोल्लस'जगदेव कमलचा 'संगीत चुडामणी'कालिदासाचे मेंघदूत इत्यादी ग्रंथातून दक्षिणेच्या इतिहासावर प्रकाश टाकता येतो तसेच दक्षिण भारताचा इतिहास समजण्यास मदत होते.

सारांश : दक्षिण भारतातील राजवटींनी अनेक विद्वान, कवी, व साहित्यिकांना आश्रय दिला होता. त्यातूनच अजरामर असे साहित्य निर्माण झाले. खरे तर प्राचीन दक्षिण भारताच्या इतिहासावर इतिहास अभ्यासक व इतिहासकारांचे दुर्लक्ष झाल्याचे पाहायला मिळते. भारताचा इतिहास हा उत्तर

भारत केंद्रबिंदू ठेवून लिहिला गेला. त्यामुळे निश्चितच अत्यंत वैभवशाली असलेल्या दक्षिणेतील राजवटी या दुर्लक्षित राहिल्या या राजवटीच्या काळात कला, साहित्य,शिल्प व स्थापत्य, व्यापार इत्यादी प्रत्येक क्षेत्रात प्रगती झाली होती. त्यातील साहित्य या विषयावर प्रकाश टाकण्याचा प्रस्तुत शोध निबंधात प्रयत्न केला आहे. असे अनेक ग्रंथ व कवी आहेत की ज्यांचा उल्लेख विस्तार भयास्तव प्रस्तुत शोधनिबंधात करता आला नाही पण निश्चितच प्राचीन दक्षिण भारत हा सर्वांगीण वैभवशाली व संपन्न होता याविषयी दुमत नसावे.

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जागतिकीकरणाचा भाषाबदलावर होणारा परिणाम आणि अल्पसंख्याक भाषांचा ऱ्हासाचा चिकीस्तक अभ्यास आणि विवेचन

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गोषवारा -

जागतिकीकरण एकविसाव्या शतकातील एक निर्णायक घटना म्हणून उदयास आले आहे, हे संस्कृती, अर्थव्यवस्था आणि दळणवळणासह मानवी जीवनाच्या विविध पैलूंवर खोलवर परिणाम करते. जागतिकीकरणाचा एक कमीआणि अनुकूल परिणाम म्हणजे त्याचा भाषेच्या विविधतेवर होणारा परिणाम, विशेषत: वाढता भाषाबदल आणि अल्पसंख्याक भाषांचा ऱ्हास. जागतिकीकरणाचा भाषेच्या गतिशीलतेवर कसा परिणाम होतो, भाषाबदलाचे समाजशास्त्रीय परिणाम आणि भाषिक वैविध्य जपण्यासाठी हस्तक्षेपाची तातडीची गरज या शोधनिबंधात तपासण्यात आली आहे.

जागतिकीकरणामुळे भाषिक वैविध्य धोक्यात आले आहे. प्रत्येक भाषा विशिष्ट सामाजिक, जनसांख्यिकीय आणि राजकीय दबावाच्या अधीन असते, परंतु त्यात काही सामान्य धोक्याच्या प्रक्रिया देखील असू शकतात. म्हणजेच लोकसंख्या, दस्तऐवज, कायदेशीर मान्यता, शिक्षण धोरण, सामाजिक-आर्थिक निर्देशांक आणि पर्यावरणीय वैशिष्ट्ये या धोक्यांचा समावेश यात होतो. तथापि, शालेय शिक्षणाची उच्च सरासरी देखील अधिक धोक्याशी संबंधित आहेत, औपचारिक शिक्षण यामुळे भाषेची विविधता नष्ट होण्यास हातभार लागू शकतो याचा हा पुरावा आहे. हस्तक्षेप शिवाय, भाषेचे नुकसान 40 वर्षांच्या आत तिप्पट होऊ शकते असे या संधोधानादरम्यान कळले आणि दरवर्षी कमीतकमी एक भाषा जग गमावू शकते असा अंदाज जागतिक संघटनांनी दिलेलें आहे . या शतकाच्या अखेरीस १५०० हून अधिक भाषांचि नष्टता टाळण्यासाठी भाषेच्या प्रसारामध्ये तातडीची गुंतवणूक आवश्यक आहे. या संशोधन लेखन आपण याच जागतिक समस्येचा उहापोह करणार आहोत.

प्रस्तावना -

भाषा हे संवादाचे माध्यम असल्याने अनेक राष्ट्रे आणि संस्कृतींमधील व्यक्तींना एकमेकांना समजून घेता येते, त्यामुळे जागतिकीकरणात ती महत्त्वाची भूमिका बजावते. जागतिकीकरणामुळे भाषेच्या विविधतेवर लक्षणीय परिणाम झाला आहे, ज्यामुळे आंतरराष्ट्रीय भाषांचा विकास झाला आहे आणि राजकीय, सामाजिक आणि आर्थिक क्षेत्रात त्यांचे वर्चस्व आहे हे देखील आपण व्यवहारात पाहतो. परंतु खेदाची बाब म्हणजे, यामुळे अनेक लुप्तप्राय भाषा, विशेषत: लहान देशांतून लोकांकडून बोलल्या जाणार् या भाषा कमी झाल्या आहेत आणि संभाव्य नामशेष झाल्या आहेत.अनेक राष्ट्रांनी

आणि आंतरराष्ट्रीय संघटनांनी आपली राजभाषा म्हणून इंग्रजीचा स्वीकार केला आहे. त्यामुळेही ही जगातील सर्वात मोठ्या प्रमाणात बोलली जाणारी भाषा आहे, अंदाजे 1.5 अब्ज इंग्रजीचे भाषक आहेत. आंतरराष्ट्रीय व्यापार आणि मुत्सद्देगिरीमध्ये ती वारंवार सामान्य भाषा म्हणून कार्य करते, ज्यामुळे इतर भाषांचा वापर कमी होतो. हे प्रामुख्याने प्रसारमाध्यमांमध्ये आणि सोशल मीडिया प्लॅटफॉर्मवर दिसून येते, ज्यामुळे इतर भाषांच्या वापरास हानी पोहोचते.

भाषा हे सत्तेची गतिशीलता व्यक्त करण्यासाठी आणि प्रतिकार करण्यासाठी एक शस्त्र असू शकते, म्हणून भाषा आणि सत्ता एकत्र जोडली जातात. अशा भाषा बोलणाऱ्यांना राजकीय, आर्थिक आणि सामाजिक क्षेत्रात आघाडी मिळवून देतात. जागतिक भाषांमध्ये, विशेषत: वर्चस्ववादी राष्ट्रांचा विकास आणि सत्तासंबंध टिकवून ठेवण्याची क्षमता आहे. दुसरीकडे, विविध भाषा बोलणाऱ्यांना नवीन संधी आणि संसाधने उपलब्ध करून देऊन, जागतिक भाषांचा विकास सध्याच्या सत्तासंबंधांना संभाव्यत: कमकुवत करू शकतो. तथापि, आंतरराष्ट्रीय भाषांच्या वाढीमुळे अल्पसंख्याक भाषा बोलणाऱ्यांवर प्रतिकूल परिणाम होऊ शकतात, जसे की भाषा नष्ट होणे आणि सांस्कृतिक अस्मिता आत्मसात करणे. त्यामुळे जागतिकीकरणामुळे विशिष्ट सांस्कृतिक ज्ञान आणि प्रथा नष्ट होऊ शकतात. भाषिक विविधतेचे रक्षण करण्यासाठी आणि बहुभाषिकतेला प्रोत्साहन देण्यासाठी कृती करणे किती आवश्यक आहे यावर हा लेख लक्ष केंद्रित करतो.

उद्देश -

1. जागतिकीकरणाचा जगभरातील भाषिक बदल आणि अल्पसंख्याक भाषांच्या ऱ्हासावर होणारा परिणाम शोधणे आणि त्याचे विश्लेषण करणे हा या शोधनिबंधाचा उद्देश आहे. याशिवाय अभ्यासाचे दुय्यम उद्दीष्ट खालील प्रमाणे आहेत :
2. जागतिकीकरणाची यंत्रणा तपासणे : जागतिकीकरणाचे आर्थिक, सांस्कृतिक आणि तांत्रिक आयाम भाषा परिवर्तनास कसे हातभार लावतात हे तपासाणे, अल्पसंख्याक भाषांपेक्षा प्रभावी भाषांना प्राधान्य देणाऱ्या विशिष्ट प्रक्रियांवर लक्ष केंद्रित करणे.
3. केस स्टडीज ओळखणे : भाषा बदलाचे व्यापक नमुने स्पष्ट करण्यासाठी उत्तर अमेरिकेतील स्थानिक भाषा, युरोपमधील प्रादेशिक भाषा आणि आशिया आणि आफ्रिकेतील अल्पसंख्याक भाषांसह विविध प्रदेशांमध्ये भाषेच्या नाष्टतेची विशिष्ट उदाहरणे अधोरेखित करणे.
4. सामाजिक-सांस्कृतिक परिणामांचे विश्लेषण करणे : अल्पसंख्याक समुदायांवर भाषेच्या नाष्टतेच्या सामाजिक आणि सांस्कृतिक परिणामांचे मूल्यांकन करणे, ज्यात ओळख, वारसा आणि आंतरजातीय भाषा संप्रेषणावरील परिणामांचा समावेश आहे.
5. धोरणात्मक प्रतिसादांचे मूल्यमापन करणे : जागतिकीकरणाच्या संदर्भात भाषा संवर्धन आणि पुनरुज्जीवनाच्या उद्देशाने अस्तित्वात असलेल्या धोरणांचा आणि उपक्रमांचा आढावा घेणे, अल्पसंख्याक भाषा समुदायांसमोरील सर्वोत्तम पद्धती आणि आव्हाने ओळखणे.

6. शिफारसी प्रस्तावित करणे : जागतिकीकरणाच्या तोंडावर भाषा संवर्धन आणि पुनरुज्जीवन प्रयत्नांना समर्थन देण्यासाठी धोरणकर्ते, शिक्षक आणि सामुदायिक नेत्यांसाठी कृतीयोग्य शिफारसी विकसित करणे.

कार्यपद्धती -

जागतिकीकरणाचा भाषाबदलावर होणारा परिणाम आणि अल्पसंख्याक भाषांचा ऱ्हास तपासण्यासाठी अभ्यासात वापरण्यात आलेल्या संशोधन पद्धतीची रूपरेषा या विभागात मांडण्यात आली आहे. हा दृष्टिकोन बहुआयामी आहे, सर्वसमावेशक विश्लेषण प्रदान करण्यासाठी गुणात्मक आणि परिमाणात्मक पद्धतींचे एकत्रीकरण करतो.

संशोधन नमुना :

गुणात्मक दृष्टिकोन : हा अभ्यास प्रामुख्याने अल्पसंख्याक भाषा बोलणाऱ्यांचे अनुभव आणि दृष्टीकोन यांची सखोल माहिती गोळा करण्यासाठी गुणात्मक पद्धतींचा वापर करतो. भाषाबदलाचे सूक्ष्म सामाजिक-सांस्कृतिक परिणाम समजून घेण्यासाठी हा दृष्टिकोन मोलाचा आहे.

केस स्टडी पद्धत : जागतिकीकरणाचा विविध अल्पसंख्याक भाषांवर होणारा परिणाम स्पष्ट करण्यासाठी विशिष्ट केस स्टडीची निवड केली जाईल. यामध्ये प्रातिनिधिक विश्लेषण सुनिश्चित करण्यासाठी विविध भाषिक संदर्भांचा समावेश असेल.

2. माहिती संकलन -

साहित्य समीक्षा : जागतिकीकरण आणि भाषाबदल या विषयावर अस्तित्वात असलेल्या साहित्याचा सर्वंकष आढावा घेण्यात येणार आहे. यामध्ये शैक्षणिक लेख, पुस्तके आणि भाषिक संघटनांच्या अहवालांचा समावेश असेल. अल्पसंख्याक भाषांच्या अधोगतीशी संबंधित प्रमुख विषय, सिद्धांत आणि मागील निष्कर्ष ओळखणे हे उद्दीष्ट आहे.

मुलाखती :

निवडक अल्पसंख्याक भाषिक गटांतील समुदायाचे नेते, शिक्षक आणि भाषा कार्यकर्त्यांच्या अर्धसंरचित मुलाखती प्रसार माध्यमांवर पाहता येतील. यामुळे भाषेच्या ऱ्हासास कारणीभूत ठरणाऱ्या घटकांचे वैयक्तिक कथन आणि प्रासंगिक समज निर्माण होण्यास मदत होईल.

जागतिकीकरण आणि समकालीन समाजात त्याची प्रासंगिकता -

जागतिकीकरण म्हणजे व्यापार, दळणवळण, तंत्रज्ञान आणि वाहतुकीतील प्रगतीमुळे चालणारे देश, अर्थव्यवस्था आणि संस्कृतींमधील परस्परसंबंध आणि परस्परावलंबित्व वाढविण्याची प्रक्रिया. यात वस्तू, सेवा, माहिती आणि सीमेपलीकडील लोकांचा प्रवाह असतो, परिणामी संस्कृती आणि अर्थव्यवस्थेचे मिश्रण होते.

समकालीन समाजातील प्रासंगिकता:

आर्थिक एकात्मता : जागतिकीकरणामुळे आंतरराष्ट्रीय व्यापार आणि गुंतवणुकीत वाढ झाली आहे, ज्यामुळे देशांना व्यापक बाजारपेठा आणि संसाधनांमध्ये प्रवेश करणे शक्य झाले आहे. हे एकत्रीकरण आर्थिक विकासाला चालना देऊ शकते परंतु आर्थिक विषमतेस देखील हातभार लावू शकते.

सांस्कृतिक देवाणघेवाण: हे विचार, परंपरा आणि मूल्यांच्या देवाणघेवाणीला प्रोत्साहन देते, बहुसांस्कृतिकतेला प्रोत्साहन देते. यामुळे सांस्कृतिक समज वाढू शकते, परंतु यामुळे संस्कृतींचे एकरूपीकरण आणि स्थानिक अस्मिता नष्ट होऊ शकतात.

तांत्रिक प्रगती: तंत्रज्ञानातील वेगवान प्रगती, विशेषत: दळणवळण आणि वाहतुकीत, जागतिकीकरणास सुलभ केले आहे, ज्यामुळे त्वरित माहितीची देवाणघेवाण आणि जागतिक सहकार्य शक्य झाले आहे.

मजूर स्थलांतर : कामासाठी किंवा शिक्षणासाठी लोकांची वाढती वर्दळ सामान्य झाली आहे, ज्यामुळे वैविध्यपूर्ण मनुष्यबळ आणि समाज समृद्ध होतो परंतु इमिग्रेशन आणि कामगारांच्या हक्कांशी संबंधित मुद्दे देखील उपस्थित होतात.

पर्यावरणीय प्रभाव: जागतिकीकरणाचा पर्यावरणीय शाश्वततेवर परिणाम होतो, कारण उत्पादन आणि वापर वाढल्याने संसाधनांची कमतरता आणि प्रदूषण होऊ शकते, उपायांसाठी जागतिक सहकार्य आवश्यक आहे.

राजकीय संबंध: याचा परिणाम जागतिक प्रशासन आणि मुत्सद्देगिरीवर होतो, कारण देशांना गुंतागुंतीच्या आंतरनिर्भरतेतून जावे लागते. हवामान बदल आणि सार्वजनिक आरोग्य यासारख्या आंतरराष्ट्रीय समस्यांकडे लक्ष देण्यासाठी आंतरराष्ट्रीय संस्था महत्त्वपूर्ण भूमिका बजावतात.

थोडक्यात, जागतिकीकरण समकालीन जीवनाच्या अनेक पैलूंना आकार देते, आर्थिक गतिशीलता, सांस्कृतिक ओळख आणि जागतिक आव्हानांवर परिणाम करते, ज्यामुळे जगभरातील समाजाच्या भवितव्याबद्दलच्या चर्चेत तो एक महत्त्वपूर्ण विषय बनतो.

(महत्वाच्या जागतिक उदाहरणे - Case Examples)

चेरोकी नेशन (ओक्लाहोमा): चेरोकी भाषा आणि संस्कृतीवर भर देणाऱ्या शाळांसारख्या समर्पित शैक्षणिक कार्यक्रमांद्वारे चेरोकी भाषेचे पुनरुज्जीवन झाले आहे. असे असले तरी प्रसारमाध्यमे आणि व्यवसायात इंग्रजीच्या प्रसारासह जागतिकीकरणाच्या दबावामुळे भाषेच्या जतनाला आव्हान मिळत आहे.

नावाजो नेशन (नैर्ऋत्य अमेरिका) : नवाजो भाषा ही अमेरिकेतील सर्वाधिक बोलली जाणारी देशी भाषा आहे. शालेय अभ्यासक्रमात नावाजोचा समावेश करण्याचा आणि भाषा संवर्धनासाठी तंत्रज्ञानाचा वापर करण्याचा प्रयत्न करण्यात आला आहे. तथापि, दैनंदिन जीवनात, विशेषत: तरुण पिढीमध्ये इंग्रजीचा प्रभाव सतत आव्हाने निर्माण करतो.

कॅनडातील प्रथम राष्ट्रे: अनेक फर्स्ट नेशन्स भाषा ह्या अत्यंत गंभीरपणे धोक्यात आल्या आहेत. जागतिकीकरणामुळे अनेकदा शहरी भागात इंग्रजी आणि फ्रेंचकडे लक्ष केंद्रित केले गेले आहे, ज्यामुळे भाषेचा प्रवाह कमी झाला आहे. भाषेच्या सांस्कृतिक कार्यशाळा यासारख्या समुदाय-प्रणित पुनरुज्जीवन प्रयत्नांचे उद्दीष्ट या प्रवृत्तीचा सामना करणे हे प्रयत्न तिथे केले जात आहेत.

अल्पसंख्यांक समुदायांवर होणारे परिणाम

सांस्कृतिक अस्मिता : भाषा हा सांस्कृतिक अस्मितेचा महत्त्वाचा पैलू आहे. भाषा नष्ट झाल्यामुळे परंपरा, कथा आणि सांप्रदायिक मूल्यांपासून दुरावले जाऊ शकते, ज्याचा परिणाम आदिवासी समुदायांच्या एकूण सांस्कृतिक वारशावर होतो.

आंतरजातीय संप्रेषण : जसजशी जुनी पिढी निघून जाते, तसतसे तरुण सदस्यांपर्यंत भाषा संप्रेषनाणाचा अभाव देशी भाषांचा ऱ्हास अधिक प्रखरतेने जगासमोर आणतो. मातृभाषेत संवाद साधता न आल्याने सांस्कृतिक सातत्य मर्यादित होते.

सामाजिक एकात्मता : भाषा सामुदायिक बांधिलकीचे साधन म्हणून काम करते. भाषा बदलामुळे सामाजिक संबंध तुटू शकतात आणि समाजातील सदस्यांमध्ये आपलेपणाची भावना कमी होऊ शकते. जागतिकीकरणामुळे उत्तर अमेरिकेतील देशी भाषांवर खोलवर परिणाम झाला आहे, ज्यामुळे भाषा बदल हा धोका निर्माण झाला आहे. बऱ्याच समुदायांमध्ये पुनरुज्जीवनाचे आश्वासक प्रयत्न होत असले तरी आर्थिक, सांस्कृतिक आणि शैक्षणिक घटकांमुळे उद्भवलेल्या आव्हानांकडे सतत लक्ष देणे आणि समर्थन आवश्यक आहे. या समस्यांचे निराकरण करण्यासाठी एक बहुआयामी दृष्टिकोन आवश्यक आहे जो जागतिकीकृत जगाच्या गुंतागुंतीवर शोध घेतांना दिसतात त्यामुळे स्वदेशी भाषा आणि संस्कृतींचा सन्मान वाढीस लागू शकतो.

जागतिक प्रभाव

१. जागतिक भाषांच्या माध्यमातून आर्थिक सक्षमीकरण

जागतिकीकरणामुळे आंतरराष्ट्रीय व्यापार आणि व्यवसायात अनुकूल असलेल्या प्रभावी भाषांना (उदा. इंग्रजी, मँडरिन, स्पॅनिश) प्रोत्साहन मिळते. बर्याच आफ्रिकन देशांमध्ये, व्यवसाय आणि आर्थिक संधींसाठी स्थानिक भाषांपेक्षा इंग्रजीला प्राधान्य दिले जाते, ज्यामुळे स्वदेशी भाषांचा वापर कमी होतो.

2. शहरीकरण आणि स्थलांतर

जागतिकीकरणामुळे शहरी भागात स्थलांतर होते, जिथे प्रमुख भाषा बोलल्या जातात. यामुळे अनेकदा अल्पसंख्याक भाषांचा त्याग होतो. भारतात शहरांकडे जाणारी ग्रामीण जनता हिंदी किंवा इंग्रजी चा अवलंब करते, ज्यामुळे कोरकू किंवा गोंडी सारख्या प्रादेशिक भाषांचा वापर कमी होतो.

3 मीडिया आणि मास कम्युनिकेशन

प्रामुख्याने प्रमुख भाषांमध्ये जागतिक माध्यमांचा (टीव्ही, इंटरनेट, चित्रपट) प्रसार झाल्याने भाषेचे एकरूपीकरण होते. हॉलिवूड चित्रपट आणि इंग्रजीतील लोकप्रिय संगीताचा उदय जगभरातील तरुण पिढीवर परिणाम करतो आणि गुआममधील चामोरोसारख्या स्थानिक भाषांमध्ये रस कमी करतो.

४. प्रमुख भाषांना अनुकूल अशी शिक्षण व्यवस्था

जागतिकीकरणामुळे पूर्वी स्थानिक शालेय शिक्षणात वापरल्या जाणार् या अल्पसंख्याक भाषांना सीमांत करून प्रभावी भाषांच्या बाजूने शिक्षण धोरणांवर परिणाम होतो. बर्याच लॅटिन अमेरिकन देशांमध्ये, क्वेचुआसारख्या स्वदेशी भाषांचा अधिकृत शिक्षण प्रणालीत समावेश केला जात नाही, ज्यामुळे बरेच भाषक स्पॅनिशकडे ढकलले जातात.

५. सांस्कृतिक साम्राज्यवाद

जागतिकीकरणअनेकदा आधुनिकीकरणाची तुलना पाश्चिमात्य संस्कृतीशी करते, ज्यामुळे स्थानिक संस्कृती आणि भाषांचे अवमूल्यन होते. पॅसिफिक बेटांमध्ये, स्थानिक भाषा इंग्रजीपेक्षा कमी प्रतिष्ठेच्या मानल्या जातात, ज्यामुळे त्यांच्या अधोगतीस हातभार लागतो.

6. तंत्रज्ञान आणि डिजिटल प्लॅटफॉर्म

बहुतेक तंत्रज्ञान प्लॅटफॉर्म प्रमुख भाषांना प्राधान्य देतात, ज्यामुळे अल्पसंख्याक भाषांना ऑनलाइन प्रतिनिधित्व मिळणे कठीण होते. सोशल मीडिया प्लॅटफॉर्म प्रामुख्याने इंग्रजीचा वापर करतात; अशा प्रकारे, बास्क किंवा हवाईसारख्या अल्पसंख्याक भाषा बोलणार् या बर्याच भाषिकांना त्यांच्या भाषांचा प्रचार आणि वापर करण्यासाठी डिजिटल जागेची कमतरता असू शकते.

7. सामाजिक एकात्मता आणि ओळख

जागतिकीकरणामुळे कॉस्मोपॉलिटन ओळख वाढते जी बर्याचदा स्थानिक आणि अल्पसंख्याक भाषेच्या ओळखींना बाजूला करते . स्कॉटलंडमधील तरुण लोक सामाजिक फायद्यांमुळे स्कॉटिश गेलिक पेक्षा इंग्रजी बोलणे पसंत करू शकतात, परिणामी इंग्रजीकडे अधिक भाषा वळते.

8. कायदेशीर आणि संस्थात्मक फ्रेमवर्क

जागतिकीकरणाने प्रभावित झालेली राष्ट्रीय धोरणे अनेकदा अल्पसंख्याक भाषांकडे दुर्लक्ष करून अधिकृत वापरासाठी प्रबळ भाषांना प्राधान्य देतात. ऑस्ट्रेलियात, इंग्रजीच्या बाजूने धोरणांनी आदिवासी भाषांना उपेक्षित केले आहे, त्यापैकी काही भाषा आता गंभीरपणे धोक्यात आल्या आहेत.

9. भाषा मानकीकरण आणि सुलभीकरण

जागतिकीकरणामुळे भाषांचे सुलभीकरण होते; अल्पसंख्यांक भाषा जुळवून घेण्यासाठी त्यांची गुंतागुंतीची व्याकरणरचना गमावू शकतात. मेक्सिकोतील देशी भाषा नाहुआटल बर्याचदा स्पॅनिश शब्द आणि रचना स्वीकारते, ज्यामुळे संकरित आवृत्ती तयार होते जी त्याच्या मूळ स्वरूपापासून दूर जाते.

10. आंतरजातीय संक्रमणाचे नुकसान

सामाजिक-आर्थिक कारणास्तव कुटुंबे अधिक प्रभावी भाषांशी जुळवून घेतात, तेव्हा अल्पसंख्याक भाषांचा मुलांपर्यंत प्रसार कमी होतो. अमेरिकेत, लॅटिनो वंशाची बरीच कुटुंबे चांगल्या प्रकारे एकत्र येण्यासाठी घरी इंग्रजी बोलणे निवडू शकतात, परिणामी तरुण पिढीत स्पॅनिशसारख्या भाषा बोलणारे कमी होतात.

जागतिकीकरणामुळे अल्पसंख्याक भाषांच्या जिवंतपणावर कसा परिणाम होऊ शकतो आणि त्यांच्या अधोगतीस हातभार लागू शकतो, सांस्कृतिक आणि अस्मिता अभिव्यक्तीसाठी या भाषांवर अवलंबून असलेल्या समुदायांना अनेकदा वंचित केले जाते, हे या मुद्द्यांवरून स्पष्ट होते

निष्कर्ष -

जागतिकीकरणाचा भाषाबदल आणि अल्पसंख्याक भाषांच्या ऱ्हासावर होणारा परिणाम गहन आणि बहुआयामी आहे. आर्थिक, शैक्षणिक आणि सांस्कृतिक क्षेत्रात प्रबळ भाषांना महत्त्व प्राप्त होत असताना, अल्पसंख्याक भाषा अधिकाधिक उपेक्षित होत चालल्या आहेत, ज्यामुळे भाषा धोक्यात येण्याची आणि नष्ट होण्याची चिंताजनक प्रवृत्ती निर्माण झाली आहे. आर्थिक संधी, शहरीकरण आणि तांत्रिक प्रगती यांचा परस्परसंबंध अनेकदा अल्पसंख्याक भाषा बोलणाऱ्यांवर सामाजिक आणि आर्थिक गतिशीलतेसाठी प्रभावी भाषांना प्राधान्य देण्यासाठी दबाव आणतो.

जागतिकीकरणामुळे अधिक अधिक आंतरसांस्कृतिक संवाद आणि सहकार्य वाढू शकते, परंतु भाषिक विविधता आणि सांस्कृतिक वारशासमोर ही महत्त्वपूर्ण आव्हाने आहेत. अल्पसंख्याक भाषांच्या उपेक्षिततेमुळे अद्वितीय विश्वदृष्टी आणि अस्मिता नष्ट तर होतातच, शिवाय मानवी अभिव्यक्तीची श्रीमंतीही कमी होते. भाषा संस्कृती, इतिहास आणि अस्मितेशी अविभाज्यपणे निगडित असल्याने त्यांची घसरण केवळ विशिष्ट समुदायांसाठीच नव्हे तर संपूर्ण मानवतेसाठी नुकसान दर्शवते. या प्रवृत्तींचा प्रतिकार करण्यासाठी, अल्पसंख्याक भाषांच्या वापरास आणि अध्यापनास प्रोत्साहन देणारे सक्रिय उपाय राबविणे आवश्यक आहे. यामध्ये स्थानिक भाषांना शैक्षणिक अभ्यासक्रमात समाविष्ट करणे, या भाषांमध्ये डिजिटल संसाधने विकसित करणे आणि भाषिक विविधता ओळखणारी आणि समर्थन देणारी धोरणे वाढविणे समाविष्ट असू शकते.

वाढत्या जागतिकीकरणाच्या जगात अल्पसंख्याक भाषांचे पुनरुज्जीवन आणि सक्षमीकरण करण्याच्या प्रयत्नांना प्राधान्य दिले पाहिजे जेणेकरून भावी पिढ्यांसाठी सर्व भाषा जतन केल्या जातील. भाषिक विविधतेचे मूल्यमापन आणि प्रोत्साहन देऊन, समाज अधिक समन्यायी, सांस्कृतिकदृष्ट्या समृद्ध आणि सर्वसमावेशक जागतिक समुदायात योगदान देऊ शकतो.

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पालघर जिल्हयातील आदिवासी संस्कृतीचे दर्शन घडविणारा "बोहाडा" उत्सव : एक अवलोकन

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प्रस्तावना :

सहयाद्रीच्या पर्वत रांगेत वसलेला पालघर जिल्हा निसर्गाने समृध्द आहे. अनेक गड किल्ल्यांचे वरदान या जिल्हयाला लाभलेले आहे. अनेक नदयांचे उगम या जिल्हयातून होऊन त्या पश्चिमेला अरबी समुद्राला जाऊन मिळतात. या सहयाद्रीच्या पर्वत रांगेत वन जंगलात हजारो वर्षापासून इथे आदिवासी गुण्या गोविंदाने आपले जीवन जगत आहे. आपली संस्कृती - श्रध्दा जपत आहे. निसर्गाला सर्वश्रेष्ठ मानत आपले सण - उत्सव आनंदाने साजरे करीत आहे. या सणांपैकीच "बोहाडा" एक महत्वाचा सण-उत्सव असून त्यातून आपल्याला या आदिवासींची संस्कृती परंपरा लक्षात येते.

आदिवासींची संस्कृती जोपासणारा जगदंबे मातेचा मुखवटा "बोहाडा" उत्सव जत्रा आहे. या उत्सवाचा कालावधी साधारणपणे तीन ते आठ दिवसांपर्यंत असतो. या उत्सवात अनेक देव देवतांच्या मुखवटयांसोबत पारंपारिक वेशभूषा परिधान करुन अगदी थाटामाटात या देवदेवतांची मिरवणूक काढली जाते. लोक या उत्सवात आनंदाने सामील होतात.

"बोहाडा" उत्सवात आदिवासी सामाजाचे रितिरिवाज, परंपरा, श्रध्दा, संस्कतीचे दर्शन घडते. आदिवासी संस्कृतीचे प्रतीक असणारे जगदंबे मातेचा मुखवटा "बोहाडा" उत्सव आहे. हा उत्सव तीन ते आठ दिवसांपर्यंत चालतो. आजबाजूच्या पंचक्रोशीतून लोक या बोहाडा उत्सवात मोठया प्रमाणावर गर्दी करत असतात. आदिवासी लोक पारंपारिक वेशभुषेत तसेच स्त्रीया नटूनथटून रंगीबेरंगी पेहरावात या उत्सवात सामील होत असतात. विविध देवदेवतांच्या मुखवटयासोबत पारंपारिक वेशभूषा परिधान करुन वाद्यांच्या तालावर मोठया प्रमाणात लोक नाचतात.

आदिवासी जीवन संस्कृतीशी अत्यंत घनिष्ठ संबंध असल्याने प्राकृतिक शक्तींना प्रसन्न करण्यासाठी ठाणे पालघर जिल्हयातील जव्हार, मोखाडा, तलासरी, विक्रमगड, वाडा, डहाणू तालुक्यातील वारली, कातकरी, भिल्ल, कोकणा, ठाकर, महादेव कोळी या आदिवासी जमातीचा 'बोहाडा' हा मुख्य उत्सव असून तो अत्यंत उत्सावाने दरवर्षी साजरा केला जातो. काही ठिकाणी तो

'भोवाडा', 'अखाडी', 'अखाडा' या नावानेही ओळखला जातो. पालघर जिल्हयात वेगवेगळया दिवशी वेगवेगळया ठिकाणी बोहाडा उत्सवाचे आयोजन केले जाते. वाडा तालुक्यात बोरांडा हया गावी गुढीपाडव्याच्या आदल्या दिवशी वेताळ देवतेच्या नावाने बोहाडा असतो. विक्रमगड तालुक्यातील गावीतपाडा (रामपुर) या गावी जव्हार तालुक्यातील चालतवड, पोयशेत, करढण या ठिकाणी, मोखाडा तालुक्यातील मोखाडा, खोडाळा या ठिकाणी बोहाडा मोठया उत्सहाने साजरा केला जातो.

बोहाडयात जगदंबा माता, गणपती, हनुमान, वाघोबा, सरस्वती माता , छत्रपती शिवाजी महाराज, पाच पांडव, महादेव, काळबहरी, काळोबा, जांबु माळी, मासा, हाळदोबा, व्दारशी, बहरोबा, हेंडबा, राम लक्ष्मण, रावण , नरसिंह, चंद्र-सुर्य यांसह जवळपास पन्नास प्रकारचे मुखवटे घालुन सोंगे आणली जातात. या उत्सवाला दरवर्षी जत्रा स्वरुप येते. मात्र तरीही यातुन जुनी प्राचीन आदिवासी संस्कृती-परंपरा प्रत्ययास येत असते. लोक मोठया उत्साहाने भक्ती- भावाने या बोहाडयात येत असतात सर्व धर्म-जातीचे लोक बोहाडयात उत्साहाने भाग घेतात. साधारपणे 250 ते 300 वर्षोंची प्रदिर्घ अशी परंपरा या बोहाडया उत्सवाला आहे. जगदंबा मातेच्या मंदिरात सकाळपासुनच होम-हवन पुजा आर्चा चालत असते. सर्वांकडे भक्तीमय आणि उत्साहाचे वातावरण तयार होते. परिसरांतील अबाल- वृध्दांमध्ये मोठया प्रमाणावर आनंद संचारलेला असतो.

बोहाडयाच्या दिवशी जगदंबा मातेच्या मंदिरापासुन ते शहरांच्या किंवा मुख्य गावाच्या वेशींपर्यंत कलाकार आपल्या डोक्यावर विविध देव देवतांचे मुखवटे परिधान करुन पारंपारिक वादयांच्या तालावर देवी- देवतांचे वेशभुषा करुन सोंगे नाचवण्याची अनोखी परंपरा आहे. सहभागी कलाकार नृत्य व युध्द प्रसंग सादर करीत असतात. संबळ, पुंगी, पिपाणी, ढोल या वादयांच्या तालावर मोठी मिरवणुक काढली जाते. त्या वादयांच्या तालावर मुखवटे घातलेले कलाकार नृत्य करीत असतात. त्यांच्या सोबत बोहाडयात व मिरवणुकीत सहभागी लोकसुध्दा उत्साहाने नाचतात. ही सोंगे बघण्यासाठी परिसरांतील लोक गर्दी करतात. रात्रभर ही सोंगे नाचवली जातात. यामागे एक नैसर्गिक शास्त्र असल्याचे ते मानतात. गणपती, हनुमान, वाघोबा यांसह साठ ते ऐंशी देवतांची अशाप्रकारे सोंगे नाचवली जातात. त्यामुळे गांवातील -परिसरांतील लोकांवर, शेतीवर, गुरांवर येणा-या संकटांवर मात करुन हे संकट टळु दे अशी त्यांची भावना असते. आणि ही मनोकामना या उत्सवाच्या माध्यमातुन ते अंबामाता देवीच्या पुढे ठेवतात. त्याचबरोबर गांवातील ऐक्य टिकुन राहु दे अशी देखील भावना यापाठीमागे असते.

सोंगासाठी लागणारे मुखवटे आदिवासी कलाकार स्वत: हस्तकौशल्याने बनवितात. साग, उंबर हया लाकडाचा कोरीव कामाचा वापर करुन मुखवट बनविले जातात. रामायण, महाभारतातील अनेक सोंगे या बोहाडयात आणली जातात. राम-सीता, लक्ष्मण, नरसिंह, खंडोबा, भैरोबा, महादेव, रक्ताद, हिंडीबा, त्राटिका यांसारख्या आदिवासींच्या परंपरागत देवदेवतांचा त्यात समावेश असतो.

बोहाडयाच्या पहिल्या दिवशी गणरायाची मिरवणुक काढली जाते. दुस-या दिवशी मत्स्यावतार, तिस-या दिवशी कुर्मावतार, चौथ्या दिवशी वराहावतार, पाचव्या दिवशी भिम-

हिंडीबा, विवाह व बकासुर युध्द दाखवले जाते. सहाव्या दिवशी षष्टीला लहान बोहाडा आणि सप्तमीला रात्री आठ ते अष्टमीच्या सकाळी आठ वाजेपर्यंत रात्रभर मुख्य बोहाडा उत्सव साजरा केला जातो. अष्टमीच्या सकाळी जगदंबा मातेची पुजा केली जाते. देवी महिशासुर, शुभ-निशूंभ ह्यांच्या युध्दाच्या प्रसंग दाखविला जातो. अनेक कुटुंबात पुर्वजांच्या सोंगे नाचविण्याची परंपरा आहे. अनेक कुटुंबात पुर्वजांचा कोप, आरिष्टे, दारिद्रय निवारण, अपत्यप्राप्ती अशा अनेक कारणांसाठी नवस केले जातात. येथून त्या कुटूंबात बोहाडयाची सुरुवात होत असते. बुहुदा सोंग धारण करणा-या व्यक्तीच्या अंगात त्या देवतेचा शक्ती संचार सुरु होतो असा लोकभ्रम आहे. हनुमानाचे सोंग ते हातात गदा घेऊन लोकांमधून वाट काढत नृत्य करत असतात. दशमुखी रावण मुखवटा घालून, डरकाळया फोडत असतो. चौकाचौकात राम-रावण, वाली-सुग्रीव, भीम-बकासुर, नरसिंह-हिरण्यकश्यपू यांच्या युध्दाचे प्रसंग दाखवले जातात. लोकांना बोहाडयाचे प्रचंड आकर्षण असते. दरवर्षी लोक साज-या होणा-या पारंपारिक बोहाडयाचे उत्साहाने वाट पाहत असतात.

समारोप -

पालघर जिल्हात दरवर्षी बोहाडयांचे आयोजन केले जाते. या बोहाडयांमागे त्यांची श्रध्दा, परंपरा आणि संस्कृती लपलेली असते. प्रत्येक बोहाडा हा आगळा - वेगळा असतो. मोठया श्राध्दीक भावनेने बोहाडा उत्सव साजरा केला जातो. जणु आपल्या पुर्वजांचे पांग फेडण्याची भावनासुध्दा यामागे दिसुन येते.

निष्कर्ष –

1) ठाणे पालघर जिल्हयातील बोहाडा उत्सवाची परंपरा अनोखी आहे.

2) बोहाडा उत्सवातून येथील आदिवासींची मुळ प्राचीन संस्कृती आपल्या लक्षात येते.

3) बोहाडा उत्सवात देवदेवतांची जी सोंगे नाचविली जातात त्यामागे आपल्या देवदेवतांना आवाहान करण्याची भावना दिसुन येते.

4) बोहाडा दरवर्षी साजरा करुन आपल्या कुटुंबावर किंवा गावावर येणारे संकट, विघ्न टळावे ही भावनादेखील त्यामागे असते.

5) नित्यनेमाने कष्ट करणारी ही जमात असल्याने बोहाडयाच्या निमित्ताने विरंगुळा, करमणुक व आनंद प्राप्त होत असतो.

संदर्भ-

1) बाबर सरोजीनी 'आदिवासींचे सण, उत्सव'

2) बाबर सरोजीनी 'लोकसाहित्यमाला'

3) मांडे प्रभाकर आदिवासींचे धर्मांतर : एक समस्या

4) लोकसत्ता व सकाळ वृत्तपत्रे

5) गारे गोविंद - 'आदिवासी मुलखाची भ्रमंती'

शाश्वत विकासातील स्थानिक स्वराज्य संस्थांची भूमिका

कल्पना राजेश कनके,
सहाय्यक प्राध्यापक, राज्यशास्त्र विभाग,
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गोषवारा:

"The Future depends on what we do today" – Mahatma Gandhi "आज आपण जे करतो ते आपले भविष्य आहे."

"The Earth Provides enough to satisfy every man's needs but not any man's greed" - Mahatma Gandhi "पृथ्वी प्रत्येक माणसाच्या गरजा पूर्ण करण्यासाठी पुरेशी तरतूद करते, परंतु प्रत्येक मनुष्याची हाव नाही."

"आम्ही नैसर्गिक संसाधनांकडे - पाणी, हवा, जमीन - आमच्या पूर्वजांचा वारसा म्हणून पाहू नये."
तर त्यांना आपण "आमच्या पुढच्या पिढीने दिलेले कर्ज मानुन, भविष्यातील वापरासाठी ही संसाधने जतन करण्याची जबाबदारी आम्ही उचलली पाहिजे." – महात्मा गांधी

आज भारताची 'सोने की चिडिया' ही ओळख हळूहळू पुसल्या गेली आहे. आज झपाट्याने वाढणारे शहरीकरण, औद्योगिकीकरण व विज्ञान-तंत्रज्ञानाच्या वाढत्या प्रभावामुळे विकासाचा आवाका व वळणच बदलले आहे. या बदलाच्या पार्श्वभूमीवर शाश्वत विकास ध्येयांच्या पूर्ततेसाठी स्थानिक स्वराज्य संस्थांची भूमिका अत्यंत मोलाची ठरते. या संस्थांमार्फत विविध योजना, प्रशिक्षण, कार्यक्रम आणि धोरणांची आखणी करून स्थानिक स्तरावर शाश्वत विकासाचे उद्दिष्ट साध्य करण्याचे प्रयत्न केले जातात. शासकीय, बिगरशासकीय यंत्रणा आणि नागरिकांचा सक्रिय सहभागही या प्रक्रियेत महत्त्वाचा आहे. त्यामुळे शाश्वत विकासाच्या यशापयशाचा आढावा घेत, विकासाची दिशा ही विनाशाकडे नव्हे तर चिरकाल टिकणाऱ्या भविष्याकडे वळावी हीच सर्वांची खरी गरज व नागरिकांची अपेक्षा आहे!!!

संज्ञा: संयुक्त राष्ट्रसंघ, शाश्वत विकास, शाश्वत विकासाची ध्येये (SDG), पंचायती राज / स्थानिक स्वराज्य संस्था (PRI), सहस्रक विकासाची ध्येये, लोकसहभाग, सर्वसमावेशक विकास, सर्वंकष आर्थिक विकास, लिंग समानता, हरित अर्थव्यवस्था, सार्वत्रिक कृती आराखडा, महिला सक्षमीकरण, सुशासन, सामाजिक सुरक्षितता इत्यादी.

शोधनिबंधाची उद्दिष्टे:

✓ 'शाश्वत विकास' संकल्पनेचा अभ्यास करणे.

- ✓ शाश्वत विकासाची ध्येये साध्य करण्याच्या प्रक्रियेतील स्थानिक स्वराज्य संस्थांच्या भूमिका समजून घेणे.
- ✓ शाश्वत विकासांची ध्येय साध्य करण्याच्या प्रक्रियेतील आव्हाने व उपायांची चर्चा करणे.
- **संशोधन स्त्रोत व पद्धती:** शोधनिबंधासाठी दुय्यम व विश्लेषणात्मक अभ्यास पद्धतीचा वापर केला आहे.

प्रस्तावना :

SDG VISION:

"The new agenda is a promise by leaders to all people everywhere. It is a universal, integrated and transformative vision for a better world. It is an agenda for people, to end poverty in all its forms. An agenda for the planet, our common home. An agenda for shared prosperity, peace and partnership. It conveys the urgency of climate action. It is rooted in gender equality and respect for the rights of all. Above all, it pledges to Leave No One Behind." – Ban Ki-Moon the Secretary General, United Nations

शाश्वत विकास उद्दिष्टांच्या पूर्ततेसाठी स्थानिक स्वराज्य संस्थांची भूमिका अत्यंत महत्त्वाची आहे. कारण या संस्था नागरिकांपर्यंत थेट पोहोचून त्यांच्या गरजांनुसार धोरणांची अंमलबजावणी करू शकतात. जसे की, पाणी, स्वच्छता, आरोग्य, शिक्षण, महिला सबलीकरण, रोजगार इत्यादी ज्यामुळे ही उद्दिष्टे साध्य होण्यात गती प्राप्त होते. त्या पारदर्शक व लोकसहभागी प्रशासनाच्या माध्यमातून स्थानिक पातळीवर मूलभूत यंत्रणा म्हणून शाश्वत विकासाला चालना देतात.

शाश्वत विकास (Sustainable Development) म्हणजे काय?

यात **शाश्वतता आणि विकास** अशा दोन संज्ञा आहेत. शाश्वतता म्हणजे मानव आणि परिसंस्था यांच्यातील संतुलन, चिरकाल टिकवणाऱ्या पर्यायांची उपलब्धता असणे होय. तर **विकास म्हणजे** असे सकारात्मक बदल जे प्राकृतिक, आर्थिक, पर्यावरणीय, सामाजिक, राजकीय, सांस्कृतिक, लोकसांख्यिकीय इ. घटकांमध्ये होणाऱ्या आंतरक्रिया यांवर आधारित असतो. शाश्वत विकास संकल्पना ही मर्यादित प्रमाणात उपलब्ध असणाऱ्या व सर्वांची समान मालकी असणाऱ्या नैसर्गिक संसाधनांचा काटकसरीने व प्रभावी वापर, नूतनीक्षम संसाधनांच्या वापरातून भौतिक विकास, लोकशाही मूल्यांचे संवर्धन, सर्व समावेशकता इ. बाबींवर आधारलेली आहे. **'शाश्वत विकास'** म्हणजे भावी पिढ्यांच्या गरजा पूर्ण करण्याच्या कोणत्याही क्षमतांना बाधा पोहोचू न देता वर्तमानकाळातील गरजा पूर्ण करण्याच्या विकास प्रक्रियेला शाश्वत विकास म्हणतात. **त्यामुळे शाश्वत विकास म्हणजे समतोल विकास, जो पर्यावरणाच्या संरक्षणासह समाजातील सर्व स्तरात न्यायोचित्त समता आणि समृद्धी प्रस्थापित होईल.**





सशक्त पंचायत सतत् विकास

या संकल्पनेची **5P (People, Planet, Prosperity, Peace, Partnership)** ही महत्त्वाची उद्दिष्टे निश्चत केल्या गेली आहेत. **लोकांच्या** दृष्टीने, गरिबी, उपासमार आणि विषमता दूर करून प्रत्येक व्यक्तीस सन्मानाने, समानतेने आणि निरोगी वातावरणात जीवन जगण्याची संधी मिळावी यासाठीची कटिबद्धता! **पृथ्वीच्या / परिसंस्थेच्या** रक्षणासाठी, नैसर्गिक संसाधनांचे शाश्वत व्यवस्थापन, शाश्वत उत्पादन आणि वापर सुनिश्चित करणे व हवामानातील बदलाच्या संदर्भात आवश्यक ती भूमिका तत्परतेने घेणे. सर्वांगीण **समृद्धीसाठी** आर्थिक, सामाजिक आणि तांत्रिक प्रगती ही निसर्गाशी पूरक असली पाहिजे. **शांतीचा** पाया घालण्यासाठी भय आणि हिंसाचारमुक्त, न्याय्य व समावेशक समाज उभारण्यावर भर दिला पाहिजे. कारण **शाश्वत विकास आणि शांती हे एकमेकांपासून वेगळे असू शकत नाहीत.** शेवटी **भागीदारी**द्वारे – सर्व देश, भागधारक आणि नागरिक, विशेषतः गरीब व असुरक्षित घटकांच्या सहभागातून – या उद्दिष्टांची प्रभावी अंमलबजावणी करण्यासाठी मजबूत जागतिक एकतेची आवश्यकता आहे. ही उद्दिष्टे **परस्परावलंबी** असून, त्यांची एकत्रित अंमलबजावणी केल्यास शाश्वत विकास साधता येईल. शाश्वत विकास हा सामाजिक, राजकीय व **सर्वसमावेशक** आर्थिक विचारांशी निगडीत असून, पर्यावरणाच्या मर्यादेत राहून जीवनाचा विकास करण्यावर भर देतो. हा विकास सशक्त, स्वास्थ्यपूर्ण समाजासाठी आवश्यक आहे. मात्र वर्तमान पिढीची गुणवत्ता कमी न करता भावी पिढ्यांसाठी संसाधने उपलब्ध ठेवणे महत्त्वाचे आहे. शाश्वत विकासासाठी लोकसहभाग, सूक्ष्मस्तरावर व गरजांवर आधारित नियोजन, तसेच पर्यावरण व नैसर्गिक संसाधनांचे जतन करणे **वैयक्तिक व सामूहिक** पातळीवर अनेक उपक्रम राबवले जाणे अत्यंत आवश्यक आहे.

शाश्वत विकास प्रक्रियेतील पंचायती राज व्यवस्थेची भूमिका:

भारतात पंचायती राज ही सत्ता विकेंद्रीकरणाची प्रभावी रचना असून, ती शाश्वत विकास प्रक्रियेत स्थानिक स्वराज्य संस्थांना (PRI) सशक्त भूमिका बजावण्यासाठीचे आधिकार व जबाबदाऱ्या प्रदान करते. गट ग्रामपंचायत ते महानगरपालिका या बहूस्तरीय संस्थांच्या संरचनेच्या माध्यमातून आरोग्य, शिक्षण, स्वच्छता, पाणी, महिला सशक्तीकरण, पर्यावरण संरक्षण यांसारखी SDG मधील उद्दिष्टे थेट स्थानिक पातळीवर राबवता येतात. या संस्थाकडून योजनांची आखणी, अंमलबजावणी, निधी वितरण, डेटा संकलन आणि मूल्यांकनात भाग घेऊन पारदर्शक, उत्तरदायी आणि सहभागी कारभार सुनिश्चित केला जातो. **स्थानिक गरजांनुसार निर्णय घेणे, वंचित गटांचा सहभाग वाढवणे आणि जागरूकता निर्माण करणे ही त्यांची महत्त्वाची जबाबदारी आहे.** त्यामुळे PRI म्हणजेच शाश्वत विकासाच्या अंमलबजावणीचा आधारस्तंभ असून, त्यांचे बळकटीकरण ही शाश्वत भविष्यासाठी अत्यावश्यक बाब आहे.

स्थानिक स्वराज्य संस्थांची शाश्वत विकासाच्या संदर्भातील कार्ये व जबाबदाऱ्या:

शाश्वत विकास ध्येये (Sustainable Development Goals - SDG) हे 2015 मध्ये संयुक्त राष्ट्रांनी 2030 पर्यंत साध्य करण्यासाठी निर्धारित केलेले 17 उद्दिष्टे आहेत. या ध्येयांचा उद्देश

सर्वसमावेशक, समतोल आणि पर्यावरणपूरक विकास साधणे आहे. स्थानिक स्वराज्य संस्थांची (LSGs) या उद्दिष्टांच्या अंमलबजावणीमध्ये महत्त्वपूर्ण भूमिका आहे.

1. गरिबी निर्मूलन (No Poverty)

सर्व प्रकारच्या गरिबीचा उच्चाटन करणे हे या ध्येयाचे मुख्य उद्दिष्ट आहे. स्थानिक स्वराज्य संस्थांद्वारे रोजगार निर्मिती, सामाजिक सुरक्षा योजना आणि दारिद्र्य रेषेखालील कुटुंबांसाठी सहाय्य पुरवून गरिबी कमी केली जाऊ शकते. स्थानिक पातळीवर गरजूंपर्यंत मूलभूत सेवा उपलब्ध करणे, उपजीविका वृद्धी, कौशल्य विकास, मनरेगा, सामाजिक सुरक्षा योजना, स्थानिक विकास प्रकल्प व स्वयंसहायता गटांच्या माध्यमातून आर्थिक सशक्तीकरण घडवतात. आरोग्य, शिक्षण, स्वच्छता, अन्नसुरक्षा, स्वच्छ पाणी, वीज व रस्ते यांसारख्या मूलभूत सेवा प्रभावीपणे पोहोचवून ती गरिबीची मुळे नष्ट करण्याचा प्रयत्न करतात. तसेच सामाजिक संरक्षण व्यवस्था बळकट करणे आणि असुरक्षित घटकांना समर्थन देणे यांचा समावेश आहे. महिला, लहान मुले, अल्पसंख्याक व पर्यावरणीय संकटाने प्रभावित समुदायांसाठी ठोस उपाययोजना करणे आवश्यक आहे. अशा प्रकारे दारिद्र्य निर्मूलन हे केवळ आर्थिक नव्हे, तर सामाजिक न्याय, समावेशकता आणि पर्यावरणीय शाश्वततेशी निगडित असून ते न्यायाच्या दृष्टीनेही वैयक्तिक व सामूहिक पातळीवर महत्त्वाचे आहे. त्यासाठी PRI या परिवर्तनाची विश्वासार्ह व सक्षम वाहक ठरतात.

2. शून्य भूक (Zero Hunger)

अन्न सुरक्षा, पोषण आणि शाश्वत शेतीला प्रोत्साहन देणे हे या ध्येयाचे उद्दिष्ट आहे. स्थानिक पातळीवर कृषी प्रशिक्षण, अन्न साठवण व्यवस्था आणि शाश्वत शेती पद्धतींचा अवलंब करून भूकबळी समस्येचे निराकरण करता येईल. २०३० पर्यंत उपासमार संपवून अन्नसुरक्षा, पोषण सुधारणा आणि शाश्वत शेतीला चालना देण्याचे उद्दिष्ट ठेवले आहे. याबरोबरच सर्वांना सुरक्षित, पुरेसे आणि पौष्टिक अन्न उपलब्ध करून देणे. कुपोषणाचे सर्व प्रकार दूर करणे आणि हवामानसापेक्ष टिकाऊ सेंद्रिय शेती पद्धती राबवणे हे देखील अनुस्यूत आहे. स्थानिक स्वराज्य संस्थाचा अंगणवाडी, शाळा पोषण आहार, सार्वजनिक वितरण व्यवस्था आणि आरोग्य उपक्रमांद्वारे पोषण सुधारण्यात तसेच लहान शेतकऱ्यांना सिंचन सुविधा, आधुनिक शेती तंत्रज्ञान, प्रशिक्षण आणि बाजारपेठ उपलब्ध करून देण्यात सक्रिय सहभाग असतो. अन्न टंचाई, कुपोषण, अन्न नासाडी आणि पर्यावरणीय आव्हानांवर स्थानिक उपाययोजना राबवून PRI हे ध्येय साध्य करण्यासाठी प्रभावी व विश्वासार्ह व उत्तरदायी यंत्रणा असतात.

3. चांगले आरोग्य आणि कल्याण (Good Health and Well-being)

सर्वांसाठी चांगले आरोग्य आणि कल्याण सुनिश्चित करणे हे या ध्येयाचे उद्दिष्ट आहे. स्थानिक आरोग्य केंद्रे, लसीकरण मोहिमा आणि आरोग्य शिक्षण कार्यक्रमांच्या माध्यमातून आरोग्य सेवा सुधारणे शक्य आहे. निरोगी आणि आरोग्यदायी गाव ही केवळ वैद्यकीय सेवांपुरती मर्यादित संकल्पना नसून त्यात पोषण, स्वच्छता, जलव्यवस्थापन, मानसिक आरोग्य आणि जनजागृती यांचा समावेश होतो. ग्रामपंचायतीद्वारे शुद्ध पिण्याचे पाणी, सांडपाणी आणि कचरा व्यवस्थापन,

रस्ते आणि स्वच्छता यांचे प्रभावी नियोजन केले जाते. तसेच आरोग्य शिबिरे, लसीकरण मोहीमा, पोषण समुपदेशन, मानसिक आरोग्य सेवा, मातृ व बालकल्याण योजना आणि असंसर्गजन्य रोगांवरील उपाययोजना राबवून आरोग्यसेवा अधिक व्यापक केली जाते. विविध शासकीय योजनांचा प्रभावी वापर करून ग्रामपंचायती आरोग्य सुविधा गावकऱ्यांपर्यंत पोहोचवतात. त्यामुळे **आरोग्य हा मानवी विकास, सामाजिक समता आणि आर्थिक प्रगतीचा मूलभूत आधार ठरतो** आणि PRI या ध्येयाच्या यशासाठी प्रभावी यंत्रणा ठरतात.

4. समावेशी, न्याय्य व दर्जेदार शिक्षण (Quality Education)

सर्वांसाठी समावेशक, समान आणि दर्जेदार शिक्षण सुनिश्चित करणे हे या ध्येयाचे उद्दिष्ट आहे. स्थानिक स्वराज्य संस्थांद्वारे शाळांच्या पायाभूत सुविधांची सुधारणा, शिक्षक प्रशिक्षण आणि विद्यार्थ्यांसाठी पोषण आहार योजना राबवून गुणवत्तापूर्ण शिक्षण प्रदान करता येते. या अंतर्गत सर्वांसाठी प्राथमिक व माध्यमिक शिक्षण, लहान मुलांसाठी पूर्वप्राथमिक शिक्षण आणि आर्थिकदृष्ट्या परवडणाऱ्या तांत्रिक, व्यवसायिक व उच्च शिक्षणाचा समावेश आहे. हे ध्येय लिंगभेद, अपंगत्व, गरिबी यांसारख्या अडथळयांवर मात करून सर्व विद्यार्थ्यांसाठी समतामूलक व कौशल्याधारित शिक्षण देण्यावर भर देते. अंगणवाडी केंद्रांची देखरेख, शाळांसाठी पायाभूत सुविधांचे निर्माण, शिक्षक प्रशिक्षण, मुलींच्या शिक्षणाला प्रोत्साहन, अपंग विद्यार्थ्यांसाठी सहाय्य, समुपदेशन सेवा व ग्रामस्तरीय शैक्षणिक उपक्रम यांद्वारे PRI समावेशी, न्याय्य व दर्जेदार शिक्षणाचा विस्तार करतात. त्याचबरोबर प्राथमिक, माध्यमिक, पूर्वप्राथमिक व उच्च शिक्षण, तसेच आर्थिकदृष्ट्या परवडणारे तांत्रिक व व्यवसायिक शिक्षण उपलब्ध करून देतात. हे प्रयत्न लिंगभेद, अपंगत्व व गरिबी यांसारख्या अडथळयांवर मात करून समतामूलक, कौशल्याधारित शिक्षणाची वाट मोकळी करण्यासाठी आवश्यक आहे. शिक्षणाच्या माध्यमातून शाश्वत विकास, आरोग्य आणि लिंगभाव समानता यांसारखी इतर ध्येयेही साध्य केली जाऊ शकतात. या सर्व प्रक्रियेत PRI ह्या शिक्षणव्यवस्थेतील परिवर्तनाचा एक विश्वासार्ह व प्रभावी आधारस्तंभ ठरतो.

5. लैंगिक समानता (Gender Equality)

महिला सक्षमीकरण व लिंग समानता हे शाश्वत विकासाचे मूलभूत उद्दिष्ट असून, त्यासाठी स्थानिक स्वराज्य संस्था (PRI) निर्णायक भूमिका बजावतात. **लैंगिक समानता** साधणे आणि सर्व महिलांना सशक्त बनवणे हे या ध्येयाचे उद्दिष्ट आहे. महिला सशक्तीकरण कार्यक्रम, महिला बचत गट आणि लैंगिक हिंसाचाराविरोधी उपाययोजना राबवून लैंगिक समानता साधता येते. सर्व महिलांना समान संधी, सुरक्षितता व सहभाग देण्यासाठी ग्रामपंचायतींनी स्वतंत्र महिला सभा, शैक्षणिक सुविधा, मोफत आरोग्य तपासणी आणि महिला कल्याण योजनांची प्रभावी अंमलबजावणी करणे आवश्यक आहे. बेटी बचाओ, बेटी पढाओ, मिशन पोषण २.०, उज्ज्वला, मनरेगा, माझी लाडकी बहीण इत्यादी योजनांद्वारे महिलांचा सन्मान, संरक्षण व सशक्तीकरण

सुनिश्चित करता येते. बालविवाह, लैंगिक हिंसा, भेदभाव यांसारख्या हानिकारक प्रथांचा अंत करून महिलांना निर्णय प्रक्रियेत समान संधी मिळणे गरजेचे आहे. विविध क्षेत्रात जसे शिक्षण, आरोग्यसेवा, आर्थिक संसाधने, माहिती व तंत्रज्ञानाचा वापर या सर्व गोष्टींमध्ये महिलांचा संपूर्ण सहभाग महत्त्वाचा आहे. त्यामुळे PRI च्या सक्रिय सहभागातून महिलांचे हक्क सुनिश्चित होतील. त्यांचा सामाजिक व आर्थिक सशक्तीकरणाचा मार्ग मोकळा होईल आणि समाजाच्या सर्वांगीण व शाश्वत विकासाला गती मिळेल.

6. स्वच्छ पाणी आणि आरोग्यदायक स्वच्छता (Clean Water and Sanitation)

स्वच्छ पाणी आणि आरोग्यदायक स्वच्छता या शाश्वत विकासाच्या उद्दिष्टासाठी ग्रामपंचायती म्हणजेच स्थानिक स्वराज्य संस्था (PRI) या परिवर्तनाच्या केंद्रस्थानी आहेत. स्थानिक स्वराज्य संस्थांद्वारे जलसंधारण, स्वच्छता मोहिमा आणि पाणी पुनर्वापर योजनांच्या माध्यमातून या उद्दिष्टाची पूर्तता करता येते. प्रत्येक घराला सुरक्षित आणि स्वच्छ पिण्याचे पाणी, सांडपाणी व्यवस्थापन, स्वच्छतागृहे व सार्वजनिक पाणीपुरवठा सुविधा देणे ही त्यांची प्राथमिक जबाबदारी आहे. यासाठी जलजीवन मिशन, प्रधानमंत्री कृषी सिंचन योजना व राष्ट्रीय ग्रामीण पेयजल कार्यक्रम यांच्या प्रभावी अंमलबजावणीद्वारे ग्रामपंचायती पाणीपुरवठा सशक्त करतात. यासोबतच जलस्रोत संवर्धन, जल पुनर्भरण, पाणी वापराचे नियोजन आणि पाणी समित्यांचे सक्षमीकरण करून त्या जलसंपत्तीचे शाश्वत व्यवस्थापन करतात. पाणीपट्टी संकलन, कचरा व्यवस्थापन, जलप्रदूषण नियंत्रण व जनजागृती मोहिमा यांच्या माध्यमातून स्थानिक स्वराज्य संस्था पर्यावरणपूरक आणि जलसमृद्ध गाव घडवण्यात निर्णायक भूमिका बजावते.

7. स्वस्त व स्वच्छ ऊर्जा (Affordable and Clean Energy)

सर्वांसाठी परवडणारी व स्वच्छ ऊर्जा उपलब्ध करून देण्यावर हे ध्येय लक्ष केंद्रित करते. स्थानिक स्वराज्य संस्था सौर ऊर्जा प्रकल्प, ऊर्जा कार्यक्षमतेचे उपाय आणि नूतनीकरणीय ऊर्जा स्रोतांचा वापर करून स्वच्छ ऊर्जा उपलब्ध करून देता येते. ग्रामीण भागात सौर ऊर्जा, बायोगॅस आणि इतर नवीकरणीय ऊर्जा स्रोतांचा वापर वाढवण्यासाठी ग्रामपंचायती जागरूकता मोहीमा राबवतात व स्थानिक पातळीवर ऊर्जा पायाभूत सुविधांची उभारणी करतात. ऊर्जा कार्यक्षमतेसाठी एलईडी दिवे, स्वच्छ इंधन वापर आणि सार्वजनिक ठिकाणी सौर ऊर्जेचा वापर यासारखे उपक्रम ग्रामपंचायतींच्या माध्यमातून प्रभावीपणे राबवले जातात. याशिवाय, स्वयंपाकासाठी स्वच्छ इंधनाचा प्रसार करून महिलांचे आरोग्य व पर्यावरणाचे रक्षण साधले जाते. स्वस्त ऊर्जा उपलब्ध करून (PRI) आर्थिक विकास, आरोग्य, शिक्षण व सामाजिक प्रगतीला चालना देतात.

8. सुसंगत काम आणि आर्थिक वृद्धी (Decent Work and Economic Growth)

हे उद्दिष्ट सर्वांसाठी समावेशक, न्याय्य आणि पर्यावरणपूरक आर्थिक विकास घडवण्यावर लक्ष केंद्रित करते. सर्वसमावेशक आर्थिक वाढ आणि रोजगार सुनिश्चित करते. स्थानिक स्वराज्य संस्थांद्वारे कौशल्य विकास प्रशिक्षण, स्वयंरोजगार योजना आणि लघुउद्योगांना प्रोत्साहन देऊन

चांगली नोकरी आणि अर्थव्यवस्था साधता येते. ग्रामपंचायती रोजगार निर्मिती, लघुउद्योग प्रोत्साहन, कौशल्यविकास केंद्रांची स्थापना, स्थानिक पर्यटनाचा विकास आणि महिला व युवा उद्योजकांना पाठबळ देण्याचे कार्य करतात. त्याचबरोबर, सन्मानजनक व सुरक्षित कामाचे वातावरण, योग्य वेतन, कामगार हक्कांचे संरक्षण आणि बालमजुरीचे निर्मूलन यासाठी धोरणात्मक उपाययोजना राबवतात. वित्तीय सेवांची उपलब्धता आणि संसाधनांचा कार्यक्षम वापर सुनिश्चित करून ग्रामपंचायती शाश्वत आर्थिक विकासाला बळकटी देतात. या माध्यमातून PRI हे स्थानिक पातळीवर समावेशक व दीर्घकालीन आर्थिक प्रगतीचे प्रभावी माध्यम ठरते.

9. औद्योगिकीकरण, नवकल्पना आणि पायाभूत सुविधा (Industry, Innovation and Infrastructure): या ध्येयाचे उद्दिष्ट स्थानिक पातळीवर उद्योग पार्क, नवकल्पनासाठी हब आणि पायाभूत सुविधांची सुधारणा करून या उद्दिष्टाची पूर्तता करता येते. या अंतर्गत गावाच्या सर्वांगीण आणि शाश्वत विकासासाठी पायाभूत सुविधा अत्यंत महत्त्वाची आहेत, आणि यासाठी स्थानिक स्वराज्य संस्था (PRI) म्हणजेच ग्रामपंचायती मुख्य भूमिका बजावतात. शुद्ध पाणी, स्वच्छता, वीज, रस्ते, आरोग्य, शिक्षण, कचरा व्यवस्थापन, जलस्रोत संवर्धन व ऊर्जा कार्यक्षमतेसारख्या सेवा ग्रामपंचायती प्रभावीपणे राबवतात. त्या स्मार्ट व हरित तंत्रज्ञानाचा वापर करून नवकल्पना, लघुउद्योग, कौशल्यविकास आणि डिजिटल सुविधा वाढवतात. दुर्गम भागांतील पायाभूत अडचणी, निधीची कमतरता व शिक्षण, आरोग्याच्या मर्यादा ओळखून ग्रामपंचायती योजनांचा समन्वय साधतात आणि प्राथमिक सुविधांवर लक्ष केंद्रित करतात. यामुळे सामाजिक, आर्थिक व पर्यावरणीय समावेश साधला जातो आणि ग्रामपंचायती शाश्वत विकासाची संधी उपलब्ध करून देतात.

10. असमानता कमी करणे (Reduced Inequality): शाश्वत विकास उद्दिष्ट म्हणजेच विषमता कमी करणे हे आर्थिक, सामाजिक, लिंग, वय, दिव्यांगत्व, वंश आणि इतर आधारांवरील विषमता दूर करून सर्वांसाठी संधी आणि सन्मानाची हमी देण्यावर लक्ष केंद्रित करते. यात (PRI) सामाजिकदृष्ट्या सुरक्षित व समानतेवरआधारित समाज घडवण्यासाठी अन्नसुरक्षा, शिक्षण, आरोग्य, स्वच्छता, रोजगार, सामाजिक सुरक्षा योजना व समावेशक विकासाचे उपक्रम राबवतात. ज्याद्वारे सामाजिक न्याय योजना, आरक्षण सुविधा आणि वंचित गटांसाठी, महिला, बालक, वृद्ध आणि दिव्यांग यांच्यासाठी विशेष कार्यक्रम राबवून असमानता कमी केली जाऊ शकते. त्यासाठी माता मंदिर, निवृत्तीवेतन, पुनर्वसन योजना व अन्य शासकीय योजनांचा लाभ पोहोचवण्यासाठी सेवा वितरण, माहितीचा प्रसार आणि सहभागी नियोजन करण्याचे (PRI) मुख्य कार्य आहे. ग्रामसेवक, आरोग्य सेविका, शिक्षक, स्वयंसेवक व सामाजिक कार्यकर्त्यांच्या समन्वयातून आणि लोकसहभाग, प्रशिक्षण व जनजागृतीच्या माध्यमातून ग्रामपंचायती विषमतेचे उच्चाटन करत समतेवर आधारित समाज निर्माण करतात. अशा प्रकारे, (PRI) हे सामाजिक

समावेशन व न्याय्य विकासाच्या प्रक्रियेत केंद्रस्थानी असून सदर उद्दिष्टपूर्तीसाठी एक विश्वासार्ह आधारस्तंभ ठरतात.

11. शाश्वत शहरे आणि समुदाय (Sustainable Cities and Communities)

शाश्वत शहरे आणि वसाहती सुनिश्चित करणे हे या ध्येयाचे उद्दिष्ट आहे. स्थानिक स्वराज्य संस्थांद्वारे हरित क्षेत्रांची निर्मिती, कचरा व्यवस्थापन आणि सार्वजनिक वाहतूक सुविधांची सुधारणा करून शाश्वत शहरे आणि वसाहती उभारता येतात. सर्वांसाठी सुरक्षित, परवडणारी घरे, मूलभूत सेवा, हरित सार्वजनिक स्थळे आणि टिकाऊ वाहतूक उपलब्ध करून देण्यावर लक्ष केंद्रित करते आणि यामध्ये स्थानिक स्वराज्य संस्था (PRI) अत्यंत महत्त्वाची भूमिका बजावतात. वाढत्या शहरीकरणामुळे निर्माण होणाऱ्या प्रदूषण, वाहतूक कोंडी, गृहनिर्माणाची कमतरता आणि सामाजिक विषमता यावर मात करण्यासाठी ग्रामपंचायती आणि नगरपरिषद शाश्वत शहरी नियोजन राबवतात. त्यांच्याकडून सुरक्षित व परवडणाऱ्या गृहनिर्माण योजना, स्वच्छता, पाणीपुरवठा, अपारंपरिक ऊर्जा, आणि सुलभ सार्वजनिक वाहतूक व्यवस्थेची अंमलबजावणी करतात. तसेच आपत्ती व्यवस्थापन, नैसर्गिक व सांस्कृतिक वारशांचे जतन आणि हरित क्षेत्रांच्या संवर्धनाद्वारे त्या पर्यावरणीय शाश्वततेस चालना देतात. सर्व समावेशक धोरणे, नैसर्गिक संसाधनांचा कार्यक्षम वापर आणि स्थानिक गरजांनुसार विकास आराखडे तयार करून PRI हे शहरे आणि गावांना सुरक्षित, समावेशक व पर्यावरणपूरक बनवण्यासाठी आधार ठरतात.

12. जबाबदार उपभोग व उत्पादन (Responsible Consumption and Production):

उपलब्ध साधनांचा जबाबदारीपूर्वक वापर आणि उत्पादन सुनिश्चित करणे हे या ध्येयाचे उद्दिष्ट आहे. स्थानिक पातळीवर कचरा वर्गीकरण, पुनर्वापर आणि पुनर्निर्मितीच्या कार्यक्रमांच्या माध्यमातून जबाबदार उत्पादन आणि वापर साधता येतो. हे संसाधनांचा कार्यक्षम व शाश्वत वापर सुनिश्चित करून पर्यावरणपूरक जीवनशैलीला प्रोत्साहन देण्यावर केंद्रित आहे, आणि या प्रक्रियेत स्थानिक स्वराज्य संस्था (PRI) महत्त्वाची भूमिका बजावतात. ग्रामपंचायती व नगरपालिका कचरा व्यवस्थापन, पुनर्वापर, पुनर्विकसन आणि हरित तंत्रज्ञानाच्या माध्यमातून शाश्वत उत्पादन प्रणाली विकसित करतात. त्या नागरिकांमध्ये अन्न व वस्तूंच्या अपव्ययाविरोधात जनजागृती करतात व स्वच्छता मोहिमा, कंपोस्टिंग व प्लास्टिकमुक्त उपक्रम राबवतात. स्थानिक बाजारपेठांमध्ये शाश्वत खरेदी धोरणांची अंमलबजावणी, हरित रोजगार निर्मिती व पर्यावरणस्नेही उद्योजकतेला चालना देणे हे त्यांचे महत्त्वाचे कार्य आहे. जल, उर्जा, अन्न आणि नैसर्गिक संसाधनांचा कार्यक्षम वापर सुनिश्चित करून PRI केवळ पर्यावरण संरक्षणातच नव्हे, तर हवामान बदल, आरोग्य आणि विषमता कमी करण्यासही हातभार लावतात.

13. हवामान क्रिया (Climate Action):

हवामान बदलाच्या परिणामांचा सामना करण्यासाठी तातडीने कारवाई करणे हे या ध्येयाचे उद्दिष्ट आहे. स्थानिक स्वराज्य संस्थांद्वारे वृक्षारोपण, हवामान बदलाविषयी जनजागृती आणि पर्यावरणीय उपाययोजना राबवून हवामान क्रिया साधता येते. हे हवामान बदलाशी लढण्यासाठी

तात्काळ आणि दीर्घकालीन उपाययोजना करण्यावर भर देणारे उद्दिष्ट आहे, आणि यामध्ये स्थानिक स्वराज्य संस्था (PRI) अत्यंत महत्त्वाची भूमिका बजावतात. हवामान बदलामुळे निर्माण होणाऱ्या पूर, दुष्काळ, उष्णतेच्या लाटा व इतर आपत्तींचा सामना करण्यासाठी ग्रामपंचायती व नगरपालिका स्थानिक आपत्ती व्यवस्थापन आराखडे तयार करतात. त्याच बरोबर जनजागृती आणि शिक्षण उपक्रम, हरित उपक्रम जसे की वृक्षारोपण, सौर ऊर्जा वापर, जलसंवर्धन आणि कचरा व्यवस्थापन यांची अंमलबजावणी करतात. त्या हवामान धोरणांना स्थानिक विकास योजनांमध्ये समाविष्ट करून समुदायांची सहनशक्ती वाढवतात. विशेषतः ग्रामीण आणि दुर्बल भागांमध्ये हवामान बदलाच्या परिणामांवर मात करण्यासाठी PRI सक्षम पायाभूत सुविधा, वित्तीय समावेशन आणि शाश्वत उपजीविकेची साधने विकसित करतात. हवामान कृती इतर सर्व SDG तील ध्येयाशी निगडित असल्याने PRI या धोरणात्मक पातळीपासून ते नागरिकांपर्यंतच्या अंमलबजावणीत एक महत्त्वाचा दुवा ठरतात.

14. जलजीव आणि सागरी संसाधने (Life Below Water)

यानुसार महासागर, समुद्र व जलसंपत्तीचे संरक्षण आणि त्यांचा शाश्वत वापर सुनिश्चित करण्यावर करणे आवश्यक आहे. ग्रामपंचायती ते महानगरपालिकांद्वारे किनारपट्टी भागात प्लास्टिक कचऱ्याचे व्यवस्थापन, समुद्रप्रदूषण रोखण्यासाठी जनजागृती आणि हरित पर्यटन व जबाबदार मत्स्यव्यवसायाला प्रोत्साहन दिले जाते. त्या स्थानिक मत्स्य व्यावसायिकांचे सक्षमीकरण, मासेमारीचे नियमन आणि पर्यावरणपूरक उपजीविका संधी निर्माण करून रोजगारला चालना देतात. हवामान बदलामुळे होणाऱ्या समुद्र पातळीत वाढ, आम्लता वाढणे यासारख्या संकटांबाबत जनतेत जागरूकता निर्माण करणे आणि स्थानिक कृती आराखडे तयार करणे हेही PRI चे महत्त्वाचे कार्य आहे. त्यामुळे जलजीवनाचे संवर्धन, प्रदूषण नियंत्रण आणि शाश्वत विकास साधण्यासाठी स्थानिक स्वराज्य संस्था एक प्रभावी साधन म्हणून महत्त्वाच्या ठरतात.

15. भूमीवरील जीवन (Life on Land): हे उद्दिष्टे वनसंपत्तीचे संवर्धन, वाळवंटीकरणाचा मुकाबला, जमिनीची धूप रोखणे आणि जैवविविधतेचे रक्षण यावर लक्ष केंद्रीत करते. PRI या स्थानिक परिसंस्थांचा अभ्यास करून वृक्षारोपण, जलसंधारण, जमिनीची पुनर्स्थापना आणि जैवविविधतेचे नोंदणी उपक्रम प्रभावीपणे राबवतात. त्या वन्यजीव संरक्षण, शेतीतील शाश्वत पद्धती, नैसर्गिक संसाधनांचे नियोजनबद्ध व वापराचे व्यवस्थापन यामध्ये स्थानिक समुदायांचा समावेश करून काम करतात. जैवविविधतेचे संवर्धन, पर्यावरणपूरक शेती आणि वनांचे शाश्वत व्यवस्थापन करून PRI गावकऱ्यांना नैसर्गिक आपत्तींपासून संरक्षण आणि पर्यावरणीय समतोल राखण्याची संधी उपलब्ध करून देतात. त्यामुळे, भूमीवरील जीवन सुरक्षित ठेवून शाश्वत विकासाचे उद्दिष्ट साध्य करण्यात PRI एक प्रकारचे सकारात्मक बळ लोकांना देतात.

16. शांती, न्याय व मजबूत संस्था (Peace, Justice and Strong Institutions): हे ध्येय शांततापूर्ण, समावेशक आणि उत्तरदायी समाज घडवण्यावर लक्ष केंद्रित करते. त्यामध्ये स्थानिक स्वराज्य संस्थांची (PRI) भूमिका अत्यंत महत्त्वाची ठरते. ग्रामपंचायती पारदर्शक व भ्रष्टाचारमुक्त प्रशासन, स्थानिक लोकसहभाग, महिलांकरिता सुरक्षितता आणि वंचित घटकांसाठी न्यायसुलभ सेवा पुरवण्यासाठी प्रभावी यंत्रणा तयार करतात. गावपातळीवरील तक्रार निवारण प्रणाली, सामाजिक न्यायासाठी समित्या, आणि कायद्याचे पालन सुनिश्चित करणाऱ्या उपक्रमांद्वारे PRI गावकऱ्यांमध्ये विश्वास आणि सुरक्षिततेची भावना निर्माण करतात. मानवाधिकारांचे रक्षण, बालहिंसाचार प्रतिबंध आणि लोकशाही प्रक्रिया बळकट करून स्थानिक संस्था शांती, न्याय प्रस्थापनेतील आधारभूत घटक ठरतात. ज्याचा परिणाम म्हणून शाश्वत विकासाचे ध्येय साध्य होण्यास चालना मिळते.

17. उद्दिष्टांसाठी भागीदारी (Partnership for the Goals) : हे जागतिक सहकार्य आणि विविध स्तरांवरील समन्वयावर हे उद्दिष्ट सरकार, खाजगी क्षेत्र, नागरी समाज, आंतरराष्ट्रीय संस्था आणि स्थानिक स्वराज्य संस्था (PRI) यांच्यातील भागीदारीद्वारे आर्थिक संसाधनांची उभारणी, ज्ञान व तंत्रज्ञानाचा प्रसार, नवोन्मेषाला चालना आणि क्षमतेचा विकास सुनिश्चित करण्यावर भर देते. PRI या भागीदारीत स्थानिक स्तरावर विविध भागीदार संस्थांशी सहयोग साधून पर्यावरणपूरक तंत्रज्ञानाचा वापर, योजनांची अचूक अंमलबजावणी, माहिती व सेवा वितरणाचा समन्वय आणि स्थानिक गरजांनुसार विकास कार्यक्रम राबवतात. त्यामुळे PRI या जागतिक उद्दिष्टांना स्थानिक कृतीत रूपांतरित करणातील दुवा ठरतात.

सर्वांगीण, समतोल आणि शाश्वत विकास साधण्यासाठी स्थानिक स्वराज्य संस्था (PRI) ही ग्रामपातळीवरील सर्वांत महत्त्वाची आणि प्रभावी यंत्रणा आहे. या संस्था अंगणवाडी, शाळा, आरोग्य केंद्र, स्वयंसहायता गट, ग्रामस्तरीय समित्या व स्वयंसेवी संस्थांशी समन्वय साधून आरोग्य, पोषण, शिक्षण, लसीकरण, स्वच्छता, पर्यावरण संरक्षण, महिला व बालकल्याण यांसारख्या मूलभूत सेवा प्रभावीपणे नागरिकांपर्यंत पोहोचवते. पोषण अभियान, बेटी बचाओ बेटी पढाओ, जल जीवन मिशन, स्वच्छ भारत मिशन, मनरेगा, उज्ज्वला योजना यांसारख्या शासकीय योजनांचा प्रभावी अंमल करून ग्रामपंचायत पायाभूत सुविधा, सामाजिक सुरक्षा, रोजगार, स्वयंपूर्णता आणि लिंगसमता सुनिश्चित करते. महिला, गरीब, दिव्यांग व वंचित घटकांसाठी सुरक्षित व समावेशक वातावरण निर्माण करताना कौशल्यविकास, आर्थिक सशक्तीकरण व पुनर्वसनाच्या उपयोजना राबवते. ग्रामसभा, लाभार्थी निवड, सामाजिक लेखापरीक्षण, माहिती अधिकार कायदा आणि जनजागृती मोहिमांच्या माध्यमातून पारदर्शक, सहभागी व उत्तरदायी प्रशासनाची अंमलबजावणी करत "सबका साथ, सबका विकास" या तत्त्वावर आधारित सुशासन घडवते. त्यामुळे ग्रामपंचायत ही गावाच्या आर्थिक, सामाजिक,

पर्यावरणीय व मानवी विकासाला दिशा देणारी एक विश्वासार्ह, जबाबदार व कार्यक्षम स्थानिक स्वराज्य संस्था ठरतात.

शाश्वत विकासाची उद्दिष्टे साध्य करण्यातील आव्हाने व उपाय:

शाश्वत विकास उद्दिष्टे (SDG) साध्य करताना भारतासारख्या विकसनशील देशांसमोर अनेक सामाजिक, आर्थिक व पर्यावरणीय आव्हाने उभी आहेत. जसे गरिबी, विषमता, बेरोजगारी, हवामान बदल, नैसर्गिक संसाधनांचा ऱ्हास आणि पर्यावरण प्रदूषण याशिवाय तांत्रिक नवोन्मेष, संसाधनांची कमतरता, अपुरा निधी, दुर्बल प्रशासन व्यवस्था, सामाजिक भेदभाव व संघर्षही प्रगतीचा अडथळा ठरतात. परंतु या आव्हानांमध्येच नव्या संधीही दडल्या आहेत-जसे की हरित तंत्रज्ञानाचा वापर, डिजिटायझेशन, नवीकरणीय उर्जेचा प्रसार, शाश्वत शेती, सहकार्यात्मक भागीदारी आणि जनजागृतीच्या माध्यमातून सामाजिक परिवर्तन. या पार्श्वभूमीवर स्थानिक स्वराज्य संस्था (PRI) म्हणजेच ग्रामपंचायत, पंचायत समिती व जिल्हा परिषद SDG अंमलबजावणीची मुख्य चालकशक्ती ठरतात. त्या स्थानिक गरजांनुसार धोरण अंमलबजावणी, योजनांचे समन्वयित नियोजन,जलसंधारण, पर्यावरण संरक्षण, महिलांचे सशक्तीकरण, कौशल्य विकास, आरोग्य व शिक्षण सेवांमध्ये गुंतवणूक आणि सहभागी व पारदर्शक प्रशासन सुनिश्चित करू शकतात. ग्रामसभा, सामाजिक लेखापरीक्षण, माहिती अधिकार कायदा आणि स्थानिक नागरिकांचा सहभाग हे सर्व घटक ग्रामपंचायतीद्वारे सुशासन आणि उत्तरदायित्व वाढवतात. शासन, नागरी संस्था, खाजगी क्षेत्र व नागरिक यांच्यातील भागीदारी मजबूत करून स्थानिक स्वराज्य संस्था शाश्वत विकासाच्या दिशेने प्रभावीपणे वाटचाल घडवून आणू शकतात आणि भारताच्या 2030 च्या ध्येयपूर्तीत मोलाची भूमिका बजावू शकतात.

आव्हाने (Challenges):

शाश्वत विकास साध्य करण्याच्या मार्गात अनेक आव्हाने उभी आहेत, जसे की युद्ध, गरिबी, बेरोजगारी, नैसर्गिक संसाधनांचा ऱ्हास, हवामान बदल, लोकसंख्या वाढ, जागतिक आर्थिक मंदी आणि सामाजिक विषमता इत्यादी.

युद्धामुळे अन्न सुरक्षा धोक्यात येते, तर गरिबी व रोजगाराच्या संधींचा अभाव हा विकास प्रक्रियेला अडथळा ठरतो. अनेक विकसनशील देशांमध्ये शाश्वत विकासाच्या उपाययोजना राबवण्यासाठी आवश्यक असलेली संसाधने, तंत्रज्ञान, निधी आणि धोरणात्मक स्थैर्याची कमतरता आहे. काही वेळा सरकारकडून धोरणांची अंमलबजावणी टाळली जाते कारण ते त्यांच्या राजकीय हितसंबंधांना धरून नसते. याशिवाय, स्त्री-पुरुष समानता, ग्रामीण व शहरी भागांतील विषमता आणि ऊर्जेचा अभाव ही देखील शाश्वत विकासातील प्रमुख अडचणी आहेत. कोविड-१९ महामारीमुळे जागतिक पातळीवर गरिबी आणि बेरोजगारी वाढली आणि अनेक देशांच्या अर्थव्यवस्थांवर नकारात्मक परिणाम झाला. PRI स्थानिक गरजांनुसार नागरिकांचा सहभाग सुनिश्चित करून पारदर्शक व उत्तरदायी प्रशासनाच्या आधारे धोरणांची अंमलबजावणी, जलसंधारण, पर्यावरण रक्षण, स्त्री सशक्तीकरण, रोजगार निर्मिती, ऊर्जा उपलब्धता, अन्न सुरक्षा,

आरोग्य आणि शिक्षण क्षेत्रात विविध उपक्रम राबवून या आव्हानांना प्रत्युत्तर देऊ शकतात. त्यामुळे जागतिक पातळीवरील समस्यांना स्थानिक उपायांनी तोंड देणे शक्य होते. म्हणून, PRI शाश्वत विकास ध्येये साध्य करण्यासाठी प्रभावी माध्यम ठरतात.

1. **राजकीय इच्छाशक्तीचा अभाव व राजकीय अस्थिरता:** अनेक देशांमध्ये दीर्घकालीन शाश्वत धोरणांपेक्षा अल्पकालीन राजकीय स्वारस्याला प्राधान्य दिले जाते. SDG ही राजकीय प्रक्रियेतून तयार झालेली ध्येयसूची असून, ती अनेकदा शक्तिशाली घटकांच्या सोयीप्रमाणे वापरली जाते. शासन व धोरण अंमलबजावणीतील त्रुटी योजना असूनही स्थानिक पातळीवर अंमलबजावणीत अडथळे निर्माण होतात.
2. **वित्तीय मर्यादा:** गरिब व विकसनशील देशांना SDG अंमलबजावणीसाठी पुरेसा निधी आणि गुंतवणूक मिळत नाही. राजकीय घडामोडींचा SDG च्या अमंलबजावणीवर सातत्याने प्रभाव पडत असतो.
3. **गरीबी आणि उपासमार**: आज भारत लोकसंख्येत पहिल्या नंबरवर आहे. एवढ्या मोठ्या लोकसंख्येला पुरेसा अन्न व आर्थिक आधार मिळत नाही. कृषी क्षेत्रातील अस्थिर उत्पन्न व हवामान बदलामुळे अन्न सुरक्षेवर धोका निर्माण झाला असून पुरेश्या प्रमाणात अन्न मिळत नाही.
4. **डेटा व मोजमापातील अडथळे:** अनेक उद्दिष्टांसाठी विश्वासार्ह व सुसंगत डेटा उपलब्ध नाही. त्यातील विसंगतीमुळे SDG ध्येये प्रत्यक्षात येण्यात अडथळे येतात. एकात्मिक SDG डेटा पोर्टल व स्थानिक निकषांवर आधारित अहवाल तयार करणे. डेटा संकलनात पारदर्शकता व एकसंधता अभाव आहे.
5. **शाश्वत ऊर्जा आणि पायाभूत सुविधा**: अजूनही अनेक ग्रामीण व दुर्गम भाग वीजेपासून वंचित असून नूतनीकरणक्षम उर्जेचा वापर मर्यादित आहे.पारंपारिक ऊर्जा स्त्रोत संपुष्टात येत असून मोठ्या प्रमाणात अपारंपारिक ऊर्जा स्त्रोताचा वापर हवा तसा होताना दिसत नाही. हवामान बदल आणि पर्यावरणीय धोके कार्बन उत्सर्जन वाढणे, जंगलतोड, जैवविविधतेचा नाश इत्यादी रोखण्यासाठी पर्यावरणीय कायद्यांचे कमी पालन केले जावे जे आजघडीला केले जात नाही.
6. **धोरणातील विसंगती:** विविध विभागांतील धोरणे परस्पर विरोधी असू शकतात. जे एकात्मिक अंमलबजावणीस अडथळा आणतात. जगभर स्वीकारल्या गेलेल्या या अजेंडाला अंमलबजावणीत मात्र राजकीय सत्तासंघर्ष, हितसंबंध आणि स्थानिक पातळीवरील बदल दिसले तरी जागतिक पातळीवरील धोरणात्मक बदल यामुळे अडचणी येतात. पाणी व स्वच्छता, जलस्रोतांचे दूषितीकरण, भूजलाची घटती पातळी हे रोखण्याच्या धोरणाचा गांभीर्याने राबवली गेली पाहिजे. धोरणातील विसंगतीमुळे अनियोजित नागरीकरण, झोपडपट्ट्यांचे वाढते प्रमाण, पायाभूत सुविधांची कमतरता वाहतूक कोंडी, प्रदूषण आणि सार्वजनिक आरोग्य समस्यांमध्ये वाढ होतांना दिसते.
7. **खाजगी क्षेत्राचा मर्यादित सहभाग:** काही वेळा खाजगी क्षेत्रातील उद्योग फक्त CSR च्या चौकटीतच सहभागी होतात, दीर्घकालीन परिवर्तनात नाही. त्यामुळे शाश्वत विकासाच्या

व्यापकतेच्या मर्यादा दिसतात. आरोग्य व शिक्षणासाठी अधिक गुंतवणूकीत वाढ केली जावी. आरोग्य शिक्षण व प्रशिक्षण तसेच डिजिटल शिक्षणाचा प्रसार- प्रचार यात देखील सहभाग घ्यावा.

8. **जागतिक असमानता व सत्तेचा असमतोल:** श्रीमंत देश व कॉर्पोरेशन्स जागतिक धोरणांवर वर्चस्व राखतात, ज्यामुळे गरीब देशांचे हित बाजूला पडते. गरीब व श्रीमंत देशातील दरी वाढत जाते. यामुळे शाश्वत विकासाच्या मूळ उद्दिष्टे बाजूला पडतात.
9. **सामाजिक व सांस्कृतिक अडथळे:** लैंगिक समानता, शिक्षण, आरोग्य अशा क्षेत्रांमध्ये रूढी आणि भेदभाव आड येतात. वाढती धर्मांधता, प्रादेशिकतावाद, भाषावाद, सांस्कृतिकवाद इत्यादीमुळे शाश्वत विकासाच्या प्रत्यक्ष अमंलबजावणीत अडथळे येतात. SDG हे पर्यावरणीय, सामाजिक व आर्थिक उद्दिष्टांचे एकत्रीकरण करत विकासाची नवी सार्वत्रिक व्याख्या सादर करणारे ऐतिहासिक पाऊल आहे.
10. **लैंगिक विषमता** : ग्रामीण भागात महिलांना शिक्षण, आरोग्य, रोजगार व निर्णयप्रक्रियेत भागीदारी कमी आहे. औपचारिक क्षेत्रात महिलांचे प्रमाण कमी आहे. ग्रामीण भागात महिलांना शिक्षण, आरोग्य, रोजगार व निर्णयप्रक्रियेत भागीदारी कमी आहे. महिलांना मिळणारी वर्तवणूक ही बऱ्याच पितृसत्ताक व्यवस्थामध्ये अमानवीय स्वरूपाची दिसते.

उपाय (Remedies):

1. **मजबूत राजकीय व प्रशासकीय नेतृत्व:** दीर्घकालीन दृष्टीकोनासह पारदर्शक व उत्तरदायी शासन हवे.
2. **प्रशिक्षणाची आवश्यकता:** स्थानिक स्वराज्य संस्थामध्ये कार्यरत असणाऱ्या सर्व प्रतिनिधि व प्रशासकीय कर्मचाऱ्यांना योग्य प्रशिक्षणे देणे आवश्यक आहे.
3. **स्थानिक सहभाग वाढवणे:** ग्रामपंचायत ते शहरपर्यंत स्थानिक संस्था व नागरी समाजाचा सक्रीय सहभाग आवश्यक आहे. स्थानिक सहभागाने शाश्वत शेती व जलव्यवस्थापन, सूक्ष्म सिंचन, पर्जन्य जल संधारण, सेंद्रिय शेतीला प्रोत्साहन, वॉटरशेड मॅनेजमेंट व गावपातळीवर जल समित्यांची स्थापना इत्यादी धोरणाचा अवलंब करणे.
4. **नवीन वित्तीय साधने निर्माण करणे:** ग्रीन बँकिंग, CSR, सार्वजनिक-खाजगी भागीदारी यांचा प्रभावी वापर केला तर गरीबी निर्मूलन, आर्थिक स्वावलंबन, रोजगार, उपजीविका वृद्धी या उद्दिष्टाची पूर्ती होण्यास चालना मिळेल.
5. **डेटा प्रणाली सुदृढ करणे:** प्रगती मोजण्यासाठी स्थानिक स्तरावर विश्वासार्ह डेटा संकलन व विश्लेषण यंत्रणा उभारणे. तांत्रिक व डिजिटल उपायांचा वापर करण्यावर भर दिला पाहिजे. GIS, रिमोट सेन्सिंग, डेटा ॲनालिटिक्सचा वापर पाणी, आरोग्य, कृषी योजनांमध्ये ई-गव्हर्नन्स व मोबाईल ॲप्सद्वारे सेवांचा वेगवान व पारदर्शक वितरणास चालना मिळेल.
6. **शिक्षण व जनजागृती:** SDG बद्दल जनतेत जागरूकता वाढवणे हे दीर्घकालीन बदलांसाठी महत्त्वाचे. सामाजिक समावेशन व जनजागृती द्वारे महिला, अनुसूचित जाती-जमाती, आर्थिक दुर्बल घटक यांना विकास प्रक्रियेत समाविष्ट करणे. SDG बाबत जनजागृती व

शाळांमध्ये शिक्षण समाविष्ट करणे. ज्यामुळे येत्या पिढ्यांना SDG बदलची त्यांची जबाबदारी व कर्तव्यांची जाणीव होईल.

7. **एकात्मिक धोरण नियोजन:** पर्यावरण, आरोग्य, अर्थव्यवस्था या सर्व क्षेत्रांमध्ये समन्वय असलेली धोरणे तयार करणे. एकात्मिक सशक्त धोरण व अंमलबजावणी यंत्रणा प्रत्येक राज्यात व जिल्ह्यात SDG समन्वय यंत्रणा स्थापन करणे स्थानिक स्वराज्य संस्थांना SDG प्रशिक्षण व जबाबदारी देणे.
8. **खाजगी क्षेत्राची जबाबदारी वाढवणे:** CSR पलीकडे जाऊन व्यवसायांनी त्यांच्या उपक्रमांत शाश्वततेला केंद्रस्थानी ठेवले पाहिजे. SDG च्या सर्वच ध्येयांना पुढे नेण्यासाठी उर्जा, पायाभूत सुविधा व शिक्षणात खाजगी क्षेत्राची गुंतवणूक प्रोत्साहन देणे आवश्यक व काळाची गरज लक्षात घेऊन धोरणांची आखणी करणे महत्वाचे आहे.

निष्कर्ष:

एकविसाव्या शतकात विकास प्रक्रियेच्या मर्यादा स्पष्ट होत असताना, शाश्वत विकासाची संकल्पना समोर आली, जी केवळ भौतिक प्रगतीवर नाही तर पर्यावरणीय, सामाजिक, आर्थिक आणि सांस्कृतिक समतोलावर आधारित आहे. १९८७ च्या ब्रुटलँड अहवालापासून ते २०१५ मध्ये संयुक्त राष्ट्रांनी मांडलेल्या १७ शाश्वत विकास उद्दिष्टांपर्यंत (SDG), या संकल्पनेचा व्यापक विस्तार झाला आहे. या उद्दिष्टांमध्ये दारिद्र्य निर्मूलन, अन्न व जलसुरक्षा, गुणवत्तापूर्ण शिक्षण, लिंग समानता, आरोग्य, स्वच्छ ऊर्जा, सन्मानजनक रोजगार, औद्योगिक विकास, हवामान बदलाचा सामना आणि पर्यावरण संरक्षण यांचा समावेश आहे. या ध्येयांची प्रभावी अंमलबजावणी स्थानिक स्वराज्य संस्थांद्वारे शक्य होते. कारण त्या स्थानिक गरजांची लक्षात घेऊन योजना राबवतात, जनतेचा सहभाग सुनिश्चित करतात आणि शाश्वत विकासाच्या दिशेने कृतीशील भूमिका बजावतात. PRI म्हणजेच शाश्वत विकासाच्या मूलभूत स्तंभांची स्थानिक पातळीवरची अंमलबजावणी करणारी मुख्य यंत्रणा होय. भारताने शाश्वत विकासाकडे वाटचाल सुरू केली असली तरी अजूनही विविध सामाजिक, आर्थिक आणि पर्यावरणीय अडथळे आहेत. सरकार, नागरी संस्था, खाजगी क्षेत्र व नागरिक यांनी समन्वयाने काम केल्यास SDG ची सर्वसमावेशक लक्ष्ये साध्य होणे धोरणांची प्रभावी अंमलबजावणी शक्य आहे.

भारतातील शाश्वत विकास उद्दिष्टांवरील संशोधनाचा सविस्तर आढावा घेतल्यावर असे दिसून आले की काही SDG वर बऱ्यापैकी संशोधन झाले आहे. जसे की जलसंधारण, ऊर्जा, हवामान बदल, आरोग्य आणि शिक्षण, लिंग समता, असमानतेत घट, शांतता व न्याय इ. तर जबाबदार उत्पादन व उपभोग, शाश्वत शहरे व समुदाय, उद्योग व नवप्रवर्तन या क्षेत्रांत संशोधनाचे प्रमाण खूपच कमी आहे. ग्रामीण विकासात कृषी, जल व ऊर्जा व्यवस्थापनासंबंधी संशोधन झाले असले तरी सरकारच्या योजनांचा SDG शी नेमका संबंध स्पष्ट करणारे संशोधन अपुरे आहे. भविष्यात उपासमार, गरिबी, आरोग्य व शिक्षण या सामाजिक प्रश्नांवर लक्ष केंद्रीत करून त्यावर शाश्वत उपायांची मांडणी करणाऱ्या संशोधनांची गरज आहे. SDG साध्य करणे ही एक सामूहिक

जबाबदारी आहे. सरकार, खाजगी क्षेत्र, नागरी समाज आणि नागरिक यांच्या संयुक्त प्रयत्नातूनच हे उद्दिष्ट पूर्ण होऊ शकते. शक्तिशाली धोरणे, पारदर्शक अंमलबजावणी व लोकसहभाग हेच SDG च्या यशाचे मुख्य घटक ठरतील.

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अर्थ साक्षरता आणि भारत: एक अभ्यास

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सारांश:

अर्थ साक्षरता म्हणजे आर्थिक ज्ञान, कौशल्ये आणि विचार क्षमतांचे महत्त्व. यामध्ये व्यक्तींच्या आर्थिक निर्णय घेण्याची क्षमता, भांडवली बाजाराबद्दलची माहिती, बचत, गुंतवणूक आणि बजेट तयार करणे यांचा समावेश होतो. भारतात अर्थ साक्षरता एक महत्त्वाचा मुद्दा आहे, विशेषत: कमी आर्थिक समृद्धी असलेल्या भागात. भारतामध्ये अर्थ साक्षरतेच्या पातळीवर केलेली अभ्यासे दर्शवितात की अनेक लोकांना आर्थिक उत्पादनांचे आणि सेवांचे ज्ञान कमी आहे. यामुळे फसवणूक, कर्जाच्या संकटांची शक्यता आणि आर्थिक अस्थिरता वाढते. अर्थ साक्षरतेच्या कमी पातळीमुळे व्यक्ती आणि कुटुंबे त्यांच्या आर्थिक भविष्याच्या निर्मितीत अयशस्वी होऊ शकतात. सरकारी आणि खाजगी क्षेत्रांच्या प्रयत्नांनी अर्थ साक्षरता वाढवण्यासाठी अनेक शैक्षणिक कार्यक्रम आणि कार्यशाळा राबविल्या जातात. यामध्ये खासकरुन शाळा आणि महाविद्यालयांमध्ये अर्थशास्त्र आणि वित्तीय साक्षरता शिकवण्यावर भर दिला जातो. याशिवाय, विविध सरकारी योजना जसे की "प्रधानमंत्री जन धन योजना" आणि "आधार" प्रकल्पामुळे आर्थिक समावेशालाही चालना मिळाली आहे. हे उपाय आर्थिक साक्षरतेच्या वाढीस मोठा हातभार लावत आहेत. अर्थ साक्षरता साधण्याची प्रक्रिया एक दीर्घकालीन लक्ष्य आहे, ज्यामध्ये सामाजिक प्रगती, आर्थिक समावेश आणि सर्वांगीण विकास साधणे आवश्यक आहे. भारतातील अर्थ साक्षरता वाढवण्यासाठी सर्व स्तरांवरचे सहकार्य, शिक्षण प्रणालीतील सुधारणा आणि नागरिकांच्या सहभागाची गरज आहे. या पायाभूत बदलामुळे, भारताच्या अर्थव्यवस्थेत स्थिरता, वाढ आणि विकास साधणे शक्य होईल.

कीवर्ड: अर्थ साक्षरता, बजेट, प्रधानमंत्री जन धन योजना, जोखीम, ऑनलाईन स्कॅम्स, डिजिटल इंडिया

प्रस्तावना:

आजच्या गतिमान आणि स्पर्धात्मक युगात प्रत्येक व्यक्तीसाठी आर्थिकदृष्ट्या सक्षम असणे ही काळाची गरज बनली आहे. जीवनातील अनेक गरजा पूर्ण करण्यासाठी आणि सुखकर भविष्य घडवण्यासाठी आर्थिक साक्षरता ही अत्यावश्यक ठरते. अर्थ साक्षरता म्हणजे केवळ

पैशांची बचत करणे नव्हे, तर उत्पन्नाचे योग्य नियोजन, खर्चावर नियंत्रण, शहाणपणाची गुंतवणूक आणि कर्जाचे व्यवस्थापन यांचे समतोल ज्ञान होय. आर्थिक व्यवहार, बँकिंग प्रणाली, विमा, गुंतवणूक योजना, करप्रणाली यांची माहिती असणे ही त्याचा एक महत्त्वाचा भाग आहे. दुर्दैवाने, आजही समाजातील अनेक घटक आर्थिक साक्षरतेपासून वंचित आहेत. त्यामुळे अनेकजण चुकीचे आर्थिक निर्णय घेतात आणि आर्थिक अडचणींमध्ये सापडतात. ही परिस्थिती बदलण्यासाठी शालेय स्तरापासूनच आर्थिक साक्षरतेचे शिक्षण दिले पाहिजे. अर्थ साक्षरतेमुळे व्यक्ती केवळ स्वतःसाठीच नव्हे, तर आपल्या कुटुंबासाठी, समाजासाठी आणि देशासाठीही आर्थिक स्थैर्य निर्माण करू शकते. म्हणूनच अर्थ साक्षरता ही आजच्या काळात सर्वांसाठी अनिवार्य ठरत आहे. आजच्या डिजिटल युगात शिक्षण, आरोग्य, तंत्रज्ञान यांच्याइतकाच महत्त्वाचा विषय म्हणजे अर्थ साक्षरता. प्रत्येक व्यक्तीच्या दैनंदिन जीवनात पैसा महत्त्वाची भूमिका बजावतो. मात्र, पैसे कमवण्याबरोबरच त्याचे योग्य नियोजन, बचत, गुंतवणूक आणि वापर या बाबतीत आवश्यक असते ते ज्ञान म्हणजेच अर्थ साक्षरता.

वर्तमान युगात आर्थिक व्यवहार हे प्रत्येक व्यक्तीच्या जीवनाचा अविभाज्य भाग बनले आहेत. वाढती महागाई, गुंतवणुकीची विविध साधने, डिजिटल बँकिंग, कर्ज सवलती व विमा या सर्व गोष्टींचा प्रभाव सामान्य जनतेवर मोठ्या प्रमाणात होत आहे. या पार्श्वभूमीवर व्यक्तीला योग्य आर्थिक निर्णय घेण्यासाठी अर्थ साक्षरता ही अत्यंत महत्त्वाची ठरते. भारत हा जगातील सर्वात वेगाने वाढणाऱ्या अर्थव्यवस्थांपैकी एक आहे. परंतु, आजही भारतातील मोठा वर्ग आर्थिकदृष्ट्या साक्षर नाही. आर्थिक साधनांची वाढ झाली असली तरी त्या साधनांचा योग्य वापर करण्यासाठी लागणारे ज्ञान म्हणजे अर्थ साक्षरता सर्वसामान्यांपर्यंत पोहोचलेले नाही. भारतीय अर्थव्यवस्था वेगाने विकसित होत असतानाच सामान्य नागरिकांची अर्थ साक्षरता हा विषय अधिकच महत्त्वाचा बनत आहे. आज प्रत्येक व्यक्ती आर्थिक व्यवहारात सहभागी आहे, पण सर्वांनाच योग्य आर्थिक निर्णय घेता येतात असे नाही. आर्थिक घोटाळे, चुकीच्या गुंतवणुकीमुळे होणारे नुकसान, कर्जबाजारीपणा हे सर्व अर्थ साक्षरतेच्या अभावामुळे घडते. म्हणूनच भारतात अर्थ साक्षरतेकडे गांभीर्याने पाहणे ही काळाची गरज आहे.

भारताच्या आर्थिक विकासाला चालना देण्यासाठी केवळ पायाभूत सुविधा किंवा औद्योगिक प्रगती पुरेशी नाही, तर सामान्य नागरिक आर्थिक दृष्ट्या साक्षर असणे अत्यावश्यक आहे. अर्थ साक्षरता म्हणजे केवळ आर्थिक माहिती मिळवणे नव्हे, तर ती माहिती समजून घेत त्याचा वापर करून सुज्ञ निर्णय घेणे हा कौशल्यविकास आहे. या अभ्यासाचा उद्देश म्हणजे भारतात अर्थ साक्षरतेची सद्यस्थिती, अडचणी, उपाय आणि त्याची व्यापक सामाजिक-आर्थिक परिणामकारकता समजून घेणे. जगभरात अर्थ साक्षरतेकडे एक महत्त्वपूर्ण सामाजिक व आर्थिक कौशल्य म्हणून पाहिले जाते. भारत हा वेगाने विकसित होणारा देश असला तरी अर्थ साक्षरतेच्या बाबतीत तो अजूनही विकसित देशांच्या तुलनेत मागे आहे. ही तफावत समजून घेणे आवश्यक आहे.

❖ संशोधन उद्दिष्टे:

- अर्थ साक्षरतेची व्याख्या व महत्त्व समजून घेणे.

- समाजातील अर्थ साक्षरतेची सद्यस्थिती जाणून घेणे.
- अर्थ साक्षरतेच्या अभावामुळे निर्माण होणाऱ्या अडचणींचा अभ्यास करणे.
- अर्थ साक्षरता वाढविण्यासाठी उपाय सुचवणे.

❖ **अर्थ साक्षरता म्हणजे काय ?**

अर्थ साक्षरता म्हणजे पैशांचे योग्य ज्ञान आणि समज. यात व्यक्तीला आपल्या उत्पन्नाचे नियोजन, खर्च, बचत, गुंतवणूक आणि कर्ज व्यवस्थापन कसे करायचे हे समजणे आवश्यक असते. अर्थ साक्षरता म्हणजे "पैशांशी संबंधित निर्णय योग्य पद्धतीने घेण्याची क्षमता". अर्थ साक्षरता यामध्ये खालील गोष्टींचा समावेश होतो:

- बजेट तयार करणे: उत्पन्न व खर्चाचे नियोजन.
- बचत करणे: भविष्याच्या गरजांसाठी पैसे बाजूला ठेवणे.
- गुंतवणूक समजणे: शेअर, म्युच्युअल फंड, पीपीएफ, एफडी इत्यादीत पैसे गुंतवणे.
- कर्ज व्यवस्थापन: योग्य कारणासाठी व परवडणारे कर्ज घेणे आणि वेळेवर फेडणे.
- जोखमीची समज: कोणती गुंतवणूक किती धोकादायक आहे हे ओळखणे.
- फसवणुकीपासून संरक्षण: आर्थिक घोटाळ्यांपासून स्वतःचा बचाव करणे.

अर्थ साक्षर असलेली व्यक्ती आर्थिक निर्णय आत्मविश्वासाने घेऊ शकते आणि आर्थिकदृष्ट्या सुरक्षित भवितव्य घडवू शकते. अर्थ साक्षरता म्हणजे पैशांबाबत शहाणपणाने निर्णय घेण्याची क्षमता. यात उत्पन्नाचे नियोजन, खर्चाचे नियंत्रण, बचत, गुंतवणूक, कर्जाचे व्यवस्थापन, विमा, कर व इतर आर्थिक बाबींचे ज्ञान समाविष्ट असते. एखादी व्यक्ती अर्थसाक्षर असली, तर ती फसवणूक टाळू शकते, भविष्याची तयारी करू शकते आणि संकटाच्या वेळी स्वतःला सुरक्षित ठेवू शकते.

❖ **अर्थ साक्षरतेची संकल्पना:**

अर्थ साक्षरता म्हणजे व्यक्तीला आर्थिक ज्ञान, कौशल्ये आणि आत्मविश्वास असणे, जेणेकरून ती उत्पन्न, खर्च, बचत, कर्ज, गुंतवणूक यांचे योग्य नियोजन करू शकेल. यामध्ये आर्थिक जोखीम ओळखणे, फसवणूक टाळणे आणि दीर्घकालीन आर्थिक उद्दिष्टांची पूर्ती करण्यासाठी योग्य निर्णय घेणे यांचा समावेश होतो. अर्थ साक्षरता म्हणजे व्यक्तीला आर्थिक विषयांबाबत मूलभूत ज्ञान असणे, जसे की बचत, गुंतवणूक, कर्ज, विमा, व्याजदर, कर प्रणाली, डिजिटल व्यवहार इत्यादी. यात केवळ माहिती असून चालत नाही, तर त्या माहितीचा वापर करून योग्य निर्णय घेणे महत्त्वाचे असते.

❖ **अर्थ साक्षरता अर्थ आणि व्याख्या:**

अर्थ साक्षरता म्हणजे आर्थिक व्यवहार, योजना आणि साधनांची माहिती असणे, तसेच पैशांचे योग्य नियोजन करण्याची क्षमता असणे. यात उत्पन्न, खर्च, बचत, गुंतवणूक, कर्ज, करप्रणाली आणि विमा यांसारख्या संकल्पनांचे ज्ञान व त्यांचा व्यवहारात उपयोग करणे समाविष्ट असते. ज्या व्यक्तीला पैशांचे महत्त्व, त्याचा योग्य उपयोग आणि शहाणपणाची गुंतवणूक कशी करावी हे कळते ती व्यक्ती 'अर्थ साक्षर' मानली जाते.

❖ **व्याख्या:**

१. **राष्ट्रीय आर्थिक शिक्षण परिषद (National Endowment for Financial Education - NEFE):**

"अर्थ साक्षरता म्हणजे आर्थिक निर्णय घेण्यासाठी आवश्यक असलेले ज्ञान व कौशल्य असणे, जे व्यक्तीला आर्थिकदृष्ट्या सक्षम बनवते."

२. **OECD (Organization for Economic Co-operation and Development):**

"अर्थ साक्षरता म्हणजे आर्थिक संकल्पनांचे आणि जोखमींचे ज्ञान, माहिती व कौशल्य, ज्यामुळे व्यक्ती सक्षम निर्णय घेते आणि आपले आर्थिक कल्याण वाढवते."

३. **रिझर्व्ह बँक ऑफ इंडिया (RBI):**

थोडक्यात अर्थ साक्षरता ही एक अशी क्षमता आहे जी व्यक्तीला आपल्या पैशांचे शहाणपणाने व्यवस्थापन करण्यास मदत करते. यात फक्त माहिती असून उपयोग नाही, तर त्या माहितीनुसार योग्य निर्णय घेणे महत्त्वाचे असते. "अर्थ साक्षरता म्हणजे व्यक्तीला उपलब्ध आर्थिक साधनांची योग्य माहिती असणे आणि ती स्वतः च्या फायद्यासाठी कशी वापरायची हे जाणणे".

❖ **अर्थ साक्षरता गरज आणि आवश्यकता:**

➢ **अर्थ साक्षरतेची गरज:**

आजच्या बदलत्या आर्थिक जगात प्रत्येक व्यक्ती रोज किमान एक आर्थिक निर्णय घेत असतो. जसे खरेदी असो, ऑनलाईन पेमेंट असो, कर्ज घेणं असो किंवा बचत करणे. यासाठी आवश्यक आहे आर्थिक ज्ञान आणि शहाणपण म्हणजेच अर्थ साक्षरता. दुर्दैवाने आजही ग्रामीण भागात व काही शहरी भागात आर्थिक साक्षरतेचा अभाव आहे. त्यामुळे लोक चुकीचे आर्थिक निर्णय घेतात, गरजेपेक्षा जास्त कर्ज घेतात आणि अडचणीत सापडतात. यासाठी शाळा, महाविद्यालये, स्वयंसेवी संस्था व सरकार यांना मिळून आर्थिक साक्षरतेसाठी जनजागृती करणे गरजेचे आहे. अर्थ साक्षरता ही केवळ एक कौशल्य नसून ती एक गरज आहे. ही साक्षरता व्यक्तीला आत्मनिर्भर बनवते, कुटुंब आर्थिकदृष्ट्या सुदृढ करते आणि देशाच्या आर्थिक विकासात मोलाचा वाटा उचलते. म्हणूनच प्रत्येकाने आर्थिक साक्षरतेचे महत्त्व ओळखून ती आत्मसात करावी.

➢ **अर्थ साक्षरतेची आवश्यकता:**

१. योग्य आर्थिक नियोजनासाठी: अर्थ साक्षर व्यक्ती आपल्या उत्पन्नाचे सुयोग्य नियोजन करू शकते, खर्चावर नियंत्रण ठेवू शकते आणि गरजेनुसार बचत व गुंतवणूक करू शकते.

२. कर्ज व्यवस्थापन: अनेकजण अति कर्जबाजारी होतात कारण त्यांना व्याजदर, हप्ते आणि परतफेड यांचे पूर्ण ज्ञान नसते. अर्थ साक्षरता या चुका टाळायला शिकवते.

३. फसवणूक आणि स्कॅमपासून संरक्षण: बँकिंग फ्रॉड, बनावट गुंतवणूक योजना, ऑनलाईन स्कॅम्स यापासून बचाव करण्यासाठी आर्थिक जागरूकता आवश्यक आहे.

४. आर्थिक स्वावलंबन: अर्थ साक्षरतेमुळे व्यक्ती कोणावरही अवलंबून न राहता स्वतःचे आर्थिक निर्णय घेऊ शकते.

५. भविष्याची तयारी: नोकरीतील बदल, आजार, अपघात, निवृत्ती या घटनांसाठी आर्थिक तयारी करण्यासाठी अर्थ साक्षरता खूप उपयुक्त ठरते.

६. डिजिटल आर्थिक व्यवहार समजून घेण्यासाठी: UPI, मोबाईल बँकिंग, क्रेडिट कार्ड यासारख्या सुविधांचा योग्य वापर करण्यासाठी अर्थसाक्षर असणे आवश्यक आहे.

८. सामाजिक व राष्ट्रीय प्रगतीसाठी: जेव्हा अधिक लोक अर्थसाक्षर असतात, तेव्हा आर्थिकदृष्ट्या मजबूत समाज आणि देश घडतो.

❖ **अर्थ साक्षरतेचे महत्त्व:**

आजच्या आधुनिक आणि आर्थिकदृष्ट्या गुंतागुंतीच्या युगात अर्थ साक्षरता हे प्रत्येक व्यक्तीसाठी एक अत्यावश्यक कौशल्य बनले आहे. खाली दिलेले मुद्दे याचे महत्त्व स्पष्ट करतात.

१. आर्थिक शिस्त निर्माण करते: अर्थ साक्षरता माणसाला आपल्या उत्पन्नाचे योग्य नियोजन करायला शिकवते. यामुळे अनावश्यक खर्च टाळता येतो आणि खर्चावर नियंत्रण ठेवता येते.

२. बचत आणि गुंतवणुकीची सवय लागते: अर्थसाक्षर व्यक्ती भविष्याचा विचार करून बचत करते आणि गुंतवणुकीसाठी योग्य पर्याय निवडते. त्यामुळे आर्थिक सुरक्षितता वाढते.

३. कर्जाचे योग्य व्यवस्थापन: कर्ज घेणे गरजेचे असले तरी ते किती, कुठे आणि कसे घ्यावे याची माहिती अर्थ साक्षर व्यक्तीला असते. त्यामुळे कर्जबाजारी होण्याचे प्रमाण कमी होते.

४. धोके व फसवणुकीपासून संरक्षण: फसव्या योजना, ऑनलाईन स्कॅम्स किंवा चुकीचे आर्थिक सल्ले टाळण्यासाठी अर्थ साक्षरता उपयोगी ठरते.

५. आर्थिक स्वावलंबनासाठी: अर्थ साक्षरतेमुळे व्यक्ती कोणावरही अवलंबून न राहता स्वतःचे निर्णय घेऊ शकते. विशेषतः महिलांसाठी आणि युवकांसाठी हे अत्यंत आवश्यक आहे.

६. आपत्कालीन परिस्थितीसाठी तयारी: आजार, अपघात, नोकरी गमावणे अशा संकटांमध्ये अर्थ साक्षर व्यक्ती अधिक मजबूतपणे सामना करू शकते.

७. देशाच्या आर्थिक प्रगतीस हातभार: जेव्हा नागरिक आर्थिकदृष्ट्या साक्षर असतात, तेव्हा देशाचे आर्थिक आरोग्यही सुधारते. कर भरणे, योग्य गुंतवणूक, बँकिंग व्यवहार यामध्ये सुधारणा होते.

❖ **अर्थ साक्षरता आणि भारत:**

- **भारतामध्ये अर्थ साक्षरतेची स्थिती:**
- **RBI व NCFE** च्या अहवालानुसार, भारतात केवळ **२५% ते ३०% लोकसंख्या अर्थसाक्षर** आहे.
- ग्रामीण भागात अर्थ साक्षरतेचे प्रमाण आणखीनच कमी आहे.
- अनेक नागरिकांना बँकिंग सेवा, विमा, म्युच्युअल फंड, कर्ज योजना यांची संपूर्ण माहिती नसते.
- महिलांमध्ये आणि अल्पशिक्षित वर्गामध्ये ही परिस्थिती अधिक गंभीर आहे.

❖ **अर्थ साक्षरतेसाठी भारत सरकारचे प्रयत्न:**

भारत सरकार आणि रिझर्व्ह बँकने अर्थ साक्षरता वाढवण्यासाठी अनेक योजना व मोहिमा सुरू केल्या आहेत:

१. प्रधानमंत्री जन-धन योजना (PMJDY): बँकिंग सुविधा सामान्यांपर्यंत पोहोचवण्यासाठी २४ कोटींपेक्षा अधिक बँक खाती उघडण्यात आली.
२. राष्ट्रीय आर्थिक साक्षरता मोहीम RBI Financial Literacy Week: दरवर्षी विविध आर्थिक विषयांवर जनजागृती.
३. National Strategy for Financial Education (NSFE): शाळा, कॉलेज, ग्रामीण भाग आणि महिलांसाठी अर्थ साक्षरतेचे शिक्षण.
४. शाळा व महाविद्यालयांत वित्तीय साक्षरतेचे प्रशिक्षण.
५. डिजिटल इंडिया: ऑनलाईन व्यवहार व डिजिटल साक्षरता वाढवणे.
६. मुद्रा योजना, किसान क्रेडिट कार्ड: लघु व मध्यम उद्योजक, शेतकरी यांच्यासाठी सुलभ कर्ज.
७. NABARD व NGO मार्फत ग्रामीण प्रशिक्षण

भारत सरकार व रिझर्व्ह बँकेने अर्थ साक्षरता वाढवण्यासाठी वरील प्रमाणे विविध उपक्रम हाती घेतले आहेत:

❖ **अडचणी व आव्हाने:**

- महिलांमध्ये आर्थिक निर्णय घेण्याचा अधिकार कमी आणि आर्थिक स्वायत्ततेचा अभाव
- फसव्या योजना व स्कॅममुळे लोकांचा विश्वास कमी
- ग्रामीण व अल्पशिक्षित भागांमध्ये माहितीचा अभाव
- भाषेची अडचण व डिजिटल सुविधांची कमतरता
- बनावट गुंतवणूक योजना व फसवणुकीचे प्रमाण
- शिक्षण व्यवस्थेत आर्थिक साक्षरतेचा अभाव.
- डिजिटल व्यवहारातील फसवणूक.
- आर्थिक योजनांविषयी जागरूकतेचा अभाव.
- सामाजिक-सांस्कृतिक बंधनं (विशेषतः महिलांमध्ये).
- डिजिटल व्यवहारांबाबत अनभिज्ञता

❖ **उपाय व शिफारसी:**

- स्वयंसेवी संस्था, बँका, स्थानिक प्रशासन यांनी सहकार्य करावे
- बँका, NGO व सरकारद्वारे संयुक्त उपक्रम
- डिजिटल ॲप्स, मोबाईल ॲप्स, रेडिओ, टीव्ही व सोशल मीडियाचा वापर करून जनजागृती
- महिलांसाठी स्वतंत्र कार्यशाळा व लघुव्यवसाय प्रशिक्षण आणि अर्थ साक्षरता कार्यशाळा
- शाळा व महाविद्यालयात आर्थिक साक्षरतेचे शिक्षण अनिवार्य करणे.
- ग्रामस्तरावर आर्थिक कार्यशाळा व प्रबोधन मोहीम राबवणे.
- डिजिटल ॲप्स, बँकिंग पोर्टल्सची माहिती देणारे प्रशिक्षण.
- डिजिटल साक्षरतेसह अर्थ साक्षरतेचे प्रशिक्षण.
- स्थानिक भाषांमध्ये ऑडिओ-व्हिज्युअल माध्यमातून माहिती, प्रशिक्षण व मार्गदर्शन
- NGO व स्थानिक संस्थांचा सहभाग.
- ग्रामीण बँका, SHG (Self Help Groups), आणि कृषी संस्था यांचा समन्वय

❖ **भारतातील अर्थ साक्षरतेची स्थिती:**

- RBI व NCFE च्या २०१९ च्या अहवालानुसार भारतातील केवळ २७% लोकसंख्या अर्थसाक्षर आहे.
- ग्रामीण भागात हे प्रमाण २०% पेक्षा कमी आहे.
- महिलांमध्ये अर्थ साक्षरतेचे प्रमाण पुरुषांच्या तुलनेत लक्षणीय कमी आहे.
- अनेकांना ATM, नेट बँकिंग, डिजिटल पेमेंट्स याचा आधारभूत वापरही करता येत नाही.

➢ **आकडेवारीवरून चित्र:**

- RBI व NCFE च्या अभ्यासानुसार भारतात फक्त 27-30% नागरिक अर्थसाक्षर आहेत.
- ग्रामीण भागात हे प्रमाण 20% पेक्षा कमी आहे.
- महिलांमध्ये साक्षरता अजूनही पुरुषांच्या तुलनेत कमी आहे.
- तरुण पिढी डिजिटल व्यवहार करते, पण वित्तीय नियोजनाच्या बाबतीत कमकुवत आहे.

➢ **क्षेत्रनिहाय निरीक्षण:**

- शहरी क्षेत्र: तांत्रिक सुविधा आहेत, पण गुंतवणूक निर्णय चुकीचे.
- ग्रामीण क्षेत्र: बँकिंग साक्षरतेचा अभाव, पिढ्यानपिढ्या रोखीवर अवलंबित्व.
- महिला: अर्थसाक्षरतेच्या अभावामुळे आर्थिक निर्णयात सहभाग कमी.
- विद्यार्थी: आर्थिक शिक्षणाची कमतरता; केवळ पुस्तकी ज्ञान.

➢ **मुख्य निष्कर्ष:**

- ५८% लोक फक्त रोख व्यवहारांवर अवलंबून.
- ४२% लोकांनी कधीच विमा घेतला नाही.
- ७३% लोकांनी डिजिटल व्यवहारांमध्ये चुका केल्या होत्या.
- केवळ २५% लोक नियमित बचत करतात.
- १०० पैकी फक्त ३८% व्यक्तींना गुंतवणूक पर्यायांची स्पष्ट माहिती होती.
- ५६% व्यक्तींकडे आपत्कालीन खर्चासाठी कोणतीही ठोस बचत नव्हती.
- ७०% लोकांनी कधीच आपली आर्थिक उद्दिष्टे निश्चित केलेली नव्हती.
- अनेकांना EMI, क्रेडिट कार्ड, मुदत ठेव, म्युच्युअल फंड यांसारख्या संज्ञांची अचूक माहिती नव्हती.

➢ **चिकित्सक विश्लेषण:**

- योजनांची आखणी योग्य असली तरी प्रत्यक्ष अंमलबजावणीत तफावत दिसून येते.
- शहरी व ग्रामीण भागातील दरी अजूनही मोठी आहे.
- मूल्यांकन व फॉलोअप यंत्रणा कमकुवत आहे, त्यामुळे योजनांचा परिणाम तपासता येत नाही.
- स्थानिक भाषेतील शिक्षणाची आवश्यकता अजूनही पुरवली जात नाही.
- महिलांसाठी स्वतंत्र धोरणांची गरज असल्याचे दिसून येते.

❖ **अर्थ साक्षरतेच्या बाबतीत भारत आणि जगातील विकसित देशांची तुलना**

जगभरात अर्थ साक्षरतेकडे एक महत्त्वपूर्ण सामाजिक व आर्थिक कौशल्य म्हणून पाहिले जाते. भारत हा वेगाने विकसित होणारा देश असला तरी अर्थ साक्षरतेच्या बाबतीत तो अजूनही विकसित देशांच्या तुलनेत मागे आहे. ही तफावत पुढील तक्त्याच्या आधारे समजून घेता येईल.

अ.क्र.	देश	अर्थ साक्षरतेचे सरासरी प्रमाण (%)
१	स्वीडन	71%
२	जर्मनी	66%
३	कॅनडा	68%
४	ऑस्ट्रेलिया	64%
५	अमेरिका	57%
६	**भारत**	**27–30%**

(स्त्रोत: S&P Global Fin-Lit Survey, RBI reports)

➢ **तुलनात्मक विश्लेषण:**

१. शैक्षणिक पातळीवरील फरक:

- विकसित देश: शालेय व महाविद्यालयीन अभ्यासक्रमात आर्थिक शिक्षणाचा समावेश.
- भारत: शाळांमध्ये आर्थिक शिक्षण मर्यादित, ग्रामीण व सरकारी शाळांमध्ये विशेषतः अभाव.

२. सरकारची धोरणे व अंमलबजावणी:

- विकसित देश: दीर्घकालीन धोरणं, सतत जनजागृती मोहीमा, बँकिंग सुविधा सहज उपलब्ध.
- भारत: योजना आहेत (NSFE, जनधन योजना), पण ग्रामीण व अल्पशिक्षित लोकांपर्यंत पोहचत नाहीत.

३. डिजिटल साक्षरता व व्यवहार:

- विकसित देश: बहुतेक लोक डिजिटल व्यवहार सहज करतात.
- भारत: डिजिटल साक्षरता वाढते आहे पण अजूनही अनेक जण ऑनलाईन फ्रॉडला बळी पडतात.

४. महिलांची आर्थिक साक्षरता:

- विकसित देश: महिलांचा आर्थिक सहभाग व निर्णय घेण्याचा अधिकार अधिक.
- भारत: महिलांमध्ये आर्थिक निर्णय घेण्याची स्वतंत्रता कमी आहे.

५. गुंतवणूक संस्कृती:

- विकसित देश: म्युच्युअल फंड, शेअर बाजार, विमा यामध्ये लोकांचा सक्रिय सहभाग.
- भारत: अनेकजण अजूनही बचत फक्त रोखीत किंवा सोन्यात ठेवतात.

➢ **भारतासाठी शिकण्यासारख्या गोष्टी:**

- शालेय स्तरावर आर्थिक शिक्षण सक्तीचे करणे.
- स्थानिक भाषांमध्ये माहिती आणि प्रशिक्षण.
- डिजिटल व्यवहारांबाबत जागरूकता आणि संरक्षण उपाय.
- महिलांसाठी व ग्रामीण लोकांसाठी स्वतंत्र साक्षरता मोहीमा.
- खासगी क्षेत्र व एनजीओंचा सहभाग.

निष्कर्ष:

विकसित देशांमध्ये अर्थ साक्षरता ही आर्थिक स्थैर्याचा मुख्य आधार मानली जाते. भारतातही या गोष्टींचे महत्त्व लक्षात येऊ लागले आहे. परंतु तीव्र व योजनाबद्ध प्रयत्न केल्यास भारत देखील आर्थिक साक्षरतेच्या बाबतीत जागतिक स्तरावर स्पर्धा करू शकतो. भारताच्या

आर्थिक प्रगतीसाठी अर्थ साक्षरता हा मूलभूत घटक आहे. हे केवळ आर्थिक शिक्षण नसून, एक सामाजिक चळवळ असायला हवी. शिक्षण, प्रशासन, समाज आणि व्यक्ती सर्वांनी मिळून यासाठी प्रयत्न करणे आवश्यक आहे. अर्थ साक्षरता ही आजच्या काळात फक्त एक वैयक्तिक कौशल्य न राहता, सामाजिक व राष्ट्रीय प्रगतीसाठी एक मूलभूत गरज बनली आहे. ती जितकी लवकर आणि व्यापक प्रमाणावर पोहोचेल, तितकी आर्थिकदृष्ट्या सबळ व आत्मनिर्भर समाजरचना निर्माण होईल.

भारतासारख्या प्रगतिशील देशात अर्थ साक्षरता हा मुख्य पाया आहे. जर देशातील नागरिक सुजाण आर्थिक निर्णय घेत असतील, तर तो देश अधिक स्थिर, सक्षम आणि प्रगतिशील होतो. म्हणूनच,

"सशक्त भारतासाठी साक्षर नागरिक आणि साक्षर नागरिकांसाठी अर्थ साक्षरता!" ही दिशा असायला हवी. अर्थ साक्षरता ही एक दीर्घकालीन गुंतवणूक आहे जी व्यक्ती, समाज आणि देश या तिन्हींच्या आर्थिक विकासाला दिशा देते. त्यामुळे प्रत्येक नागरिकाने आर्थिक ज्ञान मिळवणे आणि त्याचा वापर करणे ही आजची अत्यावश्यक गरज आहे. अर्थ साक्षरता ही केवळ वैयक्तिक गरज नाही तर सामाजिक आणि राष्ट्रीय विकासासाठीही अत्यंत आवश्यक आहे. त्यामुळे लहान वयातच आर्थिक शिक्षण देणे, जनजागृती मोहीमा राबवणे आणि सर्व स्तरांवर अर्थ साक्षरता वाढवणे ही काळाची गरज आहे.

साक्षरतेशिवाय शिक्षण अपूर्ण, आणि अर्थ साक्षरतेशिवाय साक्षरता अपूर्ण!

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विकास आणि आत्मनिर्भरता : एक अभ्यास

प्रा. डॉ. बसवेश्वर पांडागळे

सहयोगी प्राध्यापक

कला वाणिज्य व विज्ञान महाविद्यालय ओंदे ता.विक्रमगड जि.पालघर

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सारांश :

अलीकडे ऑस्ट्रेलिया, भारत, जपान आणि अमेरिका या देशांनी एकत्रित नौदल युद्धसराव केला. 5G तंत्रज्ञानाच्या बाबतीत विकसित देश भारताला आपल्याबरोबर घेऊ इच्छितात. ब्रिटनने अमेरिकेसह दहादेशांचा 5G क्लब म्हणजे सहकार्य समूह तयार करायचे प्रयत्न सुरू केले आहेत, त्यात भारताला सुद्धा समाविष्ट केले आहे. अशा सामरिक आघाड्यातून भारताने जागतिक बाजारपेठेमधील एक वस्तू विकत घेणारा देश अशी आपली प्रतिमा बदलून वस्तू बनवणारा देश अशी प्रतिमा निर्माण करण्याच्या दृष्टीने सकारात्मक पावले उचलायला हवीत. राष्ट्रवादातील व्यापार आणि व्यापारातील राष्ट्रवाद यामुळे अल्पकाळात अशी देशी उद्योगांना संरक्षण देण्याची धोरणे आकर्षक वाटतात, पण मुक्त व्यापारातच भारताचे भले आहे यात शंकाच नाही.

प्रस्तावना :

विकास ही एक निरंतर चालणारी प्रक्रिया आहे. विकासाला आर्थिक विकासही म्हटल्या जाते. आर्थिक विकास, राजकीय विकास, सामाजिक विकास इत्यादी विभिन्न प्रक्रिया आहेत. विकासाच्या या अर्थाबाबत विचारवंतांमध्ये विभिन्न मतप्रवाह आहेत.स्पर्ट एमर्सन, लिपसेट,कोलमेन हे विचारवंत विकासाला आर्थिक उन्नती आणि समृद्धीच्या परिप्रेक्षात पाहतात.तर रोस्टोव हा अर्थतज्ञ विकासाला औद्योगिकीकरणाच्या संदर्भात निर्देशित करतात.गुन्नार मिर्डल आणि लरनर हे समाजशास्त्रज्ञ विकासाला राजकीय आधुनिकीकरणाचा पर्याय म्हणून अनुसरतात. तर बिंडर हा विचारवंत विकासाला राष्ट्र राज्याच्या संघटनात्मक प्रक्रियेचा भाग मानतात. त्यांच्या मतानुसार विकासाचा निर्देशांक राष्ट्रीय भावना व राष्ट्र राज्याच्या निर्मितीमध्ये दडलेला आहे. तर काही विचारवंत असेही मानतात की जोपर्यंत

राज्याला विकासाच्या प्रगतीपथावर यशस्वी व्हायचे असेल तर सार्वजनिक स्वरूपात प्रभावशाली प्रशासनाची व्यवस्था कायदेशीर नोकरशाहीमध्ये अनुस्यूत आहे. अलमंड आणि कोलमन हे विचारवंत विकासाला लोकशाहीचा एक पर्याय मानतात. तर काही विचारवंत व्यवस्थित परिवर्तनाला विकासाच्या संकल्पनेमध्ये पाहतात.

विकासासंदर्भात दोन दृष्टिकोन प्रचलित आहेत पहिला विकासाचा एक मार्गी दृष्टिकोन आणि दुसरा विकासाचा बहुमार्गी दृष्टिकोन. विकासाबाबत एक मार्गी दृष्टीकोण वाद्याच्या मते सर्व राष्ट्र विकासाच्या मार्गावर चालत मार्गक्रमण करत आहेत.त्यांच्या मतानुसार सर्वंच राष्ट्रे विकासाच्या या मार्गावर चालताना वेगवेगळ्या अवस्थांमध्ये आहेत.तर दुसऱ्या बाजूला अन्य विचारवंत बहुमार्गी दृष्टिकोनाचा अवलंब करतात. त्यानुसार समाजाचा विकास चोहोबाजूंनी म्हणजेच ऐतिहासिक, आर्थिक, सामाजिक, सांस्कृतिक, शैक्षणिक व राजकीय इत्यादी परिस्थितीमध्ये या विकासाचा उद्देश निर्धारित केला जातो.

विकासाचे उदारमतवादी सिद्धांत, मार्क्सवादी सिद्धांत, आधुनिक सिद्धांत व अर्ध विकसित सिद्धांत असे स्थूल मानाने प्रकार पाडण्यात आलेले आहेत.

या उदारमतवादी सिद्धांतात ॲडम स्मिथ, रिकार्डो, माल्थस व जॉन स्टुअर्ट मिल या विचारवंतांचा समावेश करण्यात आलेला आहे.

१) ॲडम स्मिथ : ॲडम स्मिथ यांनी आपल्या अँन एनिक्युरिया इन टू द नेचर अँड केसेस ऑफ द वेल्थ ऑफ नेशन्स या पुस्तकात आर्थिक विकासाच्या प्रक्रियेचे वर्णन केलेले आहे. श्रम विभाजन हा आर्थिक विकास सिद्धांताचा केंद्रबिंदू असून श्रम विभागणी व श्रम उत्पादन यातील शक्तीमध्ये चांगल्या सुधारणा होणे आवश्यक असल्याचे मत त्यांनी प्रतिपादन केले. उत्पादकता वाढविण्यासाठी ते तीन गोष्टींना प्राधान्य देतात. ज्यात श्रमा मध्ये कार्य कुशलता, उत्पादन कार्याला कमीत कमी वेळ लागणे व यांत्रिकीकरणा बरोबर श्रमाची बचत होणे.

स्मिथ च्या मतानुसार विकास प्रक्रिया हे जमीन, श्रम आणि अर्थ या घटकांचे फळ आहे. विकासाच्या प्रक्रियेमध्ये सर्वप्रथम कृषी चा विकास होत असतो. व त्यानंतर इतर प्रक्रिया निर्माण होतात व शेवटी वाणिज्य चा विकास होत असतो.

रिकार्डो : रिकार्डो यांनी ॲडम स्मिथ च्या सिद्धांताला अधिक विस्तृत स्वरूप देण्याचा प्रयत्न केला. त्यांच्या विकास संबंधी विचारावरील पुस्तक The Principles of Political Economiy and Taxation यात व्यवस्थित स्वरूपात व्यक्त केले आहे.

रिकार्डो च्या अर्थव्यवस्थेचे विकास प्रतिमान तीन परस्पर संबंधाधर आधारित आहे.ज्यात प्रामुख्याने भांडवलदार, जमिनदार व श्रमिक हे होत.श्रमाचेही अन्य वस्तू च्या तुलनेत समान नैसर्गिक बाजार मुल्य ठरत असते.

रिकार्डो च्या मतानुसार भांडवल निर्माण केल्यामुळे आर्थिक फायदे होतात.ज्यामुळे आर्थिक बचत होऊन भांडवल निर्मीती कार्यास वेग प्राप्त होऊ शकतो.

माल्थस :

माल्थस च्या आर्थिक विकासा संबंधी Principles of Political Economy या पुस्तकात समाविष्ट आहेत. त्यांच्या मतानुसार विकास प्रक्रिया गतिशील करण्यासाठी भांडवलात वृद्धी, जमीन, संशोधनाला चालना देण्यासाठी विकासाचे चक्र गतीमान होणे आवश्यक आहे. विकासाची गती निरंतर सुरू राहाण्यासाठी अन्य तत्वांमध्ये गतीशीलता प्राप्त होणे आवश्यक आहे.

जॉन स्टुअर्ट मिल :

जॉन स्टुअर्ट मिल च्या आर्थिक विकासा संबंधी सिद्धांतात ॲडम स्मिथ व रिकार्डो चे विचार मिळते जुळते आहेत.परंतु त्यांनी आर्थिक विकासाच्या प्रक्रियेमध्ये गैर आर्थिक तत्वाला प्राधान्य दिले आहे.मिलच्या मतानुसार कोणत्याही देशाचा आर्थिक विकास दर हा लोकसंख्या वृद्धी, यांत्रिकी ज्ञानाचा विस्तार, कच्च्या मालाची उपलब्धता यावर आधारित आहेत.

मिलच्या मतानुसार या सर्व व्यवस्थेच्या अंतर्गत विकासाची व्यापक संभावना अशी आहे की अंतर्गत कमीत कमी व अधिकाधिक उत्पादनावर आधारित आहे. मिलच्या विचारानुसार विकास साठी लोकसंख्येवर नियंत्रण आणणे आवश्यक आहे व गरिबांना विवाह करण्याची परवानगी असू नये यामुळे मिल आर्थिक क्षेत्रामध्ये व्यक्तिगत स्वातंत्र्याचा पुरस्कार करतो तर दुसरीकडे गरिबांच्या सामाजिक जीवनावर नियंत्रण प्रस्थापित करू पाहतो.

जॉन स्टुअर्ट मिल च्या विचारानुसार शासनाचा व्यक्तीच्या आर्थिक जीवनात कमीत कमी हस्तक्षेप असावा असे त्यांचे ठाम मत होते.सर्वच उदारमतवादी विचारवंत आर्थिक घटकाला प्राधान्य देतात.

व्यापक अर्थाने, समाजाची राजकीय सत्ता व्यवस्था निर्माण करणाऱ्या संस्था, दृष्टिकोन आणि मूल्यांचा विकास. राजकीय विकासाची व्याख्या अनेक प्रकारे केली गेली आहे जी समाजांच्या आणि विश्लेषकांच्या चिंतांच्या मार्गाचे प्रतिबिंबित करते.

एक सूत्र राष्ट्रीय सार्वभौमत्वाच्या उदयावर आणि राज्याच्या अखंडतेवर केंद्रित आहे, आंतरराष्ट्रीय व्यवस्थेत आदर आणि वचनबद्धता राखण्याची मागणी करते. इतर संवैधानिक व्यवस्था आणि राजकीय स्थिरता या देशांतर्गत गुणधर्मांची ओळख पटवतात, जे सरकारच्या एका निश्चित चौकटीच्या निर्मितीद्वारे, नेतृत्व उत्तराधिकारासाठी विश्वसनीय प्रक्रिया आणि सरकारी संस्थांच्या प्रादेशिक प्रशासकीय पोहोचाचे एकत्रीकरण करून प्राप्त होतात. हा दृष्टिकोन आफ्रिका आणि आशियातील नवीन राज्यांमध्ये राष्ट्र-निर्माण आणि राज्य-निर्माणाने दिलेल्या आकर्षणामुळे आहे. हे कायदेशीर-तर्कसंगत अधिकाराच्या पूर्वीच्या अभ्यासांशी देखील संबंधित आहे, जबरदस्ती शक्तींचे दान आणि आज्ञाधारकतेची क्षमता. नोकरशाहीची स्थापना, श्रम विभागणी आणि कार्यात्मक विशेषज्ञता, पदानुक्रम आणि आदेशाची साखळी आणि गुणवत्तेवर आधारित भरती यासारख्या वैशिष्ट्यांचे प्रदर्शन करतात.

राजकीय विकासामुळे राज्याची संसाधने एकत्रित करण्याची आणि वाटप करण्याची क्षमता वाढते, धोरणात्मक इनपुटची अंमलबजावणी करण्यायोग्य आउटपुटमध्ये प्रक्रिया केली जाते. हे समस्या सोडवण्यास आणि पर्यावरणीय बदलांशी जुळवून घेण्यास आणि ध्येय साध्य करण्यास मदत करते. सुशासनाची समकालीन संकल्पना कार्यक्षम, प्रभावी आणि भ्रष्टाचाररहित सार्वजनिक प्रशासनावर देखील केंद्रित आहे.

अनेक मार्क्सवादी प्रगत औद्योगिक समाजांमध्ये राजकीय विकासाची व्याख्या सर्वहारा वर्गाच्या वर्ग जागरूकतेच्या आणि राजकीय संघटना वाढीच्या संदर्भात करतात, ज्यामुळे शेवटी भांडवलशाहीचा पाडाव होतो आणि साम्यवादाचा दृष्टिकोन निर्माण होतो. एक अधिक सामान्य (जरी वांशिककेंद्रित) आणि सध्या अतिशय फॅशनेबल दृष्टिकोन म्हणजे उदारमतवादी लोकशाहीकडे प्रगती, ज्यामध्ये जबाबदार सरकार आणि सहभागाच्या संधींचा समावेश आहे (काही लोक विकासाऐवजी आधुनिकीकरणाचा पैलू म्हणून देखील पाहतात), संघटना आणि अभिव्यक्तीसारख्या स्वातंत्र्यांच्या वापराद्वारे हे शक्य झाले.

आर्थिक प्रगती आणि राजकीय विकास यांच्यातील संबंधांवर बरेच वाद आहेत. साक्षरतेचा प्रसार आणि बहुल हितसंबंध गटांचा उदय, समाजात स्वतंत्र आर्थिक शक्ती आणि आर्थिक ताकद जमा

करणे यासारख्या हस्तक्षेप करणाऱ्या चलांच्या माध्यमातून, पहिल्याला पारंपारिकपणे नंतरच्या प्रगतीचा जनक किंवा सूत्रधार म्हणून पाहिले जाते. आर्थिक विशेषीकरण आणि भेदभावामुळे निर्माण झालेले क्रॉस-कटिंग विभाजन सामाजिक संघर्ष कमी करतात.

अलिकडेच लोकशाहीकरण आणि सुशासन हे राजकीय विकासाचे घटक आणि विकसनशील क्षेत्रे आणि कम्युनिस्टोत्तर समाजांमध्ये शाश्वत आर्थिक विकासासाठी परिस्थिती म्हणून चित्रित केले गेले आहे. कायद्याचे राज्य (आणि अशा प्रकारे मालमत्तेच्या हक्कांचा आदर) आणि नागरी समाजाचा विकास देखील समाविष्ट आहे, जरी लोकशाहीकरणाशी असलेले संबंध नीट समजलेले नाहीत. उदाहरणार्थ, अनुक्रमणिकेवर वादविवाद आहे, म्हणजेच उदारमतवादी लोकशाहीकडे वाटचाल खरोखर शक्य होण्यापूर्वी कायद्याचे राज्य आणि काही प्रमाणात सहकारी जीवन अस्तित्वात असले पाहिजे की नाही यावर. मानवी हक्कांचे अंतर्भाव हा आणखी एक मध्यवर्ती मुद्दा आहे.

काही विभाजित समाजांसाठी, जसे की माजी युगोस्लाव्हिया आणि विशेषतः जागतिक बँकेने कमी उत्पन्न असलेल्या देशांना तणावाखाली म्हटले आहे, राजकीय विकासाची कायमची समस्या ही राजकीय उदारीकरण आणि लोकशाहीकरणासह राजकीय स्थिरता कशी जोडायची हे आहे. आणखी एक आव्हान म्हणजे तीव्र आर्थिक पुनर्रचनेच्या दरम्यान लोकशाही संक्रमण आणि एकत्रीकरणाचे रक्षण करणे, जिथे ते लोकांमध्ये असंतोष निर्माण करते आणि राजकीय अतिरेकीपणा वाढण्याची धमकी देते. राजकीय विकास केवळ औपचारिक संवैधानिक आणि संघटनात्मक व्यवस्थांवरच नाही तर वास्तविक राजकीय संबंधांसारख्या अनौपचारिक संस्थांवर देखील परिणाम करतो, उदाहरणार्थ संरक्षक क्लायंटलिझम. अशा प्रकारे वृत्ती आणि राजकीय संस्कृतीतील बदल देखील प्रासंगिक आहेत. हे सर्व राजकीय विकास बाहेरून किती दूर आयात केला जाऊ शकतो किंवा लादला जाऊ शकतो यावर मर्यादा घालते.

आत्मनिर्भरता म्हणजे देशांतील साधनांचा पुरेपूर वापर करून घेणे हा आहे. यात परदेशी सहाय्य नको ही भूमिका नसून, सरसकट परदेशी मालावर अवलंबित्व नको ही भूमिका आहे.

आत्मनिर्भरतेचा अर्थ

जागतिक पातळीवर एकमेकांच्या सहकार्याने धोरण निश्चिती करून सगळ्याच देशांनी आपापले भले करून घ्यावे आणि एकमेकांच्या हिताला जाणीवपूर्वक बाधा न पोहचवता आपले हितसंबंध सुदृढ करावेत, अशी जागतिकीकरणाची व्यवस्था मागील शतकात रूढ झाली. पण एकविसाव्या

शतकामध्ये त्यात काही महत्त्वाचे बदल होत आहेत. जगभर स्वतःच्या देशापुरता विचार करणारी नवी विचारधारा बलवत्तर होऊ लागली आहे. यानिमित्ताने अर्थकारणाच्या आणि समाजकारणाच्या दृष्टिने या जागतिक व्यवस्थेकडे पाहणे, आवश्यक ठरले आहे.

एकविसाव्या शतकाचा विचार केल्यास गेल्या वीस वर्षात जागतिक पातळीवर मोठा प्रभाव पडेल, अशा तीन प्रमुख घटना विचारात घेता येतील. २००८ मध्ये अमेरिकेत आणि नंतर जगभर मंदीच्या रूपात उद्भवलेले सबप्राईम क्रायसिसचे संकट, युरोपियन युनियन मधून ग्रेट ब्रिटनचे बाहेर पडणे म्हणजेच ब्रेक्झिट आणि सध्यस्थितीत आपण सगळेच अनुभवतो आहोत तो Covid-19 चा भयानक प्रसार. या तिन्ही घटनांनी जगाची विचार करण्याची पद्धती बदलली आहे.

खासगीकरण-उदारीकरण-जागतिकीकरण या धोरणांचा १९९१ साली स्वीकार केला. त्याचे फायदे अधिक आणि तोटे कमी अशी वाटचाल, आपण सर्वांनी अनुभवली. गेल्या वर्षभरापासून जागतिक पातळीवर स्वयंसिद्धता, आत्मनिर्भरता, अशा वेगवेगळ्या नावाने जागतिकीकरणाचा प्रवाह बदलण्याचा प्रयत्न सुरू आहे. आपले तेच चांगले आणि बाहेरचे ते परके असे लोकांच्या मनात बिंबवले जाऊ लागले आहे. अमुक एका धोरणामुळे आपलाच फायदा होईल का? तसेच तमुक धोरणामुळे दुसऱ्याचा फायदा होईल, तर अशी धोरणे आपण का आखावीत? अशा विचारांना जागतिक पातळीवर हळूहळू लोकप्रियता मिळायला सुरुवात झालेली आह

आत्मनिर्भरतेचे अर्थकारण

आत्मनिर्भरता या शब्दाचा शब्दशः अर्थ आणि आणि धोरणात्मक पातळीवरचा अर्थ न समजून घेतल्याने अशी गफलत होऊ शकते. ज्या नवीन आर्थिक धोरणाने गेल्या पंचवीस वर्षात भारतीय अर्थव्यवस्थेने कात टाकली, तो विचार मुक्त बाजारपेठा आणि नियंत्रित स्वातंत्र्य यावर अवलंबून आहे, आधारलेला आहे.

प्रसिद्धी मिळण्यासाठी आणि लोकांचे समाधान करण्यासाठी केल्या जाणाऱ्या घोषणा आणि देशाच्या दीर्घकालीन विकासासाठी आखलेली धोरणे यात फरक असतो. हे न कळल्यामुळेच जागतिक पातळीवर मुक्त अर्थव्यवस्था आणि उदारमतवादाच्या मॉडेलवर टीका सुरू झाली आहे. तसेच असेच प्रोटेक्शन मॉडेल आपल्याकडे असावे, असा विचार अनेक देशांमध्ये दृढ होत आहे. मात्र भारताने याला बळी न पडता, जे आपल्यासाठी फायदेशीर असेल आणि ते जेथून मिळणार असेल ते मिळवण्याची प्रक्रिया सुरू ठेवावी.

जागतिक पातळीवरील गुंतवणूकीचे प्रवाह बदलण्याची वेळ जवळ आलेली आहे. विकसित देशातील व्याजदर पाहता मोठ्या प्रमाणावर पैसा विकसनशील अर्थव्यवस्थांमध्ये गुंतला तर, त्यावर योग्य परतावा मिळतो म्हणून परदेशी गुंतवणूकदार भारतासारख्या देशांकडे अधिक प्रमाणावर यायला लागले तर त्यात आश्चर्य वाटायला नको. या पार्श्वभूमीवर आपले व्यापारी धोरण अधिक सुलभ असायला हवे. १९५० ते १९९० च्या कालावधीत सुरुवातीला पंचवार्षिक योजनांच्या आधारे आर्थिक वृद्धीचा मार्ग आपण निवडला. कागदोपत्री मिश्र अर्थव्यवस्थेचा स्वीकार केलेला असला तरी, शासकीय स्तरावरील लायसन्स राज मुळे परदेशी गुंतवणूक हा शब्दसुद्धा शिवी वाटावा असा होता. खाजगी गुंतवणूकदारांना जिथे उद्योगाचे स्वातंत्र्य नाही तेथे परदेशी गुंतवणूकदारांना काय असणार हा प्रश्न अनुत्तरित राहातो.

परदेशातून आयात केल्या जाणाऱ्या वस्तूंना समर्थ पर्याय म्हणून, देशातच उत्पादनाची निर्मिती करण्यासाठी सर्वप्रथम आयात करावीच लागते हे विसरून चालणार नाही. उदारीकरणाच्या आधी भारतातील आयातीवरचा कर इतका जबरदस्त होता की तो कर होता? का आयात होणारच नाही यासाठी केलेली ती सोय होती, असा प्रश्न पडेल. विकासासाठी आवश्यक असलेले परदेशी तंत्रज्ञान भारतात आणण्यासाठी धोरण अनुकूलता असावी लागते, हे लक्षात न ठेवल्यामुळे आपण सर्वच आघाडीवर मागे पडलो. इन्फोसिस, टाटा कन्सल्टन्सी सर्व्हिसेस यांसारख्या आत्ता महाकाय झालेल्या कंपन्यांच्या उभारणीमध्ये शासकीय पातळीवर आलेले अडथळे हे सर्वाधिक होते. सरकारची भूमिका नायक नसून सूत्रधाराची आहे, हे समजेपर्यंत ऐंशीचे दशक उजाडायला लागले.

जगातील सर्वाधिक तेजीने वाढणाऱ्या अर्थव्यवस्थापैकी एक जरी भारत असला तरीही चीन आणि भारत यांच्या अर्थव्यवस्थेच्या आकारामध्ये प्रचंड मोठी तफावत आहे. देशातील शेतीवर आणि प्राथमिक क्षेत्रावर अवलंबून असलेली लोकसंख्या आणि अन्य क्षेत्रातील लोकसंख्या याचा धोरणात्मक विचार करण्याची वेळ जवळ आलेली आहे. स्वातंत्र्यप्राप्तीनंतर घडून आलेल्या हरितक्रातीमुळे आपण तेव्हा अन्नधान्यांच्या बाबतीत बहुतांशी स्वयंपूर्ण झालो होतो.

आज भारत अन्नधान्याच्या बाबतीत तांदूळ आणि गहू वगळता अजिबात स्वयंपूर्ण नाही. डाळी तेलबिया यांच्या बाबतीत स्वयंपूर्णतेची ही परिस्थिती नाही. एकीकडे शेतकऱ्यांच्या आत्महत्या, पिकाला भाव न मिळणे हे गंभीर प्रश्न, तर दुसऱ्या बाजूला कृषी उत्पादनाची करावी लागणारी आयात, अशा कचाट्यात आपली अर्थव्यवस्था आहे. त्यासोबतच सेवाक्षेत्राचा अर्थव्यवस्थेतील

वाटा वाढतोच आहे. वाढत्या सेवा क्षेत्राला कारखानदारी क्षेत्राची जोड मिळणार नाही, तोपर्यंत फाईव्ह ट्रिलियन डॉलर हा अर्थव्यवस्थेचा जादुई आकडा गाठता येणे निव्वळ अशक्य आहे.

शेती आणि कारखानदारी या दोन्ही क्षेत्रात अत्यंत प्रभावशाली बदल घडवून, आणण्यासाठी अत्याधुनिक तंत्रज्ञान आणि त्यासाठी गुंतवणूक होणे आवश्यक आहे. शेतीवरील अवलंबित्व कमी करून अतिरिक्त मनुष्यबळ कारखानदारी क्षेत्रात वळवले तर दोन्ही क्षेत्रांचे भले होऊ शकते पण मुद्दा आहे कारखानदारी क्षेत्र वाढेल तरी कसे ?

चीनचा कारखानदारी क्षेत्रांमधल्या दबदबा चीनच्या धडाडीच्या धोरणांमध्ये आहे. कित्येक किलोमीटर क्षेत्रात पसरलेली अवाढव्य औद्योगिक शहरे आणि त्या शहरांना जोडणारी तितकीच सक्षम रस्ते आणि रेल्वे यांची सुविधा, तयार झालेला माल जगाच्या कानाकोपऱ्यात पोहोचवण्यासाठी चोख बंदरांची व्यवस्था आणि अशा सर्वच बाबतीत चीन आपल्या कैकपटीने विकसित आहे. यासाठी लागणारी प्रचंड आर्थिक गुंतवणूक सरकारच्या खिशातून होणे कठीण आहे. त्यामुळे परदेशी गुंतवणूकदार आणि खासगीकरणाच्या माध्यमातूनच आर्थिक जुळवाजुळव करता येईल.

गेल्या काही वर्षांपासून आंतरराष्ट्रीय राजकारणात चीनचे स्थान विश्वासार्हतेच्या मापदंडावर काहीसे घसरत चालले आहे. त्यातच covid-19 च्या प्रसाराला चीनच कारणीभूत ठरल्यामुळे भविष्यात चीनवर अवलंबित्व राहू नये, यासाठी विकसित देशातील बड्या कंपन्या नक्की कंबर कसणार आहेत.

तंत्रज्ञानाचा विकास आपापल्या देशात करायचा आणि उत्पादने चीनमधून बनवून घ्यायची हे मॉडेल जवळजवळ सगळ्याच युरोपियन, अमेरिकन, जपानी कंपन्यांनी वापरले आहे. मात्र अलीकडील काळात चीनला एखादा पर्याय मिळू शकेल का, यासाठीची चाचपणी करण्यास सुरुवात झालेली आहे. अचानक सगळे उद्योग धंदे भारतात येतील अशी दिवास्वप्ने बघण्यात काही अर्थ नाही, पण सामरिक आणि भौगोलिकदृष्ट्या भारताने आपली ओळख उत्पादनकर्ता देश अशी निर्माण करायला हवी. मोठ्या प्रमाणावर स्वस्तात मनुष्यबळ उपलब्ध करून देण्यासाठी जे धोरणात्मक बदल करावे लागतील ते नक्कीच करायला हवेत.

कायद्याच्या कचाट्यात अडकून गुंतवणुक निरूपयोगी ठरायला नको, यादृष्टीने एक आश्वासक मित्र म्हणून आपली प्रतिमा निर्माण व्हायला हवी. यामुळे भारत आपले स्वत्व गमावून बसेल किंवा बहुराष्ट्रीय कंपन्यांची गुलामगिरीच आपण ओढवून घेऊ, असा गवगवा सुद्धा नक्कीच केला जाईल. जागतिकीकरण उदारीकरण आणि खासगीकरणाच्या धोरणाला असाच विरोध करत राहिल्याने,

सत्तरीच्या दशकात आणि ऐंशीच्या दशकात आपण बऱ्याच संधी गमावून बसलो आहोत. ती चूक पुन्हा करून चालणार नाही.

फक्त ग्राहकोपयोगी वस्तू, चैनीच्या वस्तू, मोटार गाड्या यांचेच मॅन्युफॅक्चरिंग हब भारत असेल असे नाही. कृषिमाल, खाद्य आणि अखाद्य वस्तू, दुग्धजन्य पदार्थ या उत्पादनांचीसुद्धा उत्पादन आणि निर्यात झाली पाहिजे. यासाठी परदेशी उद्योजक, भांडवलदार, गुंतवणूकदार यांच्याशी फटकून वागून चालणार नाही. तंत्रज्ञानाच्या बळावर आणि स्वस्त मनुष्यबळ असल्यामुळे व्हिएतनाम आणि बांगलादेश यांसारखे देश विकसित देशातील कंपन्यांसाठी मॅन्युफॅक्चरिंग हब म्हणून आकारास येत आहेत या पार्श्वभूमीवर भारताने आपली स्वतःची जागा निर्माण करण्यासाठी हालचाली करायला हव्यात.

आत्मनिर्भरता या शब्दाचा अर्थ देशांतर्गत लोकसंख्येचे पालन-पोषण योग्य पद्धतीने करण्यासाठी देशांतर्गत संसाधनांचा पुरेपूर वापर करून घेणे हा आहे. यामध्ये परदेशी सहाय्य नको ही भूमिका नसून, सरसकट परदेशी मालावर अवलंबित्व नको ही भूमिका आहे.

जागतिक व्यापारातील खुलेपणा

चीन आणि अमेरिका यांच्यातील व्यापार युद्ध नक्की भारताच्या पथ्यावर पडेल का नाही, हे आगामी काळच ठरवेल. व्यापारातील अडथळे निर्माण करणे, आयात निर्यातीवर भरमसाठ कर लावणे यामुळे कोणत्याही देशाचे भले होत नाही. व्यापार जेवढा मुक्तपणे होईल तेवढाच व्यापारात भाग घेणाऱ्या देशांना त्याचा फायदाच होतो त्यामुळे खुलेपणा जपण्यात भारताने पुढाकार घ्यायला हवा.

संदर्भ सूची:

१)डॉ. फडिया बी.एल, राजनीति विज्ञान प्रतियोगिता साहित्य 2006 पृष्ठ क्रमांक 2.71

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