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Ascending Bharat Cashless Economy

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Abstract: The concept of Cashless Economy in emerging Economy is evolving with technological innovation, its order of the day world over. Digitalization of Payments System globally has gained ground with planning, for safety, security, riskless, cost Effective, in the economic interest of stakeholders and for the welfare of Nation with Lead by Central Banking Authority, i.e. Reserve Bank of India and Government of India, in the Society of Nations.

Keywords: Cashless, more digitalization of payments settlement, in the Economy for effective governance, cost saving, security, safety of money management, financial transactions effective Facilitation of domestic as well as international stakeholders.

I.

AN INTRODUCTION:

To be @ Home, to celebrate, "International Day of Banks", either with no, or less Cash; aesthetically: FOR EVERY YOU: IDEAL IS, BUT FORMALISED MORE THAN IDEA "FOR MORE IS, CBDC".

'CENTRAL BANK DIGITAL CURRENCY':IS DIGITAL FORM OF CURRENCY NOTES ISSUED BY A CENTRAL BANK.THE ELECTRONIC RUPEE WILL PROVIDE AN ADDITIONAL OPTION TO THE CURRENTLY AVAILABLE FORMS OF MONEY. (Concept Note on Central Bank Digital Currency FinTech Deptt.RBI Oct.2022)

India is Bharat has been steadily moving towards a cashless economy: "LESS FOR MORE."A cashless economy refers to a system where digital transactions are the primary means of conducting Finance and Banking transactions, and physical currency is used to a lesser extent. Sensibly-Artificial Intelligence included: Banking and Finance is taken to mean: Sense of Using Money and Banking: Purposive Borrowing for Lending Establishments and People behind It. Its Art and Science of Money Management.

"Money is matter of Functions four: Medium Measure, Standard and Store". Economist Walker. There are several benefits associated with transitioning not only Institutions of pragmatic Political Economy but to a cashless economy with Treasury and Central Banking Authority- Reserve Bank of India in Sovereign India. Firstly, it can drive economic growth by reducing the cost of handling and processing physical currency. By promoting digital payment systems, the

expenses related to printing, storing, and transporting cash can be significantly reduced. This, in turn, can lead to increased productivity and efficiency in the economy.

Furthermore, a cashless economy encourages the development and adoption of financial technology (fintech) solutions. With the rise of digital transactions, there is a growing need for innovative payment platforms, mobile wallets, and other fintech solutions. This creates opportunities for investment, entrepreneurship, and job creation in the fintech sector.

While the Indian government has taken steps to promote a cashless economy, there are challenges to be addressed. One of the major challenges is changing the mindset of the population, as many people in India still prefer dealing in cash. Educating and creating awareness about the benefits of digital transactions, ensuring digital infrastructure in rural areas, and enhancing cybersecurity measures are some of the steps needed to promote a cashless economy in India.

In summary, the transition to a cashless economy in India can have numerous benefits, including cost savings, increased investment in fintech, and improved efficiency. However, addressing challenges like mindset change and infrastructure development is crucial to fully realize the potential of a cashless economy in India

II.

Objectives of Research Study Project:

1.

An attempt to understand how meaningfully cashless economy be useful, in transformed digitalization, as regards ICT advancement, reduction in cost of banking transactions, any Time, anywhere banking with wireless telephony how can it be made possible, available in rural and semi urban different demographics for banking clientele .

2.

To understand the situational problems relating to establishments and People behind them. For want of connectivity, fintech literacy, constant vigil, with continuous monitoring, training, awareness and security threats to be guarded against, system to be put in place.

3.

Likely emerging challenges in respect of monetary, banking and financial intermediation, issues relating to monetary stability and policy in the sphere of monetarism. Electronic Audit and inspection control for credit creation and supervision, system to be put in place.

4.

To understand as to how opportunities emerged post switch to cashless economy on counts of cost, benefits used for growth with technological development. How banking can be enabled for marketing as regards sale of their services to customers, on line.

5.

Globally in changing economic scenario with advent of innovative technology challenges on counts of hacking, phishing and virus attacks required to be prevented, averted; In the comity of Nations: with different legal systems likely conflicts of laws, litigation, may arise in such situations systems like arbitration ;to ,conciliation be put in place to lead to enrich mutual

economic interest, internationally, with such vulnerability, requires timely solutions. Accordingly, preparedness is required.

III.

Research Methodology:

Information, Data, Secondary as well as evidential empirical Primary information is used in the form of Books, Periodicals, Journals, Magazines, Interviews, Testimonies, and Websites for research project study purpose.

Problems of a Cashless Economy

EXHIBIT 1.

1.Cashless Economy, Cause to Effect want of resilience in Commerce, Banking and Finance, even if, Change is for good, but for, Technological and financial illiteracy more particularly in rural, semi-urban areas of Banking!?
2.Cashless Economy but, causing Style of Life in, especially in Rural Society in the interiors, disrupted esteem at times get hauled.
3.Cashless Economy: Trade being apparatus of the Society will, more than grind; to halt at times!?
4.With Cashless Economy domestic as well as international exchange related situations will galore, causing problems of Trade, risks of litigation.
5.Since, CASH IS SUM TOTAL OF CURRENCY AND COINS, less of it, will multiply problems of Public, monetarism to facilitate general equilibrium in the Economy on counts of liquidity crunch arising due to demand and supply of broad money mismatch in the Rural Economy, especially cash crunch to, i.e. Ranchers, Daily wage Workers, MGNREGA.
6.Cashless Economy cause to effect smoothness and strength of the moving Caravan of Economy, in rural and semi urban areas on counts of connectivity. Issues of infrastructure is teething problem requires to prevented, cured.
7.World over global Leadership failed to avert Trade Wars between one of ones, material concentration, with speculative motives is on increase, cause to effect metaphysics on counts of space, motion and time, competition apart. Globally digital currency is in formative stage.
8.Switch and or persistence to Cashless Economy with other modes of payment especially digitalization will require to have, robustness, on line off line accessibility, infrastructure, technology and its savvy acceptability, stability, convergence, financial literacy, etc.
9.Operational Risks, Frauds, Cyber Crimes risks internal and external, Petty thefts, will be the Cause to such chaotic situations hit hard Mores of Society.

While a cashless economy is advantageous on counts of Cost, money management, timely liquidity facilitation, Financial Stability and also can bring several benefits, to the stakeholders. There are some challenges associated with its implementation in India:

Digital divide: A significant portion of the Indian population, particularly in rural areas, still does not have access to smartphones, internet connectivity, or even basic banking services. This

digital divide can exclude these individuals from participating in the cashless economy and to fructify avowed goals of gap reduction, discrimination poverty alleviation.

Human Resources Development, Human Resources Management, Training and Development, Optimum and appropriate Placement with adequate delegated authority, responsibility, control and in technological environment with timely Activation is warranted to be put in place with amalgam of technological interface. Lest with kind of robotization in corporatization human touch has been dearer.

Comer comes goer goes brick and mortar remains with Security staff preoccupied with internal work in Banks.

Cybersecurity risks: With the increase in digital transactions, there is an increased risk of cybersecurity threats such as virus, hacking, identity theft, Phishing, internal external sabotage, intrusion and unauthorized transactions for want of diligence and vigil. Many individuals may not have the knowledge or resources to protect themselves from such risks.

Reliance on technology: A completely cashless economy relies heavily on technology infrastructure, including networks, systems, and digital payment platforms. These systems may face technical glitches, outages, or cyber-attacks, leading to disruptions in payments and financial transactions.

Against such situations a kind of disasters management system be put in place.

6.Lack of financial literacy: Many individuals, especially in rural areas, may not be familiar with digital payment systems or may lack the necessary knowledge and skills to use digital platforms effectively. This can hinder the adoption and usage of cashless methods. In order to ameliorate implementation in such problematic situations in rural, semi-urban areas, for less literate and or illiterate clientele special drive with cluster approach requires to be organised to enrich usage adoption effectively.

7.Cash-dependent sectors: Certain sectors of the Indian economy, such as agriculture and small businesses, heavily rely on cash transactions. switching to a cashless economy may be challenging for these sectors, especially if they face issues related to connectivity, lack of awareness, or resistance to change, such kind of attitudinal transformation may be moulded; over a period of time subtle counselling, one to one interaction and a sort of impulse of training and extension services repeatedly necessary change requirements is bound to happen if, given to know fair and friendly ,transparent benefits of technology assimilated.

8.Cost barrier: Some cashless payment methods, such as point-of-sale (POS) machines and mobile wallets, require an initial investment and ongoing charges, which can be a barrier for small businesses and low-income individuals. In the given situations cost effective, cost benefit solutions with alternatives, substitutions requires to be explored for the benefits of clientele as in the aspects of Corporate Social Responsibilities. However, reiterate something for something: Banking is not charity, parasite apart.

9.Privacy concerns: Cashless transactions generate a significant amount of data related to individuals' spending habits and financial behaviour. This data can be vulnerable to misuse or invasion of privacy if not adequately protected. Zero tolerance for dilution of secrecy as set goal objectively be the policy imperative; anonymity for not only consumer protection but also for

financial stability to build confidence and trust in financial market, even against counterfeiting. Accordingly, a sort of flagging, Firewalls, System inbuilt scare crows kind be input for the protection and retention of **Customers' confidence and trust**.

It is essential to address these challenges and problems to ensure a smooth transition to a cashless economy in India. These situational challenges can be converted into opportunities,

To reap: beneficial advantages of Cashless Economy we Indians emulate to be pro CBDC.

Advantages of a cashless economy –

1. At the outset Public will be benefitted. Especially Public Institutions such as Reserve Bank of India, Government of India, et al. Commerce, Trade, Service and Industry on counts of the security, printing cost which runs in thousands of crores of Rupees.
2. Digital Payment Systems with experience usage gained based on UPI, RTGS, IMPS, etc. effective settlements timely made possible.
3. No any recognition to Cryptocurrency GOI banned trading and investments in it.
4. Legal, Regulatory frame work put in place.
5. On line off Line connectivity mode with technological development facilitated.
6. With robustness, infrastructure, governance benefits enriched, risks downed in the financial ecosystem.
7. Direct Benefit Transfer with Financial inclusion may avert corruption.
8. CBDC: legal framework is compliant as regards domestic and international, relating to Terror funding and money laundering will cause to have zero tolerance effect, of course condition precedent, effective implementation is put in place.
9. Cashless money transactions with non-anonymity will enrich esteem.

Financial Inclusion: Moving towards a cashless economy can provide greater access to financial services for marginalized populations. Digitization of payments allows people without bank accounts to participate in the formal financial system, promoting financial inclusion and reducing the reliance on cash-based transactions.

Reduced Corruption: Cash transactions often facilitate corruption and money laundering. By promoting digital transactions, a cashless economy can help to curb these illegal activities as it leaves a trail of every transaction, making it easier to detect and prevent corruption.

Increased Efficiency: Cashless transactions are faster and more efficient compared to cash transactions. Digital payment methods allow for instant transfers, eliminating the need for physical handling of cash and reducing transactional delays.

Cost Savings: Cash handling and management incur significant costs for businesses and the Government of India. Adopting a cashless economy can reduce expenses related to printing, storing, securing, and distributing cash, resulting in cost savings for both businesses and the government.

Improved Safety and Security: Cashless transactions reduce the risk of theft and personal harm associated with carrying and handling cash. With digital payments, the need for physical cash is minimized, making individuals less vulnerable to theft and ensuring a safer environment.

Enhanced Transparency: Digital transactions leave a digital trail that can be easily tracked and audited. This transparency can help combat tax evasion and financial fraud, leading to greater accountability and a more transparent economy.

IV.

CONCLUSION:

The paramount significance of CBDC, the central bank digital currency cannot be over emphasized. Keeping in view its valued utility usability as digital currency. Potentially it holds treasured value with transparency, for effective digital settlements of payment and top of it all economically beneficial to all concerned in financial transactions with almost marginal cost of operation to Central Banking Authority-Reserve Bank of India, Government

Of India. Since, it has blockchain components, features of physical cash, being launched in instalments, its eye opener with lockdown during pandemic; COVID-19 world over, especially in Bharat-Country wide digital payments usage upscaled by about 30% against physical currency ,“Bank for International Settlements Innovation Hub and Monetary Authority of Singapore publish proposal for enhancing global real time retail payments network connectivity”. Therefore, as good as imperative to note that the transition to a cashless economy in the given situation despite challenges of fascinating novelty, Tech-illiteracy considerations, including the need for robust digital infrastructure, cybersecurity measures, and ensuring accessibility for all segments of society: central bank digital currency is order of the day. “LETS BE IN SPRINT MODE! MAY BE ALIKE SNAKE IN THE TUNNEL! FOR OUR “CBDC”, OF RESERVE BANK OF INDIA, GOVERNMENT OF INDIA and all People of BHARAT this is INDIA: to lead in the comity of Nations of International Society.

In the tail, at the end: The “e-Rupee” will be like wine: It will take time to be matured, Old Currency usage deters and to be alike Gold glitters why not wholesomely Welcome cashless Economy!

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Dharma, Religion and Secularism in India

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The Indian social order has developed over centuries from a variety of sources like cultural practices, sacred texts, philosophical movements, as well as locally prevalent popular beliefs. Thus, from the very early Vedic period, the Rig Veda (composed around 1200-1000 BC.)- and subsequently the numerous interpretation of the Rig Veda and other four Vedas in the form of Upanishads, the Smritis or Dharmasastras, the eighteen Puranas- all prescribed that this social order be governed by an malleable code based on '*Vasudhaiv Kutumbam*' or the welfare of all. This malleable code, referred to as the Sanatana "Dharma", has always focused more on a vast array of socially useful behavioral practices rather than any dogmatic religious observances. As such Sanatana Dharma is not a mere religion. It is more is more than a just a religion. It is a culture, a way of life, a code of behavior, whose defining characteristics, can be briefly enumerated as the following:

- **Non- Conclusive**: Sanatana Dharma holds that while scriptures can be helpful in the quest for truth, truth cannot be found by scripture alone. Instead a path of experiential realization and Self-discovery is more appropriate in this context. In other words Dharma is not inclined towards a conclusive religious dogma.
- **Non- Exclusionary**: As Sanatana Dharma not conclusive or identified with a specific doctrine, it does not divide the world into the believers (Truth- sayers) and the non-believers (ignorant). Thus, Dharma is all-encompassing and embraces all truth without discrimination.
- **Non-Divisive**: in this context, since there is a continuum of "truth" among individuals, the need for converting others to a particular religious imperative is absent in Sanatana Dharma. Sanatana Dharma does not seek conversions; it accepts truth in any or all the ways it manifests. In this way of life every individual is left free to explore their respective beliefs and practices without any need for subjugation to any artificial conformity.

Due to its aforementioned characteristics, Sanatana Dharma does not obviously refer to a singular religion, religious code or, faith, but to the moral and ethical issues pertaining to individual behavior and statecraft. It is sometimes also referred to as a "Family of religions" as opposed to a singular, organized monolithic religion. Thus, though the Sanatana Dharma accepts that what is true (the *Brahma*) is one, it also accepts the manifestation of this truth in up to 333 million gods, because it believes that this vast number represents the infinite forms of truth- god is in truth, god is in everything.

As god in its multiple forms represent the truth, in the Sanatana Dharma, this Dharma only emphasizes a code of behavior entailing good conduct and respect towards all representing god. This code of behavior actualizes itself by referring to the four proper goals or aims of a human life- the four *Puruṣārthas*- *Dharma* (righteousness and morality), *Artha* (economic prosperity),

Kama (physical and psychological pleasure) and *Moksha* (spiritual liberation and self-actualization).

These four proper goals or aims of a human life can be elaborated in the following manner:

Dharma: Dharma means individual duty as well as a set of social standards which can steer people towards a socially productive and cooperative way of living. To better comprehend this concept of Dharma recourse may be taken of the Bhagwad Gita. This text defines Dharma in terms of its two usages i.e,

1. **Personal usage- Social obligations/ Duty(Dharma)**: In the **Bhagwad Gita**, Lord Krishna describes the physical form as inherently destructible while the spirit residing within this mortal physical form as indestructible and eternal. As such at a time of war the warrior should not hesitate in his duty (of warring) with aggressors even if the happen to be his own relatives.(Chapter II; Verse 18)

अन्तवन्त इमे देहा नित्यस्योक्ताः शरीरिणः।

अनाशिनोऽप्रमेयस्य तस्माद्युध्यस्व भारत॥

In this **same text** Lord Krishna again says that one only has the right to perform his prescribed duties, not to the consequences/ fruits of his actions, by the performance of his duties. One should not think that the results of his actions are ascribable to him as it may lead to negligence in the performance of his duties. (Chapter II; Verse 47)

कर्मण्येवाधिकारस्ते मा फलेषु कदाचन |

मा कर्मफलहेतुर्भूर्मा ते सङ्गोऽस्त्वकर्मणि ||

The Manusmriti (Chapter 6; Verse 92) too elaborates on the concept of dharma in the sense of the Bhagwad Gita and goes on to delineate the ten qualities of Dharma to be internalized by all.

धृतिः क्षमा दमः अस्तेयं शौचं इन्द्रिय निग्रहः |

धीः विद्या सत्यं अक्रोधः दशकं धर्म लक्षणं ||

These qualities can be understood in the following manner:

Sanskrit Term	Meaning
धृतिः	Patience
क्षमा	Forgiveness
दमः	Self- control
अस्तेयं	Honesty
शौचं	Internal & external purity
इन्द्रिय निग्रहः	Control over senses
धीः	Strong mindset

विद्या	Knowledge
सत्यं	Truthfulness
अक्रोधः	Forsaking anger

2. **Social usage- Divinely ordained virtuous social order (Dharma):** In the **Bhagwad Gita**, Lord Krishna also says that he appears in every era for the salvation of the virtuous, the destruction of the vicious and, simultaneously the desirable establishment of Dharma. (Chapter IV; Verse 8)

परित्राणाय साधूनां विनाशाय च दुष्कृताम् ।

धर्मसंस्थापनार्थाय सम्भवामि युगे युगे ॥

Both the abovementioned connotations of Dharma are synergetic in the sense that adequate performance of one's social obligations/ Duties aids in the establishment of a virtuous social order and, conversely, the establishment of a virtuous social order aids in the adequate performance of one's social obligations/ Duties.

Artha: Artha can be loosely translated as the wealth and power for raising a family and for the upkeep of a household Kautiliya's Arthasastra states that "artha is the sustenance or livelihood (*Vratti*) of men; in other word, it means 'the earth inhabited by men'... With artha understood by implication, in the sense of the earth where men live and seek their material well-being, it ceases to be the goal pursued by individuals and appears as the means of ensuring the well-being of men in general...It is thus defined as the *shastra* (text) which shows how this activity of the acquisition and protection of the earth should be carried out."(Kangle, 2010)

Kama: *kama* generally refers to the desires of pleasure, passion and emotion, inherent in the mundane existence of humans. Specifically it is a bifurcated into *Para- kama* or the higher desire for the ultimate truth/ God and *Apara- Kama* or the baser desire for personal sexual enjoyment. In fact, the inculcation of the orientations of love and compassion is so important in the world-view of the Sanatan Dharma that there is actually a god of love named **Kama** and from his name comes the famous and very ancient Hindu guide to the physical expression of love known as the **Kamasutra**. In this "Kama Sutra," Vatsyayana defines *kama* as pleasure experienced by the senses while in harmony with the mind and soul.

Moksha: In Sanatana Dharma, *Moksha* or enlightenment is the most difficult aim and aspiration of life to achieve. It may take an individual just one lifetime to accomplish or it may take several. However, it is considered the most important final goal of an individual's life and refers to unity with God taking the form of liberation from rebirth, self-realization or, enlightenment.

The aforementioned four goals or aims of a human life- the four *Puruṣārthas*- in the Sanatana Dharma necessitate a systematic organizational structure for its realization. This organizational structure is the *Āśhrama* system. Elaboratively, *Āśhrama* is a system of life- stages entailing four ashramas: the Brahmacharya (i.e., student), the Grhastha (i.e., householder), the Vanaprastha (i.e., forest dweller), and the Sannyasa (i.e., renunciate).

The concept of Dharma faced its first cultural challenge with the rise of the Mughal ascendancy. Most of the Muslim rulers demonstrated a marked leaning towards their own dogmatic religious sects. Exclusivist Quranic teachings acquired the position of compulsive reverence, at the cost of the voluntary usages of the Sanatan Dharma. The subsequent British rulers too, following a similar 'abrahamic faith', towed the Mughal religious orientation, though in a more subtle manner. Thus, they overtly projected a secular stance by obstructing any of the locally practiced religions to play a deterministic role in the matters of the State, but they passively favored the missionaries of their native faith- Christianity- in their attempts towards conversion of the Indian populace and also provided special protections to religious minorities in the form of Separate Electorates as a matter of State policy.

Thus, in contrast to the traditional concept of Dharma, the 'abrahamic faiths' of both the Mughals and the Britishers were based on a concept of a dogmatically conclusive, exclusionary and divisive religion which can be comprehended in the following way:

- **Dogmatically conclusive orientation:** the abrahamic sense of religion emphasizes that there is only one true religion – their own.
- **Exclusionary orientation:** This orientation entails that only the one true religion is conclusive. This divides the world into the believers (Truth- sayers) and the non-believers (ignorant) - the non- believers being excluded from salvation due to their ignorance.
- **Divisive orientation:** in this context, since there is only one 'truth' to be known, the need for converting others to a particular religious imperative is very much present.

Due to these orientations, unlike the previous environment of 'dharmic' cultural openness, religion becomes the tool for the exclusivist construction of Ethnic and communal identity.

It was the rise of this foreign cultural element-religion- entailing the exclusivist construction of Ethnic and communal identity and the subsequent exclusion based political mobilization that led to the rise of the malaise of communalism in India, necessitating the concomitant rise of demands to its western world antidote in the concept of Secularism. This Western concept of secularism originated in the ideas of **George Jacob Hoyoake** as expressed in his book *The Principles of Secularism*. In Chapter IV of this book he defines secularism which basically undoes many of the fundamental tenets of the abrahamic faiths. According to him:

- The basis of secularism is reason manifest in the free search for truth as well as the free criticism of any alleged 'final' truth.
- "Secularism accepts no authority but that of nature, adopts no method but those of science and philosophy, and respects in practice no rule but that of the (individual) conscience... No sacred scripture or ancient church can be made a basis of belief." (**Hoyoake, 1871**)

Two primary models of secularism have originated from Hoyoake's seminal definition of secularism- the American model and the French model. The American model follows Hoyoake perception of secularism and holds that the state and religion must be strictly exclusive i.e., neither the state nor religion should have a determinant role in the matters of the other. The French model of secularism holds that though the State should maintain its separation from religion and should ensure that any religion does not have a determinant role in matters of State

policy, it should not forsake its authority to interfere in religion, should and when the need arises (Bhargava, 2013).

In reference to Post- independence India, the application of any of the pre- existing western model of secularism was considered unsuitable because-

- 1) Indians were considered “a people with deeply religious moorings”(Munshi, 1967)
- 2) Owing to the partition of India and Pakistan on the basis of religion, it was thought by the Indian Policy Makers that the Muslim population remaining in India had to be assuaged via special provisions (Rao, 2006)

In this context, after the debates in the post- independence Indian Constituent Assembly, mainly two views of secularism emerged; one was the Gandhian view, and the other was the Nehruvian view. According to Gandhi religion cannot be separated from public life and so secularism in India should be based on ‘*SARVA DHARMA SAMBHAV*’ i.e. equality for all religions. In contrast, Nehru subscribed to a ‘*Dharma Nirpeksha*’ view of secularism entailing that religion should be a private matter and should not enter or guide the public life. The interaction of these two dominant views on secularism resulted in a new concept of secularism emerging in post-independence India, amalgamating the views of both Gandhi and Nehru. Thus, Independent India adopted the following ideas of secularism:

- i. The State shall permit freedom of practicing any religion.
- ii. The State shall not associate with any religion.
- iii. The State shall honor all faiths of equality.

The first two ideas of secularism are similar to its western conceptualization, whereas the concept of secularism and this divergence indicates towards the legitimacy of the Indian concept of Dharma based on the principle of "*Sarva Dharma Sambhavana*".

On the basis of this, Dhavan too has summarized the Indian form of secularism in a trinity which can be enumerated as the following:

- 1) Emphasis on religious freedom
- 2) Emphasis on a participatory secular State which would neutrally assist and celebrate all faiths
- 3) Emphasis on a regulatory and reformative justice, vis- a- vis religion/s, backed by constitutional provisions
(Dhavan, 2001)

Such a secularism based upon Dharma is more relevant to a multi- faith society like India because a western concept of secularism based only upon anti- religious policy/ separation of the Church and the State will not be able to do justice to a country like India having a diversity of religions. It is due to this that Seervai has categorised India as “a secular but not an anti-religious State” (Seervai, 1993).

Corroborating this is the fact that though the Indian Constitution guarantees -

- 1) **The freedom of religion**: Article 25 of the Constitution of India provides for the “freedom of conscience and the right to freely profess, practice and propagate religion.”

- 2) **The freedom to manage its religious affairs:** *Article 26* provides every religious denomination with, *inter alia*, the freedom to manage its religious affairs.
- 3) **The freedom to maintain a distinct language, script or culture:** *Article 29* guarantees any section of citizens having a distinct language, script or culture the right to conserve the same.
- 4) **The freedom of minorities to establish and administer educational institutions:** *Article 30* provides minorities with the right to establish and administer educational institutions, states that such minorities may be based “on religion or language.”

The same Indian constitution also provides for the State’s authority to regulate or restrict “economic, financial, political or other secular activity” associated with religious practice.

Conclusion

The western societies have had an experience of undue and excessive interference of religion in State affairs that abdicated the due space of rational/ scientific thought and, led to the genesis of the ‘Dark ages’ in these countries. As such they also experienced a vehement reaction to religious dogmatism in the form of a *dissociative/ negative demand* for the complete renunciation of religion in the State or public spaces. Consequently, the western concept of secularism is *absolutely neutral towards religion* i.e., a thorough-going *separation of not just religion and state* but in its wider sense also the removal/ minimization of the role of religion in other public spheres. As such it does not actively focuses/assists any religious group and holds that everyone is subject to the same laws irrespective of his or her religion, a dogmatic position akin to the abrahamic religious ideology it purports to oppose.

In contrast, in India, the absence of religious dogmatism, in terms of vindicating the authority of an overreaching singular divine entity / system in the spiritual as well as all mundane affairs, in the majority of the populace has led the word secular (as modified by the concept of Dharma) meaning more than just a dissociative/ negative demand for a thorough-going separation of religion and state. It also *positively* entails *equal respect to all religions*, with *an active focus on protecting the religious minorities and their cultural practices/ personal laws*. This indicates towards pluralism where Individuals are free to practice their religion or belief system without interference or discrimination from the state. Attesting this, the former chief justice of India Justice P.B. Gajendragadkar, has stated, “The State does not owe loyalty to any particular religion as such, it is not irreligious or anti- religious, it gives equal freedom to all religions.”(Singh, 1952)

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भारतातील महिला उद्योजकांच्या समस्या व उपाययोजना

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सारांश (Abstract) :

भारतीय महिला उद्योजकता हे अलिकडे झपाट्याने वाढत आहे. असा सर्वसाधारण चर्चेचा सुर असतांना भारतीय महिला उद्योजकांची वास्तविकता काय? यासंदर्भात तुलनात्मकरित्या अध्ययन केले आहे. देशाच्या आर्थिक विकासात स्त्री उद्योजकांची भूमिका कोणती? भारतीय स्त्री उद्योजकासमोर येणा-या विविध समस्यांचा विचार व त्यावर उपाययोजना याविषयी प्रस्तुत षोधप्रबंधात चर्चा करण्यात आलेली आहे.

कीवर्ड : महिला उद्योजक, विकास, समस्या व उपाययोजना.

प्रस्तावना :

भारताने 1991 मध्ये व्यापक स्तरावर आर्थिक धोरणाचा स्विकार केल्यानंतर सरकारने देशात महिला उद्योजकांची संख्या वाढविण्यासंबंधी प्रयत्न करूनही आजपावेतो सरकारला या उद्दिष्टांमध्ये समाधानकारक यष मिळाले नाही असे दिसत आहे. भारतामध्ये महिला सक्षमीकरण या अंतर्गत मागील काही वर्षांपासून स्त्रियांची उद्योगातील भागीदारी वाढवून कुटूंबांचा आर्थिक स्तर वाढविण्यासाठी सरकारी स्तरावर प्रयत्न सुरु आहेत. सरकारला आज सर्व स्तरावर कळून चुकले आहे की, ख-या अर्थाने देशाचा सर्वांगीन विकास साधायचा असेल तर महिलांचे उद्योगातील योगदान वाढविणे महत्वाचे आहे. यामुळे कुटूंबाच्या उत्पन्न स्तरात वाढ होऊन सोबतच प्रामुख्याने महिला रोजगारात निश्चितपणे वाढ होईल व महिला अधिक सक्षम होईल याकरीता भारतात महिला उद्योजिका तयार करण्यासंबंधी पोषक वातावरण तयार करणे आवश्यक आहे. परंतू मूळात भारताची सामाजिक बांधणी ही अषी आहे की, या क्षेत्राच्या व्यापक विस्ताराबाबतीत षंका आहे. आज अनेक समस्यांना स्त्री उद्योजकांना सामना करावा लागतो तेव्हा अषा अनेक समस्यांमुळे महिला उद्योजकांच्या विकासामध्ये विविध समस्या निर्माण होत आहेत.

आर्थिक विकासाचा विचार करतांना 'उद्योजकता विकास' संकल्पनेचा विचार करावा लागतो व यामध्ये 50 कोटी लोकसंख्या असणा-या महिलांमधून महिला उद्योजकांच्या विकासाचा विचार करावा लागतो. कारण आज महिला उद्योजकांना आपली ध्येय ठरविण्याकरीता व उद्योगातील असामंजस्य कमी करण्याकरीता सोबतच निवडलेल्या उद्योग व्यवसायात निश्चितपणे यषस्वी होण्याकरीता देशपातळीवर हे विचारमंथन आवश्यक आहे. अलिकडे प्रामुख्याने महिला सक्षमीकरणाचा विचार जोर धरत असतांना भारतातील बहुसंख्य आबादी आर्थिक प्रवाहात आणण्याकरीता सरकारचा प्रयत्न आहे. याकरीता उद्योजकतेच्या निकोप वाढीकरीता सरकारचे प्रयत्न सुरु आहेत. देशातील महिला उद्योजकता वाढण्याकरीता विविध नवीन कार्यक्रमांची सुरुवात करण्यात आली आहे. विकासाचा विचार करतांना ज्याप्रमाणे भौतिक

समृद्धी आवश्यक असते व त्याचसाठी सरकारचा प्रयत्न असतो. परंतु या समृद्धीची फळे समाजातील सर्व घटकांना मिळाली पाहिजेत तरच सामाजिक व आर्थिक बदल घडून येतील.

स्त्री उद्योजक :

स्त्रियांची उद्योजकता म्हणजे स्त्रियांनी स्थापन केलेल्या किंवा स्त्रियांकडून ज्यांचा कारभार संचालित होत. भारताच्या दृष्टीकोनातून विचार केल्यास स्त्रियांची उद्योजकता हे स्त्रियांच्या कर्तृत्वासाठी नव्याने उपलब्ध झालेले क्षेत्र आहे. स्त्री उद्योजकतेसंदर्भात भारत सरकारने केलेली समर्पक व्याख्या, "स्त्रियांचे उपक्रम हे लघु उद्योग, उद्योगाशी संबंधित सेवा किंवा व्यावसायिक उपक्रम ह्या स्वरूपात असू शकतात, स्त्रियांच्या उद्योगांचे संघटन व्यक्तिगत मालकीचे उपक्रम, भागीदारी, सहकारी संस्था किंवा खाजगी मर्यादित संस्था ह्यापैकी कोणत्याही पद्धतीने करण्यात आले असावे, स्त्रियांच्या उद्योगाचा कारभार प्रत्यक्षात एक किंवा जास्त स्त्रियांकडून सांभाळण्यात येत असावा, उद्योगाच्या भांडवलामध्ये स्त्रियांचे भांडवल व्यक्तीषः किंवा संयुक्तपणे किमान 51 टक्के असणे आवश्यक आहे."

भारतातील स्त्री उद्योजकांचे प्रमाण

भारतीय महिला उद्योजक पुरुषांपेक्षा कक्षातही कमी नाहीत. सहनशिलता हा निसर्गाने बहाल केलेला गुणधर्म आहे. त्याचबरोबर महिला धाडसी सुद्धा आहेत. हे महिलांनी वेळोवेळी दाखवून दिले. महिला धैर्य, संयम, सद्भाव, सहिष्णुता या नैसर्गिक गुणधर्मांचा उद्योजकतेच्या क्षेत्रातही चांगल्या पद्धतीने उपयोग करित आहेत. तिच्यामध्ये जन्मजात असलेले गुण, त्यांना जाणवणारी वेदना, त्यांना असलेली संवेदना या गुणांच्या आधारे कोणतीही महिला उद्योजकतेच्या क्षेत्रात यशस्वी होवू शकते. आजपर्यंतच्या उद्योजकता या क्षेत्रातील महिलांच्या वाटचालीचा विचार करता भारतीय महिला उद्योजक सुक्ष्म, लघु उद्योगाच्या क्षेत्रात यशस्वी झाले आहेत. तर अनेक महिलांनी देश आणि आंतरराष्ट्रीय पातळीवरसुद्धा आपल्या कार्याचा विस्तार केलेला आहे.

The Global Entrepreneurship and Development Institute (GEDI) या आंतरराष्ट्रीय संस्थेने जगातील काही महत्वाच्या निवडक 77 देशांच्या महिला उद्योजकांचा अभ्यास करून महिला उद्योजकता निर्देशांक स्पष्ट केलेला आहे. 'The 2015 Female Entrepreneurship Index' या अहवालामध्ये आंतरराष्ट्रीय स्तरावर अमेरिका या देशाचा निर्देशांक 82.9 एवढा सर्वाधिक असून हा देश श्रेणी एक मध्ये पहिल्या क्रमांकावर येतो. त्यापाठोपाठ ऑस्ट्रेलिया व इंग्लंड या देशाचा निर्देशांक आहे. विप्लेषणावरून लक्षात येते की, आशिया खंडातील अनेक देशांपेक्षा भारताचा निर्देशांक बराच कमी असून भारताचा शेजारी चीन या देशाचा निर्देशांक 38.3 असून हा देश 48 व्या क्रमांकावर आहे. भारताच्या निर्देशांकाचा विचार करता हा निर्देशांक 25.3 असून भारत जगामध्ये 70 व्या क्रमांकावर आहे. तुलनात्मक विचार करता भारत महिला उद्योजकता निर्देशांकामध्ये महिला उद्योजकतेच्या क्षेत्रात बराच मागे असून या क्षेत्राच्या जलद विकासाची आज गरज आहे. थोडक्यात विकसीत देशाच्या तुलनेत भारतातील महिला उद्योजकांचा विकास कमी आहे.

MSME Annual Report 2011-2012, Ministry of MSME, Govt. of India या अहवालानुसार सुक्ष्म, लघू आणि मध्यम उद्योजकता मंत्रालय, भारत सरकारच्या अहवालानुसार महिला आणि पुरुष उद्योजकांचे 2011-2012 मधील प्रमाण दिले असून त्याची विभागणी ग्रामीण व शहरी भागात केलेली आहे. ग्रामीण भागातील उद्योगाचा विचार करता पुरुष उद्योजकाचे प्रमाण 84.73 टक्के असून महिला उद्योजकाचे प्रमाण 15.27 टक्के एवढे होते. त्याचप्रमाणे शहरी भागातील पुरुष उद्योजक 87.55 टक्के एवढे असून महिला उद्योजक 12.45 टक्के एवढे आहेत. दोन्ही क्षेत्रातील सरासरीचा विचार करता हे प्रमाण पुरुष उद्योजक 86.28 टक्के तर महिला उद्योजक 13.72 टक्के एवढे आहे. एकूणच भारतामध्ये पुरुष उद्योजकांच्या तुलनेत महिला उद्योजकांचे प्रमाण कमी आहे.

स्त्री उद्योजकांसमोरील समस्या :

1. भारतातील स्त्रियांमध्ये स्पर्धेच्या अभाव असल्याने या क्षेत्रात त्या टिकावच धरू शकत नाही. ब-याचदा उद्योग तर स्थापन होतो. परंतू या क्षेत्रातील असलेल्या गाळेकापू स्पर्धेचा विचार करता या संगठीत क्षेत्रासमोर आपण टिकाव धरू शकत नसल्याने उद्योगाच्या यषस्वी वाटचालीमध्ये भारतीय स्त्रीया कमी पडतात.
2. आपला संविधान लिंग भेद मानत नसला तरी समाजात पुरुष प्रधान संस्कृती जोपासल्या जात आहे व या व्यवस्थेत स्त्रियांना महत्वाच्या निर्णय क्षमतेत कमी स्थान आहे. उद्योग स्थापनेचा निर्णय सुद्धा स्त्री कुटूंब प्रमुखाच्या आदेशाषिवाय घेऊ शकत नाही. म्हणून एकीकडे स्त्री सक्षमीकरण करण्यासंबंधी बोलतांना तिच्यामध्ये निर्णयक्षमता सुद्धा वृद्धीगत होणे आवश्यक असते.
3. भारत स्त्री शिक्षणाबाबतीत बराच मागे आहे आणि त्यामध्येही उच्च शिक्षण घेणा-या स्त्रियांचे प्रमाण अगदी कमी आहे. आजही कुटूंबाच्या कुटूंब प्रमुखाकडून फक्त मूलाच्या शिक्षणाकडेच विशेष लक्ष दिल्या गेले आहे. यामध्ये मुलींना कसेतरी शिक्षण देऊन तीचे लग्न करून जबाबदारीतून मूक्त होण्यावर भर असतो. म्हणून शिक्षणाच्या माध्यमातून उद्योग स्थापनेसंबंधी विस्तारासंबंधीच्या जे कौशल्य आवश्यक असते ते वृद्धीगत होऊ शकत नाही.
4. भारतातील महिला स्वभावाने शांत, कमजोर आणि लाजाळू आहेत. उद्योग म्हटला की जोखीम स्वीकारण्याची तयारी ही असलीच पाहिजे. भारतीय स्त्रीया आपल्या मूळ स्वभावामूळे नेमक्या यामध्येच अयषस्वी होतात. उद्योगाचे यष हे पूर्णतः जोखीम स्वीकारण्यावरच अवलंबून असते.
5. अस म्हणतात की, व्यक्तीजवळ जेव्हा काहीच नसते तेव्हा फक्त आत्मविश्वास असला तरी ती व्यक्ती काहीही करू शकते. हा आत्मविश्वास पुरुषांच्या तुलनेत स्त्रियांमध्ये कमी असते कारण भारतीय स्त्री ज्या वातावरणात राहते ते वातावरण कौटुंबिक सुरक्षेचे असल्याने जोखीमेच्या क्षेत्रात ती आत्मविश्वासाने उभी राहू शकत नाही. त्यामूळे एक स्त्री उद्योजक म्हणून ती यषस्वी वाटचाल करू शकत नाही.

6. भारतीय स्त्री मुळात स्वतःच्या कुटूंबात तीच्या कौटूंबिक व सामाजिक जबाबदारीमूळे व्यस्त राहून ब-याचवेळा ती इतर कुठलाही विचार करू शकत नाही. कोणत्याही कार्याकरीता स्व प्रेरणा आवश्यक असते. सोबतच कुटूंबातील पुरुष मंडळीचे सहकार्यसुद्धा तितकेच आवश्यक असते. परंतू ब-याच स्त्रियांची इच्छा असूनही कुटूंबातील विरोधामूळे किंवा असहकार्यामूळे ती उद्योजक म्हणून पूढे येऊ शकत नाही.
7. भारतातील स्त्री उद्योजकांसमोर स्वतःच्या उद्योगाचा विकास करण्यासाठी येणा-या अनेक समस्यांपैकी ही एक सर्वात मोठी समस्या आहे. स्त्रीला एक उद्योजक म्हणून अनेक बाबी सहायक असल्या तरी यषस्वी वाटचालीकरीता उद्योगाच्या विकासाकरीता भांडवलाची गरज पडते ब-याचदा हे भांडवल सहजरित्या उपलब्ध होत नसल्याने उद्योगाचा विस्तार होत नाही. काहीवेळा चालू केलेले उद्योग काही काळानंतर भांडवलाअभावी बंद करावे लागते.
8. भारतीय स्त्रियांना उद्योग स्थापन करतांना सरकारी कार्यालयांद्वारा ज्या विभीन्न लाईसेंस, विज परवानगी, पाण्याची व्यवस्था, बांधकाम, वित्त व्यवस्था, पर्यावरण विभागाकडून परवानगी अशा विविध घ्यायच्या असतात. याकरीता बराच वेळ जातो किंवा या सर्व पूर्तता स्त्री करू शकत नसल्याने ती स्त्री उद्योग स्थापन करू शकत नाही.
9. एक यषस्वी उद्योजक म्हणून स्त्रिला वाटचाल करतांना विपणन कौषल्य तिच्यामध्ये असणे आवश्यक असते. याच कौषल्याच्या आधारावर स्वतःच्या उद्योगातून निर्मित वस्तूचा दर्जा उच्चतम ठेवता येतो, उत्पादन खर्च कमीत-कमी करता येते, याच कौषल्यामूळे आपली वस्तू अधिकाधिक उपभोक्त्यांसमोर पोहचविता येते, स्वतःच्या उद्योगाचा विस्तार करता येतो, अनेक लोकांना रोजगाराच्या प्रवाहात आणता येते व याच कौषल्य षक्तीमूळे सामाजिक विकासाचे एक महत्वाचे घटक म्हणून स्त्री समाजात आपले स्थान निर्माण करू शकते या सर्व बाबी विपणन कौषल्यावर आधारीत आहे. ब-याचदा भारतीय स्त्री उद्योजकांमध्ये या कौषल्याचा अभावी स्त्री उद्योगामध्ये कमी पडत आहे असे दिसून येते.
10. ब-याचदा स्त्रीला एक उद्योग स्थापन करणे जेवढे कठीण वाटत नाही. त्यापेक्षा उद्योग स्थापन झाल्यानंतर त्याचे प्रबंधन करणे, योग्य नियोजनाचा वापर करून उद्योगाचा विस्तार करणे त्रासदायक होत असते आणि परिश्रम घेण्यामध्ये आपण कुठे मागे पडलो तर उद्योगाचा विकास खूंटत असतो. उद्योग हा लहान असो की मोठा फक्त आणि फक्त प्रबंधकीय नियोजनाच्या कौषल्यावरच उद्योगाचे भविष्य अवलंबून असते. स्त्री याबाबतीत ब-याचदा मागे पडत असते. त्यामूळे जषा विकासाची अपेक्षा आपण करतो. तेवढा विकास त्या उद्योगाचा होत नाही.

उपाययोजना :

आज जिल्हा स्तरावरील 'जिल्हा उद्योग केंद्राला' स्वायत्तता प्रदान करून अधिक मजबूत करणे आवश्यक आहे व याकरीता वित्तिय अधिकारात वाढ करणे गरजेचे आहे. षक्य असेल तर तालुकास्तरावर जिल्हा उद्योग केंद्राशी समकक्ष संस्था स्थापन करणे आवश्यक आहे. निष्चितपणे

याचा सकारात्मक परिणाम होवून हे क्षेत्र अधिक मोठ्या प्रमाणात विस्तारू शकते. शहरी व ग्रामीण भागातील स्त्रीयांनी स्वयंस्फूर्तपणे उद्योजकतेच्या क्षेत्राकडे आकृष्ट व्हावे या उद्देशाने समाजात मोठ्या प्रमाणावर जाणीव जागृतीचे कार्यक्रम सरकारद्वारा घेण्यात यावे. महिला उद्योजकतेच्या विस्तारातील सर्वात मोठा अडसर म्हणजे भांडवल. महिला उद्योजकांचे हे भांडवल यंत्रसामुग्रीच्या खरेदीवर बरेच खर्च होते. त्यामुळे महिलांना अनुदानावर आवश्यक यंत्रसामुग्री पुरविल्या गेली तर उद्योग उभारणीसाठी मदत होवून महिला उद्योजकांची संख्या निश्चितपणे वाढण्यास मदत होवू शकते. देशामध्ये महिला उद्योजकतेचा विकास करून महिला उद्योगांची संख्या वाढविण्याकरीता सशक्त उपाययोजना करणे गरजेचे आहे. याकरीता सर्वप्रथम लोकसंख्येतील स्त्री-पुरुषांच्या तुलनेत उद्योग उभारण्यासंबंधी किंवा समतोल साधण्यासंबंधात निर्णय घेण्याची गरज आहे. 50:50 या उद्दिष्टाने महिला उद्योजकांची संख्या वाढविण्यावर भर असायला हवा. आजपर्यंतच्या महिला उद्योजकांचा कल लक्षात घेता देशातील सुक्ष्म व लघू क्षेत्राच्या अधिक विस्ताराची आज गरज आहे. देशातील बचत गटांना जर का अधिक सक्षम केल्या गेले तर निश्चितपणे देशामध्ये महिला उद्योजकता या क्षेत्राला बळकटी मिळू शकते.

निष्कर्ष :

आज संपूर्ण जगाने स्त्री उद्योजकांचे देशाच्या अर्थव्यवस्थेतील महत्त्व मानले असतांना त्यांच्या विकासाषिवाय देशाच्या समग्र विकासाचा आपण विचारच करू शकत नाही. त्यामुळे येणारा काळ निश्चितपणे भारताच्या बाबतीत सुद्धा सकारात्मक राहिल यामध्ये काहीही शंका नाही. एकंदरीत आपल्या देशात स्त्रियांच्या उद्योजकतेचा विकास होण्याची फारशी शक्यता नाही असे अनेकांना प्रामाणीकपणे वाटते याचे प्रमुख कारण म्हणजे स्त्री उद्योजकांपूढील समस्या होत असे असले तरी शासन स्तरावरून स्त्री उद्योजकांच्या विकासासंबंधी विस्तृत कार्यक्रम सुरू आहेत व याकरीता जिल्हा उद्योग केंद्र हा जिल्हास्तरावर महत्त्वाची भूमिका पार पाडीत आहे. यासोबतच राज्यवार उद्योजकता विकास केंद्र, माविम, अलिकडील केंद्र सरकारची मुद्रा बँक योजना या माध्यमातून सुद्धा हे क्षेत्र अधिक सक्षम करून देशाच्या नियंत्रीत आणि नियोजनबद्ध विकासात स्त्री उद्योजकांचे योगदान अनन्यसाधारण राहिल याकडे सरकारचे लक्ष आहे.

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A Study of Customer's Problems and Prospects towards E-Banking. with special reference to Nagpur District, Maharashtra

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Abstract:

The main intention of the research paper is to explore current position and prospects of E-Banking in Nagpur District, Maharashtra. After the Corona Period, the face and trends in Banking sector changes tremendously. Banking industry has been gone through various changes after covid-19. E-Banking is now become the indivisible part of the banking sector. E-Banking is a broad term consisting internet banking, telephone banking, mobile banking etc. Now the customer prefer E-banking rather than traditional banking. With paperless working, privacy is the key issue which has been appreciated by the banking circle. Regardless, there are some difficulties and disadvantages in E-Banking. But above E-banking is now much recommended.

Key Words:

Internet Banking, Online Banking, E-Banking, Information Technology, E-payment, Banking Sector.

1. Introduction:

Banking sector is the backbone of a country's economy. Indian banking is the foundation of the state and its people. Indian banking framework, these days, is the center of an Information Technology. Web based Banking or web Banking used by the bank customer on a protected website managed and controlled by the Bank management. The main services in E-Banking includes of National Electronic Fund Transfer (NEFT), Real Time Gross Settlement (RTGS), Electronic Clearing System (ECS), Immediate Payment Service (IMPS) , Credit Cards, Debit Cards, Smart Cards, Mobile and Internet Banking etc.

2. Review of Literature:

E-banking is an innovation when new information technologies merge into traditional banking services. E-banking in today's scenario is a very dynamic concept. It is a kind of self service technology (Dixit & Datta,2010). According to Karjaluo (2002) electronic banking is a construct that consists of several channels of distribution. Daniel (1999) has defined electronic banking as providing banking information, products and services by a bank to customers using a number of different delivery platforms that can be used with different terminal devices such as a personal computer, mobile phone, desktop software, telephone or digital television. E-banking is both transactional as well informative medium. (Vasanthakumari and Sheela Rani, 2010). E-banking involves customers using Internet to operate their bank accounts and obtain information without visiting a bank branch. (Vasanthakumari and Sheela rani,2010). he basic aim of e-banking is to provide services to end consumer so that they can carry out banking transactions through PC or mobile. E-banking has attracted attention of banks, securities trading firms, individual businesses, insurance companies, medium and large scale businesses etc. e-banking is growing because e-commerce has grown at a rapid rate. Internet banking can help in building sound strategies as its impact on cost savings, revenue and satisfaction of customer is tremendous (Gupta, 2008).

3. Objectives of the Study

1. To study problem faced by E-Banking Sector in Nagpur District
2. To analyze customers approach towards internet banking.

3. To study the prospects and future of E-Banking in Nagpur District.
4. To identify technical difficulties in while implementing E-Banking system.
4. Difficulties in E-Banking Services

The following are the difficulties faced by the customers in Nagpur District while using internet banking.

- Less knowledge of technology
 - Customer trust on E-Banking
 - Lack of knowledge of how to handle technology
 - Security Problem
 - Privacy problem
 - Trust Factor
 - Depend on external factor
 - Speed problem of Internet
5. Future Planning of E-Banking
 - Prospects of e-banking
 - Convenience in transaction
 - Multiple Channels – One window facility
 - Responsive Customer Service
 - Financial literacy campaign
 - Increasing Internet Users
 - Assurance Safety and security
 - Less Cost

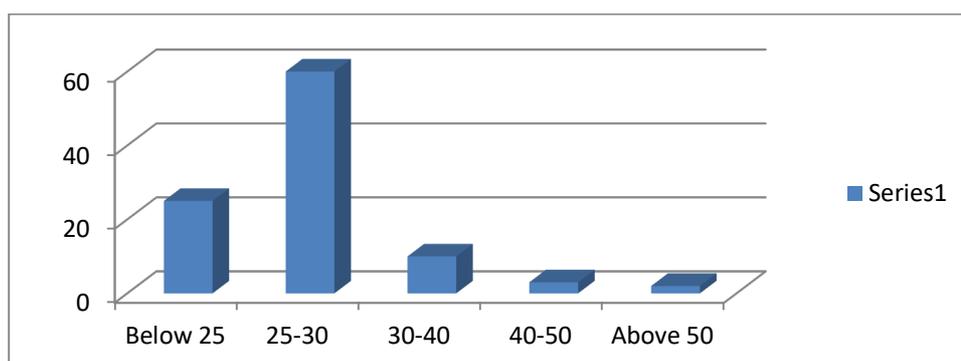
6. Based on primary data and secondary data. Primary data has been collected through observation

7. Data Analysis and Interpretation

Percentage method is used for evaluating the respondents. The scrutiny of each respondent is as follows.

1. Age wise Classification of respondents:

S.N.	Age Group	No. of Respondents	Percentage
01	Below 25	25	25%
02	25-30	60	60%
03	30-40	10	10%
04	40-50	03	03%
05	Above 50	02	02%
	Total	100	100%

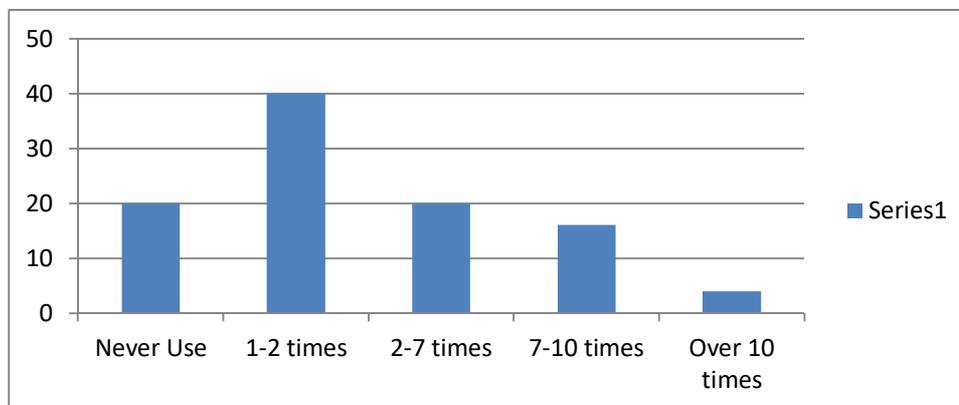


Interpretation: Above table and graph shows 25% include in below 25 age group, 60% in 25-30 age group, 10% in 30-40 age group, 3% in 40-50 age group and 2% are above 45 age group.

2. The respondents using internet banking services in a month:

S.N.	Age Group	No. of Respondents	Percentage
01	Never Use	20	20%
02	1-2 times	40	40%
03	2-7 times	20	20%
04	7-10 times	16	16%
05	Over 10 times	04	04%
	Total	100	100%

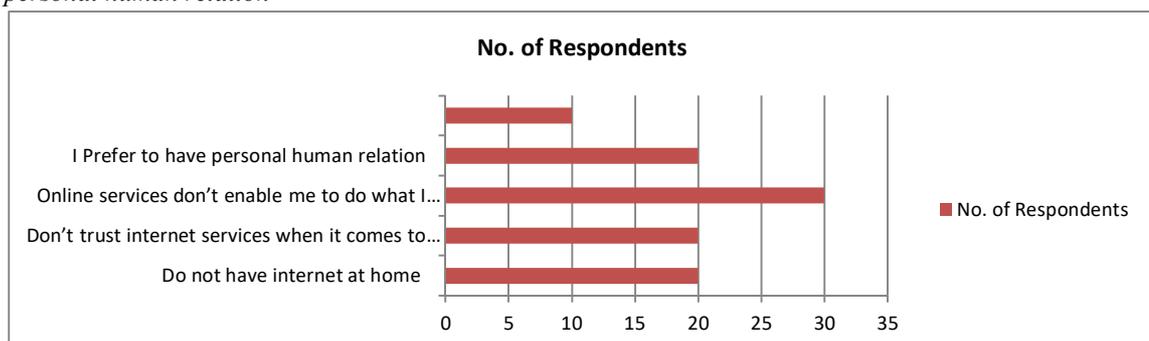
Interpretation: Above table and graph shows that 20% respondents are never using internet banking services, 40% were using 1-2 times in a month, 20% using 2-7 times and 16% using this services 7-10 times in a month.



3. Respondents reason for never using internet banking services

S.N.	Age Group	No. of Respondents	Percentage
01	Do not have internet at home	20	20%
02	Don't trust internet services when it comes to managing my money	20	20%
03	Online services don't enable me to do what I want to do	30	30%
04	I Prefer to have personal human relation	20	20%
05	Other	10	10%
	Total	100	100%

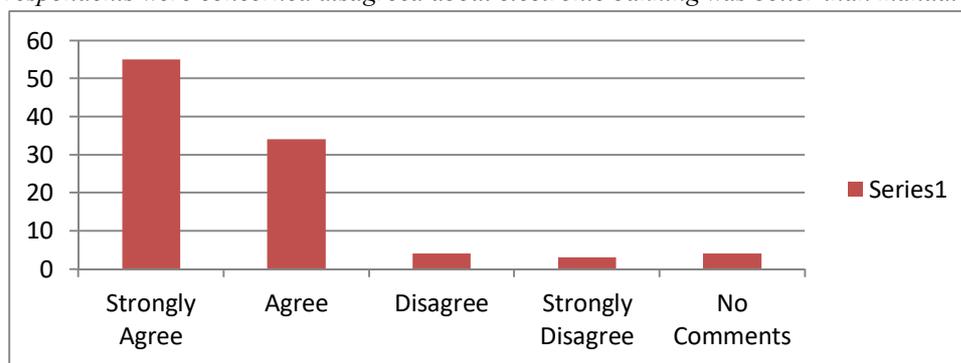
Interpretation: Above table and graph shows that 20% respondents never using internet banking because of do not have internet at home, 20% do not trust internet services when it comes to managing their money, 30% consider online services do not enable them to do what they want to do and 20% prefer to have personal human relation



4. Electronic banking vs manual banking

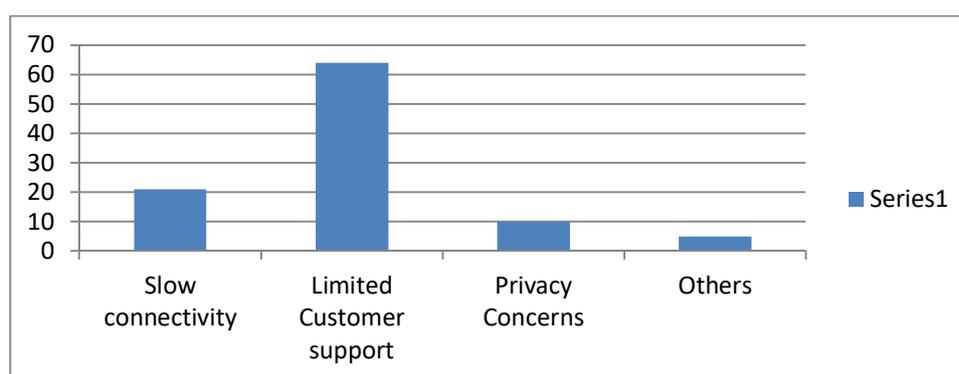
S.N.	Opinion	No. of Respondents	Percentage
01	Strongly Agree	55	55%
02	Agree	34	34%
03	Disagree	04	04%
04	Strongly Disagree	03	03%
05	No Comments	04	04%
	Total	100	100%

Interpretation: It is inferred that above table and graph shows 55% were strongly agreed about electronic banking was better than manual banking, 34% respondents were concerned agreed about electronic banking but only 4% respondents were concerned disagreed about electronic banking was better than manual banking



5. Respondents main problem encounter with internet banking

S.N.	Respondent main problem with internet banking	No. of Respondents	Percentage
01	Slow connectivity	21	21%
02	Limited Customer support	64	64%
03	Privacy Concerns	10	10%
04	Others	05	05%
	Total	100	100%



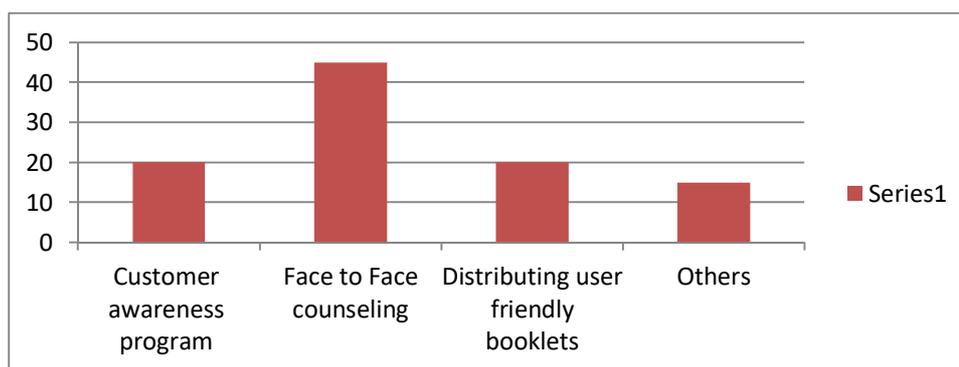
Inference: From the above table and chart it is inferred that 64% consider limited customer supports as the main problem encountered with internet banking and 21% face slow connectivity as the main problem.

6. Important steps taken by banks to motivate customers to use internet banking.

S.N.	Important steps taken by bank to motivate customers to use internet banking	No. of Respondents	Percentage
01	Customer awareness program	20	20%

02	Face to Face counseling	45	45%
03	Distributing user friendly booklets	20	20%
04	Others	15	15%
	Total	100	100%

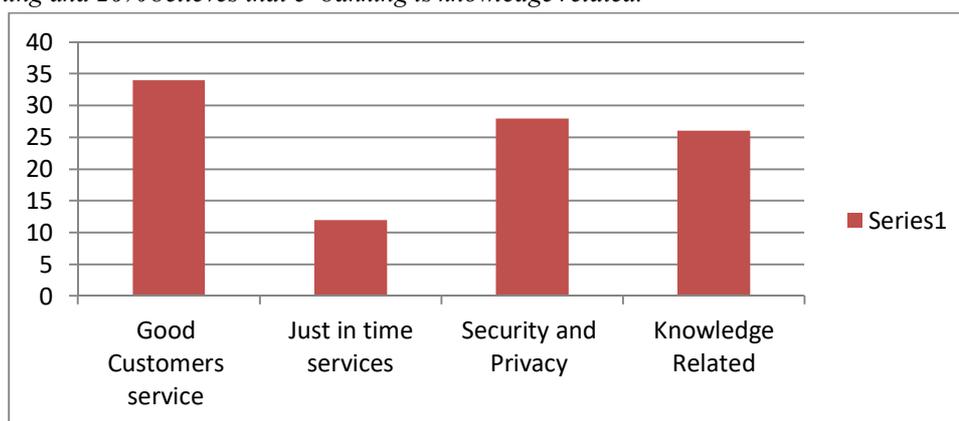
Interpretation: Above table and graph shows that 45% respondents agree that face to face counseling is undertaken by the banks to motivate to use internet banking and 20% states that distributing user friendly booklet by the banks to motivate the use of internet banking.



7. Respondents' reasons for using e-banking

S.N.	Reasons	No. of Respondents	Percentage
01	Good Customers service	34	34%
02	Just in time services	12	12%
03	Security and Privacy	28	28%
04	Knowledge Related	26	26%
	Total	100	100%

Interpretation: From the above figure, we observed that out of 100 respondents, 34% believes in good customer service in internet banking, 12% agreed in just in time services, 28% are happy with security and privacy in e-banking and 26% believes that e- banking is knowledge related.

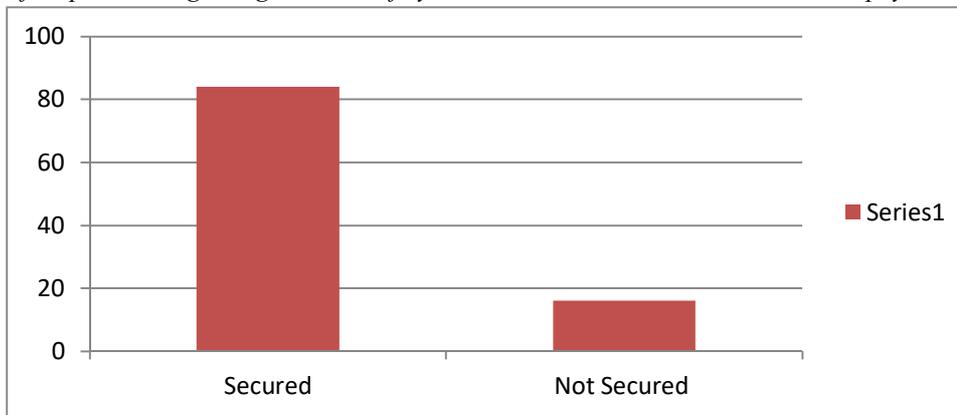


8. Customer perception towards safety and security of e-banking

S.N.	Opinion	No. of Respondents	Percentage
01	Secured	84	84%
02	Not Secured	16	16%
03	Total	28	100%

Interpre

tation: Among 100 respondents, majority of them have faith on safety and securities of electronic banking. It states that 84% of respondents agreeing with the safety. And remain 16% shows that electronic payment is not secured.



8. Discussions

Findings and Suggestions:

Followings are the finding and suggestions for the improvement of smooth and uninterrupted E-Banking Services”

1. This study was conducted in Nagpur, Maharashtra to find out the problems and prospects of customers towards internet banking. The present study is based on 100 sample selected by using purposive sampling technique which involve interview schedule 15 questions. From the above tables and charts, it is interpreted that majority of the respondents comes under the age group 25-30 and most of the respondents are graduates. All of the respondents are holding a bank account and majority among them have faith in internet banking.
2. To improve or overcome the problems of e-banking services in the country, the E-banking systems should be effortless to use, fast and user friendly.
3. Internet banking has been analyzed by banks and customers as a cost saver channel. It saves time and makes out no physical margins.
4. E-banking services should be standardized
5. The Government should implement the cyber laws to ensure proper security about customer’s information.
6. The Government, in collaboration with the banks, should educate and inform its citizens and customers on the workability and effectiveness of E-banking.
7. As e-banking users mostly use ATMs in most cases, the banks should emphasize on providing uninterruptible service.

9. Conclusion

. The research report is based on primary data. The Online banking services of commercial banks have been developing concept in India and across the world. Nowadays, the customers who are using the online services to bank deposits, money transfers, bills payments and some other business transactions always done by the online access. The banks are confronting countless challenges and various opportunities are existing within the banks. Numerous monetary modernizations like ATMs, credit cards, RTGS, NEFT, debit cards, Internet Banking, Mobile banking etc. have amended the expression of Indian banking. But still there is a need to have more pioneering solutions so that the challenges can be solved and opportunities can be availed efficiently by the Indian banks

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Resilience and the standard of living at work for textile workers

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Abstract

Resilience is the ability to cope with life's stresses, prosper, and find meaning in adversity. The positive component influenced by an organization's resilience is the quality of work life. The current study focuses on the relationship between resilience and the quality of life of textile mill employees. A suitable sampling technique was used to choose 150 textile employees (50 clerical staff, 50 permanent skilled workers, and 50 casual skilled workers). Wagnild and Young's (1993) Resilience scale (RS 15) and Gupta's (1982) Quality of Work Life questionnaire were used to obtain a measure of the factors considered. The median scores of the subjects on the Resilience Scale were used to construct resilience criterion groups. The significance of the mean difference between the criterion groups on Quality of Work Life was determined using the Student's test. The findings show a substantial association between resilience and quality of work life: the high resilience group had much higher levels of quality of work life than the low resilience group. The conclusion has implications for designing programs aimed at increasing employees' work-life quality.

Introduction

One of the primary issues confronting industrialized countries is the issue of work-life balance. QWL shows a concern for the human and professional aspects of work. Three exogenous variables that have a major impact on QWL are job happiness, career achievement, and career balance. (Raduan Che Rose and colleagues, 2006). Individual personality qualities such as extroversion, agreeableness, and conscientiousness can all have an impact on QWL.

Individual personality traits may be related to the ability to use and develop human capacity, social integration in the workplace, and workplace constitutionalism (Kaushik et al., 2008). Individual, organizational, and job-related factors that influence quality of work life include career attitudes, orientation, job satisfaction, commitment, role conflict, opportunity to be creative, recognition, work environment, work scheduling, work load, skill utilization, and job variety (Hilton,1987). All of these aspects will leave an impact on employees about their organization, their work, and themselves, which may aid an employee in working successfully in a traumatic circumstance for a higher quality of work life. Workers are growing more educated, skilled, prosperous, and unionized.

New technology has a significant impact on work complexity (Venkatachalam and Velayudhan, 1999).The new technology has no substantial impact on employees' perceptions of work life quality, which reflects more concern for human wellbeing. This involves the creation of employment that are concerned with matters other than technology requirements. Jobs today must focus on meeting human needs as well as meeting technological needs.

In the Indian business, some background characteristics such as education qualification, native/migrant status, income level, and motivational variables show a substantial link with managers' quality of work life (1996). Needs, organizational climate, social standing, social

acceptance, growth, and responsibility all have an impact on work life quality. Extroversion, agreeableness, conscientiousness, understanding, and impulsivity are also personality factors that influence work life quality. Furthermore, the highest-ranking position has a substantial influence on the quality of work life, and they advocate for more efficient task distribution (Wilkinson et al, 1975).

Affordability of financial returns from work, desire for job security, excellent working conditions, and opportunity for promotion are identified as important considerations for improving work life quality (Gani and Ahmad Royaz, 1995). Employee participation in the company's decision-making process will boost performance and quality of life at work (Estelle Morin & Wilfrid Morin, 2003). A job that meets all of these requirements will boost performance and work life quality.

Resilience is a dynamic process in which people display positive behavioral adaptation in the face of adversity or trauma (Werner, 2009). An individual's health, stress, and living situations are deteriorating, and they are encountering unpleasant life occurrences. Policies that provide a means to mitigate stress and provide protection will foster resilience. Those that are resilient face fewer challenges. Quality of life is associated to resilient outcomes such as good quality relationships, community integration, developmental coping, and adaptive coping methods (Hildon, 2009).

The process of responding to traumatic, tragedies, dangers, unpleasant conditions, and even large sources of stress- such as family relationship problems, serious health problems, or employment and financial stressors- is known as resilience (APA, 2007). Training and development of adaptive coping skills is the key step for building resilience. According to a broad overview of resiliency and coping, personality traits and coping methods are significant and have an associated influence on employee health and productivity (Caverley, 2005).

Individuals and groups who are resilient are more likely to see their issues as chances for improvement. Fostering a person's growth and resilience is mostly accomplished through challenge and support. A minor difficulty may be perceived as too difficult to bear and result in a traumatic experience if the person is not sufficiently supported. If there is corresponding support, a challenge can be faced. Social support, family support, and all other types of support have been demonstrated to have a favorable impact on resilience. They are determined to have the best likelihood of increasing resilience (Wilks et al, 2008).

The perception of the availability of support and resilience differs by gender. In comparison to men, women perceived more support and were more resilient (Khan, 1998). Individual and family resilience may reduce perceived stress (Choi, 2003). Employees' perceptions of the quality of their work life will automatically improve if perceived stress is reduced.

Resilient people see work-stress/traumatic situations as opportunities to advance their careers. Individual and family toughness may reduce perceived stress (Choi, 2003).

If they are less stressed, they may have higher morale, more initiative, and better job conduct. A resilient individual possesses the following characteristics: high professional advancement, flexibility, risk-taking behavior, and optimism. As a result, a resilient individual may have a higher quality of work life than a less resilient individual. Resilience may be enhanced by a

strong emphasis on personality traits, coping mechanisms, challenge, and strong support from family and society. Employees' quality of work life may be improved by a high degree of job satisfaction, job stability, recognition, challenges and opportunities for progress, various work schedules, and an optimistic mindset.

METHOD

The current study sought to determine whether there is a significant association between resilience and work-life quality among employees at various levels in textile mills. The current study's sample included 150 textile workers (120 men and 30 women). There were 50 clerical workers and 50 skilled workers among the 150. There were 50 permanent skilled workers and 50 casual skilled workers among the 100 skilled workers. The sample technique utilized in this study was a practical sampling technique.

Tools / Measures

Quality of work life questionnaire: A 25-item scale called the Quality of Work Life Scale (Gupta, 1982) was used to assess employees' quality of work life (QWL). The Quality of Work Life scale describes it as the quality of the relationship between employees and the overall working environment. The scale's reliability and validity are said to be adequate.

RS 15: A 14-item scale, the Resilience Scale (Wagnild and Young's, 1993), was used to assess an individual's resilience. The scale defines resilience as the ability to cope successfully with change or tragedy.

RESULTS & DISCUSSION

The independent sample t-test was used to assess the null hypothesis regarding resilience and work life quality. The outcome is shown in the table below.

Result

According to the table - I, the t-value corresponding to the mean difference between the high and low groups on resilience in terms of work life quality is 2.23*. At 0.05 level of significance and degrees of freedom, the crucial t-value is 1.95. At the.05 threshold, the calculated t-value is statistically significant. The result implies that the high resilience group has a higher quality of work life than the low resilience group.

Discussion

The current study's findings are intriguing. The quality of work life differs between the high and low groups in terms of resilience. When compared to the low group on resilience, the high group has a higher Quality of Work Life.

Table-1: Shows the test significance of difference of the mean of the high and low group resilience on quality of life

Group	N	Mean	S.D.	T
Low resilience group	74	80.14	6.41	2.23*
High resilience group	76	83.55	66.9	

*p<.05

Job security is an identifiable characteristic that contributes to employee job satisfaction. Desire for job security, enough financial returns from work, better working conditions, and possibilities for promotion remain important considerations for improving work life quality (Gani, 1995). A

resilient person can handle and thrive in a terrible or tough situation. This talent will aid an individual in dealing with risks to job security.

Employees with a high level of resilience have a great quality of work life, according to the current study. This could be due to the fact that resilient people feel safe even in the midst of hardship and can cope with a stressful circumstance effortlessly.

Opportunity for advancement is a factor that will assist individuals in developing their careers and improving their quality of life at work. In a crisis, a resilient person will perceive the circumstance as an opportunity for growth. Resilient people are goal-oriented and actively seek opportunities for growth (McEnure, 1988).

This need encourages a person to progress, and this drive will improve their work life quality. According to the current study, highly resilient individuals are more capable of thriving in a critical scenario, which may contribute to a higher quality of work life.

Recognizing an employee's work contributes to the improvement of work-life quality. The need for recognition pushes employees to work harder and be more productive. Employee beliefs about their work and working environment have a big impact on recognition and their quality of life at work. A resilient person has good ideas about their work and productivity, which may contribute to their job satisfaction.

A difficult scenario will diminish their working ability, which will have a negative impact on their quality of life at work. However, resilient people will handle the difficult scenario by taking reasonable risks that may improve their work. Groups with higher levels of risk-taking behavior were more robust than those with lower levels of risk-taking behavior (Annalakshmi, 2007). An optimistic mindset influences the growth of work life quality. Resilient people think optimistically and view difficult situations as opportunities for growth. Psychological capital (a fundamental factor comprised of hope, efficacy, optimism, and resilience) is associated to good emotions in employees, which in turn are related to attitudes in employees. Optimism has been demonstrated to be an important factor in resilience (Luthans, 2008).

Individual values are associated to resilience (Archana, 2008). An individual's own values assist him in adapting to changing life circumstances. Attitudes and behaviors are influenced by personal values (McGuire et al., 2006). A high resilient group may have high personal values, which influences their attitude and behaviors toward work/work environment. Social support influenced resilience favorably, and caregivers with Alzheimer's disease with strong family support were more likely to be resilient. Stress is a factor that has a negative impact on resilience (Wiks & Croom, 2008).

The current study's findings demonstrate that resilient employees have a higher quality of life at work than non-resilient employees. Resilience factors like as optimism, personal values, willingness to take risks, need for achievement and recognition, flexibility, social and familial support, and coping mechanisms may all contribute to employees' QWL.

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विवाह: संस्कार या समस्या?

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1. प्रास्ताविक:

सृष्टि के प्रारंभिक काल से ही मानव समाज आज की ही तरह सभ्य सुशिक्षित तथा सामाजिक हैं ऐसा नहीं कहा जा सकता है। प्रमाण कहते हैं कि हमारी भी प्रारम्भिक अवस्था अन्यप्राणियों जैसी ही थी। हम जब इस सभ्य समाज का भाग न थे अथवा कह सकते हैं कि हमने जब इस सभ्य समाज की संरचना नहीं की थी, उस समय हम भी सामान्य प्राणियों की तरह सभी प्रकार के सामाजिक बंधनों से मुक्त मात्र अपनी शक्ति के आधार पर जीवन के समस्त प्रेय प्राप्त करते थे ध्यान रहे तब मात्र प्रेय था श्रेय का उस समय कोई स्थान ही नहीं था, क्योंकि श्रेय तो हमारे सभ्य समाज के मस्तिष्क की उपज है। शक्ति का यही उपयोग लोग कामेच्छा पूर्ति के लिये भी करते थे, विवाह जैसी कोई संस्था थी ही नहीं, था तो मात्र प्राणियों की तरह इच्छा, अपेक्षा, शमन, एवं परिणाम।

एक कथा अनुसार एक ऋषि की सुन्दर पत्नी को जब कोई शक्तिशाली व्यक्ति अपने साथ ले जाने लगा तो उसके पुत्र को अत्यंत पीडा हुई उसने अपने पिता से पूछा- पिता जी! ऐसा क्यों हो रहा है? तो पिता ने कहा पुत्र ! प्रकृति का यही नियम है जो सक्षम है वह जो चाहता है वही नियम होता है। वैसे आज की सामाजिक व्यवस्था में भी इसके अनेक उदाहरण मिल जाते हैं। हमने अभी तक की बातों में एक पुरुष प्रधान अभिगम को देखा। जो शक्ति संपन्न हो वो जिसको चाहे अपने साथ ले जा सकता। यदि यहां हम स्त्री के अभिगम की बात करें तो वास्तविकता यह है कि जो स्त्री को स्वातंत्र्य हो तो स्त्री की भी प्रथम पसंद सदा शक्तिशाली व्यक्ति ही रहा है। प्राणियों में हम यह अभिगम स्पष्टतः देख सकते हैं जूथपति हाथी के आस पास अनेक हथिनियां रहती हैं वानर आदि जातियों में भी हम यह देख सकते हैं इसी प्रकार जहां स्त्री को स्वतंत्रता मिली है वहां उसने भी सदा बलशाली की ही पसंदगी प्रथम की है। महाभारत में देखें तो पांचो पांडव शक्तिशाली थे पर उनमें भी भीम ही सर्वाधिक बलशाली होने से सर्वप्रथम उसी का विवाह होता है अथवा सीधे शब्दों में कहें तो पांच पांडवों में से जब एक पांडव की पसंदगी किसी स्त्री को करने का अवसर आया तो सबसे प्रथम पसंदगी भीम की होती है, यही परंपरा आगे चलती है और कौशल्य शक्ति से अर्जुन द्रोपदी को स्वयंवर में जीतने में सफल होता है। सबसे बड़े होने पर भी युधिष्ठिर का विवाह अपने सगे दोनों भाईओं के बाद में होता है। संभवतः कुन्ती माँ होने के नाते युधिष्ठिर की स्थिति को ज्यादा उत्तम रूप से समझती थी इसी लिये जब उसने देखा कि भीम के बाद छोटे अर्जुन ने भी स्वयंवर जीतकर पत्नी प्राप्त कर ली है तो उन्हें अपने सबसे बड़े पुत्र युधिष्ठिर के विवाह की चिंता होती है और संभवतः इसीलिये कुन्ती द्रोपदी को सब की पत्नी बना देती है।

इस प्रकार अगर देखें तो जैसे पुरुष स्वरूपवान स्त्रीओं के प्रति आकर्षित होता है वैसे ही स्त्रियों को बलशाली व्यक्तित्व आकर्षित करता है यह प्राणी मात्र की स्वाभाविक प्रकृति है। समय के साथ सामाजिक व्यवस्थाओं का प्रचलन हुआ और हमें बताया गया कि महत्त्वपूर्ण प्रेय नहीं श्रेय होता है। इस हेतु संस्कारों की प्रथा शुरु हुई जिनकी संख्या सोलह तक पहुंच गई। षोडश संस्कारों की महिमा को लेकर बड़े बड़े ग्रंथों की रचना हुई। एक काल ऐसा था कि लोग इन संस्कारों के प्रति संपूर्ण जाग्रत एवं प्रयत्नशील थे। ब्रिटिश शासन काल से हमारी शिक्षण प्रथा बदली पाश्चात्य संस्कृतियों का आगमन हुआ, परिवार में विघटन हुआ, हम बड़े बुजुर्गों से दूर होते गये, हमारी सोच बदलती गई, ब्राह्मणों का वर्चस्व घटता गया, हम आजाद हुए और हमारे आजाद भारत का संविधान जिन अंग्रेजोंसे हम आजाद होना चाहते थे उन्हीं के संविधान को आदर्श मानकर वहां के विश्वविद्यालयों में जिनकी शिक्षा दीक्षा हुई, उन्हीं महानुभावों ने लिखा। इस संविधान में भारतीयत्व कम एवं ब्रिटिशत्व अधिक आया। परिणामतः हमारी पारिवारिक संस्था का हास स्वाभाविक रूप से

हुआ। संस्कारों का महत्व घटता चला गया, हमारे संस्कार अर्थ हीन बन गये। आज विवाह संबंधी संस्कार की स्थिति इससे अलग नहीं है। आपने यदि अपना विवाह रजिस्टर्ड करवाया है तो वह कानूनन विवाह माना जायेगा पर यदि आप भारतीय पद्धति से संस्कार के रूप में विवाह करते हैं और रजिस्टर्ड नहीं करवाते हैं तो आपका विवाह कानूनन अवैध है।

2. विवाह का अर्थ:

जब कोई जोड़ा शादी के बंधन में बंधता है, तो वे विवाह बंधन में बंध जाते हैं। आप वास्तविक विवाह उत्सव को विवाह के रूप में, और विवाहित होने की स्थिति के रूप में भी वर्णित कर सकते हैं, हालांकि यह एक औपचारिक शब्द है जो अक्सर दस्तावेजों में और समारोह के शब्दों में उपयोग किया जाता है।

विवाह वाह + वि =, अतएव रूप सेविशे – इसका शाब्दिक अर्थ है : (उत्तरदायित्व कावहन करना। पाणिग्रहण (संस्कार को सामान्य रूप से हिंदू विवाह के नाम से जाना जाता है। अन्य धर्मों में विवाह पति और पत्नी के बीच एक प्रकार का करार होता है जिसे कि विशेष परिस्थितियों में तोड़ा भी जा सकता है परंतु हिंदू विवाह पति और पत्नी के बीच जन्मजन्मांतरों का सम्बंध- होता है जिसे कि किसी भी परिस्थिति में नहीं तोड़ा जा सकता। अग्नि के सात फेरे ले कर और ध्रुव तारा को साक्षी मान कर दो तन, मन तथा आत्मा एक पवित्र बंधन में बंध जाते हैं। हिंदू विवाह में पति और पत्नी के बीच शारीरिक सम्बंध से अधिक आत्मिक सम्बंध होता है और इस सम्बंध को अत्यंत पवित्र माना गया है। मटूक नाथ 4 पटना हिन्दी जुलाई 2006-2- 8 2020-6- 21

विवाह संस्कार हिन्दू धर्म संस्कारों में है। 'त्रयोदश संस्कार' स्नातकोत्तर जीवन विवाह का समय होता है, अर्थात् विद्याध्ययन के पश्चात विवाह करके गृहस्थाश्रम में प्रवेश करना होता है। यह संस्कार पितृ ऋण से उऋण होने के लिए किया जाता है। मनुष्य जन्म से ही तीन ऋणों से बंधकर जन्म लेता है - 'देव ऋण', 'ऋषि ऋणपितृ ' और ' । इनमें से अग्निहोत्र अर्थात् ऋण यज्ञादिक कार्यों से देव ऋण, वेदादिक शास्त्रों के अध्ययन से ऋषि ऋण और विवाहित पत्नी से पुत्रोत्पत्ति आदि के द्वारा पितृ ऋण से उऋण हुआ जाता है।

हिन्दू धर्म में सद्गृहस्थ की, परिवार निर्माण की जिम्मेदारी उठाने के योग्य शारीरिक, मानसिक परिपक्वता आ जाने पर युवकयुवतियों का विवाह संस्कार कराया जाता है। भारतीय संस्कृति के अनुसार विवाह कोई शारीरिक या सामाजिक अनुबन्ध मात्र नहीं है, यहाँ दाम्पत्य को एक श्रेष्ठ आध्यात्मिक साधना का भी रूप दिया गया है। इसलिए कहा गया है। सद्गृहस्थ ही धन्यो गृहस्थाश्रमः ' समाज को अनुकूल व्यवस्था एवं विकास में सहायक होने के साथ श्रेष्ठ नई पीढ़ी बनाने का भी कार्य करते हैं। वहीं अपने संसाधनों से ब्रह्मचर्य, वानप्रस्थ एवं सन्यास आश्रमों के साधकों को वाञ्छित सहयोग देते रहते हैं। ऐसे सद्गृहस्थ बनाने के लिए विवाह को रुद्धियों- कुरीतियों से मुक्त कराकर श्रेष्ठ संस्कार के रूप में पुनः प्रतिष्ठित करना आवश्यक है।

वैवाहिक संबंधों की निर्मिति इसी आशा के साथ होती है कि ये संबंध सदा के लिए संबद्ध हो रहे हैं। उनमें सहयोग, प्रेम, स्नेह, आत्मीयता, एकदूसरे के लिए त्याग-, साझेदारी विश्वास आदि की भावनाएँ निहित होनी चाहिए। यह विश्वास किया जाता है कि विवाह एक ईश्वरीय इच्छा है और इसका उल्लंघन करना अनुचित है। कहा जाता है कि विवाह जन्मजन्मांतर का संबंध होता है और इसका निर्वहन उचित तरीके से किया जाना - चाहिए दंपति अपना वैवाहिक जीवन इस आशा और प्रतिबद्धता के साथ आरंभ करते हैं कि यदि उन्हें किसी भी परेशानी का सामना करना पड़े तो वे उसका सामना साथ मिलकर करेंगे। वे इस बात के लिए अशक्त होते हैं कि सुखलाभ आदि में वे एक दूसरे का साथ देंगे।-दुख हानि-

3. विवाह संस्कार:

प्राचीन हिन्दू सभ्यता अनुसार संस्कार का उद्देश्य व्यक्ति में अभीष्ट गुणों का सिंचन करना होता है। हमारे सभ्य समाज ने जब संस्कारों के रूप में नियम निर्धारित किये तो पुरुष प्रधान समाज में नियमों का निर्धारण भी पुरुषों ने अपने अनुकूल किया यह आरोप जो बहुशः लगाया जाता है विशेष करके नारीवादी संगठन लगाते हैं। हमारे यहां (भारतीय स्मृति ग्रंथों के अनुसार) जो भी नियम बनाये गये उन नियमों का आधार मात्र एवं मात्र प्रकृति अथवा उसके नियम थे। जिनमें कोई कभी परिवर्तन कर ही नहीं सकता है। क्योंकि प्रकृति ही इस सृष्टि का शाश्वत सत्य है। स्त्री और पुरुष संबंधी प्राकृतिक नियमों की व्यवस्था को जानने के लिये हमें प्राणीजगत पर दृष्टिपात करना होगा क्योंकि उन्होंने श्रेय हेतु प्राकृतिक नियमों को अपने अनुरूप बनाने का प्रयत्न नहीं किया है।

यदि हम वैज्ञानिक तथ्यों के आधार पर बात करें तो सामान्यतः पुरुष संतान की अपेक्षा स्त्री संतान के जन्म का अनुपात दो गुना होता है। वैज्ञानिक तथ्य इस के लिये जिन रंगसूत्रों (एक्स – वाय)को जवाबदार मानते हैं, उसमें से पुरुष संतति के कारक रंगसूत्र स्त्री के पास नहीं होते हैं अर्थात् पुरुष संतति का जन्म तभी संभव है जब पुरुष का विशेष प्रयत्न सार्थक बने अन्यथा सामान्यतः स्त्री में तो मात्र स्त्री संतति के अनुरूप ही रंगसूत्र होने से स्त्री संतति की संभावना पुरुष संतति की अपेक्षा पचास प्रतिशत अधिक होती है। यह प्रमाण हम प्राणियों में देख सकते हैं। जब तक हम श्रेय मार्गी नहीं थे तब तक हमारे यहां भी स्त्रियों की संख्या ही अधिक थी, यही कारण है कि पूर्वकाल में पुरुषों के लिये एकाधिक विवाह सामान्य घटना थी। परन्तु यह सामान्य घटना भी सब के लिये संभव तो नहीं ही थी, यह सामान्य कही जाने वाली बात तब भी असामान्य ही थी क्योंकि जहां व्यक्ति के लिये एक स्त्री को प्रभावित करना, अथवा प्रभावित करके उसका निर्वाह करना मुश्किल बात है, वहां एकाधिक अथवा अनेक विवाह करने की बात असामान्य ही माननी होगी। पर इतिहास का साक्ष्य सामने है जो भी प्रभावशाली व्यक्ति इस संसार में हुए हैं, एक मर्यादा पुरुषोत्तम श्री राम को छोड़ दिया जाये तो अपवाद ही होगा कि उसके जीवन में एकाधिक स्त्रियों की उपस्थिति न रही हो। आज के नारीवादी संगठन यहां समानता की बात करते हुये, “यदि पुरुष एकाधिक विवाह कर सकता है तो स्त्री क्यों नहीं” का प्रश्न खड़ा कर सकते हैं। ध्यान रहे प्राकृतिक रूप से यह संभव नहीं है, किसी मानवीय स्त्री के लिये अत्यंत विकट स्थिति होगी कारण कि ऋतुकाल, गर्भकाल, तदनंतर संतति पालन आदि के अनेक समय ऐसे होते हैं जब स्त्री एक पुरुष को भी सहन नहीं कर सकती है। ऐसे में एकाधिक को साधना तो अत्याचार ही हो जायेगा। साथ ही प्राकृतिक रूप से स्त्री का युवाकाल पुरुष की अपेक्षा बहुत कम होता है।

4. विवाह-विच्छेद:

प्राचीनकाल में हमारी वैवाहिक संस्था में संस्कार की जो विभावना थी उसमें सीधे सात फेरों का तो विधान था परन्तु उल्टे फेरों (विवाह विच्छेद) की कोई प्रथा न थी। इसी लिए हमारे कोई भी ग्रंथों में विवाह विच्छेद जैसा कोई शब्द प्रयोग मिलता ही नहीं है। सामाजिक व्यवस्था में यह सर्व स्वीकृत बात थी कि अलग होना किसी समस्या का समाधान नहीं हो सकता। उस समय आज जैसे स्वार्थी सामाजिक संगठन भी नहीं रहे होंगे जो अपने आर्थिक लाभ हेतु दूसरों को सही मार्ग न बताकर मात्र अपने आर्थिक लाभ अथवा यश प्राप्ति हेतु दूसरों के सामान्य विवाद को असामान्य रूप देकर लोगों को दूर रखने में ही अपनी यशस्विता मानते हों। आज ऐसी संस्थाओं के कारण सुलह की घटनाएं नर्हिं वत एवं अलगाव की घटनाओं में अत्यधिक अभिवृद्धि देखने को मिल रही है। सामान्य से सामान्य घटना आज अलग होने का कारण बन जाती है, इसके पीछे संस्कारिता का अभाव ही है। जो संस्था हमारे साथ रहने का रजिस्टर्ड करती है वही हमें अलग करने का भी रजिस्टर्ड कर देती है। जिस के कारण आज विवाह एक संस्कार न रह कर करार बन गया है।

प्राचीन काल में जब पुरुष के संबंध किसी स्त्री से किसी भी कारण से बनते थे, वह बलात्कारिक रूप में हों, राजनैतिक रूप में हों, स्वाभाविक प्रेमवश हों या माता पिता की अनुमति से - वो हमारे विवाह के विविध प्रकारों में से किसी न किसी प्रकार के अंतर्गत आने के कारण विवाहित स्थिति मानी जाती थी, जिसका परिणाम यह होता था कि संतान कभी भी अधिकार से वंचित नहीं होती थी, उसको कोई नाजायज नहीं कह सकता था। शास्त्र प्रमाण हैं कि इस प्रकार उत्पन्न संतानें ऐतिहासिक व्यक्ति बनीं हैं। यह प्रथा

देवताओं, ऋषिओं, मनुष्यों में सर्वत्र पायी जाती रही है। काम का प्रभाव ही ऐसा रहा है कि व्यक्ति जितना ज्यादा सक्षम, सफल, सबल या तेजस्वी होगा उसमें आकर्षण एवं कामावेग भी उतना अधिक होगा। ऐसा नर मादा को बहुत तीव्रता से आकर्षित करने में सक्षम होता है साथ ही उसे यह भी प्रतीत होता है कि जैसे हर श्रेष्ठ मादा मात्र उसी के लिये है, उनपर उसी का अधिकार होना चाहिए, फिर इस हेतु चाहे जो मूल्य (पैसा नहीं) चुकाना पड़े।

इसी प्रकार की अनुभूति उत्तम प्रमदा की भी होती है उसको अपने सौंदर्य के आगे सबकुछ तुच्छ प्रतीत होता है। स्वर्ग की अप्सरायें इसी हेतु विख्यात हैं। मानवीय स्त्री की कुछ प्राकृतिक तथा स्वाभाविक मर्यादायें (सामाजिक नहीं) हैं वह चाहकर भी जिनका उल्लंघन नहीं कर सकती है। जैसे कि यदि वह अपने इच्छित किसी पुरुष को प्राप्त करती है तो उसकी संपूर्ण संतुष्टि उसे तभी प्राप्त होती है जब वह उसकी संतति को जन्म दे। अन्यथा वह सदा ही स्वयं को अपूर्ण ही समझती रहती है। यह स्त्री का स्वभाव है। सामाजिक नियम नहीं है। अतः वह चाहकर भी अप्सराओं जैसा व्यवहार नहीं कर सकती है। हमारी मूल संस्कारी व्यवस्था में इसीलिये विवाह संस्कार संतानोत्पत्ति का संस्कार नहीं था, इस हेतु गर्भाधान संस्कार का अलग से प्राविधान था। अगर हम संस्कारों की उस प्रथा का पूर्णतः पालन करें तो हमारी आनंद प्राप्ति की जो बाधाएँ हैं उनसे हम बच सकते हैं। साथ ही पूर्णता की अभिलाषा होने पर हम गर्भाधान संस्कार द्वारा इस संदर्भ में प्रयत्न कर पूर्णता प्राप्त कर सकते हैं।

इस संदर्भ में फिर से स्त्री की शारीरिक संरचना एवं उसकी मानसिक स्थितियाँ पुरुष की अपेक्षा उसकी काम संबन्धी शक्तियों को सीमित बनाती है। संतान को गर्भ में रखना, उसको जन्म देना, उसका लालन-पालन, उसके प्रति अत्यधिक आसक्ति (स्नेह) ये सभी क्रिया-कलाप उसकी कामासक्ति अथवा कामशक्ति को सीमित करते हैं। इसके विरुद्ध सक्षम पुरुष के लिये प्रत्येक आनंद की घटना कामासक्ति अथवा कामशक्ति को बढ़ाने वाली होती है। वह पुत्र जन्म के बाद पत्नी के अंगों में आये परिवर्तन को एक नये आनंद के साथ अनुभव करता है। यह परिवर्तन उसको स्वाभाविक रूप से आकर्षित करता है, परंतु स्त्री को इस स्थिति में इस ओर कोई आकर्षण ही नहीं होता है। अनेकशः इस स्थिति में पुरुष उसी आनंदोत्सव में आये किसी अन्य मेहमान को आकर्षित करने का प्रयत्न करता है और यदि वह सफल होता है तो प्राचीन काल में यह उसकी सफलता का प्रतीक माना जाता था, आज वह उसका अपराध माना जाता है।

यह स्थिति हमारे यहां खड़ी हुई है इस ब्रिटिशरी कानून के कारण, भारतीय संविधान ने 1955 में हिन्दू विवाह संबन्धी जो कानून पारित किया उसने एक ओर पत्नीओं को अनेक अधिकार देकर नारी उत्थान का कार्य किया। वहीं यह कानून मात्र एक सामाजिक व्यवस्था के रूप में कार्य कर सकता है। यह स्त्री, अथवा पुरुष की स्वाभाविक तथा मानसिक भावनाओं में तो परिवर्तन ला नहीं सकता है। इसने आज समाज में स्त्रियों की स्थिति सरल बनाने के स्थान पर विकट बना दी है। एक तरफ उसकी प्रकृति है जो उसका स्वाभाविक गुण है तो दूसरी ओर आज की सामाजिक व्यवस्था में उसे मिलने वाले अधिकार हैं। अधिकार सदा ही किसी ना किसी प्रकार के तथा किसी ना किसी के दुःख का कारण बनते हैं अपने दुःख का या किसी अन्य के दुःख का। क्योंकि अधिकार में भावनाओं को स्थान नहीं होता है। हम जब भावनाओं को भूल कर अधिकार की बात करने लगते हैं समझलो कि हम पूर्ण स्वार्थी हो गये हैं। यहां हम अपनी शक्ति का या अन्य की स्थिति का भी विचार नहीं करते हैं हमें मात्र और मात्र अपने अधिकार ही दिखाई देता है। पर जब भी हमारा अधिकार किसी की भावनाओं से टकराता है समाज के सामने एक विषम स्थिति खड़ी कर देता है।

अब जरा आज की स्थिति की बात करें तो हम पाते हैं कि कानूनी विवाह वही है जिसका रजिस्टर्ड हुआ हो, और इस प्रकार का विवाह एक ही हो सकता है, पर जैसा पहले ही कहा जीवन में यह एक असंभव घटना है कि व्यक्ति विशेषकर पुरुष किसी एक के प्रति ही आजीवन समर्पित बना रहे। वह जैसे समाज में पुत्र, पिता, भाई जैसे अनेक संबंधों का एक साथ निर्वाह कर सकता है वैसे ही वह एकाधिक व्यक्ति से प्रेम के संबंधों का निर्वाह भी कर ही सकता है। परंतु हमारी आजकी सामाजिक व्यवस्था ने इसे अपराध कह दिया। ऐसे में यदि कोई अन्य स्त्री किसी प्रभावशाली परन्तु परणित पुरुष से प्रभावित होती है तो वह उससे विवाह तो नहीं ही कर सकता है, इसीलिये समाज में ऐसे अतिरिक्त संबंध को एक नई परिभाषा मिली जिसे लिव इन रिलेशन का नाम मिला इस स्थिति में

साथ रहने वाली स्त्री को आज के कानून के कारण सामाजिक रूप से मान संमान, स्थान, या अन्य कोई भी अधिकार प्राप्त नहीं होते, पुरुष से प्राप्त प्रेम उसकी एक मात्र पूंजी होती है। फिर भी जो साथ निभाने को तैयार हो स्वाभाविक रूप से पुरुष उससे अधिक निकटता अनुभव करेगा। इधर पत्नी को सामाजिक रूप से एवं कानूनी तौर से यह अधिकार मिला है कि यदि उसका पति ऐसा करता है तो उसको अधिकार है कि वह उसे कानूनी सबक सिखाये और अलग भी हो जाये। पर ध्यान रहे कि यह इस समस्या का समाधान तो हरगिज नहीं हो सकता है। क्योंकि कोई व्यक्ति आजीवन एकाकी रहकर प्रसन्न नहीं रह सकता है। जीवन में किसी न किसी के साथ की आवश्यकता तो हर किसी को हमेशा रहती ही है। इसका अर्थ हुआ कि एक से अलग होने के बाद आपको किसी अन्याय की जरूरत तो पड़ेगी ही। ऐसे में कोई इस बात की गैरेंटी नहीं दे सकता है कि इस बार मिलने वाला व्यक्ति आपके प्रति आजीवन समर्पित ही रहेगा। तो ऐसे आप कब तक भागते रहेंगे। कभी स्थिति ऐसी भी आ जाती है जहां स्त्री पति से अलग होकर मात्र अपनी संतति के लिये आजीवन जीने का निर्णय करती है ऐसे में आवश्यकता रहती है जीवन यापन के साधनों की जो अभी तक पति से प्राप्त होते थे अतः यहां अन्य अधिकारों के लिये भी लड़ने की स्थिति उपस्थित होती है।

हमारे समाज में प्रत्येक स्थिति में कानून अर्थात कोर्ट का निर्णय सर्वमान्य होता है ऐसी विषम परिस्थिति में जब एक तरफ धर्मपत्नी के अधिकारों की बात हो तथा दूसरी तरफ एक अवैधानिक संबंध के साथ सामाजिक रूप से तिरस्कृत पर जो है तो एक नारी ही उसके अधिकार की बात हो, और संभवतः ऐसे संबंध की कोई परिणति हुई हो तो उस अबोध के अधिकार की भी बात हो तो कानून भी किसी एक निर्णय पर स्थिर नहीं रह सकता है उसके निर्णय स्थिति परिस्थिति के अथवा न्यायाधीश के स्वभावानुरूप बदलते रहते हैं।

5. विवाह ? एक समस्या :

आधुनिक समय में परिस्थितियाँ बहुत तेजी से बदल रही है, जिसके कारण परिवार व्यवस्था में विवाह से संबंधित कई समस्याएँ उजागर होने लगी है। जीवन के तनावपूर्ण और चुनौतीपूर्ण होने के कारण अनेक समस्याएँ सामने आने लगी हैं। तलाक की बढ़ती दर के आधार पर यह कहा जा सकता है कि वर्तमान समय में वैवाहिक समस्याओं में बढ़ोत्तरी हो रही है। तलाक के पीछे कई कारक हो सकते हैं, यथादुर्व्यवहार -, हिंसा, दहेज, नशाखोरी, पारिवारिक कलह आदि। सामाजिक मूल्यों में परिवर्तन हो रहे हैं और परिवारवाद, समष्टिवाद के स्थान पर व्यक्तिवादिता की भावना का बोलबाला हो रहा है। लोग कई मायनों में अपने आदेशों को बदला रहे हैं और स्वयं को अन्य सदस्यों की तुलना में सर्वोपरि मानते हैं स्वयं के हित साधने के लिए ये पारिवारिक भावनाओं को भी आहत करने से भी नहीं चूकते।

अकेलापन संतानहीनता, विवाह पूर्व और विवाह के पश्चात यौन संबंधों का प्रचलन आम होता जा रहा है जबकि दूसरी ओर तलाक के आकड़े भी तेजी से बढ़ रहे हैं। पहले सामाजिक मानदंड निषेध और नियम इतने कठोर हुआ करते थे कि पारिवारिक समस्याओं को भी व्यक्ति नजरंदाज कर देते थे और सहयोग तथा स्नेह को बनाए रखने पर और देते थे, परंतु आज के समय में ये मानदंड कमजोर हो चुके हैं रण तलाक की घटनाएँ सामने आने लगी है। समस्याग्रस्त लोगों में यह पाया गया है कि उनका शारीरिक और मानसिक स्वास्थ्य लगातार खराब रहता है। वैवाहिक समस्याओं अथवा तलाक के कारण लोग तनाव में रहने लगते हैं और इसके कारण उनके परिवार के अन्य लोगों के साथ संबंध भी बिगड़ने लगते हैं। पति-पत्नी के मध्य के तनाव के कारण उनके संबंध सास, ससुर बहन/ननद भाई/देवर आदि के साथ असंतुलित हो जाते हैं। इस कारण से परिवार की व्यवस्था पर भी बुरा असर पड़ता है। शोध से यह बात स्पष्ट होती है कि वैवाहिक समस्याओं के कारण सिरदर्द, अस्थमा जोड़ों का दर्द, हृदय रोग जैसी गंभीर बीमारियों के होने की संभावनाएं तेज हो जाती है। इसके अलावा इससे वैवाहिक तनाव से निराशा, दुखिता संदेह आदि जैसी परिस्थितियाँ उत्पन्न होने लगती है, जिससे व्यक्ति मनोवैज्ञानिक तौर पर अस्वस्थ हो जाता है।

तलाक और वैवाहिक समस्याओं के वातावरण का पूरे परिवार पर बुरा असर पड़ता है बच्चे बिगड़ जाते हैं और विसंगत कार्यों में लग जाते हैं।

6. समापन:

वैवाहिक समस्याओं का बुरा असर समाज और सामाजिक प्रस्थिति पर भी पड़ता है। संबंधित परिवार समाज से अलग-थलग पड़ जाता है, मित्रों के व्यवहार परिवर्तित हो जाते हैं। तलाक के कारण आर्थिक तंगी संबंधित समस्या भी उत्पन्न होती है। यह समस्या खासकर महिलाओं के लिए ज्यादा गंभीर होती है। उनका भरण-पोषण करना दुष्कर हो जाता है संतान के जीवन स्तर में गिरावट आने लगती है इससे बच्चों का सामाजिकरण पूर्णरूपेण बाधित हो जाता है।

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बालकांचा मोफत व सक्तीच्या शिक्षणाचा हक्क अधिनियम 2009

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सारांश(Abtract):

भारत सरकारने शिक्षण हक्काच्या कायद्याचे विधेयक 2008 मध्ये तयार केले होते. या विधेयकाला 4 ऑगस्ट 2009 रोजी मान्यता दिली म्हणून त्याला RTE Act 2009 असे म्हणतात. या शोधलेखात बालकांच्या मोफत व सक्तीच्या शिक्षणाच्या हक्क अधिनियम 2009 मधील तरतुदींचा तसेच याच्या अंमलबजावणीतून शिक्षणाचे साध्य झालेले उद्दिष्टे व आव्हाने यांचा शोध घेतला आहे. प्रस्तुत शोधनिबंधाच्या माध्यमातून शिक्षण हक्क कायदानुसार प्राथमिक शाळांमध्ये उपलब्ध झालेल्या सोयी सुविधांबद्दल सध्याची स्थिती जाणून घेण्यास मदत होईल. शिक्षण हक्क कायदा 2009 यामुळे संपूर्ण भारत देशात प्राथमिक शिक्षण व्यवस्थेत खूप मोठे अमुलाग्र बदल घडून आलेले आहेत. या बदलांमध्ये एक खूप चांगला बदल हा असा झाला की संपूर्ण देशातील शिक्षण व्यवस्थेत

एकजीनसीपणा आणण्यात यश प्राप्त झाले आहे. विद्यार्थ्यांचे प्राथमिक शिक्षण हा हक्क असून ते पूर्ण करण्यासाठी प्रत्येक घटकांची जबाबदारी योग्य त्या पद्धतीने निश्चित केलेली आहे. याच बरोबर या शोधलेखातून प्राथमिक शिक्षणातील आणखी आव्हाने व समस्या कोणत्या आहेत त्या समजून घेता येतील. शिक्षण हक्क कायदा 2009 नुसार काही उद्दिष्ट पूर्ण न झालेल्या बाबींचा सुद्धा शोध घेतलेला आहे.

सूचनक शब्द (Keywords): मोफत व सक्तीचे शिक्षण, शिक्षण हक्क, कायदा, विद्यार्थी, शाळा, निशुल्क शिक्षण, आर्थिक दुर्बल, शाळा मान्यता, स्थलांतरित व शाळाबाह्य मुल, शिक्षक पात्रता, बाल हक्कांचे संरक्षण.

1. प्रस्तावना(Introduction)

ज्याप्रमाणे मानवाच्या तीन मूलभूत गरजा आहेत अन्न वस्त्र व निवारा त्याचप्रमाणे आजच्या काळात शिक्षण ही सुद्धा एक मूलभूत गरज आहे. शिक्षण ही संकल्पना व्यक्तिविकासाची अविभाज्य घटक आहे. व्यक्ती विकासांमध्ये शिक्षणाचे खूप मोठे योगदान आहे. भारतासारख्या मोठ्या लोकशाही शासन व्यवस्थेमध्ये शिक्षण हे अतिशय महत्त्वपूर्ण आहे. कारण लोकशाहीच्या मूल्यांची रुजवणूक शिक्षणाच्या माध्यमातूनच परिणामकारक रीतीने होत असते. प्राचीन काळातील एक महान विचारवंत प्लेटो यांनी त्यांच्या विचारात आदर्श राज्य व आदर्श राजा यांची कल्पना दिली होती व हे घडवण्याकरिता शिक्षणाची गरज असते हे त्यांचे मत 'रिपब्लिकन' या ग्रंथातून स्पष्ट केले होते. यासोबतच शिक्षणाचे प्राथमिक व उच्च शिक्षण असे वर्गीकरण करून शिक्षण ही एक आयुष्यभर चालणारी क्रिया आहे असे ते समजत होते. त्यामुळे राज्याने शिक्षणाकडे लक्ष दिले पाहिजे आणि सर्वांना योग्य ते शिक्षण दिले पाहिजे असे प्लेटो यांचे मत होते.

भारताचे प्रथम उपराष्ट्रपती व दुसरे राष्ट्रपती डॉक्टर सर्वपल्ली राधाकृष्णन यांच्या मते लोकशाही निष्ठ शिक्षण म्हणजे लोकांना केवळ साक्षर करणे नव्हे तर मनाचे सौंदर्य, प्राण्यांविषयी आदर, एक संघ राहण्याचे कौशल्य व मानवी हृदयाचे सौंदर्य होय. महात्मा गांधींनी सुद्धा शिक्षणाचे महत्त्व सर्व लोकांना समजून

सांगण्याचे प्रयत्न केले होते. महात्मा गांधीजींच्या मते शिक्षण म्हणजे बालकांच्या शरीर, मन आणि बुद्धीचा योग्य विकास होय.

स्वामी विवेकानंदांचा असा विश्वास होता की कोणत्याही राष्ट्राचे भवितव्य त्याच्या मानव संसाधनावर अवलंबून असते आणि या मानव संसाधनाचा विकास करणे हे शिक्षणाचे मुख्य उद्दिष्ट असले पाहिजे. ते म्हणतात की प्रत्येक आत्मा संभाव्यतः दैवी आहे. बाह्य आणि आंतरिक मन नियंत्रित करून हे देवत्व आतमध्ये प्रकट करणे हे ध्येय आहे.

वरील व्याख्या व विचारातून शिक्षणाचे लोकशाही शासन व्यवस्थेत तसेच व्यक्तीच्या व्यक्तित्व विकासामध्ये किती महत्त्वाचे योगदान व स्थान आहे हे विशद करतात. प्रस्तुत शोधलेखातून शिक्षण हक्क कायदा 2009 च्या अंमलबजावणीतून शिक्षणाची साध्य झालेली उद्दिष्टे व आव्हानांचा शोध घेतलेला आहे.

2.शोध लेखाची संशोधन पद्धती(Methodology of Research Paper):

या शोध लेखात आवश्यकतेनुसार ग्रंथालय, साहित्य, संदर्भ, माहिती तंत्रज्ञानाचा वापर, तज्ञ व्यक्तींचे मार्गदर्शन, अनुभवाच्या आधारे सखोल विश्लेषण या तंत्र व अध्ययन पद्धतीचा योग्य प्रकारे वापर करून शोध निबंध लिहिलेला आहे.

3.बालकांच्या मोफत व सक्तीच्या शिक्षणाचा हक्क अधिनियम 2009:

शिक्षण हक्काच्या कायद्याचे विधेयक 2008 मध्ये तयार करण्यात आले होते व 4 ऑगस्ट 2018 रोजी संसदेने या विधेयकाला मान्यता दिली होती. सात ऑगस्ट 2018 रोजी शासनाने शिक्षण हक्काच्या कायद्याची साधारण सूचना देऊन 16 फेब्रुवारी 2010 रोजी अधिसूचनेद्वारे 1 एप्रिल 2010 पासून हा कायदा लागू केला. या कायद्यातील ठळक तरतुदी खालील प्रमाणे-

- शासकीय तसेच पालिका शाळांमध्ये 6 ते 14 वर्षे वयोगटाला मोफत, सक्तीचे व गुणवत्तापूर्वक शिक्षण दिले जाईल शिक्षण हे समाधानकारक व समानतेच्या दर्जाचे असेल.
- 14 वर्षे वयापर्यंतचे शिक्षण पूर्ण होईस्तोवर जवळील शाळेत शिक्षण घेण्याचा अधिकार राहिल.
- शिक्षक विद्यार्थी प्रमाण, शाळा इमारत, पायाभूत संरचना, शाळेच्या कामकाजाचे दिवस, शिक्षकांचे कामाचे तास यांची मानके व नियम प्रस्तुत कायदानुसार राहतील.
- शिक्षकांच्या संख्येची ग्रामीण व शहरी भागातील तफावत दूर केली जाईल.
- गुणवत्तापूर्वक शिक्षण मिळण्याच्या उद्देशाने प्रशिक्षित शिक्षकांची भरती केली जाईल.
- विद्यार्थ्यांवर कुठलेही डोनेशन किंवा जादाची रक्कम आकारली जाणार नाही.
- शाळेत प्रवेश देतेवेळी पाल्याची किंवा पालकाची मुलाखत घेऊन छाननी करणे, विद्यार्थ्यांना शारीरिक अथवा मानसिक शिक्षा देणे शिक्षकांनी खाजगी क्लासेस व मान्यता नसलेली शाळा चालवणे या सर्वांना मनाई राहिल.
- रहिवासी दाखला नसेल अशा विद्यार्थ्यांलाही शैक्षणिक वर्षात कधीही शाळेत दाखल केले जाईल.
- शिक्षकांना जनगणना, निवडणूक व आकस्मिक प्रसंगांमधील कामाव्यतिरिक्त कुठलेही जास्तीचे काम दिले जाणार नाही.

j) कायद्याच्या प्रभावी अंमलबजावणीसाठी राष्ट्रीय शिक्षण आयोग व राष्ट्रीय बाल हक्क संरक्षण आयोग या आयोगांची स्थापना केली जाईल.

वर सांगितलेल्या तरतुदींच्या अंमलबजावणीसाठी सर्व शिक्षा अभियान आणि आता समग्र शिक्षा अभियान कार्यक्रम एक महत्वाचे साधन आहे. शिक्षण हक्काच्या कायद्यातील तरतुदी मात्र मदरसा किंवा इतर धार्मिक शिक्षण देणाऱ्या संस्थांना लागू नाहीत. 11 नोव्हेंबर हा दिवस 2008 पासून मौलाना अबुल कलाम आझाद यांच्या जयंतीनिमित्त राष्ट्रीय शिक्षण दिवस म्हणून साजरा केला जातो. या दिवशी शिक्षण हक्काच्या कायद्याबाबत जाणीव वाढविण्यासाठी विविध कार्यक्रम दरवर्षी आयोजित केले जातात.

4. शिक्षण हक्क कायदा: वास्तव

ब्रिटिश राजवटीमध्ये भारतात खऱ्या अर्थाने औपचारिक शिक्षणाची सुरुवात झाली तसेच फ्रेंच राज्यक्रांतीने जगाला स्वातंत्र्य सत्ता बंधुता हे मूल्य दिले. भारतातील शिक्षणाचा दर्जा सुधारावा याकरिता महात्मा फुले, न्यायमूर्ती गोविंद रानडे, गोपाळ गणेश आगरकर, डॉक्टर बाबासाहेब आंबेडकर, कर्मवीर भाऊराव पाटील, महात्मा गांधीजी यांनी पुढाकार घेतला व शिक्षण क्षेत्रात विविध भरीव कार्य केले.

भारतीय स्वातंत्र्यानंतर राज्यघटना निर्मितीसाठी स्थापन केलेल्या संविधान सभेने संविधानात व्यक्तिविकास व स्वातंत्र्याचे रक्षण करण्यासाठी कलम 14 ते 32 मध्ये मूलभूत हक्क दिले आहेत . यासोबतच कल्याणकारी राज्य निर्मितीसाठी देशाची आर्थिक परिस्थिती लक्षात घेऊन भविष्यात याची अंमलबजावणी करावी असे सूचित केले. कलम 45 मध्ये शासनाने देशातील सहा ते चौदा या वयोगटातील मुलांना मोफत व सक्तीच्या शिक्षणाची व्यवस्था करावी असे सुचित केले आहे. 2002 मध्ये 86 वि घटना दुरुस्ती करून कलम 21A मध्ये देशातील सर्व मुलांना शिक्षण घेण्याचा अधिकार असून त्याचा मूलभूत अधिकारात समावेश करण्यात आला. तसेच राष्ट्रीय शिक्षण आयोग, कोठारी आयोग ,राष्ट्रीय शैक्षणिक धोरण ,राष्ट्रीय शिक्षण आराखडा याद्वारे शिक्षण क्षेत्रात विविध सुधारणा करण्यात आल्या.

5. शिक्षण हक्क कायदानुसार उपलब्ध झालेल्या वास्तविक स्थितीचा उल्लेख:

शिक्षण हक्क कायदानुसार बालकांना त्यांच्या जवळच्या शाळेत निशुल्क शिक्षण घेण्याचा अधिकार प्राप्त झाला आहे याशिवाय कोणत्याही पालकाकडून कोणत्याही प्रकारचे शुल्क घेता येणार नसल्यामुळे आर्थिक दुर्बल व गरीब पालकांना खूप मोठा दिलासा मिळाला आहे.

समाजातील आर्थिक दृष्ट्या दुर्बल असलेल्या पालकांच्या पाल्यासाठी शासनमान्य खाजगी नामांकित शिक्षण संस्था, इंग्रजी शाळा यांसारख्या शाळेत एकूण प्रवेश क्षमतेच्या 25% प्रवेश या अधिनियमानुसार राखीव ठेवण्यात आले आहे. त्यामुळे शहरी भागातील नामांकित शाळेत गरीब, दुर्बल विद्यार्थ्यांना प्रवेश देणे बंधनकारक असल्याने त्याचा फायदा या वर्गांना होत असल्याने या शिक्षण हक्क कायद्याचे हे फलित निश्चित आहे.

या कायदानुसार पूर्वी असलेल्या विविध योजनांचे शासकीय स्तरावर सुसूत्रीकरण करण्यात आले असून राज्यातील प्राथमिक शाळेसाठी शासन स्तरावरून विविध भौतिक सुविधा उपलब्ध करून दिल्या जात आहेत. याशिवाय मुलांना मोफत गणवेश, अध्ययन साहित्य पाठ्यपुस्तकांचा मोफत पुरवठा ,शालेय

शौचालय, क्रीडा साहित्य अध्यापनासाठी विविध विषयातील क्षमता विकसित करण्यासाठी गणित मराठी व इंग्रजी भाषेचे संच उपलब्ध करून दिलेले आहेत. विज्ञानातील प्रयोग करण्यासाठी प्रयोगशाळा सुद्धा बनविण्यात आल्या आहेत.

गावातील पालकांचा जेवढा सक्रिय सहभाग तेवढी या कायद्याची प्रभावी अंमलबजावणी होण्यास मदत होणार आहे. या बाबींचा विचार करून शाळेत शाळा व्यवस्थापन समिती, शिक्षक पालक संघ, माता पालक संघ, पोषण आहार समिती बांधकाम समिती व परिवहन समितीची स्थापना करण्यात आली आहे याशिवाय शाळेतील विविध उपक्रमात पालकांच्या सहभाग घेण्यात येत आहे.

महाराष्ट्रातील अनेक जिल्ह्यात अनेक गावातून पालक रोजगाराच्या संधीच्या शोधात येत असतात त्यांच्या या स्थलांतरामुळे त्यांच्या पाल्यांच्या शिक्षणाचा प्रश्न दरवर्षी निर्माण होत असतो हे लक्षात घेऊन पालक स्थलांतरित झाले तरी त्यांच्या पाल्यांचे राहणे व शिक्षण यासाठी हंगामी वसतीगृहाची सुरुवात करण्यात आली आहे. स्थलांतरित परिसरातील शाळेत त्यांच्या पाल्यांना तात्पुरत्या स्वरूपात प्रवेश देऊन हा प्रश्न सोडवण्याचा प्रयत्न करत आहेत.

शिक्षण हक्क कायदानुसार इमारत, विद्युत सुविधा, मैदान, प्रयोगशाळा, अपंगांसाठी सुलभ बैठक व्यवस्था, संगणक कक्ष, संरक्षक भिंती इत्यादी बाबी शाळेत असणे बंधनकारक करण्यात आले आहे. अस्तित्वात असलेल्या शाळांमध्ये यांची पूर्तता होत आहे किंवा नाही याची पडताळणी सुद्धा केली जात आहे. तसेच नवीन शाळांना मान्यता देण्या करिता या निकषांचे काटेकोर पालन केले आहे की नाही हे बघितले जाते.

शिक्षण हक्क अधिनियमानुसार प्राथमिक शाळेत शिकविण्यासाठी नियुक्त करण्यात येणाऱ्या शिक्षकांसाठी पात्रतेचे निकष निश्चित करण्यात आले आहेत. त्यामुळे प्रत्येक शाळेत प्रशिक्षित शिक्षक उपलब्ध होण्याच्या दृष्टीने त्याचा उपयोग होत आहे. तसेच त्या शिक्षकांना वेळोवेळी प्रशिक्षण सुद्धा दिले जात आहे.

शिक्षण हक्क कायदानुसार प्राथमिक शाळेत किती विद्यार्थ्यांमागे एक शिक्षक असावा याबाबत निश्चित नियमावली तयार करण्यात आली आहे. साधारणपणे वर्ग एक ते पाच साठी दर 30 विद्यार्थ्यांमागे एक शिक्षक तर इयत्ता सहा ते आठ साठी दर 35 विद्यार्थ्यांमागे एक विषय शिक्षक असे विद्यार्थी व शिक्षक यांचे प्रमाण निश्चित करण्यात आले आहे. याशिवाय क्रीडा कार्यासाठी सुद्धा शिक्षकाची नियुक्ती करण्यात येत आहे.

बाल संरक्षण हक्क आयोग अधिनियम 2005 नुसार राष्ट्रीय व राज्य बाल हक्क आयोग स्थापन करण्यात आला आहे. त्यानुसार बालक हक्क आयोग अधिनियमातील तरतुदींचे पालन केले जात आहे की नाही हे बघण्यात येते. शिक्षण हक्क कायदानुसार पालक, शाळा, पर्यवेक्षीय यंत्रणा, शाळा व्यवस्थापन समिती, राज्य व केंद्र सरकार यांच्या भूमिकेनुसार जबाबदाऱ्या निश्चित केल्या असल्यामुळे प्रत्येक यंत्रणेला नेमके काय करायचे आहे याबाबत सुस्पष्ट मार्गदर्शन व सूचना देण्यात आल्याने कार्य अचूकता येण्यास मदत झाली आहे.

6. शिक्षण हक्क कायद्याच्या प्रभावी अंमलबजावणीसाठी शासन व समाज व्यवस्थेसमोर असलेली काही आव्हाने:

90 च्या दशकापासून सुरू झालेली जागतिकीकरण व उदारकीकरण प्रक्रिया अद्याप वेगाने सुरू आहे. शिक्षण क्षेत्रही यापासून दूर राहिलेले नाही. उच्च शिक्षणात अनेक परदेशी देशातील खाजगी उद्योग या रूची दाखवत आहेत. यामुळे देशातील शासकीय शाळा स्पर्धेत टिकून राहण्याचे आव्हान आज उभे आहे. इतर खाजगी शाळा सारखे शासकीय शाळा ह्या गुणवत्तापूर्वक शिक्षण देऊ शकतील का हा एक प्रश्न उद्भवत आहे. म्हणून शिक्षणाचे होत असलेले खाजगीकरण व बाजारीकरण रोखण्याचा प्रयत्न शिक्षण हक्क कायद्यातून होणे गरजेचे आहे.

शिक्षण हक्क कायदानुसार सहा ते चौदा वयोगटातील बालकांना प्राथमिक शिक्षण सक्तीने व मोफत देण्याची व्यवस्था करण्याची जबाबदारी शासन यंत्रणेवर येऊन पडली आहे. संख्यात्मक दृष्टीने ही बाब सहज साध्य झाली असली तरी त्यात गुणवत्ता निर्माण करणे आजही पूर्णपणे साध्य झालेले नाही. प्रवेशित झालेल्या प्रत्येक बालकाच्या प्रत्येक विषयातील किमान मूलभूत क्षमता विकसित होण्यास वाव आहे. तसेच देशातील रोजगाराची स्थिती पाहिल्यानंतर शिक्षणातून रोजगार निर्माण करण्याची क्षमता विकसित होणे आवश्यक आहे. म्हणून शाळेत मिळणारे शिक्षण व्यवसायाभिमुख असणे महत्त्वाचे आहे व या दृष्टीने प्रयत्न होणे गरजेचे आहे.

स्वातंत्र्योत्तर काळात शिक्षण विषयक धोरण कसे असावे याबाबत बराच खल झाला आहे. अनेक आयोगाच्या शिफारशी नुसार प्रयोग करण्यात आले आहेत. यातील अनेक बाबींना यश मिळाले आहे परंतु महाराष्ट्र राज्यात अलीकडील दहा वर्षात शिक्षण क्षेत्रात जे प्रयोग करण्यात आले होते त्यात पुरेसे यश मिळाले नाही. हे प्रयोग पूर्ण करण्यासाठी पुरेसा कालावधी मिळत नसल्याचे दिसून येत आहे. त्यामुळे शिक्षण क्षेत्रात घेतलेल्या निर्णयांची परिणामकारकता लक्षात घेऊन मूल्यमापन करता येत नाही. म्हणून आगामी काळात शिक्षण हक्क कायद्यातील तरतुदींची अंमलबजावणी करण्यासाठी घेतलेल्या शैक्षणिक निर्णयात धोरण सातत्य असावे अशी अपेक्षा व्यक्त करण्यात येते.

शिक्षण अधिकार कायदानुसार एक ते पाच वर्गातील विद्यार्थ्यांना त्यांच्या घरापासून एक किलोमीटर अंतरावर, सहा ते आठ वर्गातील विद्यार्थ्यांना घरापासून तीन किलोमीटरच्या आत शाळा उपलब्ध करून देणे ही शासनाची जबाबदारी आहे. परंतु अलीकडील काळात गुणवत्तापूर्ण शिक्षण देता यावे म्हणून 20 पेक्षा कमी पटसंख्या असलेल्या शाळा शासनाकडून बंद करण्यात येत आहेत. या शाळा बंद धोरणाचा पुनर्विचार करून त्यातील त्रुटी दूर करणे आवश्यक आहे.

शिक्षण हक्क कायदानुसार शिक्षकांचे शैक्षणिक व व्यावसायिक पात्रता निश्चित केल्या असल्या तरी प्राथमिक शाळातील शिक्षकांचे अनेक पदे वर्षानुवर्षे रिक्त राहत असल्याने तसेच अनुभवी व तज्ञ शिक्षकांच्या अभावामुळे ग्रामीण भागातील विद्यार्थ्यांना गुणवत्तापूर्वक शिक्षण मिळवण्यात प्रमुख अडथळा ठरत आहे. त्यासाठी शिक्षण हक्क कायद्याची प्रभावी अंमलबजावणी होण्यासाठी या बाबींकडे लक्ष दिले पाहिजे.

शिक्षक हा ग्रामीण व शहरी भागातील बहुसंख्येने असणारा कर्मचारी वर्ग असल्याने विविध शासकीय कामे जसे की सर्वेक्षण, जनगणना, निवडणूक, पशु गणना, प्रशिक्षणे, मतदार यादी तयार करणे यासारख्या विविध

कामांमुळे शिक्षकांची शाळेत उपस्थिती कमी राहते त्यामुळे त्यांचा विद्यार्थ्यांच्या शिक्षणावर परिणाम होतो. म्हणून प्राथमिक शाळेतील शिक्षकांना फक्त अध्यापनाचे कार्य करू देणे आवश्यक आहे. समाजात बालकांच्या शिक्षणाविषयी जागृती अजूनही पुरेशा प्रमाणात झालेली नाही. मुख्यतः मुलींच्या शिक्षणाबाबत अजूनही गंभीर्याने पाहिले जात नाही. म्हणून समाजातील प्रत्येक घटकात बालकांच्या शिक्षणाविषयी जागृती निर्माण करण्यासाठी विशेष कार्यक्रम हाती घेणे आवश्यक आहे. प्राथमिक शाळेत मुलं दाखल झाल्यावर त्यांचे किमान आठवीपर्यंत शिक्षण पूर्ण होणे आवश्यक आहे. परंतु आजही पट नोंदणी झाल्यावर काही वर्षांनी दहा ते वीस टक्के मुले हळूहळू शाळाबाह्य होत आहेत. त्यामुळे ते शैक्षणिक प्रवाहा बाहेर पडतात अशा रीतीने प्राथमिक शिक्षणातील गळती रोखण्याचे आव्हान शिक्षण हक्क कायद्यासमोर आहे. शिक्षण हक्क कायदा 2009 नुसार देशातील व राज्यातील शिक्षण क्षेत्रात झालेले बदल अभ्यासनासाठी आजपर्यंतचा कालावधी फार मोठा नाही. एवढ्यात त्याचे मूल्यमापन करून फलित शोधणे शक्य होईल असे नाही. अनेक चांगले बदल शिक्षण क्षेत्रात झालेले आहेत हे वास्तव आहे. तरीही अजूनही बऱ्याच अपेक्षांची पूर्तता होणे गरजेचे आहे.

7. निष्कर्ष (conclusion):

शिक्षण हक्क कायदा 2009 नुसार संपूर्ण भारत देशातील प्राथमिक शिक्षण व्यवस्थेत खूप मोठा बदल घडून आलेला आहे. संपूर्ण देशातील शिक्षण व्यवस्थेत एक सारखेपणा आणण्यात यश प्राप्त झाले आहे. विद्यार्थ्यांचे प्राथमिक शिक्षण हा हक्क असून ते पूर्ण करण्यासाठी प्रत्येक घटकांची जबाबदारी निश्चित झाली आहे. शिक्षण हक्क कायदा 2009 नुसार देश व राज्यातील सहा ते चौदा वयोगटातील बालकांच्या मूलभूत प्राथमिक शिक्षणाबाबत आश्वासक परिस्थिती निर्माण झाली आहे असे असले तरीही अजूनही बराच पल्ला गाठणे बाकी आहे. विद्यार्थ्यांना उत्तम दर्जाचे व गुणवत्तापूर्वक शिक्षण मिळण्यासाठी त्यांच्या शिक्षणातील अडथळे कायमस्वरूपी दूर करणे आवश्यक आहे हे प्रस्तुत शोधलेखातून स्पष्ट होते.

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राष्ट्रीय शैक्षणिक धोरण 2020 : विद्यार्थ्यांसाठी संधी व आव्हान

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सारांश :

नवीन शैक्षणिक धोरण 2020 हे भारतातील शिक्षण व्यवस्थेत परिवर्तन आणि एकविसाव्या शतकात सर्वसमावेशक विकास घडवून आणण्याच्या दिशेने उचललेले एक महत्त्वपूर्ण पाऊल आहे. हे धोरण म्हणजे भारतातील शिक्षणाच्या भविष्यासाठीच्या दृष्टिकोनाची रुपरेषा होय. या धोरणामुळे विद्यार्थ्यांसाठी उपलब्ध होणा-या संधी आहेतच तसेच काही आव्हाने सुद्धा आहेत. ज्यांची चर्चा प्रस्तुत शोधनिबंधात केली आहे.

किंवद : शैक्षणिक धोरण, संधी व आव्हाने, रचनात्मक बदल.

प्रस्तावना :

भारताने शिक्षण क्षेत्रात टाकलेले प्रगतीचे नवीन पाऊल म्हणजे राष्ट्रीय शैक्षणिक धोरण 2020 होय. या राष्ट्रीय शैक्षणिक धोरणामध्ये शालेय आणि उच्च शिक्षणात मोठ्या प्रमाणात परिवर्तनात्मक सुधारणांना वाव असल्याचे दिसते. या धोरणातील शालेय आणि महाविद्यालयीन स्तरावरील शिक्षण हा विचार अधिक विस्तृत, बहुशाखीय आणि रचनावादी दृष्टिकोणावर आधारित आहे. हे राष्ट्रीय शैक्षणिक धोरण म्हणजे आत्मनिर्भर भारतासाठी, नवनिर्माणासाठी सज्ज होण्याच्या दिशेने टाकलेले एक उत्तम पाऊल आहे. भारतीय शिक्षण व्यवस्थेतील स्वरूपाचा विचार करता दिसून येते की, भारतीय शिक्षणाचा विकास दोन भागात विभागला आहे. एक म्हणजे स्वातंत्र्यपूर्व काळ आणि दुसरा स्वातंत्र्योत्तर काळ. ब्रिटीश आणि भारत सरकारने नियुक्त केलेल्या विविध आयोगांमुळे आजच्या शिक्षणाला एक नवा आकार किंवा दिशा प्राप्त झाली आहे.

भारतातील शिक्षणाची पुरातन पद्धत म्हणजे पाठांतर करणे. या व्यवस्थेत दोन प्रकारचे विद्यार्थी तयार केले जात होते. एक फक्त पाठांतरनिपूण ज्यांचा उद्देश ज्ञानाचे हस्तांतरण करणे तर दुसरा प्रकार म्हणजे ज्ञानात तरबेज हा विद्यादानाचे कार्य करीत असे. नंतरच्या शिक्षण व्यवस्थेत बदल होऊन लहान मुलांना घरी शिकविणे, ठराविक वयात पूर्व प्राथमिक व प्राथमिक शिक्षण शाळेत देणे त्यानंतर माध्यमिक शिक्षण, त्यानंतर व्यावसायिक किंवा उच्च माध्यमिक पुढे पदवी व पदव्युत्तर शिक्षण व शेवटी संशोधन अशी रचना होती. भारत स्वतंत्र झाला त्या वेळी साक्षरतेचे प्रमाण केवळ 18 टक्के होते. भारतामध्ये त्यावेळेस केवळ 19 विद्यापीठे व 400 शाळा होत्या. अर्थातच अशावेळी शिक्षणाचे सार्वत्रिकीकरण करणे, जास्तीत जास्त लोकांना शिक्षणाची संधी मिळेल हे बघणे सरकारची प्राथमिकता होती. परिणामी जास्तीत-जास्त लोकांना किमान शिक्षण कसे मिळेल या दृष्टीने धोरण आखायला सुरुवात केली.

1950 मध्ये भारतीय नियोजन आयोगाची स्थापना झाल्यानंतर आयोगाने भारतीय शिक्षण व्यवस्थेलाही प्राथमिक शिक्षणाचा प्रसार, साक्षरता, तांत्रिक व कौशल्य विकसित करणारे शिक्षण, शिक्षणाचे आधुनिकीकरण व देशातील प्रत्येक जिल्ह्यात उच्च शिक्षण देण्यासाठी महाविद्यालय सुरु करणे ही पाच उद्दिष्टे ठेवली. शिक्षण हे केंद्र सरकार व राज्य सरकार यांची सामाजिक जबाबदारी मानली गेली. स्वतंत्र भारतात शिक्षणाच्या प्रसारासाठी प्रयत्न सुरु असतांना दुसरीकडे उच्च शिक्षण व शैक्षणिक धोरण यांचा विचार सुरु झाला. उच्च शिक्षणाच्या विकासाची 1953 साली भारतीय विद्यापीठ अनुदान आयोग स्थापण, विद्यापीठातून मिळणा-या उच्च शिक्षणाची जबाबदारी या आयोगाकडे सोपविली उच्च शिक्षणाचा प्रसार होत असतांनाच आजही दर्जेदार

आणि रोजगारक्षम उच्च शिक्षण सर्वसामान्यांपासून, विशेषतः वंचित व उपेक्षित घटकांपासून दूर असल्याचे दिसते. भारत स्वतंत्र होण्याच्या आधीच्या काळात अनेक शिक्षण आयोग नेमले गेले. यात 1854 चा वूड्स अहवाल, 1982 चा हंटर अहवाल, 1902 चा रेली आयोग भारत स्वतंत्र झाल्यानंतर राधाकृष्णन आयोग, कोठारी आयोग, 1986 चे राष्ट्रीय शैक्षणिक धोरण अशा एकापाठोपाठ आयोगांनी वेळोवेळी शिक्षण व्यवस्थेत कोणते बदल आवश्यक आहेत हे सुचविले. नुकतेच डॉ. कस्तूरीरंगन यांच्या अध्यक्षतेखाली नेमलेल्या आयोगाने काही बदल सुचविले आहेत. हे बदल म्हणजेच राष्ट्रीय शैक्षणिक धोरण 2020 होय.

राष्ट्रीय शैक्षणिक धोरणाची रचना :

नव्या शैक्षणिक धोरणानुसार इयत्ता सहावीपासून विद्यार्थ्यांना व्यावसायिक शिक्षण घेणे बंधनकारक असणार आहे. प्रत्येक विद्यार्थ्यांने एकतरी व्यावसायिक कौशल्य शिकावे अशी अपेक्षा नवीन शैक्षणिक धोरणानुसार करण्यात आली आहे. उच्च शिक्षणातील प्रवेश हा या शिक्षणावर अवलंबून असेल. भारतात यापूर्वी व्यावसायिक शिक्षणाला कधीही इतके महत्त्व देण्यात आले नव्हते. शिक्षणाला जीवनोपयोगी बनवणे हे यामागचे कारण आहे. पूर्वी भारतात गुरुकुल शिक्षण पद्धती अस्तित्वात होती. विद्यार्थी गुरुगृही राहून शिक्षण घेत असत. परिणामी आचार्यांचे संस्कार विद्यार्थ्यांवरही होत असत. सध्याच्या शिक्षण व्यवस्थेत पाश्चात्य विचारसरणीचा प्रभाव असून सोबतच विभक्त कुटुंब पद्धती, आई-वडील दोन्हीही चाकरीमुळे, कामाच्या व्यवस्थेमुळे मुलांमध्ये एकाकीपणा जाणवतो परिणामी ब-याचदा मुलांच्या बौद्धिक विकासात अनेक अडचणी येतात. प्रचलित शिक्षणव्यवस्थेत विद्यार्थी मानसिक रुग्ण बनत चालला आहे. यादृष्टीने विचार करता नवीन राष्ट्रीय शैक्षणिक धोरणातील अभ्यासक्रमाची मांडणी ही ज्ञान रचनावादावर आधारलेली असून शोधक विचार क्षमता, परस्पर सहकार्य, बहुभाषिकता, सर्जनशीलता, समस्येचे निराकरण, आकलन आणि कसे शिकायचे ते शिकण्याच्या दिशेने वाटचाल करणे या संज्ञानात्मक विकासाबरोबरच चारित्र निर्माण आणि कौशल्य विकास यांचा अंतर्भाव दिसतो. या आधारे सर्वांगीण विकास झालेला नागरिक घडविण्याचे कार्य हा अभ्यासक्रम दर्शवितो.

आज इंग्रजी भाषा अवगत असणे म्हणजेच सर्वकाही मिळविणे, खरे शिक्षण प्राप्त होते, रोजगाराच्या संधी निर्माण होतात व सामाजिक संधी प्राप्त होते असा गैरसमज दिसून येतो. त्यामुळे इंग्रजी शाळांचे सर्वत्र पेव फुटले आहे. हे सर्व मातृभाषेतून शिक्षण घेऊनही साध्य झाले असते. आपण आपल्या शिक्षण व्यवस्थेत मातृभाषा ही ज्ञानभाषा म्हणून समृद्ध करण्यात आपण पूर्णतः यशस्वी झालेलो नाही. मातृभाषेवर आधारित अभ्यासक्रमाचे आकलन विद्यार्थ्यांना उत्तम होऊन त्यांच्या विकासावर सकारात्मक प्रभाव दिसतो. म्हणूनच या नवीन शैक्षणिक धोरणात मातृभाषेतून/बोलीभाषेतून किमान इयत्ता 5 वी पर्यंत किंवा 8 वी पर्यंत शिक्षण द्यावे व कुठल्याही विद्यार्थ्यांवर कोणतीही भाषा लादली जाणार नाही असे नमूद आहे. या धोरणात मातृभाषेतून शिक्षणाला महत्त्व दिले असून मातृभाषेतून ज्ञानाची रचना करण्याचा उद्देश दिसून येतो.

नवीन शैक्षणिक राष्ट्रीय धोरणामुळे पूर्वीच्या 10 + 2 + 3 या आकृतिबंधाऐवजी 5 + 3 + 3 + 4 हा नवीन शिक्षण आराखडा अनुक्रमे 3 ते 8, 5 ते 11, 11 ते 14 व 14 ते 18 या वयोगटांसाठी राहिल. या धोरणातील सर्वात महत्त्वाचा टप्पा म्हणजे 3 ते 6 वर्ष हा आतापर्यंत समाविष्ट न झालेला वयोगट शालेय अभ्यासक्रमांतर्गत येईल. हा वयोगट बालकांच्या जडणघडणीच्या विकासासाठी अतिशय महत्त्वाचा मानला जातो. पूर्व प्राथमिक शिक्षण हे मूलभूत शिक्षण शिक्षणाचा पाया आहे. या आधारावर पुढील शिक्षण निर्भर असते. या नवीन धोरणात खेळ व शोधनावर आधारित अध्ययन प्रक्रिया घडवून आणल्या जाईल. म्हणजेच 3 ते 8 हा आकृतिबंध पायाभूत स्तर आहे. वय वर्षे 8 ते 11 हा स्तर तयारीचा स्तर म्हणून ओळखला जाईल. यामध्ये रचनात्मक अध्ययनावर भर राहिल. वय वर्षे 11 ते 14 यामध्ये विषयांमधील संकल्पना रचनात्मक पद्धतीने शिकवीण्यावर भर दिला जाईल व वय वर्षे 14 ते 18 या स्तरामध्ये वैविध्य दिसून येते. या स्तरात विषयांचे पर्याय वाढतील. कला, विज्ञान आणि व्यावसायिक शैक्षणिक शाखा यामध्ये कठोर विभाजन राहणार नाही. अभ्यासक्रम हा खोलवर, अनुभवाधारित, प्रायोगिक, कृतीवर आधारित व्हावे याकरिता अभ्यासक्रमाचा भार

कमी केला जाईल. हा आकृतिबंध मुलांच्या सर्वांगीण विकासाकरीता तयार केला असून त्यांच्या ज्ञानाच्या आकलनानुसार वयाचे टप्पे विचारात घेण्यात आले आहेत. 2022-23 या वर्षापासून अंमलात येणा-या या नव्या शैक्षणिक धोरणात शालेय शिक्षण, उच्च शिक्षण आणि संशोधन असे मुख्य तीन भाग आहेत. या माध्यमातून सर्वांना उच्च शिक्षण देऊन आपल्या राष्ट्राला सातत्याने न्याय व चैतन्यमय ज्ञानी समाजात परिवर्तित करण्यास थेट योगदान देईल ही दूरदृष्टी मानलेली आहे. शिक्षणाचा अधिकार अधिनियम, 2009 (राईट टू एज्युकेशन ॲक्ट) यांचा विस्तार करून 3 वर्षापासून ते 18 वर्षापर्यंत करण्यात आला आहे. ही बाब विशेष स्वागताई आहे. देशात किमान शिक्षणाचा टक्का वाढला असला तरी गुणवत्तेच्या बाबतीत आजही प्रश्नचिन्ह आहेत. सुमारे 40,000 कॉलेज व 800 पेक्षा जास्त विद्यापीठ असतांना विद्यार्थी नाव नोंदणीमध्ये प्राथमिक आणि माध्यमिक शिक्षणाच्या तुलनेत उच्च शिक्षणाचे प्रमाण 2018 मध्ये 26.3 टक्के असून नव्या शैक्षणिक धोरणात ते 3035 पर्यंत किमान 50 टक्क्यांपर्यंत वाढण्याचे उद्दिष्ट ठेवलेले आहे. त्याचप्रमाणे नव्या धोरणात महिलांच्या शिक्षणासाठी विशेष प्रयत्न, पूर्व प्राथमिक शिक्षणाकडे विशेष लक्ष व्यवसायिक शिक्षणाची आवश्यकता या मूल्यांचाही विचार नव्या धोरणात दिसतो. शिक्षणाच्या पहिल्या टप्प्यात विद्यार्थ्यांच्या मेंदूचा पूर्ण विकास होतो. दुस-या टप्प्यात विद्यार्थ्यांला औपचारिक शिक्षणासाठी शारीरिक व मानसिकरित्या तयार केले जाते. तिस-या टप्प्यात औपचारिक शिक्षणाला सुरुवात होऊन विद्यार्थी स्वतःच्या कल्पनाशक्तीला वापरायला सुरुवात करतो, त्याला प्रयत्नशील केले जाते आणि चौथ्या टप्प्यामध्ये नववी ते बारावी या टप्प्याचा विचार करतांना विषय अधिक सखोल, विचार व कृतीतून शिक्षण अशी ध्येय साकार करण्यासाठी त्यांना प्रयत्नशील केले जाते.

विद्यार्थ्यांसाठी संधी :

नवीन शैक्षणिक धोरणानुसार उच्च शिक्षणात एकाच वेळी वेगवेगळे विषय एकत्रितपणे शिकविण्यात येणार आहेत. यात मेजर आणि मायनर असे विभाजन असेल. आर्थिक किंवा अन्य कारणामुळे विद्यार्थ्यांची होणारी गळती यामुळे कमी होईल. या धोरणात अभ्यासक्रम निवडीच्या बाबतीत लवचिक धोरण स्वीकारण्यात आले त्यामुळे विद्यार्थी त्यांच्या आवडी व गरजेनुसार तसेच स्वतःच्या सोयीनुसार व वेळेनुसार शिक्षण घेऊ शकतात. विद्यार्थ्यांना ऑनलाईन- ऑफलाईन यापैकी कोणत्याही माध्यमातून शिक्षण घेण्याची सुविधा निर्माण करून दिली जाणार आहे.

या शैक्षणिक धोरणात शालेय ते उच्च शिक्षणापर्यंत शैक्षणिक दर्जा उंचावण्यावर भर देण्यात आल्याने दर्जेदार शिक्षण मिळण्याची संधी निर्माण होते. पूर्व माध्यमिक स्तरावर कोडींग व माध्यमिक स्तरावर आर्टिफिशियल इंटेलिजन्स यासारखे विषय शिकविले जाणार असल्यामुळे विद्यार्थी तंत्रज्ञान कुशल बनविण्यास संधी मिळते. प्रात्यक्षिक व अनुभवावर आधारित अध्ययन-अध्यापनास प्रोत्साहन देण्याच्या धोरणामुळे रोजगारास सक्षम बनविण्यास कौशल्याचा विकास करण्याची संधी विद्यार्थ्यांना मिळते. विद्यार्थ्यांच्या गुणवत्ता विकासासाठी व सर्वांना समान शैक्षणिक संधी निर्माण करण्यासाठी विविध शिष्यवृत्तीचे प्रयोजन या धोरणात करण्यात आले आहे. तसेच मातृभाषेबरोबरच शालेय स्तरावर किंवा उच्च शिक्षणामध्ये परराष्ट्रीय भाषांचे शिक्षण घेता येईल. एकूणच विद्यार्थ्यांच्या सर्वांगीण विकासावर भर या धोरणात देण्यात आला आहे.

विद्यार्थ्यांसमोरील आव्हाने :

राष्ट्रीय शैक्षणिक धोरणात कोडींग आर्टिफिशियल इंटेलिजन्स यासारख्या अत्याधुनिक तंत्रज्ञानाची विद्यार्थ्यांना ओळख करून दिली जाणार आहे. यासाठी लागणारे कम्प्युटर, लॅपटॉप, इंटरनेट इत्यादी सारखे भौतिक साधने उपलब्ध करणे हे एक आव्हान विद्यार्थ्यांसमोर असेल. या धोरणामुळे सिक्युरिटी हे मोठे आव्हान ठरू शकते. कारण ऑनलाईन माध्यमातून विविध विषयांचे अध्ययन करतांना विद्यार्थ्यांना वेगवेगळ्या प्रकारच्या एप्लीकेशन व वेबसाईटचा उपयोग करावा लागतो. त्यात विद्यार्थी उद्दिष्टापासून भटकण्याची शक्यता असते.

जे विद्यार्थी जुन्या शैक्षणिक धोरणातील अभ्यासक्रमानुसार काही वर्षापासून शिकत आहेत त्यांना नवीन शैक्षणिक धोरणात बदलानुसार अभ्यासक्रमाशी व शिकण्याच्या पद्धतीशी समायोजन साधने आढानात्मक ठरते.

निष्कर्ष :

स्वातंत्र्याच्या 75 वर्षानंतर आपण उच्च शिक्षणात फार लक्षणीय यश प्राप्त करू शकलो नाही. आज उच्च शिक्षणात देशातील सरासरी 26 टक्के विद्यार्थी प्रविष्ट आहेत. राष्ट्रीय शैक्षणिक धोरणानुसार येत्या काही वर्षात हे प्रमाण 50 टक्केपर्यंत होऊन जाण्याचे उद्दिष्ट राखण्यात आले आहेत. एकूणच राष्ट्रीय शैक्षणिक धोरण समग्र, एकात्म, भविष्यवेधी व सर्वसमावेशक असून पुढील 20 वर्षात म्हणजेच 2040 पर्यंत या धोरणाचे संपूर्ण स्वरूप आकारास येईल अशी आशा आहे. नवे शैक्षणिक धोरण हे विद्यार्थी केंद्रीत, जागतिक स्पर्धला लक्षात घेऊन सगळ्या घटकांचा विचार करून तयार करण्यात आले आहे. हे धोरण म्हणजेच भारताला जागतिक स्पर्धमध्ये अग्रगण्य ठेवण्याकरीता उचललेले एक पाऊल आहे. निष्चितच या धोरणाचा सकारात्मक परिणाम होऊन भारत अनेक क्षेत्रात प्रगती साधेल याविषयी कुठलिही षंका नाही.

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Sustainable Strategies for Digital Transformation in Higher Education: A Global Perspective

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Abstract

This research examines sustainable strategies for digital transformation in higher education on a global scale, investigating the intersection of technological innovation, environmental responsibility, and pedagogical evolution. Through a comprehensive content analysis of academic articles, institutional reports, policy documents, and case studies, this study explores the long-term impacts on teaching practices, curriculum design, and institutional culture. The research employs a systematic content analysis methodology to identify key themes, challenges, and success factors, shedding light on the collaborative initiatives between higher education institutions and governmental bodies. The findings provide valuable insights into the transformative journey of higher education in the digital age, emphasizing the integration of sustainability principles into the fabric of educational practices, and the pivotal role of global partnerships in shaping the future of digital learning.

Keywords: Sustainable digital transformation, Higher education, Global perspective, Teaching practices, Curriculum design

1. Introduction

The study on "Sustainable Strategies for Digital Transformation in Higher Education: A Global Perspective" stems from the increasing recognition of the transformative impact of digital technologies on higher education institutions worldwide. As universities and colleges embrace the digital age, the integration of technology has become pervasive, influencing not only teaching and learning but also administrative processes and overall institutional strategies. This study is motivated by the need to critically examine the intersection of digital transformation and sustainability in higher education, recognizing the global context in which these initiatives unfold. In recent years, higher education has experienced a paradigm shift with the widespread adoption of digital tools and technologies. From e-learning platforms to administrative management systems, institutions are leveraging digital solutions to enhance the student experience, facilitate research endeavors, and streamline administrative workflows. However, amid this digital revolution, concerns about the environmental impact, economic sustainability, and the broader social implications of these initiatives have gained prominence. A global perspective is crucial for understanding the diverse ways in which higher education institutions approach digital transformation and sustainability.

The study on "Sustainable Strategies for Digital Transformation in Higher Education: A Global Perspective" is a comprehensive exploration of the evolving landscape where digital transformation and sustainability intersect within higher education institutions worldwide. The impetus for this research arises from the profound impact of digital technologies on academic institutions and the parallel acknowledgment of the need for sustainable practices in the wake of these transformations. Higher education institutions (HEIs) have been permeated by the technological advancement that the Industrial Revolution 4.0 brings with it, and forces institutions to deal with a digital transformation in all dimensions. Applying the approaches of digital transformation to the HEI domain is an emerging field that has aroused interest during the recent past, as they allow us to describe the complex relationships between actors in a technologically supported education domain. (Benavides, 2020). Higher education institutions have witnessed a profound shift in recent years as they increasingly embrace digital technologies to augment traditional teaching and administrative processes. This integration spans a spectrum of initiatives, including the implementation of e-learning platforms, digital assessment tools, and sophisticated administrative systems. The study acknowledges the undeniable benefits of these advancements but seeks to address the growing concerns about their environmental footprint, economic implications, and broader social consequences. At the core of the study lies the recognition of sustainability as a multidimensional concept. Sustainability is not merely confined to environmental considerations; it extends to encompass economic viability and social equity. The investigation delves into the environmental impact of digital transformation, considering the energy consumption of digital infrastructure, electronic devices, and data centers within educational settings. Simultaneously, it explores the economic sustainability of such digital initiatives, evaluating their long-term financial implications for institutions. Social equity is another crucial dimension, as the study probes into how digital transformation can either exacerbate existing disparities in access to educational resources or contribute to greater inclusivity. Recognizing the global context is paramount in understanding the diverse approaches that higher education institutions adopt in navigating the nexus of digital transformation and sustainability. Universities and colleges operate within distinct cultural, economic, and regulatory frameworks, shaping their responses to digital challenges. The study, therefore, aims to provide a nuanced understanding of common trends, regional variations, and innovative strategies employed by institutions across the globe. Acknowledging that the integration of sustainable practices into digital transformation strategies is not without its challenges, the study seeks to illuminate potential obstacles. The study aims to uncover the opportunities for innovation and efficiency that arise when institutions successfully align digital transformation efforts with sustainability goals. The study endeavors to contribute significant insights to academic discourse, institutional decision-making, and policy formulation. By examining the intricate relationship between digital transformation and sustainability in higher education, the research seeks to guide institutions toward strategies that not only harness the benefits of technological advancements but also uphold principles of environmental responsibility, economic sustainability, and social equity on a global scale.

1.1.Statement of the Problem

The study addresses the multifaceted challenges surrounding sustainable digital transformation in higher education, focusing on key problem areas that impact the effectiveness and longevity of these initiatives. Firstly, the exploration of the influence of institutional culture on the adoption and sustainability of digital transformation strategies signifies a critical gap in understanding. The problem lies in the absence of a comprehensive analysis of how the cultural fabric of higher education institutions shapes the decision-making processes, attitudes, and behaviors related to digital transformation. Without this insight, institutions may struggle to align digital initiatives with their cultural context, impeding the successful adoption and enduring sustainability of such strategies. Understanding the intricate interplay between institutional culture and digital transformation is crucial for developing tailored approaches that resonate with the values and norms within academic environments, ensuring the long-term success of these strategies.

1.2. The Need and Significance of the Study

The study on sustainable strategies for digital transformation in higher education holds paramount importance in addressing the evolving landscape of global education. The pressing need arises from the intersection of rapid technological advancements, the imperative for environmental sustainability, and the transformative impact on teaching and learning practices. As higher education institutions worldwide grapple with the challenges and opportunities posed by digital transformation, understanding sustainable strategies becomes crucial for fostering long-term resilience, adaptability, and inclusivity. This study seeks to bridge the gap in existing literature by comprehensively exploring the global perspective, identifying key trends, challenges, and success factors. By elucidating the intricate relationships between technology adoption, environmental responsibility, and pedagogical evolution, the research aims to provide actionable insights that can inform policy, practice, and collaborative initiatives between academic institutions and governmental bodies, contributing to a more sustainable and effective future for higher education.

1.3. Objectives of the Study

The research objectives of the study were delineated below:

1. To explore the influence of institutional culture on the adoption and sustainability of digital transformation strategies.
2. To investigate the long-term effect of sustainable digital transformation on teaching practices.
3. Investigate the long-term impact of sustainable digital transformation on curriculum design.
4. To explore collaborative initiatives between higher education institutions and governmental bodies in promoting sustainable digital transformation.

2. The Review of Related Literature

Kaputa, V., Loučanová, E., & Tejerina-Gaite, F. A. (2022). Digital transformation in higher education institutions as a driver of social oriented innovations. Social innovation in higher education, 61, 81-85. The survey conducted reflects the consequences of this change. Results shows that digital transformation improves some of the most demanded skills in the new knowledge society (searching and processing information, digital communication and

socialization or working with text). Likewise, it has an important role in reducing costs related to education, but also in degradation of abilities in personal communication.

Abrol, S., & Jain, M. K. (2022). Digital Transformation of Higher Education in India. In Technology Training for Educators From Past to Present (pp. 59-72). IGI Global. The NEP demonstrates a comprehensive predisposition toward innovative approaches by addressing issues of equity, inclusion, accessibility, exploratory, and experimental learning, all of which are necessary components for transitioning into Education 4.0 and beyond. Education's future may be a synthesis of transformations prompted by Education 4.0, NEP 2020, current pandemics, rising student requirements, and the latest technology.

Benavides, L. et al (2020). Digital transformation in higher education institutions: A systematic literature review. *Sensors*, 20(11), 3291. The objective of this paper is to summarize the distinctive characteristics of the digital transformation (DT) implementation process that have taken place in HEIs. The main findings show that it is indeed an emerging field, none of the found DT in HEI proposals have been developed in a holistic dimension. This situation calls for further research efforts on how HEIs can understand DT and face the current requirements that the fourth industrial revolution forced.

Hakan, K. Ö. (2020). Digital transformation in higher education: a case study on strategic plans. *Высшее образование в России*, (3), 9-23. The results of the study were compared with empirical and theoretical studies in the literature. For universities and future studies, it was proposed that Turkish universities are comparable with the universities abroad, which show the successful examples of the digital transformation, and that internal and external stakeholders, especially in the sector's evaluations, can apply the quantitative and/or qualitative methods related to the subject.

2.1. Research Gap

There is a dearth of research related to “Sustainable Strategies for Digital Transformation in Higher Education: A Global Perspective.” Therefore, researcher conducted investigation related to such statement of problem.

3. Methodology of Study

This is a qualitative research. Content analysis is a research methodology often used to systematically analyze textual, visual, or audio content. In the context of a research study titled "Sustainable Strategies for Digital Transformation in Higher Education: A Global Perspective," content analysis involved the systematic examination of written or visual materials related to sustainable digital transformation in higher education.

4. Analysis and Interpretation

The analysis and interpretation of the study were conducted based on the objectives of the study.

4.1. Pertaining to Objective 1:

O₁: To explore the influence of institutional culture on the adoption and sustainability of digital transformation strategies.

The influence of institutional culture on the adoption and sustainability of digital transformation strategies in higher education is significant and can manifest in various ways. Here are key aspects to consider:

Leadership and Vision:

Innovation Orientation: Institutions with a culture that encourages innovation and embraces change are more likely to adopt and sustain digital transformation initiatives. Leadership that values experimentation and sees technology as a tool for improvement fosters a conducive environment for digital innovation.

Decision-Making Processes:

Collaborative Decision-Making: Institutions with a collaborative and inclusive decision-making culture are better equipped to navigate the complexities of digital transformation. In contrast, hierarchical decision-making structures may impede the agility needed for the swift adoption of new technologies.

Openness to Change:

Change Readiness: A culture that is open to change and adaptable is more likely to embrace digital transformation. Institutions that view change as a constant and encourage a growth mindset among stakeholders are better positioned to sustain digital initiatives over the long term.

Resource Allocation:

Budget Priorities: The institutional culture shapes how financial resources are allocated. A culture that values technological investments and prioritizes budget allocations for digital initiatives is more likely to sustain these efforts.

Faculty Engagement and Collaboration:

Collaborative Teaching Practices: Institutions that value collaborative teaching practices and encourage faculty engagement in digital initiatives are more likely to sustain efforts to integrate technology into teaching methods.

Risk Tolerance:

Risk-Taking Culture: Digital transformation often involves taking risks and trying innovative approaches. Institutions with a risk-tolerant culture are more likely to experiment with new technologies and sustain these efforts despite potential setbacks.

Student-Centric Approaches:

Focus on Student Experience: Institutions that prioritize student-centric approaches in their culture are more likely to adopt and sustain digital transformation efforts aimed at enhancing the overall student experience.

Communication and Training:

Communication Channels: The effectiveness of communication channels and strategies within an institution can influence how well digital transformation initiatives are understood and embraced. A culture that values transparent and effective communication is conducive to sustained efforts.

Alignment with Mission and Values:

Mission-Driven Culture: Institutions with a strong mission-driven culture ensure that digital transformation aligns with the overarching goals and values of the institution, promoting the sustainability of these initiatives in the long run.

Understanding and leveraging the influence of institutional culture is essential for developing tailored strategies that align with the values, norms, and priorities of a specific higher education

institution. Successfully navigating these cultural dynamics can contribute to the effective adoption and enduring sustainability of digital transformation strategies.

Pertaining to Objective 2:

O₂: To investigate the long-term effect of sustainable digital transformation on teaching practices.

The long-term effects of sustainable digital transformation on teaching practices in higher education are diverse and have the potential to profoundly impact the learning environment. Here are several key aspects to consider:

Increased Accessibility and Flexibility: Sustainable digital transformation often leads to the creation and adoption of online learning platforms, resources, and tools. This can enhance accessibility to educational materials and provide flexibility in how and when students engage with course content.

Personalized Learning Experiences: Technology enables adaptive learning platforms and personalized educational experiences. Teachers can leverage data and analytics to understand individual student needs, tailoring instruction to better meet diverse learning styles and preferences.

Active and Collaborative Learning: Digital tools facilitate active and collaborative learning experiences. Platforms for discussion, collaboration, and project-based assignments can become integral parts of teaching practices, fostering student engagement and interaction.

Integration of Multimedia and Interactive Content: Sustainable digital transformation allows for the integration of multimedia resources, simulations, and interactive content. Teachers can use these tools to enhance lectures, create dynamic presentations, and provide richer learning experiences.

Flipped Classroom Models: Digital transformation supports the adoption of flipped classroom models, where traditional lecture and homework elements are reversed. Students engage with instructional content online before class, allowing class time to be dedicated to discussions, problem-solving, and application of knowledge.

Assessment and Feedback Innovations: Sustainable digital transformation enables the use of innovative assessment methods, including online quizzes, simulations, and automated grading systems. This can streamline assessment processes, provide prompt feedback, and support ongoing student progress monitoring.

Professional Development Opportunities: Teachers benefit from ongoing professional development opportunities related to digital tools and educational technologies. Sustainable practices ensure that faculty members are continually supported in adapting to new technologies, enhancing their teaching skills.

Global and Cross-Cultural Collaborations: Digital tools facilitate global and cross-cultural collaborations among students and educators. Sustainable digital transformation can connect classrooms from different parts of the world, providing unique opportunities for cultural exchange and diverse perspectives.

Data-Informed Decision Making: Sustainable digital transformation involves the collection and analysis of data related to teaching and learning. This data can inform evidence-based decision-making, allowing teachers to continually refine and improve their instructional methods.

Lifelong Learning Initiatives: Digital transformation encourages a culture of lifelong learning. Teachers can model the importance of continuous learning by engaging with digital resources, staying updated on educational technologies, and embracing a growth mindset.

Enhanced Communication and Collaboration: Sustainable digital practices improve communication and collaboration among teachers, students, and other stakeholders. Virtual communication tools, shared online platforms, and collaborative spaces contribute to a more connected learning community.

Adaptation to Technological Advancements: Sustainable digital transformation prepares educators to adapt to ongoing technological advancements. Teachers become more resilient and ready to integrate emerging technologies into their teaching practices, ensuring they stay at the forefront of educational innovation.

These long-term effects collectively contribute to a transformed educational landscape where technology enhances teaching practices, supports student learning, and prepares individuals for the demands of the digital age.

Pertaining to Objective 3:

O₃: Investigate the long-term impact of sustainable digital transformation on curriculum design.

The long-term impact of sustainable digital transformation on curriculum design in higher education is extensive and influences various dimensions of the educational experience. Here are key aspects to consider:

Integration of Technology-Infused Learning Objectives: Sustainable digital transformation fosters the integration of technology-infused learning objectives into curriculum design. Over the long term, curricula are likely to include specific competencies related to digital literacy, information technology, and the use of technological tools in various disciplines.

Flexible and Modular Course Structures: Digital transformation allows for the development of flexible and modular course structures. Over time, curricula may become more adaptable, allowing for the incorporation of new technologies and emerging topics without the need for extensive redesign.

Active Learning Strategies: Sustainable digital transformation supports the implementation of active learning strategies in curricula. This shift may lead to a focus on project-based assignments, collaborative activities, and experiential learning opportunities that leverage digital tools.

Interdisciplinary Approaches: Digital technologies facilitate interdisciplinary approaches to curriculum design. Over the long term, curricula may evolve to incorporate collaborative projects that span multiple disciplines, reflecting the interconnected nature of the digital age.

Incorporation of Online and Blended Learning: Sustainable digital transformation encourages the integration of online and blended learning modalities into curriculum design. Long-term

impacts may include a more balanced mix of traditional face-to-face instruction, online courses, and blended learning experiences that leverage the benefits of digital tools.

Personalized Learning Pathways: Digital transformation allows for the development of personalized learning pathways within curricula. Over time, institutions may adopt adaptive learning technologies that tailor educational experiences to individual student needs, fostering a more personalized approach to education.

Inclusive Design for Diverse Learners: Sustainable digital transformation promotes inclusive design principles in curriculum development. Over the long term, curricula may prioritize accessibility and accommodations for diverse learners, ensuring that digital resources are designed with inclusivity in mind.

Integration of Emerging Technologies: Curriculum design influenced by sustainable digital transformation incorporates emerging technologies. Over time, curricula may integrate virtual reality, artificial intelligence, and other cutting-edge technologies to prepare students for evolving industry demands.

Focus on Critical Thinking and Problem-Solving: Digital transformation encourages a shift towards curricula that emphasize critical thinking, problem-solving, and analytical skills. Long-term impacts include a greater emphasis on higher-order cognitive skills as digital tools support deeper engagement with course content.

Assessment and Feedback Innovations: Sustainable digital transformation in curriculum design leads to innovations in assessment methods. Over the long term, curricula may integrate technology-enabled assessment tools, simulations, and data analytics to provide more nuanced insights into student performance and progress.

Global and Cross-Cultural Perspectives: Digital tools facilitate the incorporation of global and cross-cultural perspectives into curricula. Over time, institutions may design curricula that connect students with diverse perspectives, fostering a global mindset and preparing them for collaboration in a digital, interconnected world.

Continuous Review and Iteration: Sustainable digital transformation encourages a culture of continuous review and iteration of curricula. Long-term impacts include the establishment of processes for regular updates and adjustments, ensuring that curricula remain responsive to technological advancements and industry changes.

Overall, the long-term impact of sustainable digital transformation on curriculum design is characterized by adaptability, inclusivity, and a focus on preparing students with the skills and knowledge needed for success in a dynamic digital landscape.

Pertaining to Objective 4:

O₄: To explore collaborative initiatives between higher education institutions and governmental bodies in promoting sustainable digital transformation.

Collaborative initiatives between higher education institutions and governmental bodies play a crucial role in promoting sustainable digital transformation. These partnerships aim to leverage resources, align strategies, and address systemic challenges to ensure the effective integration of digital technologies in education. Here are several collaborative initiatives observed:

Research and Development Funding: Governments often provide funding opportunities for collaborative research and development projects between higher education institutions and governmental bodies. These initiatives focus on developing innovative digital technologies, pedagogical approaches, and sustainable practices in education.

Policy Development and Advocacy: Collaborative efforts involve the joint development of policies that support sustainable digital transformation in higher education. Governments work closely with academic institutions to create frameworks that address regulatory issues, accreditation standards, and guidelines for the ethical and responsible use of technology.

Infrastructure Development: Governments may collaborate with higher education institutions to invest in digital infrastructure development. Initiatives include establishing high-speed internet connectivity, creating technology-enabled classrooms, and ensuring the availability of necessary hardware and software for sustainable digital transformation.

Professional Development Programs: Collaborative programs focus on the professional development of educators and administrators. Governments and higher education institutions may jointly design training programs, workshops, and certifications to enhance the digital literacy and teaching skills required for sustainable digital transformation.

Open Educational Resources (OER) Initiatives: Governments collaborate with institutions to promote the creation and sharing of Open Educational Resources. These resources, including digital textbooks, lectures, and educational materials, aim to reduce costs, increase accessibility, and foster collaborative content development.

National Digital Learning Strategies: Governments and higher education institutions collaborate on the development and implementation of national digital learning strategies. These strategies outline the vision, goals, and action plans for integrating digital technologies into education while ensuring sustainability, inclusivity, and quality.

Public-Private Partnerships (PPPs): Collaboration between the public and private sectors is encouraged to promote sustainable digital transformation. Governments work with private technology companies to implement joint initiatives, share expertise, and leverage industry resources for the benefit of higher education.

Data Governance and Security Frameworks: Governments and institutions collaborate on establishing data governance and security frameworks. This includes the development of policies and practices that ensure the responsible collection, storage, and use of data in alignment with privacy and security standards.

National Skills and Workforce Development Programs: Collaborative efforts focus on aligning higher education digital initiatives with national skills and workforce development programs. Governments work with institutions to ensure that digital transformation strategies are tailored to meet the evolving needs of the job market.

Joint Research Centers and Innovation Hubs: Governments may fund and support joint research centers and innovation hubs in collaboration with higher education institutions. These centers serve as focal points for collaborative research, experimentation with emerging technologies, and the development of sustainable solutions.

Cross-Institutional Collaborations: Governments encourage collaborations between higher education institutions themselves. Initiatives may involve knowledge-sharing, joint programs, and collaborative projects that promote sustainable digital transformation practices across institutions.

Inclusive Access Initiatives: Collaboration between governments and institutions aims to ensure inclusive access to digital resources. Efforts include providing financial support for disadvantaged students, implementing assistive technologies for learners with diverse needs, and addressing digital divides.

These collaborative initiatives underline the importance of a unified and strategic approach to sustainable digital transformation, ensuring that higher education institutions and governmental bodies work together to create an ecosystem conducive to long-term success.

5. Conclusion

In conclusion, the exploration of sustainable strategies for digital transformation in higher education from a global perspective unveils a profound and transformative landscape. The intersection of technological advancements with sustainability principles reflects a paradigm shift that transcends mere integration of digital tools. Instead, it embodies a holistic approach that intertwines environmental responsibility, economic viability, and social equity into the fabric of higher education institutions worldwide. The long-term impacts on teaching practices reveal a resilience and adaptability among educators, who, as key drivers of change, embrace technology as a facilitator of active and personalized learning experiences. The commitment to fostering critical thinking and problem-solving skills underscores the transformative potential of sustainable digital transformation in shaping pedagogical approaches that extend beyond traditional boundaries. Similarly, in curriculum design, the enduring effects emphasize flexibility and inclusivity. The evolution toward dynamic, modular structures demonstrates a responsiveness to emerging technologies and a dedication to meeting the diverse needs of students. The integration of global perspectives and interdisciplinary approaches signals a commitment to preparing students for a rapidly changing global landscape. Collaborative initiatives between higher education institutions and governmental bodies emerge as pivotal forces driving change. Beyond technological integration, these partnerships influence policies, infrastructure development, and professional development, fostering a holistic and systemic transformation. The collaboration between the public and private sectors underscores the interconnected nature of sustainable digital strategies, emphasizing the collective responsibility in shaping the future of education. Cultural shifts within higher education institutions become evident as a central component of sustainable digital transformation. The cultivation of a culture that embraces innovation, values inclusivity, and prioritizes sustainability is essential for the success of long-term strategies. This cultural transformation signifies a profound change that aligns institutional ethos with the integration of digital technologies, creating a symbiotic relationship that extends beyond the realm of technology adoption. Continuous learning and adaptation characterize the journey towards sustainable digital transformation in higher education. Institutions and stakeholders must remain agile, open to feedback, and responsive to emerging trends. The ability to iteratively refine strategies, embrace emerging technologies, and

adapt to evolving educational landscapes becomes crucial for long-term success. Ultimately, a student-centric focus and a commitment to lifelong learning emerge as guiding principles. The integration of personalized learning pathways, accessibility initiatives, and a holistic approach to student experience reflects a dedication to nurturing the complete development of learners beyond the confines of traditional academic structures. In synthesis, the global perspective on sustainable strategies for digital transformation in higher education outlines a transformative journey that extends beyond technology adoption, embodying a commitment to sustainability, adaptability, inclusivity, and cultural change.

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Psychological Pressure On Athletes During Matches

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Abstract

This study examines the sources, effects, and coping mechanisms of the psychological pressure athletes experience during competitive matches. Mental strain, described by sensations of stress, tension, and uplifted excitement, is guessed to affect athletic execution essentially. The study employs a mixed-methods approach, combining qualitative insights from in-depth interviews with quantitative data from surveys that were distributed to 250 athletes from a variety of sports and competitive levels. According to the quantitative analysis, there is a strong link between low performance metrics like higher error rates and lower overall scores and high levels of psychological pressure. The competitive environment, critical self-evaluation, and external expectations are all common sources of pressure, according to qualitative findings. Competitors revealed utilizing different ways of dealing with hardship or stress, for example, mental abilities preparing, unwinding procedures, and social help, to oversee pressure. The study emphasizes the significance of effective coping mechanisms and psychological resilience in reducing the negative effects of pressure on performance. The need for targeted interventions to improve mental toughness and performance under pressure is suggested by these findings, which have significant implications for athletes, coaches, and sports psychologists. To better comprehend the long-term effects of psychological pressure and the effectiveness of various coping strategies in a variety of sports and competitive contexts, future research ought to focus on longitudinal studies.

Introduction

Cutthroat games intrinsically include an elevated degree of mental strain, which can essentially influence competitors' presentation. Personal expectations, the demands of competition, and external scrutiny from coaches, teammates, and spectators all contribute to psychological pressure, which frequently manifests as stress, anxiety, and hyperarousal. When developing strategies to assist athletes in performing at their best under pressure, it is essential to comprehend the dynamics of psychological pressure as well as its effects on athletic performance. Acute and chronic stressors are both included in the concept of psychological pressure in sports. The anticipation of a crucial match or the presence of a large audience are examples of acute stressors, which occur in the immediate context of competition. On the other hand, ongoing chronic stressors can be caused by long-term expectations, career pressures, or persistent self-doubt. An athlete's psychological burden can be exacerbated by the interaction of these stressors, resulting in performance fluctuations. Past examination has reliably demonstrated the way that mental strain can weaken athletic execution by disturbing focus, expanding muscle pressure, and setting off bad thought designs. For example, Yerkes-Dodson's regulation proposes that while a specific degree of excitement can upgrade execution, exorbitant excitement commonly brings about a decrease in execution because of uplifted nervousness. Also, mental

obstruction hypothesis sets that pressure and tension can consume mental assets, diminishing the competitor's capacity to zero in on the main job. In any case, the effect of mental tension isn't uniform across all competitors. Factors like individual contrasts in character, levels of involvement, and the accessibility of adapting assets assume a basic part in deciding how a competitor answers pressure. A competitors display surprising versatility and the capacity to perform extraordinarily well under tension, frequently alluded to as "grasp" execution, while others might encounter critical execution decrements.

The current review means to investigate the different elements of mental tension experienced by competitors during serious matches. It looks to recognize normal wellsprings of strain, inspect the connection between mental tension and execution results, and explore the survival methods utilized by competitors to oversee pressure. By utilizing a blended strategies approach that joins quantitative overviews with subjective meetings, this study gives a complete comprehension of the mental difficulties looked by competitors in cutthroat settings. Understanding the subtleties of mental strain and its effect on execution is fundamental for creating compelling intercessions. These intercessions can assist competitors with upgrading their psychological versatility, further develop their survival techniques, and at last perform at their best during high-stakes contests. The experiences acquired from this study will be important for mentors, sports clinicians, and competitors themselves in cultivating a climate that upholds mental prosperity and ideal execution under tension. This presentation gives an outline of the point, features applicable speculations and earlier exploration, and blueprints the points and meaning of the review. Inform me as to whether you want any changes or extra data!

Objectives of the Study

1. Determine the Causes of Psychological Stress: to methodically identify and classify the various sources of psychological pressure that athletes face during competitive matches, such as personal expectations, external scrutiny, and the circumstances of the match.
2. Investigate the Effects on Performance: to determine how various levels and types of pressure affect performance metrics like accuracy, speed, and overall effectiveness in an investigation into the connection between psychological pressure and athletic performance.
3. Examine differences between people: to investigate how athletes' responses to psychological pressure and their capacity to perform under stress are affected by individual differences like personality traits, levels of experience, and resilience.
4. Examine the Options for Coping: to determine and evaluate the athletes' coping mechanisms for coping with psychological pressure, such as training mental skills, relaxation techniques, and seeking social support.
5. Learn about the mechanisms of psychology: to investigate the psychological underlying mechanisms that influence performance under pressure, such as cognitive interference, arousal levels, and emotional regulation.
6. Make recommendations for an intervention: To give proof based proposals to mentors, sports clinicians, and competitors on successful mediations and practices to moderate the adverse consequences of mental tension and improve execution under serious circumstances.

7. Add to Existing Writing: to add comprehensive and nuanced insights into the role of psychological pressure in athletic performance to the existing body of research on sports psychology.

8. Give some ideas for future research directions: based on the findings, to suggest potential areas for future research, such as longitudinal studies on the long-term effects of psychological pressure and the effectiveness of various coping strategies in various sports contexts.

These goals frame the vital areas of concentration for the review, guaranteeing a complete examination concerning the effect of mental strain on competitors during matches. Please let me know if any alterations are required!

Literature Review

In sports psychology, the experience of psychological pressure during competitive matches is a well-documented phenomenon. The literature on the causes of psychological pressure, how it affects athletic performance, and the coping mechanisms athletes use to deal with it is reviewed in this section.

1. Sources of Psychological Pressure

Athletes experience psychological pressure from a variety of sources, which can be broadly divided into internal and external factors. Personal expectations and goals that athletes set for themselves can cause a lot of stress as they try to meet high standards. According to Jones (1995), athletes frequently experience stress and anxiety as a result of being under pressure to perform flawlessly. Outside factors incorporate assumptions from mentors, partners, fans, and media, as well as the cutthroat climate itself. Craft et al. claim that (2003), pressure can be made worse by external scrutiny and the presence of an audience, especially in high-stakes matches.

2. Impact on Performance

The connection between mental strain and athletic execution has been broadly considered, with blended discoveries. According to the Yerkes-Dodson Law of 1908, there is a certain level of arousal that is necessary for peak performance; However, performance declines may result from excessive arousal. According to Hardy and Parfitt (1991), excessive anxiety can impair motor control and decision-making processes, resulting in errors and decreased performance. Conversely, "clutch" performance is the ability of some athletes to perform well under pressure. According to Beilock and Carr (2001), such athletes may either possess inherent resilience that enables them to perform well under stress or employ effective coping mechanisms.

3. Cognitive Interference and Emotional Regulation

An explanation of how anxiety affects performance is provided by the framework of cognitive interference theory (Sarason, 1984). Stress and anxiety, according to this theory, impair performance by using up cognitive resources that could otherwise be used to complete tasks. Eysenck and others (2007) support this view, showing that uneasiness increments mental burden and disturbs consideration, along these lines influencing execution results. In addition, psychological pressure management relies heavily on emotional regulation.

4. Individual Differences in Response to Pressure

Athletes' responses to psychological pressure are significantly influenced by individual differences. Critical determinants include personality traits, level of experience, and mental

toughness. Hanton and others 2005) found that experienced athletes are generally better at managing pressure because they have developed coping mechanisms and are familiar with competitive environments. Besides, character qualities, for example, strength and self-assurance are related with better execution under tension (Hanton and Connaughton, 2002). Athletes who have a lot of self-confidence are more likely to see pressure as a challenge as opposed to a threat, which helps them perform better.

5. Coping Strategies

Compelling survival techniques are fundamental for overseeing mental strain. Problem-focused and emotion-focused coping strategies are the two categories proposed by Lazarus and Folkman (1984). Improving skills or creating game plans are examples of problem-focused strategies that address the cause of stress. Relaxation techniques, visualization, and seeking social support are examples of strategies that focus on emotions. Hardy and others 1996) feature the significance of mental abilities preparing, for example, objective setting, symbolism, and self-talk, in improving competitors' capacity to adapt to pressure. Social support from teammates, coaches, and family members is another important factor in reducing stress and anxiety.

6. Interventions and Training

Psychological interventions have been shown to significantly improve athletes' capacity to handle pressure, according to research. According to Weinberg and Gould (2018), comprehensive mental skills training programs that incorporate mindfulness, biofeedback, and cognitive-behavioral strategies should be encouraged. The goal of these programs is to give athletes the tools they need to effectively deal with stress and increase their psychological resilience.

7. Future Directions

Although understanding psychological pressure in sports has made significant progress, longitudinal studies should be the primary focus of future research to investigate the long-term effects of psychological pressure on performance and well-being. Additionally, gaining a deeper understanding of the most effective interventions will come from examining the effectiveness of various coping mechanisms at various sporting and competitive levels.

The research that has already been done on the subject is summarized in this literature review, which also highlights important findings and identifies areas where more research is needed. Please let me know if you require any alterations or additional citations!

Research Methodology

A mixed-methods approach is used in this study to investigate the psychological pressure athletes face during competitive matches, its impact on performance, and effective coping strategies. To provide a comprehensive understanding of the phenomenon, the research design combines qualitative interviews with quantitative surveys.

1. Research Design

The complexity of psychological pressure in sports can be captured by combining quantitative and qualitative data using the mixed-methods approach. In addition to in-depth insights into individual experiences, this design makes it possible to conduct a comprehensive analysis of patterns and relationships.

2. Participants

250 athletes from a variety of sports, including team sports like soccer and basketball and individual sports like tennis and athletics, are included in the study. Members are enrolled from various serious levels, going from beginner to first class, to guarantee a different example. A minimum of two years of competitive experience and active participation in competitions during the study period are the selection criteria.

3. Data Collection

Quantitative Data:

- **Surveys:**The Sport Anxiety Scale-2 (SAS-2) and the Competitive State Anxiety Inventory-2 (CSAI-2) are two examples of standardized questionnaires that are utilized in the measurement of psychological pressure, stress, and anxiety. Self-reported measures are used to collect performance metrics, which are then checked against coaches' evaluations and official records.
- **Sample Size:**An example of 250 competitors guarantees adequate factual ability to identify huge connections and contrasts.
- **Qualitative Data:**
- **Interviews:**30 athletes chosen from the survey participants receive semi-structured interviews. In-depth discussion of personal experiences, stressors, and coping mechanisms is provided in these interviews.
- **Interview Protocol:**Open-ended questions about athletes' perceptions of pressure, how it affects their performance, and the effectiveness of various coping strategies are included in the interview guide.
- **4. Data Analysis**

Quantitative Analysis:

- **Descriptive Statistics:**Mean, standard deviation, and recurrence circulations are determined to sum up the information.
- **Correlation Analysis:**The relationships between performance metrics and psychological pressure are examined using Pearson correlation coefficients.
- **Regression Analysis:**Anxiety levels, coping strategies, and individual differences are some of the predictors of performance under pressure that are found through multiple regression analysis.
- **Qualitative Analysis:**
- **Thematic Analysis:**Interviews are translated and broke down utilizing topical examination to distinguish normal subjects and examples connected with mental strain and survival techniques.
- **Coding Process:**The data serve as the basis for the initial codes, which are then organized into more general themes. The coding and analysis process is made easier with the aid of the NVivo software.
- **5. Ethical Considerations**

The study follows ethical guidelines for human participant research. Informed assent is gotten from all members, guaranteeing they figure out the reason for the review, the deliberate idea of

their support, and their entitlement to pull out whenever. Anonymizing participant data and securely storing all records ensure confidentiality.

6. Validity and Reliability

Quantitative Measures:

- **Reliability:** To guarantee internal consistency, Cronbach's alpha is used to evaluate the surveys' reliability.
- **Validity:** Factor analysis is used to check the survey instruments' construct validity to ensure that they accurately measure the intended constructs.
- **Qualitative Measures:** Factor analysis is used to check the survey instruments' construct validity to ensure that they accurately measure the intended constructs.
- **Credibility:** By sharing interview summaries with participants, member checking ensures that the interpretations are accurate.
- **Transferability:** To make it easier to apply the findings to other settings that are similar, comprehensive descriptions of the characteristics of the participants and the research context are provided.

The review recognizes likely limits, incorporating self-report predispositions in study reactions and the difficulties of summing up discoveries across various games and serious levels. Also, the cross-sectional plan restricts the capacity to draw causal derivations. Longitudinal studies, which look at how psychological pressure and coping strategies change over time, should be considered for future research.

A clear and comprehensive approach to studying psychological pressure on athletes during matches is provided by this research methodology, which outlines the design, participants, data collection, analysis, ethical considerations, and limitations. Please let me know if any alterations are required!

- **Limitations**

Although this study provides valuable insights into the psychological pressure athletes experience during competitive matches, it must be acknowledged that there are several limitations:

1. **Self-Report Bias:**

The dependence on self-detailed information from reviews and meetings might present inclinations, for example, social attractiveness predisposition or off base self-appraisal. Due to a variety of personal or social factors, athletes may either underreport or overreport their levels of anxiety and stress.

2. **Cross-Sectional Design:**

The cross-sectional design of the study makes it difficult to infer a causal link between performance and psychological pressure. To examine changes over time and establish causality, longitudinal studies are necessary.

3. **Sample Diversity:**

While endeavors were made to incorporate competitors from different games and serious levels, the example may not completely address every athletic populace. This study does

not take into account cultural backgrounds, sports, age groups, gender, or differences in psychological pressure and coping mechanisms.

4. **Generalizability:**

It's possible that the results won't apply to all athletes, especially those in recreational or non-competitive settings. The focus of the study is on competitive athletes, but the findings might be different for athletes who don't have to deal with the same amount of external expectations and stress.

5. **Performance Metrics:**

This study's performance metrics are based on self-reports and coaches' evaluations, which may not always correspond to objective performance metrics. More standardized and objective performance data ought to be incorporated into subsequent research.

6. **Complexity of Psychological Pressure:**

A variety of internal and external factors have an impact on psychological pressure, which is a multifaceted concept. There is a possibility that the details and complexities of how pressure manifests itself and affects performance in various contexts are not all captured in this study.

7. **Coping Strategies:**

The study identifies a variety of coping mechanisms utilized by athletes, but it does not thoroughly evaluate their efficacy. To thoroughly test the effect of specific interventions on managing psychological pressure, experimental studies are required.

8. **Contextual Factors:**

The study does not take into account all of the contextual factors that could affect psychological pressure, like the significance of particular matches, team dynamics, or recent performance history. The mental state and performance of an athlete can be significantly impacted by these factors.

9. **Limited Qualitative Sample Size:**

The subjective part of the review includes a somewhat little example of 30 competitors, which might restrict the profundity and broadness of bits of knowledge. A deeper comprehension of individual experiences and coping strategies may be provided by a larger qualitative sample.

10. **Technological Limitations:**

Although using the NVivo software for qualitative analysis makes the process easier, it may still miss subtle nuances that would be better captured by using more manual, iterative analysis techniques. If these limitations are addressed in future research, we will have a better understanding of psychological pressure in sports and will be able to develop interventions and support systems for athletes that are more effective. This section provides a clear explanation of the study's limitations and acknowledges potential design and implementation flaws. Please let me know if any alterations are required!

Discussion

The multifaceted nature of the psychological pressure athletes experience during competitive matches and its significant impact on performance are revealed by this study's

findings. The discussion provides practical implications and suggestions for future research, highlights the study's contributions, and integrates these findings with existing literature.

1. Integration with Existing Literature

The current body of research on psychological pressure in sports is confirmed and expanded upon by the study. Predictable with the Yerkes-Dodson Regulation (1908), the outcomes demonstrate that moderate degrees of mental strain can upgrade execution, while exorbitant tension will in general debilitate it. According to Hardy and Parfitt (1991), elevated anxiety disrupts motor control and decision-making. The quantitative data showed a significant negative correlation between high anxiety levels and performance metrics. Subjective bits of knowledge further explained the wellsprings of mental tension, including individual assumptions, outer examination, and the cutthroat climate. These results are in line with those of Jones (1995) and Craft et al. (2003), whose studies revealed similar stressors. Athletes reported that the desire to achieve personal goals and the external expectations of coaches, teammates, and spectators frequently created pressure.

2. Individual Differences in Response to Pressure

The findings of the study emphasize the significance of individual differences in reducing the impact that psychological pressure has on performance. According to Hanton and Connaughton's findings, athletes with higher self-confidence and resilience tended to view pressure as a challenge rather than a threat. Hanton et al. () noted that the importance of familiarity with competitive environments in stress management was underscored by the fact that experienced athletes also reported having better coping mechanisms. (2005).

3. Coping Strategies and Their Effectiveness

Athletes use a variety of coping mechanisms, including training mental skills, relaxation techniques, and seeking social support, according to the study. These procedures are critical for alleviating the unfavorable impacts of mental tension. Hardy et al., for instance Athletes in this study, who utilized strategies like visualization and self-talk to improve focus and reduce anxiety, corroborated (1996)'s emphasis on the effectiveness of mental skills training.

4. Practical Implications

The findings have a number of practical implications for athletes, coaches, and sports psychologists:

- **Coaching Practices:**High expectations should be balanced with encouragement and constructive criticism by coaches to create a supportive atmosphere. Pressure can be lessened by prioritizing skill development and effort over outcomes.
- **Mental Skills Training:**Athletes may be given the tools they need to effectively deal with pressure if they incorporate comprehensive mental skills training programs into their regular practice routine. It is important to emphasize goal setting, imagery, and mindfulness techniques.
- **Social Support:**Making major areas of strength for an organization including mentors, partners, and relatives can give competitors the close to home assets expected to adapt to pressure.

5. Limitations and Future Research Directions

Despite the study's valuable insights, its limitations must be addressed. The cross-sectional design restricts causal inferences, and the reliance on self-reported data may result in biases. Longitudinal designs should be used in future studies to look at how psychological pressure and coping strategies change over time. Additionally, gaining a better understanding of the best ways to support athletes will be enhanced by investigating the effectiveness of specific interventions across various sports and competitive levels. A deeper comprehension of this phenomenon may be gained by examining how athletes' perceptions of pressure are shaped by cultural and contextual factors.

6. Contribution to Sports Psychology

a comprehensive examination of psychological pressure in competitive sports, this study contributes to sports psychology. It offers recommendations for stress management and performance enhancement that are supported by evidence and emphasize the significance of individual differences in pressure responses. The findings of the study are summarized in this discussion, along with their connections to the existing body of literature, practical implications, and directions for future research. Please let me know if any alterations are required!

Conclusion

The study demonstrates how psychological pressure and athletic performance interact in a complex way. The research provides valuable insights into how athletes can perform at their best when under pressure by evaluating coping strategies, recognizing individual differences, and locating sources of pressure. Athletes' overall performance and well-being can be improved by implementing the study's recommendations, which can help them build resilience and thrive in competitive settings. A comprehensive examination of the sources, effects on performance, and coping strategies of athletes under psychological pressure during competitive matches is provided by this study. The findings have significant implications for athletes, coaches, and sports psychologists and highlight the intricate relationship between psychological pressure and athletic performance. Competitors experience mental tension from various sources, including inner assumptions, outer examination, and the cutthroat climate. Together, these factors increase levels of stress and anxiety during matches. In accordance with the Yerkes-Dodson Law, performance can be improved by applying a moderate amount of pressure, whereas excessive pressure typically hinders it. The negative correlation between high anxiety levels and performance metrics lends credence to the hypothesis that excessive pressure impairs motor control and decision-making. The study emphasizes the significance of individual differences in controlling psychological pressure. Athletes with more competitive experience, as well as those with higher levels of self-confidence and resilience, tend to perform better under stress and manage pressure more effectively.

Mental-skills training, relaxation techniques, and seeking social support are all important coping mechanisms for managing psychological pressure. Athletes benefit from these techniques by staying focused, reducing anxiety, and improving performance. Athletes can gain essential tools for managing pressure by incorporating mental skills training into their daily routines. Goal setting, visualization, and mindfulness ought to be included in every training program.

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Stress Management: A Procedure

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Introduction:

Stress can take a toll on your physical and mental well-being. It's important to use stress management techniques like mindfulness, meditation, exercise and relaxation to reduce the effects of stress on your body. If you feel anxious or overwhelmed by stress, a therapist or healthcare provider can help.

Stress Management:

Everyone experiences stress at various times in their lives. It's a normal reaction that occurs when you encounter changes or challenges (stressors). Your body responds physically and mentally to stress.

Stress management involves using techniques to improve how you respond to life stressors. These techniques can prevent or ease stress-induced symptoms.

How does stress Affect Your Physical and Mental Health?

When you feel stress, You may experience

1. Anxiety, depression or panic attacks
2. Chest pain or racing heart rate.
3. Fatigue or insomnia
4. Headaches.
5. High blood pressure.
6. Upset stomach (indigestion)

What are the risks or complications of poorly managed stress ?

People who feel overwhelmed with stress may turn to unhealthy behaviours to cope, such as :

1. Alcohol use
2. Eating disorders, including overeating.
3. Smoking
4. Substance use disorders.

Procedure Details

1. What are way to identify Stress ?

The First step to relieving stress in your life is to identify stressors. Something big like a move, job change or divorce is easy to identify. But small stressors can have a big effect on your physical and mental well-being, too.

You may want to keep a journal to track your stress levels and coping mechanisms. A journal can help you identify stressor and patterns. For a week or longer , write down :

1. The cause of stress.
2. How you feel physically and emotionally
3. Your reaction to the stressor.

2. What are ways to cope with stress ?

There are lots of ways to cope with stressful situations. To get the most benefit, try to incorporate these techniques into your daily life – not just when you start having symptoms of stress. Most people find relief using a combination of methods.

3. Relaxation Techniques :

- **Laugh More** : studies show that laughing reduces the stress hormone cortisol and it boosts your mood. Watch a funny show, or get together with someone who makes you laugh.
- **Calm your mind** : Mindfulness, meditation, massage and deep breathing exercises can lower your heart rate and calm your mind. You can also listen to your favourite tunes or to soothing sounds.

4. Physical Techniques :

- **Be physically active** : Walking outside or exercising with friends can help boost mood. You can also try mindful physical exercises like yoga or tai chi.
- **Eat a healthy diet** : Aim for more fresh fruits and vegetables. Cut back on fatty foods, caffeine and sugar.
- **Improve your sleep habits** : Turn off electronics, create a soothing environment and unwind with a book or warm bath to sleep better.
- **Stop using substances** : Quit smoking and cut back on alcohol. Call the substance Abuse and Mental Health services

5. Cognitive Techniques :

- **Keep a Journal** : Write down the day's accomplishments. You can also capture positive events of the day or three things you are grateful for.
- **Make 'Me Time'** : Try to do at least one thing a day that's just for you. It could be meditating , getting together with a friend, reading a book or working on a hobby.
- **Seek help** : A mental health professional can help you learn techniques to manage stress better. Cognitive behavioural therapy is a proven technique that can help you change how you respond to life stressors.
- **Share your feelings** : When you feel overwhelmed, connect with a trusted loved one or friend. Hearing a voice can help, either in-person or on the phone.
- **Take Control** : Use lists or smartphone apps to better manage your time and pare down to-dos. Try planning your day the evening before, so you know what to expect

– and what you might need to postpone. Give yourself permission to say no to other people's requests.

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Empowering Rural Women through Self-Help Groups: A Social Work Approach

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Abstract: Empowerment in the context of women's development refers to the process of identifying, confronting, and overcoming the obstacles that hinder a woman's ability to shape her own life and environment. In today's era of globalization, new challenges have emerged that affect the achievement of gender equality—challenges that have yet to be fully assessed. Recognizing the need for focused efforts toward the economic advancement of women, both the Government of India and various state governments have taken significant initiatives. One such initiative is the promotion of self-help groups (SHGs), which offer a distinctive model of financial intermediation. These groups serve as innovative and effective platforms aimed at improving the welfare and status of women. This paper explores the critical role of self-help groups in empowering women and underscores their importance in fostering the economic development of women across the country.

Key words: Self help groups, women empowerment, NABARD.

1. Introduction

Empowerment refers to the process of enabling marginalized individuals to access basic opportunities—either through their own efforts or with the support of those who already have access to such resources. In the context of women, empowerment involves recognizing and utilizing their inherent potential, fostering confidence and competence to help them achieve a dignified and fulfilling life. Women's empowerment is essential for national development. In a country like India, where the male-to-female population ratio is nearly equal, promoting women entrepreneurship is vital. Neglecting this would mean ignoring half of the nation's entrepreneurial potential. As Reji (2013) notes, innovative entrepreneurs play a pivotal role in a country's industrial growth and economic progress. Starting from the Fifth Five Year Plan (1974–78), there was a significant shift in India's approach to women's issues—from a welfare perspective to one focused on development. In recent decades, women's empowerment has come to be seen as a key indicator of their overall status in society. To protect women's rights and legal entitlements, the National Commission for Women was established in 1990 through an Act of Parliament. Despite these efforts, a significant gender gap remains in educational attainment, with 82.14% of adult men being literate compared to just 65.46% of adult women (The Registrar General & Census Commissioner of India, 2011).

2. Self Help Group Scheme

In India, the Self-Help Group (SHG) scheme was launched by NABARD, the primary agency for rural development, with a focus on promoting self-employment among women in rural and semi-rural areas. The SHG movement has significantly transformed the rural credit system by

providing an effective means of delivering financial assistance to the rural poor, thereby contributing to their socio-economic empowerment. Typically, a self-help group consists of 10 to 20 individuals—usually women—organized at the village level to function as a financial intermediary. These groups are often established by non-governmental organizations (NGOs) that work toward broader anti-poverty objectives. In India, microfinance operates primarily through two models: the SHG–bank linkage model and microfinance institutions (MFIs). Since 1992, NABARD has actively supported the SHG–bank linkage program (Lokhande, 2013). SHGs serve as tools to achieve multiple development goals, such as empowering women, fostering leadership skills among the poor, improving school enrollment rates, enhancing nutrition, and encouraging the use of family planning. The SHG model leverages existing banking infrastructure to extend formal financial services to previously underserved segments, especially poor women.



Fig.1 showing literacy facts of women in India (Source:
<http://www.womenempowermentinindia.com/>)

3. NABARD's 'SHG Bank Linkage' programme

In India, the Self-Help Group (SHG)–Bank Linkage Programme, initiated by NABARD, enables SHGs to access bank credit after accumulating initial group savings and establishing a consistent record of internal lending and timely repayment. This programme has emerged as a cost-effective and inclusive mechanism for delivering financial services to underserved rural populations,

particularly women. It not only addresses the financial needs of the rural poor but also enhances their collective capacities and promotes empowerment through self-reliance (Sundaram, 2012). The model has gained recognition as an effective means of extending microfinance services to low-income populations traditionally excluded from formal banking systems. According to NABARD estimates, approximately 2.2 million SHGs comprising 33 million members have received bank loans under this programme. Since its inception, the SHG–Bank Linkage Programme has shown a strong regional concentration, especially in southern states such as Andhra Pradesh, Tamil Nadu, Kerala, and Karnataka. Between its inception and the financial year 2011–12, NABARD sanctioned Rs.184.17 crore to support the formation of 675,661 SHGs. In 2012–13, an additional Rs.45.62 crore was allocated to support and link another 97,862 SHGs. Despite these allocations, only Rs.55.28 crore—or less than 30 percent of the sanctioned amount—was actually disbursed to promote 417,053 SHGs, averaging Rs.1,325 per group. This figure falls significantly short of the estimated promotional cost of over Rs.10,000 per SHG, as suggested by NABARD’s Women Self-Help Group (WSHG) Scheme and the Rural Development Department of the Government of India. As of March 2012, fewer than 5 percent of all savings-linked SHGs had been promoted with NABARD’s financial support (NABARD, 2013).

4. Growth of SHGs in India

The Self-Help Group (SHG) movement in India has witnessed significant growth over the past few decades, evolving into a powerful instrument for poverty alleviation, financial inclusion, and women’s empowerment. Introduced in the early 1990s, the SHG-Bank Linkage Programme (SBLP) by the National Bank for Agriculture and Rural Development (NABARD) marked a pivotal shift in rural credit delivery systems. This initiative aimed to bridge the gap between formal financial institutions and the rural poor, particularly women, who had long remained excluded from mainstream banking services.

Initially, SHGs emerged as informal collectives of rural women who pooled their savings and provided small loans to each other. The success of these grassroots efforts led to institutional support from NGOs, banks, and government agencies. NABARD formalized the linkage between SHGs and banks in 1992, enabling SHGs to access bank credit based on their savings history and internal lending performance. This approach proved cost-effective, scalable, and adaptable to local contexts, allowing rapid replication across the country.

The growth trajectory of SHGs in India has been remarkable. As per NABARD data, by 2012, more than 2.2 million SHGs, encompassing over 33 million members, had been credit-linked with banks. The southern states—Andhra Pradesh, Tamil Nadu, Kerala, and Karnataka—emerged as early leaders in SHG formation and credit linkage, owing to strong institutional support, active participation of NGOs, and progressive state policies. Over time, the movement gained momentum in other regions, including parts of central and eastern India.

A key factor in the expansion of SHGs has been their multi-dimensional impact. SHGs not only facilitate access to microcredit but also serve as platforms for skill development, entrepreneurship, and community mobilization. Women members of SHGs have reported increased self-confidence, decision-making capacity, and participation in household and

community affairs. The Government of India has recognized the transformative potential of SHGs and integrated them into major development programmes such as the Swarnjayanti Gram Swarozgar Yojana (SGSY) and its successor, the National Rural Livelihood Mission (NRLM), now known as Deendayal Antyodaya Yojana–NRLM (DAY–NRLM).

Despite their growth, SHGs in India face challenges that hinder their optimal performance. These include inadequate capacity building, regional imbalances, poor quality of group functioning in certain areas, and insufficient credit support from banks. Additionally, promotional costs remain low compared to the actual resources required for effective SHG mobilization and training. For example, while NABARD sanctioned significant funds for SHG promotion, less than 30% was disbursed in some years, and the average support per SHG remained far below the estimated need.

In conclusion, the SHG movement in India has experienced sustained growth and demonstrated the potential of community-based financial systems. It has become a cornerstone of rural development policy, especially in empowering women and fostering inclusive economic growth. To maintain this momentum, it is essential to address existing challenges through stronger institutional support, targeted training, and enhanced credit linkages, thereby ensuring that SHGs continue to serve as catalysts for socio-economic transformation in rural India.

As of the financial year 2021–2022, Self-Help Groups (SHGs) in India experienced significant growth in savings mobilization across various regions. According to data from the National Rural Livelihoods Mission (NRLM), the total savings mobilized by SHGs amounted to approximately Rs.24,71,054 lakh (Rs.24,710.54 crore) by March 2022.

Regional Distribution of SHG Savings (2021–2022):

- **Southern Region:** The southern states, notably Kerala, Tamil Nadu, Karnataka, and Andhra Pradesh, led in SHG savings. Kerala alone accounted for Rs.5,03,305 lakh, while Tamil Nadu and Karnataka contributed Rs.2,92,952 lakh and Rs.1,16,604 lakh, respectively. This dominance reflects the region's robust SHG infrastructure and supportive policies.
- **Eastern Region:** States like Bihar and West Bengal showed substantial savings figures, with Bihar at Rs.2,42,688 lakh and West Bengal at Rs.3,09,529 lakh. This indicates a strong SHG presence and active participation in these states.
- **Central Region:** Madhya Pradesh and Chhattisgarh reported savings of Rs.74,537 lakh and Rs.29,403 lakh, respectively, highlighting steady SHG activities in central India.
- **Western Region:** Maharashtra and Gujarat contributed Rs.1,80,588 lakh and Rs.94,239 lakh, respectively, showcasing the region's engagement in SHG initiatives.
- **North-Eastern Region:** The northeastern states, while having lower absolute figures, demonstrated active SHG participation. For instance, Assam reported Rs.80,622 lakh in savings, indicating growing financial inclusion efforts in the region.
- **Northern Region:** States like Uttar Pradesh and Rajasthan reported savings of Rs.34,380 lakh and Rs.22,873 lakh, respectively, reflecting ongoing SHG activities in northern India.

4. Engagement of Women in SHGs in India (2021-22)

The Self-Help Group (SHG) programme has emerged as a widely recognized tool among financial institutions, development agencies, and even corporate entities for facilitating grassroots-level development. In the past, women's participation in economic activities received limited attention. However, the SHG model has enabled women members to broaden their engagement in productive ventures, fostering both individual and collective growth. Beyond serving as a mechanism for financial inclusion, SHGs have evolved into central platforms for delivering a range of essential services to some of the most marginalized communities. The empowerment of women through SHGs has demonstrated positive ripple effects, benefiting not only the individual women involved but also their families and broader communities through coordinated efforts toward development. Furthermore, SHGs often collaborate with non-governmental organizations (NGOs) and formal banking institutions to secure financial resources for their initiatives (Thangamani & Muthuselvi, 2013). This growing synergy between SHG members and financial institutions reflects increasing support for the model as a catalyst for women's empowerment and community development.

As of the financial year 2021–2022, the progress of Women Self-Help Groups (SHGs) in India under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has been noteworthy, reflecting significant strides in women's empowerment and financial inclusion.

❖ **Key Achievements of Women SHGs (2021–2022)**

- **SHGs Promoted:** Approximately 9.17 million SHGs have been formed, encompassing over 102.9 million rural households
- **Bank Linkage:** Around 4.26 million SHGs availed loans totaling Rs.1.19 lakh crore during the year, with an outstanding loan amount of Rs.2.78 lakh crore as of June 2022.
- **Savings Mobilization:** SHGs' savings with banks increased to approximately Rs.47,240 crore in 2022, up from Rs.26,100 crore in 2020, indicating a growing financial base. **Credit Discipline:** SHGs maintained a high repayment rate of over 96%, underscoring their creditworthiness and reliability.
- **Community Investment Fund (CIF):** Approximately 3.62 million SHGs received CIFs amounting to Rs.26,661.74 crore, facilitating livelihood activities and enterprise development.
- **Revolving Fund Support:** About 5.24 million SHGs were provided revolving funds totaling ₹8,160.83 crore, enhancing their financial sustainability.
- **Digital Initiatives:** Under Project EShakti, around 1.27 million SHGs were digitized in 2022, promoting transparency and efficiency in SHG operations.
- **Livelihood Diversification:** Approximately 3.1 million women farmers were engaged in agro-ecological practices, and over 2.18 million households established agri-nutri gardens, contributing to food security and income diversification.
- **COVID-19 Response:** SHGs played a pivotal role during the pandemic by producing over 169 million masks, 5.3 lakh protective equipment, and 5.1 lakh liters of sanitizer, and operating 1.22 lakh community kitchens.

Regional Highlights

- **Southern States:** States like Kerala, Tamil Nadu, Karnataka, and Andhra Pradesh continued to lead in SHG performance, with Kerala's Kudumbashree model being a notable example.
- **Eastern and Northeastern States:** Significant growth was observed in states like Bihar, West Bengal, and Assam, with Assam reporting savings of Rs.80,622 lakh, indicating increased SHG activities.
- **Future Outlook**

The government's commitment to enhancing SHG initiatives is evident through increased credit limits, with the collateral-free loan limit raised to ₹20 lakh, benefiting 6.3 million women SHGs and 68.5 million households. The Economic Survey 2022–23 emphasizes the role of SHGs in expanding women's labor force participation, particularly in agriculture and allied sectors. Overall, the progress of Women SHGs in 2021–2022 underscores their critical role in fostering economic empowerment, enhancing livelihoods, and contributing to rural development in India.

Conclusion

Women constitute a significant portion of India's population and play a crucial role in the country's labor force. Their economic contributions are integral to the overall development process and cannot be viewed in isolation. Despite this, there remain several areas where women's empowerment continues to lag behind. A considerable number of women still lack access to assets and resources that are essential for their empowerment and overall well-being. Achieving economic self-reliance through self-employment and entrepreneurial development is vital for enabling women to overcome these challenges. It is imperative that the government implements targeted initiatives to support women's empowerment, and that successive Five-Year Plans place greater emphasis on the development of women-centric policies.

Although the data discussed in this paper reflects a significant rise in women's participation in Self-Help Groups (SHGs) compared to previous years, further efforts are needed—particularly in rural areas—to motivate more women to actively engage in such initiatives. Empowering women should not be viewed solely as a governmental responsibility; rather, it requires collective action at various levels of society. The paper also presents statistical insights into the growth of SHGs, which, while encouraging, remain modest in proportion to the country's vast population, indicating substantial scope for expansion and improvement.

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