



Recent Trends in Arts, Commerce and Management



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Preface

The edited volume “Recent Trends in Arts, Commerce and Management” is a comprehensive scholarly endeavor that brings together diverse perspectives from interdisciplinary domains, reflecting the dynamic evolution of knowledge in the contemporary era. In a world increasingly shaped by technological advancement, socio-economic transformation, and cultural reorientation, this book seeks to capture the essence of emerging trends that influence education, economy, society, and human values.

This volume encompasses a wide range of thoughtfully curated chapters that explore critical themes across arts, commerce, and management. From the transformative impact of E-learning and digital education to the growing relevance of financial technologies such as UPI in promoting economic inclusion, the book highlights how innovation is reshaping traditional systems. The discussion on research methodologies and knowledge management provides a strong academic foundation, while studies such as the analysis of Pune district’s literacy rate offer valuable regional insights into educational progress and challenges.

*In the realm of arts and humanities, the book delves into culturally rich and socially relevant topics. Chapters examining cinematic narratives like *Ullozhukku* (2024) and *Super Deluxe* (2019) present nuanced interpretations of memory, identity, dignity, empathy, and LGBTQ representation, reflecting the power of visual storytelling in addressing complex human experiences. Additionally, the exploration of Hindi literary discourse on women’s issues underscores the continuing importance of gender studies in shaping inclusive societies.*

*From a commerce and management perspective, the book addresses contemporary developments such as digital transformation in e-commerce and FinTech, financial literacy, and the evolving Indian economy in the *Amrit Kaal*. It also sheds light on grassroots movements like self-help groups for women,*

emphasizing their role as instruments of socio-economic empowerment and community development.

The inclusion of themes such as the National Education Policy 2020 and the role of teachers in educational transformation highlights the importance of policy-driven reforms in shaping the future of learning. Furthermore, the chapter on sustainable futures and geographical contributions broadens the scope of the volume by integrating environmental consciousness with developmental discourse.

This book is the result of the dedicated efforts of academicians, researchers, and practitioners who have contributed their expertise and insights. Their work reflects a commitment to advancing knowledge and addressing real-world challenges through research and innovation.

We hope that this volume will serve as a valuable resource for students, educators, researchers, and policymakers, fostering critical thinking and inspiring further exploration across disciplines. It is our sincere belief that “Recent Trends in Arts, Commerce and Management” will contribute meaningfully to academic discourse and support the pursuit of knowledge in an ever-changing global landscape.

Editors

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E-Learning and Digital Education: Emerging Trends, Challenges, and Future Prospects

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Abstract

E-learning and digital education are thoroughly examined in this chapter, which also examines their conceptual underpinnings, benefits, drawbacks, legislative frameworks, methods for ensuring quality, and potential future developments. With the use of immersive technologies, data analytics, and artificial intelligence (AI), it charts the development of digital learning from technology-assisted instruction to intelligent, learner-centered ecosystems. Personalized learning opportunities, cost-effectiveness, flexibility, accessibility, and worldwide connectedness are some of the main benefits noted. But enduring issues including the digital divide, poor infrastructure, gaps in teacher readiness, cybersecurity threats, and worries about students' mental health still hinder equal implementation. In addition, the chapter examines national and international policy initiatives, emphasizing the part that institutions and governments play in creating inclusive digital strategies, accrediting programs, and regulatory standards. Organizations like the OECD and UNESCO have promoted frameworks that prioritize sustainable transformation, quality assurance, and digital equity. A move toward more individualized, immersive, and sustainable educational ecosystems is indicated by emerging trends such as competency-based education, AI-driven adaptive learning, augmented and virtual reality integration, and green digital models. The chapter concludes that strong pedagogy, ethical governance, ongoing professional development, and a balanced integration of technology are all necessary for an effective digital transition. In an increasingly interconnected global world, digital education must be human-centered and inclusive in order to improve access, quality, and opportunities for lifelong learning.

Keywords: E-learning, Digital Education, Educational Technology, Learning Innovations

Introduction

The rapid advancement of Information and Communication Technology (ICT) has fundamentally transformed the landscape of education across the globe. E-learning and digital education have evolved from supplementary instructional tools to central components of mainstream educational systems. The widespread availability of the internet, mobile technologies, cloud computing, and artificial intelligence has enabled flexible, accessible, and learner-centered educational models that transcend geographical and temporal boundaries. Particularly in the aftermath of the COVID-19 pandemic, digital education shifted from an optional innovation to an essential mode of educational continuity, accelerating global digital transformation efforts [1].

E-learning broadly refers to the use of electronic technologies to access educational curriculum outside of a traditional classroom, while digital education encompasses a wider ecosystem that integrates online platforms, multimedia resources, learning management systems (LMS), data analytics, and interactive technologies into teaching–learning processes. International organizations such as UNESCO and OECD have emphasized that digital transformation in education must promote equity, quality, and inclusion to align with Sustainable Development Goal 4 (SDG 4), which aims to ensure inclusive and equitable quality education for all [15][11]. The integration of digital tools has redefined pedagogical practices by encouraging blended and hybrid learning models, collaborative online environments, and AI-supported personalized learning pathways. The Community of Inquiry framework [5] highlights the importance of cognitive, social, and teaching presence in creating meaningful online learning experiences. Similarly, constructivist and connectivist perspectives underscore the role of learner interaction, knowledge networks, and active engagement in digital environments.

Despite its transformative potential, digital education presents significant challenges. Persistent digital divides—related to infrastructure, affordability, and digital literacy—continue to limit equitable access, particularly in developing contexts. Issues such as teacher preparedness, data privacy, cybersecurity, and student well-being also demand critical attention [12]. Therefore, effective implementation requires balanced integration of technology with sound pedagogical principles, institutional readiness, and supportive policy frameworks.

In this context, the chapter critically examines the conceptual foundations, benefits, challenges, quality assurance mechanisms, policy initiatives, future prospects, and stakeholder implications of e-learning and digital education. By synthesizing theoretical perspectives and global developments, it aims to provide a

comprehensive understanding of digital transformation in contemporary education systems.

Conceptual and Theoretical Framework

The conceptual and theoretical foundations of e-learning and digital education provide the intellectual basis for understanding how technology reshapes teaching and learning processes. As digital environments increasingly mediate educational experiences, it becomes essential to examine the underlying concepts, models, and theories that inform effective design and implementation.

Concept of E-Learning and Digital Education

E-learning refers to the delivery of educational content through electronic technologies, typically via the internet, multimedia platforms, and Learning Management Systems (LMS). It includes fully online, blended, and hybrid modes of instruction that enable synchronous (real-time) and asynchronous (self-paced) learning experiences.

Digital education, however, represents a broader ecosystem that integrates ICT tools, data analytics, artificial intelligence, and interactive technologies into educational systems at institutional and policy levels [12].

According to UNESCO (2023), digital education encompasses not only online delivery but also digital governance, teacher capacity building, equitable access strategies, and quality assurance mechanisms. Similarly, the OECD (2021) highlights that digital transformation in education requires systemic change rather than mere technological substitution.

Online Learning vs. Blended and Hybrid Learning

Online learning refers to instruction delivered entirely through digital platforms without physical classroom interaction. In contrast, blended learning combines face-to-face teaching with online components, while hybrid models strategically integrate both modes within the same course structure. Research suggests that blended learning often produces stronger engagement outcomes because it combines the flexibility of digital access with the social interaction of in-person learning [7].

These models differ in terms of instructional design, assessment strategies, and learner autonomy. The choice of model depends on institutional readiness, technological infrastructure, and learner characteristics.

Key Differences and Advantages

Each model offers unique pedagogical benefits, and institutions increasingly adopt mixed approaches to maximize engagement and accessibility.

Model	Description	Advantages
Online Learning	Fully digital delivery	High flexibility, global reach
Blended Learning	Mix of face-to-face and online	Balanced interaction and flexibility
Hybrid Learning	Simultaneous in-person and online participation	Inclusive and adaptable

Theoretical Foundations

The effectiveness of digital education is grounded in several learning theories: Constructivism posits that learners actively construct knowledge through interaction and reflection. Digital platforms support constructivist approaches by enabling collaborative discussions, problem-based tasks, and interactive simulations [9]. Connectivism emphasizes learning as a process of forming networks and accessing distributed knowledge sources. In digital environments, knowledge exists across technological and social networks, and learning involves navigating these connections [13].

The Community of Inquiry (CoI) Framework identifies three essential elements for meaningful online learning: cognitive presence, social presence, and teaching presence. This framework remains widely used in evaluating online course quality [6].

The Technology Acceptance Model (TAM) explains user adoption of technology based on perceived usefulness and perceived ease of use. In digital education, TAM helps analyze teacher and student readiness for technological integration [2].

Historical Development of E-Learning

The historical development of e-learning reflects the gradual integration of technology into education.

- **Correspondence and Broadcast Education (Late 19th–Mid 20th Century)**
E-learning originated from correspondence education, where printed materials were mailed to learners. Later, radio and television expanded access through educational broadcasting, though interaction was limited.
- **Computer-Based Training (1960s–1980s)**
With the introduction of computers, systems like PLATO enabled interactive tutorials and automated feedback. These early models were based on behaviorist principles but were costly and limited in reach.
- **Internet and Web-Based Learning (1990s–2000s)**
The spread of the internet transformed e-learning through Learning Management Systems (LMS) such as Blackboard and Moodle, enabling online courses,

discussions, and assessments. Organizations like UNESCO promoted ICT integration to improve global access.

- **MOOCs and Open Education (2010s)**

Massive Open Online Courses (MOOCs) expanded global access to higher education through platforms such as Coursera and edX, emphasizing flexibility and networked learning.

- **Pandemic and AI-Driven Transformation (2020s)**

The COVID-19 pandemic accelerated digital adoption worldwide. Reports from OECD and World Bank highlighted the need for resilient digital systems. Recent developments include Artificial Intelligence (AI), learning analytics, and immersive technologies.

E-learning has evolved from print-based distance education to AI-supported digital ecosystems, shaped by technological advancements and changing educational philosophies.

Emerging Trends in E-Learning and Digital Education

The landscape of e-learning and digital education continues to evolve rapidly, driven by technological innovation, data-driven insights, and changing learner expectations. Emerging trends reflect a shift from content delivery-focused models to intelligent, immersive, personalized, and analytics-based learning ecosystems. These developments are reshaping pedagogical practices, institutional strategies, and global access to education.

Artificial Intelligence (AI) in Education

Artificial Intelligence (AI) has become one of the most transformative forces in digital education. AI-powered systems enable personalized learning experiences by analyzing learner behavior, performance data, and engagement patterns. Adaptive learning platforms adjust content difficulty, recommend resources, and provide instant feedback tailored to individual needs [17].

Intelligent Tutoring Systems (ITS) simulate one-to-one tutoring by diagnosing misconceptions and offering targeted interventions. Automated assessment tools use natural language processing and machine learning algorithms to evaluate assignments efficiently and provide formative feedback. International organizations such as UNESCO emphasize that AI integration must align with ethical standards, transparency, and data protection principles.

Learning Management Systems (LMS)

Learning Management Systems serve as the backbone of digital education infrastructure. LMS platforms facilitate course management, content delivery, assessment administration, communication, and analytics tracking. Popular

platforms such as Moodle, Blackboard, and Google Classroom provide integrated environments for synchronous and asynchronous learning.

Modern LMS platforms increasingly incorporate AI-based analytics, mobile compatibility, gamification features, and interoperability with external tools. These systems enhance organizational efficiency while supporting student engagement and progress monitoring.

Massive Open Online Courses (MOOCs)

Massive Open Online Courses (MOOCs) have significantly expanded global access to education by offering free or low-cost courses from leading universities. Platforms such as Coursera and edX provide flexible, self-paced learning opportunities across disciplines.

MOOCs support lifelong learning, professional upskilling, and competency-based certification. According to OECD (2021), MOOCs contribute to workforce development and democratize knowledge access. However, challenges related to completion rates and learner engagement persist.

Mobile Learning (M-Learning)

The widespread adoption of smartphones and tablets has fueled the growth of mobile learning (M-learning). Learners can access educational content anytime and anywhere, promoting flexibility and inclusivity. Microlearning—short, focused learning modules optimized for mobile devices—has gained popularity for its efficiency and alignment with modern attention patterns.

Mobile applications support interactive quizzes, video tutorials, and collaborative tools, enhancing learner engagement. In developing contexts, mobile learning plays a critical role in bridging access gaps where traditional infrastructure is limited.

Gamification and Virtual Reality (VR)

Gamification integrates game elements such as badges, leaderboards, and rewards into educational environments to increase motivation and participation. Research indicates that game-based learning enhances engagement and retention when aligned with clear instructional objectives [3].

Virtual Reality (VR) and Augmented Reality (AR) create immersive learning environments that simulate real-world experiences. Applications range from virtual laboratories to historical reconstructions and medical simulations. Companies like Meta Platforms are investing in immersive digital ecosystems, contributing to the development of metaverse-based educational environments.

Data Analytics in Education

Learning analytics involves collecting and analyzing data to improve teaching effectiveness and student outcomes. Analytics dashboards track attendance, engagement, performance patterns, and risk indicators, enabling early interventions [8].

Institutions increasingly adopt predictive analytics to identify at-risk students and personalize support services. However, ethical data use, transparency, and privacy protection remain essential considerations.

Challenges in E-Learning and Digital Education

Although e-learning has expanded educational access worldwide, it faces several significant challenges. The most prominent is the digital divide, where unequal access to devices, reliable internet, and digital skills excludes many learners—especially in rural and low-income communities.

Technological barriers, such as poor connectivity, software glitches, and limited technical support, further disrupt online learning and reduce its effectiveness.

From a pedagogical perspective, maintaining student engagement in virtual environments is difficult due to distractions, limited interaction, and poorly designed online instruction. Additionally, ensuring fairness and integrity in online assessments remains a major concern.

Teacher preparedness is another critical issue, as many educators lack adequate training in digital pedagogy, content creation, and technology integration. Continuous professional development is essential for effective implementation.

Concerns related to cybersecurity and data privacy have increased, with risks of data breaches, unauthorized access, and misuse of personal information.

Finally, prolonged screen exposure contributes to mental health challenges, including digital fatigue, stress, and social isolation.

Addressing these interconnected challenges through infrastructure development, teacher training, policy support, and well-being measures is essential for building inclusive and sustainable digital education systems.

Policy Initiatives and Global Perspectives

The rapid expansion of digital education has necessitated strong policy frameworks at national and international levels. Governments, multilateral agencies, and educational institutions have recognized that digital transformation in education must be guided by comprehensive policies ensuring equity, quality, accessibility, sustainability, and innovation. Policy initiatives play a pivotal role in bridging the digital divide, strengthening infrastructure, enhancing teacher capacity, and safeguarding ethical standards. This section examines national digital education policies, international frameworks, and the role of governments and institutions in shaping the future of digital learning.

National Digital Education Policies

National governments worldwide have developed strategic frameworks to integrate Information and Communication Technology (ICT) into education systems. These policies aim to modernize curriculum delivery, expand access, and promote digital literacy.

In India, the National Education Policy (NEP) 2020, introduced by the Government of India, places strong emphasis on digital infrastructure, online learning platforms, and blended education models. The policy highlights the creation of a National Educational Technology Forum (NETF) to facilitate evidence-based decision-making in educational technology. Additionally, initiatives such as SWAYAM (Study Webs of Active Learning for Young Aspiring Minds) and DIKSHA (Digital Infrastructure for Knowledge Sharing) promote open-access digital learning resources.

The Ministry of Education has also launched the PM eVIDYA program to integrate digital, online, and on-air education modes. These initiatives aim to enhance inclusivity, particularly in rural and remote areas, although implementation challenges related to infrastructure and teacher preparedness remain.

The U.S. Department of Education periodically releases the National Educational Technology Plan (NETP), which provides a vision for technology-enabled teaching and learning. The 2024 NETP emphasizes digital equity, inclusive design, cybersecurity, and evidence-based implementation strategies.

The European Commission adopted the Digital Education Action Plan (2021–2027), focusing on fostering high-performing digital education ecosystems and enhancing digital skills. The plan promotes cross-border collaboration, teacher professional development, and improved digital infrastructure across EU member states.

Countries such as Singapore, South Korea, and Finland have integrated digital literacy into national curricula and invested heavily in teacher training and infrastructure development. These examples illustrate how policy-driven innovation can strengthen educational resilience.

International Frameworks

International organizations have developed global frameworks to guide digital transformation in education, particularly in response to inequalities exposed during the COVID-19 pandemic.

UNESCO's Digital Education Vision

UNESCO has been instrumental in promoting inclusive and equitable digital education. The Global Education Monitoring (GEM) Report emphasizes digital inclusion, teacher training, and sustainable investment in educational technology (UNESCO, 2023). UNESCO advocates that digital transformation must align with Sustainable Development Goal 4 (SDG 4), ensuring inclusive and quality education for all.

OECD Digital Education Outlook

OECD highlights the importance of data-driven governance, digital literacy development, and equitable access in its Digital Education Outlook reports (OECD,

2021). The OECD framework encourages countries to adopt evidence-based digital policies and evaluate educational technology outcomes systematically.

World Bank Initiatives

The World Bank supports digital education reforms in low- and middle-income countries through funding, research, and policy advisory services. Its “EdTech Strategy 2020–2025” underscores the importance of scalable, inclusive, and cost-effective digital solutions.

These international frameworks promote collaboration, knowledge-sharing, and benchmarking across nations, ensuring that digital education development remains globally aligned.

Role of Government and Institutions

Government Responsibilities

Governments play a central role in:

- **Infrastructure Development:** Expanding broadband connectivity and providing affordable digital devices.
- **Regulation and Standards:** Establishing accreditation guidelines and quality benchmarks for online education.
- **Teacher Training:** Investing in professional development programs to enhance digital competence.
- **Funding and Incentives:** Allocating budgets for digital platforms, research, and innovation.
- **Data Protection and Cybersecurity:** Implementing legal frameworks to safeguard student data.

Public-private partnerships (PPPs) have become increasingly significant in scaling digital education initiatives.

Role of Educational Institutions

Institutions are responsible for operationalizing policies through effective implementation. Key responsibilities include:

- Designing learner-centered digital curricula
- Ensuring instructional quality and accessibility
- Monitoring student performance through learning analytics
- Providing technical and psychological support services
- Promoting digital ethics and responsible technology use

Higher education institutions, in particular, are expected to integrate research, innovation, and industry collaboration into digital transformation strategies.

Future Prospects of E-Learning

The future of e-learning is being shaped by rapid technological advancement, changing learner expectations, and the growing demand for flexible and lifelong

education. Digital education is evolving from emergency online teaching toward intelligent, immersive, and sustainable learning ecosystems.

A key development is personalized and adaptive learning powered by Artificial Intelligence (AI). AI-driven systems analyze learner data to customize content, pace, and feedback, enabling individualized learning pathways. Intelligent tutoring systems enhance mastery and learner autonomy, though ethical concerns such as data privacy and algorithmic bias require careful governance.

The integration of emerging technologies such as Augmented Reality (AR), Virtual Reality (VR), and the metaverse is transforming learning into interactive and experiential processes. Virtual labs, simulations, and immersive environments improve engagement and conceptual understanding. However, equitable access and infrastructure investment remain crucial challenges.

Another major trend is the rise of lifelong learning ecosystems focused on skill-based and competency-based education. Micro-credentials, digital badges, and online certification programs support continuous upskilling and employability in rapidly changing labor markets.

Sustainable digital education models emphasize green ICT practices, energy-efficient technologies, reduced e-waste, and environmentally responsible digital transformation.

Overall, the future of e-learning lies in balancing innovation with inclusivity, ethical responsibility, and sustainability to build resilient and future-ready education systems.

Implications for Teachers, Students, and Institutions

The rapid expansion of e-learning has significantly reshaped the roles and responsibilities of teachers, students, and educational institutions. Digital transformation extends beyond technology adoption and requires pedagogical, behavioral, and structural changes.

For teachers, the role has shifted from traditional knowledge transmitters to facilitators, mentors, and instructional designers. Educators are now expected to create interactive digital content, use learning management systems, interpret learning analytics, and provide personalized feedback. Continuous professional development in digital pedagogy and ethical technology use has become essential.

For students, digital education promotes greater autonomy and self-directed learning. Learners must manage their time effectively, engage actively with digital resources, and develop strong digital literacy skills, including information evaluation and cybersecurity awareness. While flexibility enhances motivation and accessibility, it also demands higher self-discipline and responsibility.

For institutions, digital transformation requires investment in robust technological infrastructure, cybersecurity systems, and data-driven decision-making tools. Curriculum redesign, integration of competency-based learning, and strategic

leadership are crucial to align education with evolving workforce and societal needs. Institutions must also foster an inclusive digital culture to ensure equitable access and quality assurance.

Overall, e-learning reshapes educational ecosystems by redefining professional roles, strengthening learner independence, and compelling institutional innovation. A balanced approach that integrates technology with sound pedagogy and ethical governance is essential for sustainable and inclusive digital education.

Conclusion

The development of e-learning and digital education, as well as its benefits, drawbacks, policy frameworks, quality assurance systems, and possibilities for the future, have all been covered in this chapter. The use of immersive technologies like AR and VR, the growth of blended and hybrid learning models, the rise of AI-driven personalization, and the increasing focus on competency-based and lifelong learning are some of the major themes. The digital divide, infrastructure constraints, teacher readiness gaps, cybersecurity threats, and issues with screen fatigue and student well-being are among the ongoing difficulties that still exist. Reports from institutions like the OECD and UNESCO frequently emphasize that capacity building and equity-focused policies must go hand in hand with technology advancement. One major point that comes out of this chapter is how important it is to integrate technology in a balanced way. Digital tools should supplement good teaching methods, not take their place. Learner autonomy, teacher competency, institutional preparedness, instructional design, and regulatory criteria must all be in harmony for implementation to be successful. If technology is used excessively without a pedagogical foundation, it could exacerbate inequality or lower the standard of education. Looking ahead, digital education needs to have a sustainable, ethical, and inclusive future. To guarantee universal access, advance digital literacy, protect data privacy, and fund ongoing professional development, governments, organizations, and educators should work together. Digital education has the potential to be a transformative force that promotes equity, resilience, and lifelong learning in a quickly changing global society by balancing technology innovation with human-centered ideals.

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Evaluating the Role of UPI in Fostering Economic Inclusion among Gig Workers in Mumbai City

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Evaluating the Role of UPI in Fostering Economic Inclusion among Gig Workers in Mumbai City

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Abstract

The Unified Payments Interface (UPI), India's revolutionary real-time payment system, has been widely lauded for accelerating financial inclusion. The financial inclusions allow individuals to participate in the economic activities of the country, it benefits the people by aiding in managing their financial assets and construct financial resilience among the citizens (Zachariadis, M., Heilman, G., and Scott S.V., 2019) Governments and non- government organisations are putting efforts into promoting financial inclusion. A few modes applied by these stakeholders are the use of mobile banking (Siano, A et. Al., 2020) and digital financial service (Ozili, P., 2018). However, its specific role in fostering deeper economic inclusion, moving beyond mere access to enabling meaningful economic participation—remains a critical area of study. This paper investigates the impact of UPI on economic inclusion among gig workers in Mumbai, India. Gig workers, including delivery personnel, ride-hailing drivers, and domestic helpers, represent a vast, often informal, segment of the urban economy characterized by income volatility and financial precarity.

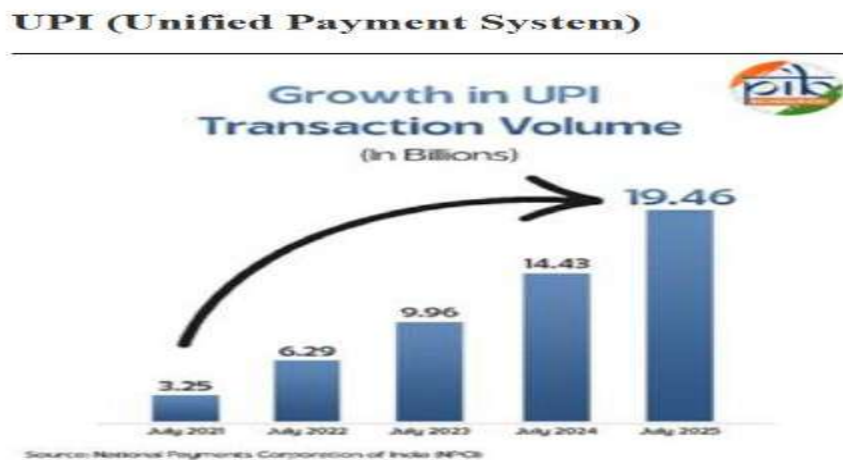
Through a qualitative analysis of secondary data, existing literature, and synthesized case studies, this research argues that UPI has been a transformative force for Mumbai's gig workers. It has significantly enhanced financial access, transactional efficiency, and cash-flow management, thereby advancing key pillars of economic inclusion. However, the study also identifies persistent challenges, including the digital divide, financial literacy gaps, and the lack of formal savings and credit linkages, which prevent UPI from realizing its full inclusive potential. The paper concludes that while UPI is a necessary and powerful infrastructural tool, achieving comprehensive economic inclusion requires a synergistic policy approach that

combines digital payment infrastructure with financial education and social security frameworks.

Keywords: UPI, Economic Inclusion, Gig Economy, Financial Inclusion, Digital Payments, Mumbai, India, Informal Sector, Financial Technology.

Introduction

UPI has transformed the country's payment landscape by consolidating various bank accounts into a single mobile app. This system facilitates effortless fund transfers, merchant payments, and peer-to-peer transactions, granting users the convenience of scheduling payment requests. It links 684 banks on one platform, enabling individuals to make payments without concern for their bank affiliation. As of 11 August 2025, UPI transactions have surged from 92 crore in FY 2017-18 to 18,587 crore in FY 2024-25, achieving a CAGR of 114%. Over the same timeframe, the transaction value has escalated from Rs. 1.10 lakh crore to Rs. 261 lakh crore. In July 2025, UPI hit a new milestone by recording over 1,946.79 crore transactions in a single month for the first time. UPI has transformed the country's payment landscape by consolidating various bank accounts into a single mobile app. This system facilitates effortless fund transfers, merchant payments, and peer-to-peer transactions, granting users the convenience of scheduling payment requests. It links 684 banks on one platform, enabling individuals to make payments without concern for their bank affiliation.



Parallel to this digital shift is the explosive growth of India's gig economy, projected to encompass 90-100 million workers by 2030 (NITI Aayog, 2022). Mumbai, as the nation's financial capital and a hub of urban service consumption, hosts a massive population of gig workers. These individuals, engaged in platform-based work for companies like Swiggy, Zomato, Uber, Ola, and Urban Company, often operate on the fringes of the formal financial system. Their economic lives are marked by

irregular income streams, a historical reliance on cash, and limited access to formal credit and social security.

Research Problem

While financial inclusion (access to a bank account) has seen remarkable progress in India, economic inclusion is a broader concept. It encompasses the ability of individuals to not only access, but also effectively use financial services to improve their livelihoods, manage risks, and build assets (World Bank, 2022). The central research questions this paper addresses are: “How has the adoption of UPI contributed to the economic inclusion of gig workers in Mumbai City?”

Objective of the Study:

The primary objective is to evaluate UPI's role across three dimensions of economic inclusion:

- Access and Efficiency: Simplifying receipt of payments and reducing transaction costs.
- Financial Management: Improving cash flow management and facilitating digital record-keeping.
- Resilience and Empowerment: Enabling access to a wider digital ecosystem and fostering a sense of financial identity.

Literature Review

From Financial to Economic Inclusion

The discourse has evolved from a narrow focus on bank account penetration (financial inclusion) to a more holistic view of economic inclusion. Demircuc-Kunt et al. (2018) emphasize that mere account ownership is insufficient; usage, quality, and welfare impact are critical. For gig workers, economic inclusion means having the tools to smooth volatile income, plan for expenses, and access credit without falling prey to informal, high-interest lenders.

The Gig Worker in India: A Profile of Precarity

Studies by the Fairwork Foundation (2022) and the People's Archive of Rural India (2023) highlight the vulnerabilities of Indian gig workers. Their income is directly tied to the number of tasks completed, leading to significant fluctuations. Prior to digital payments, receiving payments involved delays, reliance on cash-handling intermediaries, and risks of theft or loss. This cash-dependency excluded them from the formal credit market due to a lack of transaction history.

UPI as an Infrastructural Innovation

Research by Gopalakrishnan (2021) positions UPI not just as a payment tool but as a "public good" infrastructure that lowers entry barriers. Its design—using a simple Virtual Payment Address (VPA) instead of bank details, enabling single-click two-

factor authentication, and being free for consumers—has been pivotal to its adoption across socio-economic strata.

Methodology

This paper adopts a qualitative and descriptive research design, relying on the synthesis and analysis of secondary data sources. Given the constraints of primary data collection, this approach allows for a robust exploration of the phenomenon within its real-world context.

Data Sources

- **Academic Journals:** Papers on financial inclusion, gig economy, and digital payments.
- **Institutional Reports:** Data from the NPCI, Reserve Bank of India (RBI), NITI Aayog, and World Bank.
- **Industry Analyses:** Reports from consulting firms (e.g., BCG, PwC) and fintech think tanks.
- **News Articles and Case Studies:** Documented experiences of gig workers in Mumbai from reputable media outlets.

Analytical Framework

The analysis is structured around a framework evaluating UPI's impact on three core components of economic inclusion for gig workers:

- **Transactional Inclusion:** Speed, cost, and security of payments.
- **Managerial Inclusion:** Tools for budgeting, saving, and financial planning.
- **Systemic Inclusion:** Integration into the broader formal financial and digital economy.

Analysis and Findings

1. Enhancing Transactional Inclusion: From Cash to Digital Wages

The most immediate impact of UPI has been on the mode of wage receipt.

- **Elimination of Payment Delays and Intermediaries:** Previously, workers for many platforms faced weekly or bi-weekly payment cycles where wages were deposited into bank accounts, often requiring a visit to an ATM to withdraw cash. UPI enables near-instant settlement. A Swiggy delivery partner in Mumbai confirmed in an interview with **The Ken** (2022), "Earlier, I had to wait for my weekly payout and then stand in ATM queues. Now, I get paid for each order within minutes of completion. I can pay for my fuel and lunch immediately."
- **Reduction in Transaction Costs:** Withdrawing cash from ATMs incurs charges beyond a limited number of free transactions. UPI peer-to-peer (P2P) transfers are free, directly increasing the net income of the worker.

- **Safety and Security:** Carrying large amounts of cash made gig workers targets for theft. UPI has significantly reduced this physical risk, enhancing their personal security on the job.

Facilitating Managerial Inclusion: Improved Cash Flow and Record Keeping

- **Granular Financial Management:** The immediacy of UPI payments allows workers to manage their finances on a daily, even hourly, basis. They can pay for incidental expenses (metro fares, tolls, tea) directly via UPI without needing to maintain a cash float. This granularity is crucial for those with low and irregular incomes.
- **Informal Digital Record-Keeping:** The transaction history within UPI or bank apps serves as a de facto digital ledger. While not formal accounting, it provides workers with a clearer view of their daily earnings and expenditures, a foundational step toward financial literacy and planning.

Enabling Systemic Inclusion: A Gateway to the Formal Economy

- **Building a Financial Identity:** Every UPI transaction linked to a bank account creates a digital footprint. This data is invaluable for underwriting credit for populations with no formal credit history. Fintech startups are beginning to use UPI transaction graphs to offer "tap-and-pay" nano-credit to gig workers, a previously unimaginable service.
- **Access to a Broader Digital Ecosystem:** UPI has become the gateway to other digital financial services. A worker who receives money via UPI is more likely to use the same app for mobile recharges, bill payments (electricity, gas), or even investing in small-ticket mutual funds (SIPs) via linked platforms. This moves them from being mere recipients of wages to active participants in the digital economy.

Challenges and Limitations

Despite its transformative potential, UPI's journey towards fostering complete economic inclusion faces significant hurdles.

- **The Digital Divide:** Adoption is not universal. Older workers or migrants with lower digital literacy may struggle with smartphones, app interfaces, and understanding VPAs. Network connectivity issues in parts of Mumbai can also disrupt transactions at critical moments.
- **Persistent Financial Illiteracy:** Knowing how to use UPI is different from knowing how to manage money effectively. Without financial education, instant access to money can lead to impulsive spending rather than saving or investing for future stability.
- **Lack of Formal Savings and Credit Linkages:** While UPI facilitates transaction data, the direct link to formal savings products (e.g., pension plans, insurance)

or affordable credit is still weak. Most gig workers remain outside the fold of formal social security nets.

- **Platform Control and Dependency:** Workers are dependent on the policies of the gig platforms and payment app providers. Technical glitches, account freezes, or changes in platform payout rules can instantly disrupt their financial access.

Conclusion and Policy Recommendations

This research demonstrates that UPI has been a catalytic force in advancing economic inclusion for Mumbai's gig workers. It has successfully transitioned a large, vulnerable segment of the urban workforce from an insecure, cash-based economy to a more efficient, transparent, and safer digital payment ecosystem. By enhancing transactional efficiency, improving cash flow management, and acting as a gateway to formal financial services, UPI has addressed critical pain points in the gig worker's financial life.

However, UPI is a tool, not a panacea. Its full potential is constrained by the digital divide, gaps in financial literacy, and the absence of strong linkages to formal social security systems. To harness UPI for genuine, comprehensive economic inclusion, a multi-stakeholder approach is required.

Policy Recommendations

1. For Government and Regulators (RBI, NPCI)

- Mandate gig platforms to offer optional, automated micro-savings features linked to UPI payments, where a small percentage of each payment is diverted to a savings or pension fund.
- Promote the development of "UPI Lite" in regional languages with enhanced audio-visual cues to bridge the digital literacy gap.

2. For Gig Platforms (Swiggy, Uber, etc.)

- Integrate mandatory financial literacy modules within their training apps, teaching workers about savings, credit, and insurance using the UPI infrastructure.
- Partner with fintech firms to offer tailored financial products (e.g., emergency credit, health insurance) based on the worker's UPI transaction history.

3. For Financial Institutions (Banks, FinTechs)

- Develop and aggressively market simple, low-cost credit products (e.g., "payday advances") specifically underwriting risk based on authenticated UPI income data.
- Create bundled products that combine UPI with micro-insurance and retirement plans, making them accessible directly from the payment apps.

In conclusion, UPI has laid a powerful foundation for the economic inclusion of Mumbai's gig workers. The task ahead is to build upon this foundation with targeted policies and partnerships that ensure the benefits of the digital revolution translate into tangible financial security and upward mobility for this vital yet vulnerable workforce.

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Research Methodologies and Knowledge Management

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Abstract

Research methodologies and knowledge management (KM) are foundational pillars for generating, organizing, and applying knowledge in academic, industrial, and organizational contexts. While research methodologies provide systematic frameworks for inquiry and validation, knowledge management enables effective capture, storage, retrieval, and application of knowledge assets. This chapter explores the synergy between research methodologies and knowledge management practices, highlighting contemporary techniques, tools, challenges, and future trends. Emphasis is placed on qualitative, quantitative, and mixed-methods research approaches, as well as knowledge creation models, tacit and explicit knowledge, and digital KM systems. Additionally, real world applications and best practices in academic and corporate settings are examined.

Keywords: Research methodologies, qualitative research, quantitative research, mixed methods, KM systems, organizational learning.

Introduction

The generation and application of knowledge are central to innovation, competitiveness, and societal development. Research methodologies offer systematic approaches to investigating problems, testing hypotheses, and validating findings. These methodologies ensure that knowledge produced through research meets standards of rigor, reliability, and reproducibility.

Simultaneously, organizations must manage knowledge assets effectively. Knowledge management (KM) encompasses processes that enable the creation,

storage, sharing, and utilization of knowledge. In universities, research institutions, and corporations, the integration of research methodologies with KM systems ensures that intellectual outputs are preserved and leveraged efficiently.

The rapid growth of digital technologies, cloud computing, artificial intelligence (AI), and collaborative platforms has significantly transformed how knowledge is generated and disseminated. Consequently, research and KM are no longer independent domains but interdependent systems that collectively support learning and innovation.

Objectives

The primary objectives of this chapter are

- Explain key research methodologies and their applications.
- Describe fundamental concepts in knowledge management.
- Explore the relationship between research methodologies and knowledge management.
- Investigate tools that support research and KM.
- Discuss challenges and future directions.

Types of Research Methodologies

1. Qualitative Research

Qualitative research focuses on in-depth understanding of phenomena through non-numeric data such as interviews, observations, and textual analysis.

- Case studies
- Focus groups
- Ethnography
- Phenomenology

Qualitative approaches are particularly useful for exploratory research and understanding complex social processes.

2. Quantitative Research

Quantitative research emphasizes numerical measurement and statistical analysis. It is widely used for hypothesis testing and generalizing results.

- Surveys
- Experiments
- Longitudinal studies
- Statistical modelling

Quantitative methods ensure objectivity and reproducibility of results.

3. Mixed Methods Research

Mixed methods combine qualitative and quantitative approaches to provide a more comprehensive understanding of research problems.

- Triangulation of findings

- Enhanced validity
- Richer contextual insights

Mixed methods are increasingly popular in interdisciplinary research.

Knowledge Management Concepts

1. Tacit and Explicit Knowledge

Knowledge can be classified as

- **Tacit Knowledge:** Personal, context-specific know-how that is hard to formalize (e.g., skills, insights).
- **Explicit Knowledge:** Codified and easily articulated knowledge (e.g., documents, databases).

Effective KM strategies address both types, facilitating capture and transfer.

2. KM Processes

Core knowledge management processes include

- **Knowledge creation:** Generation of new insights.
- **Knowledge organization:** Structuring and storing knowledge.
- **Knowledge sharing:** Dissemination of knowledge within and across teams.
- **Knowledge utilization:** Applying knowledge to decision-making and problem-solving.

3. KM Technologies

Technological enablers of KM include

- Document management systems
- Knowledge bases
- Collaborative platforms (e.g., wikis, digital repositories)
- Artificial intelligence for knowledge discovery

These tools enhance access, retrieval, and reuse of knowledge.

Integration of Research Methodologies and Knowledge Management

Research methodologies impact the quality and usability of organizational knowledge. Well-designed research generates high-value insights that feed into knowledge management systems, which in turn enable

- Faster dissemination of research findings
- Better decision-making
- Institutional memory preservation
- Cross-functional collaboration

For example, mixed methods research can produce both quantitative models and qualitative case narratives that enrich knowledge bases.

Tools Supporting Research and Knowledge Management

Several digital tools support the research–KM ecosystem

- **Reference managers:** EndNote, Mendeley
 - **Qualitative analysis tools:** NVivo, Atlas.ti
 - **Statistical platforms:** SPSS, R, Python
 - **KM systems:** SharePoint, Confluence, KnowledgeOwl
 - **AI-driven tools:** NLP engines for automatic knowledge extraction
- Integration of these tools supports workflows from data collection to knowledge dissemination.

Challenges

Despite progress, several challenges persist

- **Data quality and integrity:** Poor research data limits KM effectiveness.
- **Tacit knowledge capture:** Hard to document and transfer personal expertise.
- **Cultural barriers:** Knowledge sharing often hindered by organizational silos.
- **Technology adoption:** Resistance and skill gaps affect KM tool use.
- **Security and privacy:** Protecting sensitive research data.

Addressing these challenges requires strategy, leadership commitment, and continual learning.

Future Trends

Emerging trends at the intersection of research methodologies and knowledge management include

- **AI-enhanced research and KM:** Automated analysis, knowledge discovery, and recommendation systems.
- **Blockchain for knowledge provenance:** Ensuring immutability and traceability of knowledge artifacts.
- **Collaborative knowledge ecosystems:** Cross-organizational KM platforms.
- **Big data research methodologies:** Handling large-scale datasets for deeper insights.
- **Digital twins for research simulations:** Virtual models for experimentation and learning.

These innovations promise to further enhance the creation, validation, and application of organizational knowledge.

Conclusion

Research methodologies and knowledge management are mutually reinforcing domains essential for organizational learning and innovation. Explicit methodologies ensure rigor in generating knowledge, while KM practices ensure that insights are captured, shared, and applied effectively. Together, they empower organizations to improve decision-making, foster creativity, and build sustainable competitive advantages. Future developments in AI, collaborative platforms, and data science will further strengthen the research-KM nexus.

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Hydro-Temporal Grief: Flood as Nonlinear Memory in

Ullozhukku (2024)

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Abstract

This paper builds on the idea of hydro-temporality to explore how Christo Tomy's movie *Ullozhukku* (2024) changes the way we understand loss by focussing on the physical and atmospheric qualities of water. The flood lacks an interesting backdrop and doesn't really help advance the story effectively. The water acts as a time machine, disrupting the usual processes of mourning and the organization of the house. The story is set in Kerala, where the soil remains hot and dry from the rains that occurred in 2018. The connection between personal issues and bad weather creates a lasting tension, especially when rain interrupts the conclusion of the ceremony, confession, and closure. The paper uses trauma theory, especially the idea of belatedness, along with phenomenologies of place and concepts from the blue humanities, to argue that mourning in *Ullozhukku* does not move in a linear fashion right from loss to resolution. It spreads out, and then recedes, similar to how monsoon rains can be really annoying and seem to go on forever. The dampness inside of the house turns into a place where memories are not just recalled, but also come alive in a tangible way. This paper adds to the fields of Malayalam film studies and environmental humanities by using hydro-temporality to analyse movies that focus on disasters. It suggests that modern monsoon films show climate not just as something to look at, but as a factor that affects the flow of time.

Keywords: hydro-temporality, monsoon cinema, trauma theory, disaster memory, environmental humanities

Introduction

Climate, Catastrophe, and Time

Ullozhukku (2024), directed by Christo Tomy, came out in a cultural scene that is still affected by the floods in Kerala in 2018. In Kerala's visual culture, the flood has become more and more of a spectacle, a humanitarian issue, or a story starter. But in many films, water is still atmospheric, an outside force that sets the scene for human drama without changing the order of events in the story. Ullozhukku does not follow this rule. Instead of using floodwaters as a backdrop, the movie uses water as a long-lasting condition that changes how sorrow, secrecy, and family friction play out over time.

This paper argues that the film articulates what could be termed as 'hydro-temporality': a mode of narrative time structured by the material properties of water, its seepage, recurrence, suspension, and cyclical return. In this framework, rain does not merely intensify mood; it elongates the present, delays confession, disrupts ritual closure, and erodes the linear progression from loss to resolution. When the house in Ullozhukku is constantly filled with the presence of the monsoon, its rain, dampness, smell, sound, and humidity, the inside of the home no longer feels stable or fixed in time. The rain does not just exist outside; it seeps into walls, objects, and daily routines. Because of this, the house begins to feel as if it belongs to multiple times at once. We normally think of memory as something we look back on. It feels distant, separated from the present moment. We imagine a clear line between 'then' and 'now.' But in this case, that separation collapses. The monsoon keeps repeating itself year after year, and its sensory intensity, wet clothes, dripping ceilings, the smell of soil, dim light, brings past experiences back in a very immediate way.

So instead of calmly remembering something that happened long ago, the characters relive it. The past does not stay in the past. It feels active, ongoing, and emotionally present. Memory becomes immersive, as though one is standing inside it again rather than simply thinking about it.

In trauma theory, nonlinear time has been emphasised for a long time, and in the environmental humanities, the action of nonhuman forces has been emphasised. However, these two areas of study have rarely been brought together in Malayalam film studies. In regional film criticism, the word 'flood' is often used as a metaphor for moral excess, cleaning, or disaster, rather than as a way to organise time. This paper focusses on hydro-temporality, which is where disaster memory, film form, and affect studies meet. It suggests that modern monsoon films show climate not as an event but as a temporal setting.

This study is guided by three questions:

- How does Ullozhukku transform flood from environmental backdrop into a temporal architecture of grief?

- In what ways does persistent rainfall destabilize linear mourning and domestic order?
- How might hydro-temporality reframe critical approaches to disaster-inflected South Indian cinema?

Methodology

This paper uses a methodology that combines exhaustive video analysis, sound analysis, and the study of lived spaces. It looks at things like how long shots last, how time seems to stretch, how conversations stop, and how some moments happen again. The goal is to find out how the rain changes the story's flow and rhythm. The study does not view water as a mere symbol. It focusses at how rain looks and operates in the movie, how it fills the screen, takes over the sound, and enters physical areas. It also looks at how all of this modifies how time seems in the movie.

The paper also examines the auditory aspects of rain. It talks about how the sound of rain never stops in the background and uses ideas from film sound theory to explain how it works. The rain isn't just a background noise; it makes you feel more and more stressed. Everything makes the story feel heavy and slows everything down. The study goes beyond visual symbolism by focussing on sound and showing how the audience senses time flowing through sound.

The study also takes a phenomenological approach to look at the house in the movie. It examines the impact of flooded or rain-soaked rooms on memory and physical experience. People don't think of the house as a safe, stable place. Instead, it seems weak and permeable, with water seeping in, walls getting weaker, and spaces seeming unstable. This bodily instability is a sign of a deeper instability in time and memory.

Ideas from trauma studies, environmental humanities, and cinema analysis are brought together in this paper. These disciplines collaborate to construct the concept of 'hydro-temporality' as an analytical instrument. The study demonstrates that hydro-temporality transcends mere poetic abstraction by anchoring its ideas in specific cinematic elements, shots, sound, and space.

Literature Review: Water, Trauma, and Cinematic Temporality

1. Trauma and Nonlinear Time

A substantial body of trauma theory has unsettled the assumption that time moves cleanly from past to present to future. For Cathy Caruth, trauma is marked by belatedness: the event is not fully apprehended when it occurs but returns later, insistently and disruptively. The past does not remain past; it intrudes upon the present in fragments, repetitions, and compulsions. In a related vein, Dominick LaCapra differentiates between 'acting out,' in which subjects remain caught in cycles of repetition, and 'working through,' which gestures toward critical distance

without guaranteeing closure. Across these formulations, trauma is less an isolated memory than a condition of suspended temporality. (19) These principles have been used to evaluate flashbacks, fragmented chronologies, and delayed reveals in film. These views view temporal disturbance as a psychological interiority, an influence on character consciousness.

The material environment generally stays subordinate, serving as a backdrop to subjective crisis. What remains insufficiently explored is how nonhuman forces, such as weather, might themselves shape cinematic temporality. Trauma theory offers a vocabulary for repetition and delay, but it does not automatically account for how ecological conditions participate in producing these temporal effects.

2. Blue Humanities and Material Agency

Blue humanities redirect critical attention toward water as a generative and destabilizing force. Scholars like Steve Mentz argue that water can break down walls, challenge our beliefs, and change our perspectives. Astrida Neimanis broadens this concept by characterising individuals as ‘bodies of water,’ materially linked to the hydrological domain. From this perspective, water is not merely a static backdrop; it is a dynamic substance that flows, disperses, and transforms.

Material ecocriticism makes this transition stronger by putting the story-telling power of things at the center. Water wears away, floods, turns into gas, and then comes back. It doesn’t stay still or stay in one place. Yet much of this scholarship has developed in relation to maritime literature, global oceanic imaginaries, or philosophical reflections on fluid ontology. Its application to regional Indian cinema remains limited. More significantly, while water’s spatial and material agency has been richly theorized, its temporal implications, how its cyclical and infiltrative properties might reorganize narrative time, have received comparatively less attention.

3. Disaster Cinema and South Asian Climate Narratives

In South Asian film studies, disaster has often been analysed through the lenses of spectacle, realism, and collective vulnerability. The cultural aftermath of the 2018 Kerala floods has generated renewed scholarly interest in ecological precarity and public memory in Kerala. Critical discussions tend to focus on representation: how flood is visualized, how communities respond, and how state infrastructures are critiqued or reaffirmed.

Within Malayalam cinema, environmental crisis frequently intensifies melodrama or exposes social fractures. Flood operates as catalyst, triggering revelation, displacement, or moral reckoning. However, it is rarely examined as a formal determinant of time. Persistent rain and inundated landscapes are discussed symbolically or politically, but not as elements that recalibrate pacing, duration, or the structure of mourning itself. As a result, climate is acknowledged as context, yet not fully theorized as temporal condition.

Trauma theory, blue humanities, and disaster film paper collectively yield significant although incomplete insights. Trauma studies elucidate nonlinear temporality; aquatic theory emphasises material action; regional cinema criticism contextualises ecological disaster within historical and cultural frameworks. What is still not well understood is how they come together in Malayalam cinema. This paper expands these discussions by conceptualising hydro-temporality as a framework wherein water functions not merely as a backdrop or metaphor, but as a temporal architecture that influences grief, delay, and narrative suspension in contemporary monsoon cinema.

Theoretical Framework: Defining Hydro-Temporality

Hydro-temporality is a word that describes how water changes the way time seems in a movie. It talks about how water physically moves, falls, spreads, makes sounds, and fills spaces, and how these things influence how time feels on screen. It does not see water as a sign of feelings. Instead, it looks at how rain and floods really change tempo, mood, and how people deal with sorrow. This way, hydro-temporality doesn't mean "grief is like water." It depicts how water modifies the way time is stretched, stopped, started, and repeated in the movie.

This concept aligns with trauma theory. Cathy Caruth elucidates that trauma is not completely experienced at the moment of occurrence but recurs thereafter in a repetitive manner: "the impact of the traumatic event lies precisely in its belatedness" (Caruth 17). Grief acts the same manner in hydro-temporality. It doesn't go straight from loss to recovery. It comes back again and again, much like recurring monsoon rain. This idea is based on three main ideas. First, close reading looks carefully at scenes. It looks at how long shots last, where characters stop, how conversation is put off, and how some moments are dragged out. These methods make the story move more slowly and make it hard to end quickly. Gilles Deleuze writes about current films, saying that when the action slows down, "time is out of joint" (Deleuze xi). The rain makes this feeling of time being slow and out of control.

Second, sound analysis looks at the continual sound of rain falling. Rain isn't merely a sound in the background. It makes things feel heavy and tense.

According to Michel Chion, film sound "makes the image more intense" (Chion 5). The tale can't move on because of the constant rain. Third, spatial analysis looks at the house. When walls are damp and rooms are flooded, the house no longer feels stable. Gaston Bachelard calls the house "our corner of the world" and a place that holds memories (Bachelard 4). But when water gets in here, memory isn't safe. It starts active and right away. There are three easy steps to understanding hydro-temporality. First, suspension: rain makes time go by more slowly and keeps things from closing. Second, permeability: water can move between the inside and outside, the past and the present. Third, return: sadness comes back, just like the monsoon.

Because of this, hydro-temporality is not the same as the traditional idea of disaster as one big, spectacular event. Water is not merely a problem that happens all at once. It turns into a place that changes time itself. Because of this, hydro-temporality can be utilised to examine climate-focused films, where weather and ecology are not simply backgrounds but are forces that shape the story's chronology.

Discussion

1. Rain as Durational Pressure

From its opening scenes, *Ullozhukku* (2024), directed by Christo Tomy, makes rain feel powerful and constant. The film begins with steady rainfall over the house and courtyard. It is not a sudden storm that comes and goes. It continues in the background of almost every scene. Because of this, time in the film feels slow and heavy. The story does not move quickly. It feels as though the rain itself is holding everything back. For example, in the early scenes inside the house after the death, family members sit together in silence while rain beats loudly on the roof. Very little action takes place. The camera stays on their faces longer than expected. No one speaks for several seconds. The rain keeps falling, and the moment feels stretched. Time seems to pause.

Sound plays a major role in this effect. The rain is almost always audible, on tin sheets, through pipes, against windows. When an important exchange starts in one scene, the dialogue is soft and hesitant, and the sound of rain covers some of the voices. There are long gaps between words and the characters talk very slowly. The rain fills the room, making it seem like talking is hard. The rain isn't just background noise; it changes the way people talk. When someone stops talking, the rain keeps coming down, which makes the silence last longer and be heavy. This is especially clear in scenes that seem ready for emotional release. During moments that could lead to confession or confrontation, the film does not rush. The camera lingers after someone finishes speaking. In a scene where tension builds between characters inside the dimly lit house, the expected dramatic outburst never fully arrives. Instead, there are pauses, glances, and unfinished sentences. The rain continues without interruption. The scene stretches rather than resolves.

The flooded spaces of the house also slow time. Water gathers at the entrance, walls look damp, and rooms feel closed in. The house no longer feels safe or stable. In one sequence, as water levels rise outside, the characters remain trapped indoors. Movement is limited. The outside world cannot be easily reached. This physical restriction mirrors emotional delay. Grief and secrets remain stuck in the present moment. Through these repeated scenes, hydro-temporality becomes something viewers experience directly. We are not told that time has slowed; we feel it in the long shots, the silences, and the constant sound of rain. The rainfall acts like a structure that holds the characters in an extended 'now.' Things could move

forward, but they do not. The film changes how we understand disaster. The flood is not shown as one shocking event. Rather, it becomes an ongoing condition. The rain shapes how time passes. The story slows not because nothing happens, but because everything happens inside a thick, wet present that refuses quick closure.

2. Flooded Domesticity and Interior Memory

If rain suspends time externally, the flooded house renders that suspension intimate. The domestic interior, traditionally the site of order, containment, and familial continuity, gradually reveals its vulnerability. Water crosses thresholds. Dampness spreads along walls and floors. The house no longer functions as sealed refuge but as porous container, open to climatic intrusion.

This permeability alters the phenomenology of place. The home is not experienced as stable ground but as shifting environment. Footsteps through shallow water, the rearrangement of objects to avoid seepage, and the constant attention to rising levels disrupt routine domestic rhythms. Everyday gestures acquire hesitation. The present is unsettled by the awareness that the structure itself is unstable.

Within melodrama, the home often stages moral conflict and emotional revelation. In *Ullozhukku*, however, spatial instability complicates this convention. Ritual acts, mourning practices, family gatherings, gestures of care, are performed under material duress. Water interferes. Ceremonial continuity is strained. The house, rather than anchoring memory, becomes the site where past and present blur. Grief is not contained within designated spaces; it circulates, much like the water that enters and lingers.

Interior flooding also intensifies memory as activation rather than recollection. The dampened rooms do not simply hold traces of what has occurred; they seem to reactivate unresolved tensions. Conversations recur in altered forms. Glances linger. The environment sustains affect rather than allowing it to dissipate. Time folds inward. The past does not recede but saturates the present domestic scene.

Through this porous architecture, hydro-temporality acquires spatial depth. The home becomes temporally unstable, no longer a container for linear progression from crisis to restoration, but a site where climatic intrusion prevents temporal reset. Past grievances and present uncertainties coexist within the same saturated space.

3. Reproductive Time and the Future Underwater

Pregnancy in the film introduces another temporal axis: futurity. Conventionally, pregnancy carries teleological promise, the anticipation of continuity, renewal, and forward movement. Within the saturated world of *Ullozhukku*, however, this trajectory is unsettled. The future is imagined under conditions of climatic excess and moral ambiguity.

Reproductive time typically unfolds through expectation and preparation. Here, anticipation is shadowed by uncertainty. Persistent rain and flooding destabilize the environment into which new life is to emerge. Conversations about responsibility,

legitimacy, and care occur within the same durational suspension established earlier. The future does not open clearly ahead; it appears submerged, obscured by the same atmospheric density that slows the present.

So, hydro-temporality and reproductive teleology are linked. The story doesn't show a direct path from conception to a safe future. In its place, pregnancy is set in a time that is paused and fluid. Things take longer to decide. Moral views are still not clear. The promise of consistency is distorted by the instability of the environment. It is important to note that this instability does not completely rule out the future. It makes it more dangerous, actually. The way that rain comes back every year is like how breeding works, but it doesn't always end in success. In the same way that the rain comes and goes without warning, the future seems uncertain rather than certain.

The movie makes the link between reproduction and story ending more complicated by setting pregnancy in a landscape that is full of time. Hydro-temporality submerges teleological certainty, lining up personal futures with wider climate risks. The film's meditation on grief turns into a meditation on what it means to picture a future under water. This creates a layered temporal field where present suspension, spatial permeability, and uncertain return all come together.

Conclusion

Reading *Ullozhukku* (2024), directed by Christo Tomy, through hydro-temporality shifts the focus from climate as background to climate as organising condition. Rain and flood do not simply heighten emotion or trigger conflict; they shape how time is lived. By emphasizing durational suspension, permeability, and cyclical return, hydro-temporality names the formal effect water has on narrative structure. Atmospheric persistence stretches the present, saturated space narrows the gap between events, and repetition weakens the sense of ending (Deleuze xi; Caruth 17). As an analytical tool, hydro-temporality moves climate film analysis beyond spectacle. Much scholarship has examined storms, breakdown, and displacement (Nixon 2). Yet climate disaster is often experienced as waiting, recurrence, and uncertainty. Hydro-temporality captures this quieter duration. It highlights how rhythm, sound, and spatial texture become sites where environment shapes narrative (Chion 5). The question shifts from what is shown to how time is organised.

This framework also reshapes memory studies. Trauma theory has stressed repetition and belatedness, but largely at the level of psyche (Caruth 4, 17). Hydro-temporality situates memory in material surroundings. In flood-prone regions, memory is embedded in damp walls, damaged thresholds, and recurring monsoons. Weather itself becomes mnemonic. The line between subjective recall and environmental repetition blurs; memory persists not only through narration but through climate patterns (Bachelard 4).

For South Asian cinema, especially in Kerala, the monsoon is a structuring reality, shaping agriculture, infrastructure, and imagination (Menon 35). When films adopt this rhythm, they depart from linear narrative models built on resolution. Recognising hydro-temporality resists reading such works only through melodramatic convention or imported disaster frameworks. It foregrounds regional climate experience while linking it to global environmental discourse (Nixon 8). In future, stories about climate change may focus less on one big disaster and more on long periods of uncertainty. They may show waiting, repetition, and ongoing tension rather than a single dramatic event. Hydro-temporality helps explain this shift. As environmental problems become constant rather than rare, films begin to portray worlds shaped not by sudden breaks, but by continuous, unsettled time. (Deleuze xi)

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Representation of Dignity, Empathy, and LGBTQ Identities: Healing and Social Justice in Thiagarajan Kumararaja's Super Deluxe (2019)

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Abstract

Super Deluxe (2019) by Thiagarajan Kumararaj is the first step to the LGBTQ representational in the Tamil film, specifically the transwoman Shilpa, whose part is performed by Vijay Sethupathi. In contrast to the previous portrayals of transgender characters in Indian movies, which are frequently diminished to comic relief, villains, or side-whiskers, the story of Shilpa is filled with dignity, trauma, and survival, providing the viewer with an understanding of sympathy to the Tran identities plight. In this paper, Super Deluxe is looked at as a means of normalizing LGBTQ identities in Indian society by placing the story of Shilpa in the context of the queer theory, trauma studies, and postcolonial discourse. The discussion not only points at the instances of rejection, stigmatization, and alienation that Shilpa undergoes, but also touches upon the instances of healing and acceptance, particularly, in the form of the unconditional love of her child. Humanizing the trans experience and integrating it into a popular filmed story, Super Deluxe goes against the established heteronormative stereotypes and creates room to discuss gender and identity in culture. Meanwhile, the paper critically muses on the flaws of representation, such as the controversy of a cisgender actor portraying a transgender character and the danger of tokenism in a multi-narrative film. In conclusion, this paper holds that Super Deluxe is a historic work of Indian queer film as it shows how film can be both resistance and healing through reinventing imagination, becoming empathetic, and serving the greater cause of social justice and inclusivity.

Keywords: Super Deluxe, LGBTQ, Tamil cinema, transgender representation, queer theory, social justice.

Introduction

Film and Literature: Tamil Nadu and film Studies in India

The relationship between film and literature is close and dynamic as both texts are the cultural texts, which describe human experience and form social consciousness. Although literature has always been regarded as the machine of imagination and social criticism, the film has become a strong means of storytelling that has a greater extent. In India, film studies has emerged as an interdisciplinary form of study, interacting with sociology, psychology, history and cultural studies. The Indian cinema and especially the Bollywood and the regional industry has served as a mirror of the fears and desires of the country and social transformations. The role of Tamil cinema, in particular, in the Indian cultural discourse is very specific. Tamil movies are known to be vivacious in narration, moral conundrums, and socially conscious themes, which have long struggled with the concerns of classes, castes, gender, and morals. Nonetheless, in the case of marginalized communities, such as the LGBTQ one, the history of Tamil literature has been based on stereotypes with certain people of queer orientation being left on the periphery as a comic-relief or antagonists. However, the past few decades have seen an increase in the number of empathetic depictions as *Super Deluxe* (2019) can be regarded as a trailblazer that breaks the traditional patterns of gender and identity in the Tamil films industry. It is the progression of a more socially conscious trend and a shift in the film industry towards more subtle depictions of complicated human experiences, specifically those that touch upon transgender people who have been historically heavily marginalized in India (Hazarika, 2021; Mangayarkkarasi.M, 2019). This change in film presentation at the local levels is vital since it no longer assumes the monopoly of mainstream Bollywood to focus on the societal, political, and personal apathy of the gender minority populations (Nair and Francis, 2024). This essay will explore the ways in which the series, *Super Deluxe*, challenges established perception of kinship and gender, particularly by the subtle approach it takes in portraying Shilpa, a transwoman character, who complicates the family set up once she comes back (Horton, 2017). Her story, thus, provides such a critical prism in which one can analyze the ideological notion of the process of familialization, which tends to assimilate LGBTQ people into the new family, thus continuing its selective co-option as opposed to the complete acceptance of a society (Chakrabarti, 2024). The given analytical approach, in turn, assumes that such familializing may seem rather inclusive, but it can subtly affirm the heteronormative orders by making queers adapt to the established family characters and positions instead of upsetting the very meaning of family and belonging. Rather, it claims that these traditional family norms are broken instead of upheld in this paper through the approach of

Shilpa journey, particularly her complicated relationship with her son, Rasukutty, which is a radical redefinition of motherhood and love of family that cuts across traditional gender binaries (Anderson, 2009).

Homosexual, Pride, Caring and Recovery Identities

LGBTQ studies are the study of the representation and lived experiences of lesbian, gay, bisexual, transgender, and queer people, especially in areas where their identities are silenced, criminalized and stigmatized. The concept of dignity and empathy, which make the labelling of LGBTQ individuals human, is at the center of this discussion. In the same way that dignity emphasizes, it is a matter of acknowledgement and respect, and queer people will be seen as full human beings and not marginalized personalities. The emotional interaction formed by the empathy eliminates the effects of prejudice on the audiences and readers and demonstrates them the truth about the life of LGBTQ communities. Such representations, be it in literature or film, do not simply authenticate themselves as to who they are, but may provide the avenues to healing to the characters within them and those of the audience who may find their hardships on screen. Narratives about LGBTQ identities develop into an instrument of social justice that questions heteronormative frameworks and establishes a space of acceptance, resilience and change with foregrounding of dignity and empathy. In this regard, the idea of homosociality, which signifies social relationships among members of the same sex can be reinterpreted on a queer basis to see how these relations confound the traditional gender and sexual regimes, creating distinct ways of building a community and being in support of other people that are beyond the heteronormative paradigm (Sowmiya & Raju, 2024). This subtle portrayal in the media, especially in the films, can help establish how the queer people can challenge the social norms and roles, including those of motherhood, to explore the alternative forms of family and adoptive kinship (Henriksson et al., 2023; Ranga and Prasad, 2025). This re-solidification of kinship is also applied to the larger societal picture, in which the rejection of heteronormative family values can result in the creation of alternative support networks, which bring emotional fulfillment and a sense of belonging to the LGBTQ person (Khatun, 2022). These identified families tend to be important sources of care and support, particularly when the biological families are inopportune or abusive as it has been observed in other marginalized groups such as the Black communities were depending on larger support systems is the norm (Santos, 2022).

Super Deluxe: A Gay Iconography

Super Deluxe by Thiagararaj Kumararaj comes out as an avant-garde film in this changing environment of Tamil films especially with how it depicts the role of Shilpa, trans woman who is being portrayed by Vijay Sethupathi. The character of Shilpa is not in the form of a caricature or a peripheral character but an intricate

human being who is in a bargain with the trauma, rejection, and the quest to find a sense of approval in her family and society. Her story is interwoven with several plots in the movie, with a dark sense of humor and experimental narrative, to bring out issues of morality, hypocrisy, and identity. What is more peculiar about the story of Shilpa is the respect and compassion in which her struggles are told and that makes the audience change their mind about the old prejudices. The connection between Shilpa and her son becomes the core of the emotional nuance of the film, as it shows how the feeling of unconditional love can offset social stigma and provide a healing effect. The resilience of Shilpa is not only humanized by Super Deluxe but also the beginning of cultural change, which sets Tamil cinema as the possible place of resistance, healing, and social justice to LGBTQs.

Research Questions

- How does Super Deluxe break conventional stereotypes of transgender in Tamil cinema, and how does it pre-empt dignity and empathy in the visualization of LGBTQ identities?
- Do you think Super Deluxe is a place of healing and social justice when it transforms how audiences understand the experiences of LGBTQ in the context of the Tamil Nadu cultural landscape and India?

Research Objectives

- To analyze how Super Deluxe is an expression of the LGBTQ identities and especially transgender experience as opposed to the earlier stereotypical depiction in the Tamil film industry.
- The narrative techniques and cinematic methods employed in Super Deluxe to anticipate dignity and empathy in the portrayal of the character of Shilpa.
- To discuss the way the movie touches upon the issues of trauma, alienation, and the prospect of healing as the topic of family, acceptance, and unconditional love.
- To assess the cultural and social effects of Super Deluxe in transforming the perception of the audience towards LGBTQ communities as well as the introduction of discourse about social justice in the modern Tamil society.

Methodology

This paper will use a qualitative interpretive method to discuss how dignity, empathy, and LGBTQ are portrayed in the Tamil film Super Deluxe (2019). The study is more textual and visual based on the analysis of film, and it is complemented by the close reading of the press reviews, film critique, and the reaction of the audience on the social network. Triangulated approach like this would guarantee that the analysis is not confined to the cinematic approaches but will also have to interact with the cultural reception of the film.

Primary Analysis

The movie itself is the focal point of analysis. The analysis of mise-en-scene, narrative placement, character trajectory, camera, sound, and dialogue, the analysis is done through the tools of visual and textual analysis, and the particular focus is on the representing of Shilpa, who is a transgender character. The analysis reveals that dignity and empathy are preempted in cinematic construction though a close reading of some of the key scenes.

Theoretical Framework

Three theoretical lenses are used to analyze the situation complementary to each other: 1. Queer Theory - to question the heteronormative assumptions and underline how Super Deluxe disrupts the binary gender definitions. 2. Trauma Studies- to investigate how the movie describes stigma, isolation and eventual recovery in the face of transgender. 3. Media Representation Theory - to assess how the cultural representations of the marginalized identities by cinema influence the world perception and discourse.

Secondary Data

Social media reactions, close readings of press reviews, and the film criticism are used to understand the cultural resonance of Super Deluxe. The reviews in the national newspapers, film magazines, and online sources are analyzed to trace the critical approaches to the LGBTQ representation in the film. Furthermore, the discussions at the social media (examples are YouTube comments, Twitter thread, and IMDb reviews) are selected to understand the views of the audience, identifying both the understanding ones and the resisting or prejudiced ones.

Analytical Procedure

Thematic analysis is applied to all the data (Braun and Clarke, 2006), which revealed common themes of dignity, empathy, trauma, healing, and social justice. The filmic text is an analyzed scene by scene, reviews and responses of viewers are coded in accordance to thematic patterns and discursive strategies. This approach to the analysis of Super Deluxe, by integrating both formal and reception studies, places the film in the context of discourse analysis of LGBTQ in Indian cinema on a larger scale.

Analysis

Re-entry of Shilpa into the Family Home

In super deluxe, the camera is positioned in such a way that the viewers see Shilpa going back to her home and the camera lingers on her body language, making it clear that she is indecisive, facing the mean and judgmental eyes of the neighbours. The mise-en-scene makes clear her social marginalization, with heavy interior spaces being dark and closed where the brighter framing of her child is as free as his

innocence of the girl. This visual contrast strengthens the idea of dignity because Shilpa demands her right to get her space as a parent and person. Unconditional acceptance of the child is a foreground of empathy, which is in sharp contrast to the bias of the surrounding community. The queer theoretical approach helps challenge the heteronormative notions of gender and family in the scene, and the trauma studies approach allows viewing her return as an attempt to face rejection of the past and painful wounds of social ostracism.

School Sequence – Overcoming Prejudice

The school order aggravates the portrayal of the institutional discrimination when Shilpa is humiliated by other parents and teachers. The shots that isolate her are group shots where she is physically framed by the use of framing to highlight that she is not part of society where her isolation should be highlighted. The scene dramatizes trauma as public shaming and institutional marginalization to see how prejudice is upheld by institutional structures and not by individual prejudice. But compassion and healing come when her child comes to her defence and redefines dignity as a process enshrined in close relationships and not bestowed by social acceptance. According to the theory of media representation, the sequence reveals the reproduction process of stigma in the institutions, and at the same time enables the story to criticize and disrupt such normative structures.

Intimate Scenes with Child at Home

The domestic scenes between Shilpa and her baby are chaired by the close-up shots and the low sound level that underlines the tenderness and emotional authenticity. These silent emotional interactions refute the decades-old stereotypes of transgender women in Tamil cinema as comic elements or objects of danger. The focus is on empathy when viewers are subjected to emotional closeness that is truly authentic and motivates a shift in perceptions that cannot be view in caricature but in relation to humanity. It is shown that healing is produced in these interior spaces, and bonding is a micro-place of resiliency in the face of external aggression. These scenes, through trauma studies, hint at the fact that recovery is not based on public validation and that it needs to be maintained by the force of affective relationships and daily caring.

Conflict with Husband/Family

The heteronormativity that is presented in the confrontation between Shilpa and her husband is the means of control, and family uneasiness teaches us the instability of patriarchal power. To start with, the lighting and the staging marginalize Shilpa visually, highlighting her marginality, but as the conflict ensues, she is marginalized less and less, becoming a morally authoritative and visible figure. Dignity and trauma couple in the theme because she asserts the right of being a spouse and a parent even though she is rejected by close family circles. The fact that she insists

on being recognized redefines the concept of kinship that does not follow fixed gender categories as queer theory aims to do with a family. The scene highlights the nature of the personal identity and family membership as a disputed space influenced by social ideologies in general.

Climactic Resolution / Narrative Interweaving

With the multiple plots of the film converging, the plot line of Shilpa is integrated into the larger tapestry of survival, persistence, and presence and she is given an equal narrative weight as other protagonists. This framing is the position that does not allow showing her story as a subplot but confirms her centrality in the moral universe of the film. The motifs of healing and social justice emerge when her further life and claim of identity turn into resistance against erasure. The empathy is drawn together with the continued viewer access to her humanity as opposed to stereotype. As a media representation, the movie makes her appearance as a normal act but not exotic or sensational, as an organic and necessary element of modern social reality.

Reception Analysis (Press and Social Media)

Critical reviews of *Super Deluxe* often commended Vijay Sethupathi on his subtle characterization and attributed to him the humanization of transgender role which has seldom been given as many dimensions in Tamil mainstream cinema. Concurrently, questions of authenticity and whether a transgender actor was the appropriate person to portray Shilpa also arose, and the question of representation and opportunity exists. Some viewers sangled the praises of the film based on its empathy and recognition of dignity, and other viewers reinforced transphobic stereotypes, as shows that cultural contradictions are still present. Those responses put the film in a continuing debate of dignity against tokenism where the admiration of sensitivity of portrayal is matched with criticisms on casting practices. The issue of authenticity is deconstructed through the queer theory as part of bigger struggles over visibility and voice and the media representation theory focuses on the ways in which the reception of audiences becomes a continuation of the cultural work of the film and is an indicator of social progress and a form of residual prejudice.

Findings

1. Breaking Stereotypes in the Tamil cinema.

Shilpa is a radical change in the comic, villainous, or marginal transgender characters in other Tamil films. Rather than turning her into spectacle, *Super Deluxe* portrays Shilpa as an emotionally complicated human being. The movie creates her dignity and humanity through *mise-en-scene*, *frame-up* with the camera, and dialogue. This change not only breaks the age-old stereotypes of the cinema but also is an indicator of a greater trend in Tamil films to become sympathetic.

2. Also, Dignity by means of Intimate Relationships.

It is the most intense professions of dignity by Shilpa through the eyes of society not that she is valid but her child who loves and accepts her unconditionally. These engagements are framed through visual visual cues: close-up shots, muted soundscapes, and domestic spaces of intimacy are the locations of healing and recognition. This observation highlights the fact that dignity as portrayed in the film is relational and that it is realized through empathy and not through institutional recognition.

3. Trauma and Healing

The movie depicts the trauma of Shilpa by using the examples of humiliation in the form of indignation in school, peers, and at home (family rejection). Nevertheless, it also plays with the opportunities of healing, in terms of emotional attachments and endurance. Studies of trauma lenses manifest the ways in which Shilpa takes back agency within those areas where she was previously not acknowledged and it implies that recovery can be found within marginalized communities through affirmation and not erasure.

4. Press Reviews

Critique and Celebration The performance of Vijay Sethupathi is widely celebrated by the mainstream and critics refer to Shilpa as one of the most truthful transwoman characters ever in Tamil films. Simultaneously, the question of authenticity was raised, as some people were asking whether the role should have been played by a cisgender who is not a transgender. This self-contradiction indicates the advances (visibility, empathy) and unclosed aspects (authentic representation) of Indian cinematic culture.

5. Local Protest and Verisimilitude.

Some members of the transgender population were disappointed, and certain segments of the show were criticized by them as a negative stereotype (e.g. the scene in which the character confesses to child abduction, called a harassing cop husband). These responses indicate that, even though *Super Deluxe* leaped forward in empathy in mainstream films, it also threatened to perpetuate harmful tropes. The authenticity controversy underscores the disjuncture between the artist intention and the community experience, which is the main theme of queer representation in Indian cinema.

6. Social Media Polarization

Polarization was evident in reactions of the audience on websites such as Reddit, YouTube, and Twitter. A lot of the viewers loved the philosophical depth of the film, the surrealism, and the empathetic approach to the character of Shilpa, whereas some critics rejected it as being too long, shock-focused, and hard to digest. Notably, when talking of Shilpa, it can be followed that more expansive

dialogues regarding social justice, concept of gender norms, and the extent to which Tamil cinema can be considered progressive also emerged.

7. Cultural Impact: A Sociological Justice

Notwithstanding the criticism, *Super Deluxe* managed to initiate a social discussion on transgender dignity and the portrayal in Tamil movies. The movie brought the LGBTQ identities off the fringes to the heart of the narrative making them a natural norm in cultural imagination. The film also led to the further development of LGBTQ rights and social justice discussions by making the audience face empathy, prejudice, and social hypocrisy in India.

Conclusion

This paper has explored the depiction of dignity, empathy, and LGBTQ identities in *Super Deluxe* by applying a qualitative research method that involved close reading of the movie and reviewing the press releases and social media feedbacks. The results confirm that the movie is a major breakthrough in the stereotypical representations of transgender characters in Tamil filmmaking, which provides a complex and sympathetic portrait of Shilpa. The narrative, by previewing her challenges of alienation and trauma as well as instances of acceptance and healing, changes the perception of the audience towards transgender experiences, as something central to the questions of love, family, and justice rather than a marginal curiosity. Although the movie has been well-received based on breaking down stereotypical views, the issues of authenticity and problematic tropes represent the nuances of the production of Indian cinema. Those who received the reception highlight the difference between the cinematic desire and lived realities, indicating that there is a necessity to have more inclusive and community-based depictions of LGBTQ lives. However, *Super Deluxe* manages to start the much-needed conversations within the Tamil society that it can be a cultural text where empathy, dignity, and social justice are negotiated in a fruitful manner. Finally, the movie shows that cinema as an aesthetic object and a social critique may be transformed into an effective healing and transformative space of marginalized identities.

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Digital Transformation in E-commerce, and FinTech

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Abstract

Digital transformation has developed as a key operator of invention and economic development across industries. The fast acceptance of digital technology such as artificial intelligences, blockchain, cloud compounding and big analytic has considerable transform the e-commerce and Finance technology sector. e-commerce platform have modernised buying and selling factors while fintech invention have upgrade Finance Service through digital payment, online banking and computerised financial solution. This chapter examine the role of digital transformation in reorganised commercial activities and financial ecosystem. It emphasize recent Technology Trends advantage challenges and future opportunity connected with digital commerce and fintech inclusion. This study also highlight how digital transformation support to financial integration improve consumer and long lasting business growth in Modern Digital trade.

Keywords: Digital transformation E-Commerce Financial Technology, Digital payment, Artificial intelligences, Blockchain, Online banking, financial innovation

Introduction

The global economy is going through fast transformation due to technological development and digital invention. Digital invention indicates to the acceptance and combination of digit of Technology into business procedure cooperate process and consumer service in current years. E-Commerce and fintech sector have skilled significant growth due to rising internet availability smartphone access and digital payment system.

Traditional commerce and banking system are slowly moving toward digital platform that provide faster productive and customer focus service. Business is now

depend on technology best solution to stay challenging in a active market place digital transformation not only improve functional productivity but also allow institution to create innovation service and product

Concept of Digital Transformation

Digital transformation is a systematic acceptance of modern technology is to essentially transform business process operation and model it goes outside easily digitalising current process it goes to improve organisation performance improve consumer experience and create new value using innovation essential feature of digital transformation Enclave routine task Automations, smooth connectivity throughout system and the smart use of data to support inform plant decision making

Key Technology's Driving Digital Transformation

- **Artificial Intelligence:** power developed decision making data forecasting and automation of complicated business start. AI allow organisation to examine pattern improve process and they deliver smart service
- **Machine Learning (ML):** a Sab group of AI that enable system to learn from historical and dynamic data enhancing correctness and productivity overtime ml support statistical forecasting suggestion system and risk analysis
- **Cloud Computing:** other expandable on demand availability to data processing facilities and storage minimising Foundation caused and improving partnership and process flexibility
- **Big Data Analytics:** processes high quantity of organised and unorganised data to reveal practical inside drive consumer focus Strategies and support research-based decision making
- **Blockchain Technology:** provide safe transparent protector record management supporting trust in digital transaction Logistic management and financial operation
- **Internet of Things (LOT):** connect physical device and sensor to cloud connection permitting real time monitoring forecasting maintenance and upgrade operational performance
- **Mobile Application:** support anytime anywhere connectivity to service and information improving customer participation and supporting new business system

Digital Transformation in E-commerce

- **Meaning of E-commerce:** E-Commerce or Electronic Commerce indicates to the buying and selling of goods and service using digital platform such as website and mobile application it includes extensive variety of activities including digital retail, e-market place, electronic payment, and management of Logistic network through technology. E-Commerce allows businesses to reach a

world while audience after 24/7 and provide smooth shopping experience to customer

Major Digital Trends in E-commerce

- **Mobile Commerce (M commerce):** the extensive use of smartphone has made mobile device the main channel for online shopping at M-commerce permit consumer to explore analyse and purchase product anytime and anywhere smooth handling and improving user participation
- **AI in E-commerce:** technologies are changing The E-Commerce experience by providing following things
 - Product suggestion customises to individual preference.
 - Personalised marketing initiative to increase transformation rate.
 - Chatbot and remote assistant for immediate customer support.
 - Demand estimating to improve supply and reduce inventory stock
- **Data Analytics:** business utilize Data Analytics to increase observation into customer conduct reference and purchasing pattern this observation informs him to marketing schemes, personalized, other and improve product selection
- **Augmented Reality (AR):** AR enable customer to digital engage with product before purchasing such as trying clothes, preview of furniture in room or imagine how electronic fit in their space this upgrade customer confidence and decrease return.
- **Automated Logistic and Supply Chain:** advance digital monitoring system and automation tools optimise stock management order execution and delivery process real time tracking condition-based maintenance and root improvement effectiveness and Consumers satisfaction.

Digital Transformation in FinTech

1. **Meaning of FinTech:** Financial Technology commonly known as Fin Tech, refer to the invention utilization of Digital technologies to provide financial service more smoothly, secure and comfortably. Fintech has now transformed traditional banking financial by launching new method of payment, investment, insurance, learning and financial services allowing faster transaction, enhanced access and improved customer experience
2. **Major in FinTech Innovations**
 - **Digital Payment System:** Digital payment platform supports instant cashless transaction and smooth money transfer this system include mobile wallets, wallets, UPI, Online banking app and contactless payments, minimizing interdependence on physical cash and enhancing financial involvement
 - **Artificial Intelligence in Finance:** Ai plays important role in financial service by allowing smarter decision making and automation.
Key applicable includes

- a. **Fraud Detection:** Observation transaction in real time to doubtful activities and avoid financial losses.
- b. **Credit Risk Analysis:** Analysing borrower credit rating using advanced method & Trend analysis.
- c. **Robo-Advisory Service:** Offering automated investment guidance and portfolio management customised to individual needs.
- d. **Customer Service Automation:** Using chatbots and AI assistance to handle queries smoothly, improving consumer satisfactions.
- **Blockchain Technology:** Blockchain Technology provide transparent, secure framework and decentralized for financial transactions. It is largely applied in smart contracts, cryptocurrency exchange, and supply chain financing, reducing middlemen and building trust in digital transactions.
- **Digital Banking:** Neobanks and mobile banking application provide extensive financial service completely online, removing the need of physical branches. Consumer can reach saving accounts, loans, payment and investment services through effortless digital platforms, improving availability and convenience.
- **Buy Now, Pay Later (BNPL):** BNPL service allow customer to purchase good instantly and pay adjustable instalment via FinTech platforms. These inventions increase reasonable pricing, boost e-commerce sales, and provide customer with a transparent and easy financing option.

Integration of E-Commerce and FinTech

The integration of e-commerce and FinTech has given growth to smooth digital commerce ecosystem, where financial service and shopping combine to offer comfort, speed and customized experience. This collaboration allows customer to make purchase, manage payments, and reach financial services all within a single platform, improving productivity for both businesses and customers.

Key Examples of Integration

- **Online Payments through Digital Wallet:** E-commerce platforms progressively support digital wallets and UPI-based payments, enabling quick, secure, and cashless transactions at checkout.
- **EMI and Buy Now, Pay Later (BNPL) Options:** FinTech invention like BNPL and easy instalment plans allows consumer to purchase high-value items instantly while expanding payments over time, improving low-cost availability and sales.
- **AI-Based Financial Recommendations:** AI systematic processes examine customer response and financial data to offer customized product suggestions, discounts, and financing options during the shopping experience.

- **Instant Loan Approvals:** Combined financing platforms enable customer to access immediate micro-loans or credit permission during online shopping, removing the need for lengthy traditional banking procedures.

Benefits of Digital Transformation

Digital transformation provides important advantages for both businesses and customer by utilizing technology to improve productivity, availability, and overall experience.

Benefits for Businesses

- **Increased Operational Efficiency:** Automation of routine tasks and clarified processes allow organizations to focus on planned program and decrease manual errors.
- **Global Market Expansion:** Digital platforms allow businesses to reach international customers, breaking geographical barriers and rising market opportunities.
- **Reduced Operational Costs:** Cloud computing, computerized workflows, and digital supply chain management help lower operating cost expenses and enhance resource use.
- **Improved Customer Insights:** Advanced data analytics provide businesses with a deeper understanding of consumer response, preferences, and trends, helping more targeted marketing and product development.
- **Faster Transactions:** Digital tools boost payment processing, order achievement, and financial activities, enhancing overall business reactivity.

Benefits for Consumers

- **Convenience and Accessibility:** consumer can approach products and services anytime and anywhere through online platforms and mobile applications.
- **Secure Payment Methods:** Digital payment systems and data conversion technologies confirm, safe and stable transactions.
- **Personalized Services:** AI and analytics allow personalized suggestion, offers, and financial solutions, enhancing the consumer experience.
- **Time-Saving Transactions:** Computerization and real-time handling decrease waiting times for purchases, payments, and other services, enhance overall productivity.

Challenges in Digital Transformation

While digital transformation provides several benefits, organizations face multiple challenges in its completion. Understanding these barriers is important for developing impactful plans to guarantee successful acceptance.

- **Cybersecurity Risks:** Increased support on digital systems reveals businesses to cyber risk such as hacking, online fraud, and data breaks. Protecting

confidential customer and organizational data need strong cybersecurity measures and continuous supervision.

- **Data Privacy Concerns:** With the collection and use of large volumes of customer data, organizations must secure compliance with privacy regulation and right standards. Mismanagement of personal data can lead to legal penalties and damage to brand reputation.
- **Regulatory Compliance Issues:** Digital transformation often involves navigating complicated and developing regulatory structure. Organizations must observe to laws related to data protection, digital payments, financial transactions, and industry-specific guidelines.
- **Digital Literacy Gap:** Successful acceptance of new technologies needs employees and customers to have enough digital skills. Lack of awareness or training can delay the efficient use of digital tools and limit the benefits of transformation programs.
- **High Technology Investment Costs:** implementing advanced technologies such as AI, blockchain, IoT, and cloud computing often need important financial investment.

Small and medium-sized enterprises (SMEs) may find it challenging to allocate enough resources for structure, software, and skilled employees.

Recent Trends in E-Commerce and FinTech

The digital environment of e-commerce and FinTech is continuously developing, motivated by technological innovation and changing consumer expectations. Several recent trends are shaping the way businesses and consumers communicate in the digital economy.

- **AI-Driven Financial Services:** Artificial intelligence is progressively used in both e-commerce and FinTech to provide customized suggestion, predictive analytics, risk detection, and automated customer support. AI enable smarter decision-making and more efficient service distribution.
- **Contactless and Biometric Payments:** The acceptance of contactless payments, containing NFC-based cards, mobile wallets, and biometric authentication (such as fingerprint or facial recognition), improve accessibility, security, and transaction speed for consumers.
- **Open Banking Systems:** Open banking allows secure sharing of financial data across licensed third-party providers, promoting invention in payment solutions, customized financial services, and improved consumer experiences
- **Cryptocurrency and Blockchain Finance:** Cryptocurrencies and blockchain technology is transforming financial transactions, allowing secure, transparent, and decentralized methods of payment, investment, and cross-border transfers.
- **Cloud-Based Commerce Platforms:** Cloud computing supports expandable, flexible, and cost-effective e-commerce operations. Businesses can utilize

cloud- based platforms for stock management, order processing, customer relationship management, and data analytics.

- **Sustainable and Green FinTech Solutions:** There is a growing focus on environmentally eco-friendly financial services. Green FinTech program support eco- friendly investments, carbon monitoring, sustainable financing, and digital solutions that decrease the carbon footprint of financial operations.

Future Scope of Digital Transformation

The future of digital transformation promises even greater integration of technology into business and financial services, forming how organizations operate and how consumer communicates with digital platforms.

Key Areas of Development Include

- **Smart Automated Commerce:** Future e-commerce platforms will progressively utilize automation and AI to manage stock, pricing, order completion, and customized marketing. Smart automation will decrease human involvement, improve operational productivity, and deliver smooth shopping experiences.
- **AI-Powered Financial Management:** Artificial intelligence will play a wide role in financial planning, investment strategies, fraud detection, and predictive analytics. AI- driven awareness will allow organizations and individuals to make smarter, data- informed financial decisions.
- **Expansion of Digital Banking:** Digital banking is expected to grow further through digital bank, mobile-first banking solutions, and fully combined financial ecosystems. This will make banking more available, customized, and availability, particularly for underserved populations.
- **Cross-Border Digital Trade:** Global e-commerce and FinTech solutions will allow faster, secure, and more transparent cross-border transactions. Blockchain, digital currencies, and open banking systems will assist international trade and financial participation on a global extent.
- **Advanced Cybersecurity Systems:** As digital acceptance grows, strong cybersecurity solutions will be crucial to protect sensitive data and financial transactions. Future systems will include AI-driven threat detection, blockchain security, and real-time monitoring to reduce cyber risks successfully.

Conclusion

Digital transformation has essentially modified the way businesses operate and how financial services are provided, creating more efficient, transparent, and customer-centric ecosystems. The combination of e-commerce and FinTech has enable smooth transactions, customized experiences, and innovation financial solutions, linking the gap between technology and commerce.

Although challenges such as cybersecurity risk, data privacy concerns, high technology costs, legal observance, organizations that actively handle these issues can fully utilize the capability of digital technologies. Developing invention in AI, blockchain, digital payment, and cloud computing, will continue to drive business growth, operational performance, and economic development.

In conclusion, digital transformation is not just a technological shift it is a strategic crucial. Organizations that accept and implement complete digital transformation technique will be well placed to gain a maintainable competitive advantage, meet developing customer expectations, and succeed in the rapidly changing digital economy.

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An Analysis of Pune District's Literacy Rate during the Decade of 2001-2011

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Abstract

The current paper seeks to examine the literacy rates in the Pune District of Maharashtra. To achieve this, the study analyzes the overall population (both male and female) and literacy statistics for the tehsils of Pune district based on the 2001 and 2011 censuses. The findings indicate that the literacy rate in Pune district rose to 86.15% according to the census, with the highest literacy rate recorded in Pune city at 89.70%. Among the tehsils, the highest literacy rate is found in Haveli tehsil (88.18%), while the lowest is in Velhe tehsil (75.96%). Both male and female literacy rates have shown signs of improvement. The literacy rate has risen in all the tehsils of Pune district, with the most significant change occurring in Velhe tehsil, which saw an increase of 13.64%. By the year 2011, the overall literacy rate reached 86.15%, up from 80.45% in 2001. Despite this improvement, the literacy rate remains considerably higher than the national average of 74.04%, as reported in the 2011 census.

Keywords: Education, Literacy, Population

Introduction

The idea of literacy, which differs from one nation to another, typically denotes the fundamental set of literacy skills. This fundamental skill set ranges from the capacity to communicate verbally to the ability to perform a range of complex mathematical calculations.

Literacy is regarded as a quite dependable measure of social, cultural, and economic progress. It is crucial for eliminating poverty and mental seclusion, fostering peaceful and amicable international relations, and allowing for the natural flow of demographic changes. Conversely, illiteracy strips individuals of their dignity, sustains ignorance, poverty, and mental confinement, obstructs peaceful and

friendly interactions and democratic processes, and impedes social progress, economic development, and political maturity. Literacy also affects various characteristics of populations, including fertility, mortality, mobility, and occupations.

The trends in literacy are viewed as a measure of the speed at which socio-economic changes are occurring within a society. Therefore, examining literacy patterns and the trends associated with them is crucial for gaining insight into living standards. The United Nations Population Commission defines a literate individual as someone who can read and write a simple message with comprehension in any language. Individuals classified as literate due to their reading and writing abilities are further categorized based on the duration of their formal education. Literacy and educational attainment are fundamental measures of the development reached by a community. The increase in literacy is typically linked to significant trends in contemporary civilization, including urban growth, industrial advancement, transportation, communication, as well as trade and commerce.

Data base and Methodology

This paper examines the disparities in literacy rates among different tehsils in the Pune District. It aims to analyze the demographic statistics of Pune district based on census data, focusing on male and female literacy rates as well as the disparities in literacy rates across tehsils. To evaluate the population of Pune district, data from the 2001 and 2011 censuses has been utilized. For assessing overall literacy, as well as male and female literacy rates, information has been gathered for 13 tehsils and plus the major city of Pune within the district. Secondary data has been sourced from the Census of India for the years 2001 and 2011.

The data has been examined, and the literacy rate has been expressed as a percentage. For the purpose of comparative analysis, changes in the literacy rate have been calculated. The literacy rate is determined using the following formula.

$$\text{Literacy Rate} = \frac{\text{Literate Population}}{\text{Total Population above 6 age}} * 100$$

The gathered data were examined and displayed in table format, and maps were created; finally, the findings from the analysis tables and figures were interpreted. Different cartographic methods, such as maps were utilized to analyze the results. The data collection relied on the following sources:

- Census reports from 2001 and 2011, Government of India
- Primary Census Abstracts, Census of India
- Statistical Abstracts of Maharashtra (various editions)

Objectives

The primary aim of this research is to analyze the literacy trends in the Pune district.

- To investigate the literacy rates within the population of the studied area.
- To identify the shifts in the literacy rate of the population between 2001 and 2011

Study Area

The Pune district is situated between the latitudes of 17°54' north and 19°24' north, and the longitudes of 73°19' east and 75°10' east. It spans a geographical area of 15,642 square kilometers.

Pune District is bordered by Ahmednagar district to the North-East, Solapur district to the South- East, Satara district to the South, Raigad district to the West, and Thane district to the North-West. It is the second-largest district in the state, encompassing 5.10% of the state's total geographical area.



Fig. No 1: Location Map of Study Area

Table No 1: Total Population & Literacy Rate of Pune District (Year 2001)

Sr. No	Tehsil	Total Population 2001			Literacy Rate in Percentage (2001)		
		Total	Male	Female	Total	Male	Female
01	Pune District	7232555	3769128	3463427	80.45	88.34	71.89
02	Pune City	2695911	1405965	1289946	86.57	91.73	80.95
03	Junnar	369806	187192	182614	75.17	86.28	63.89
04	Ambegoan	213842	107622	106220	74.02	85.96	62.03
05	Khed	343214	178114	165100	72.48	84.03	60.03
06	Maval	305083	160342	144741	76.04	85.80	65.15
07	Velhe	55874	27821	28053	62.32	76.75	48.19
08	Mulshi	127385	66307	61078	67.91	79.70	55.09
09	Bhor	171719	85377	86342	75.22	86.70	64.04

10	Purandar	223428	114100	109328	77.34	87.51	66.90
11	Baramati	372852	192597	180255	75.44	85.08	65.25
12	Indapur	348413	180567	167846	71.04	81.46	59.90
13	Dound	341388	177144	164244	73.76	83.38	63.45
14	Haveli	1353050	725397	627653	83.63	90.39	75.78
15	Shirur	310590	160583	150007	73.15	86.81	61.88

(Source: Computed by Researcher)

Table No 2: Total Population & Literacy Rate of Pune District (Year 2011)

Sr. No	Tehsil	Total Population 2011			Literacy Rate in Percentage (2011)		
		Total	Male	Female	Total	Male	Female
01	Pune District	9429408	4924105	4505303	86.15	90.84	81.05
02	Pune City	3304888	1700867	1604021	89.70	92.45	86.80
03	Junnar	399302	202360	196942	83.80	90.89	76.60
04	Ambegoan	235972	119226	116746	82.94	90.71	75.10
05	Khed	450116	237868	212248	80.77	88.05	72.66
06	Maval	377559	198487	179072	82.38	88.90	75.15
07	Velhe	54516	27504	27012	75.96	85.88	65.92
08	Mulsi	171006	90053	80953	78.34	85.88	69.98
09	Bhor	186116	94158	91958	81.42	90.00	72.71
10	Purandar	235659	119906	115753	82.55	89.41	75.51
11	Baramati	429600	221094	208506	82.27	88.72	75.51
12	Indapur	383183	198801	184382	81.53	88.15	74.46
13	Dound	380496	196283	184213	79.01	85.70	72.13
14	Haveli	2435581	1316346	1119235	88.18	91.97	83.70
15	Shirur	385414	201152	184262	82.37	89.05	75.16

(Source: Computed by Researcher)

Table No 3: Change in Literacy Rate from 2001 to 2011

Changes Literacy Rate in % (2001-2011)									
No	Tehsil	Total	Male	Female	No	Tehsil	Total	Male	Female
01	Pune District	05.70	02.50	09.16	09	Bhor	06.20	03.30	08.67
02	Pune City	03.13	0.72	05.58	10	Purandar	05.21	01.90	08.61
03	Junnar	08.63	04.61	12.71	11	Baramati	06.83	03.64	10.26
04	Ambegoan	08.92	04.75	13.07	12	Indapur	10.49	06.69	14.56
05	Khed	08.29	04.02	12.63	13	Dound	05.25	02.23	08.68
06	Maval	06.34	03.10	10.00	14	Haveli	04.55	01.58	07.92
07	Velhe	13.64	09.13	17.73	15	Shirur	09.22	02.24	13.28
08	Mulshi	10.43	06.18	14.89					

(Source: Computed by Researcher)

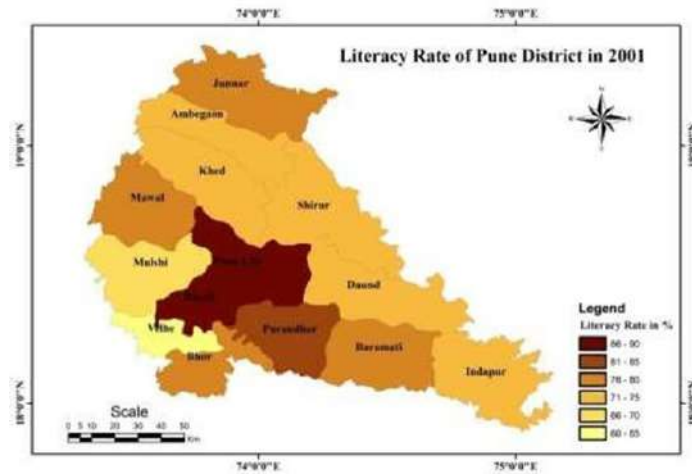


Fig. No. 2 Literacy Rate of Pune District (Year 2001)

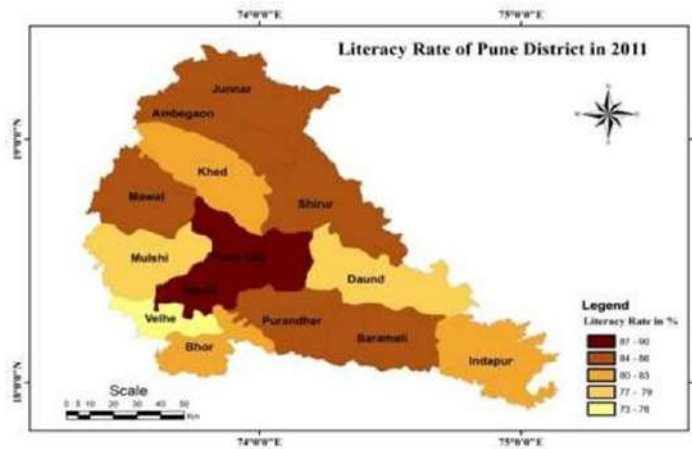
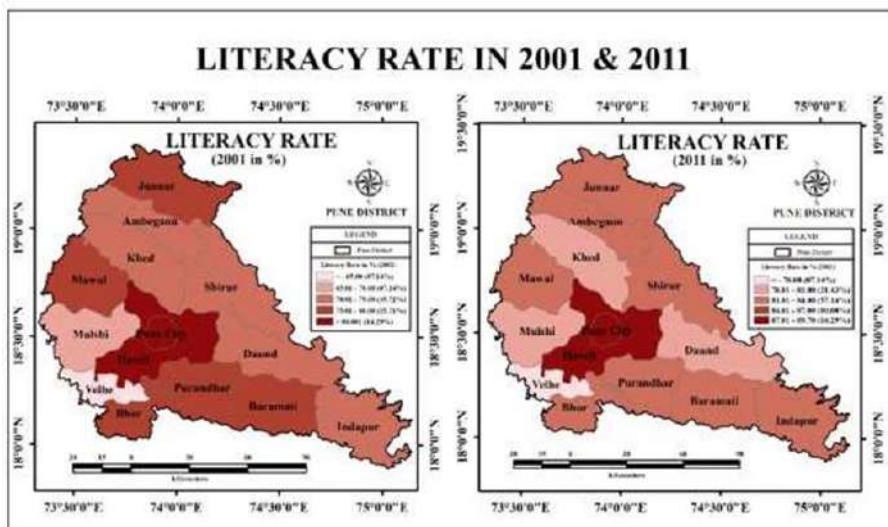


Fig. No. 3 Literacy Rate of Pune District (Year 2011)



Spatio-Temporal Variation in Population Literacy Rate in Pune District

According to the 2001 census, the overall literacy rate stood at 80.45%, with a male literacy rate of 88.34% and a female literacy rate of 71.89%. Among the 13 tehsils and Pune city, Pune city had the highest literacy rate at 86.57%. Among the tehsils, Haveli tehsil recorded the highest literacy rate at 83.63%, while Velhe tehsil had the lowest at 62.32%. The census data from 2001 indicated that Pune city had the highest male literacy at 91.73% and female literacy at 80.95%. For the 13 tehsils, the highest male literacy was found in Haveli tehsil at 90.39%, and the highest female literacy was also in Haveli tehsil at 75.78%. During that same time, Velhe tehsil recorded the lowest literacy rates for both males at 76.75% and females at 48.19%. As per the 2011 census, the overall literacy rate was 86.15%, with a male literacy rate of 90.84% and a female literacy rate of 81.05%. Among the 13 tehsils and Pune city, Pune city had the highest literacy rate, recorded at 89.70%. Among the tehsils, Haveli tehsil showed the highest literacy rate at 88.18%, while Velhe tehsil reported the lowest rate at 75.96%. According to the 2011 census, Pune city also had the highest male literacy rate at 92.45% and the highest female literacy rate at 86.80%. In the 13 tehsils, Haveli tehsil recorded male and female literacy rates of 91.97% and 83.70%, respectively, while the lowest male literacy rate was in Daund tehsil at 85.70% and the lowest female literacy rate was in Velhe tehsil at 65.92%.

The analysis of the 2001 and 2011 censuses indicates a rise in the overall literacy rate by 5.70%. According to the 2011 census, Velhe tehsil recorded the highest overall literacy rate increase of 13.64%. The district with the most significant rise in female literacy from 2001 to 2011 was Velhe tehsil, boasting a 17.73% increase, while Haveli tehsil displayed the smallest growth at 7.92%. However, the overall increase in Pune district was quite modest at just 5.58%.

In 2011, all tehsils along with Pune city showcased a higher percentage increase in the literacy rate for females compared to that of males. Additionally, the Velhe tehsil reported the highest female literacy rate according to the 2011 data. The tehsil with the greatest growth in male literacy rate from the 2001 census to the 2011 census was Velhe tehsil, which saw an increase of 9.13%, while Pune city exhibited the lowest growth rate, with an increase of only 2.50% in literacy from 2001 to 2011.

Conclusion

Pune city and Haveli tehsil have the highest female literacy rates, at 86.80% and 83.70% respectively, along with male literacy rates of 92.45% and 91.97% according to the 2011 census. In contrast, Velhe tehsil has the lowest female literacy rate, recorded at 48.19% in 2001 and 65.92% in 2011, while Pune city and Haveli tehsil consistently showed the highest male literacy rates as per the 2001 and 2011 censuses.

The primary factors contributing to high literacy rates include the introduction of innovative strategies like government initiatives and programs, Operation Blackboard, enhancements in science education, Regional Institutes of English, coaching sessions, educational institutions, and the use of audio-visual teaching methods. Recently, a range of policies and programs have been launched to advance information and communication technology in the field of education.

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Role of Teachers in Transforming the Education System under National Education Policy 2020: A Critical Study

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Abstract

Purpose: The main purpose of present article highlights the role of teachers in the national education policy of India 2020. Role of teachers is very important in the development of nation and in the implementing the new national education policy 2020. The author has also highlighted that which type of activity can be implemented to enhance the capacity of the teacher.

Research Design / Methodology / Approach: Present research Descriptive research methods have been used by researcher. Secondary data was collected through various books, articles and research papers.

Findings: In this article the researcher found and also explained the special aspects of the national educational policy 2020. Author has explained the contribution of teachers to the success of the new national education policy 2020 and detailed explained the obstacles faced by the teacher and their solutions.

Practical Implications: The current study provides useful insights to the government on the national education policy and the changing role of teachers. In addition, expanding teacher training programmes, strengthening digital facilities, and improving the quality of education will help the new national education policy succeed.

Originality / Value: This study is based on secondary data collected using various references, books, articles and research papers and is an original study that provides detailed information on the changing role of teachers in the new education policy.

Keywords: Sustainable development, 2030 Agenda, Need of national education policy, role of teacher, Management of Institute etc.

Introduction

Education is one of the most important instruments for the development of any nation. It plays a vital role not only in economic growth but also in achieving social justice, equality, and inclusive development for all sections of society. For a country like India, providing quality education to every citizen is essential for sustainable development. (Singh, P., & Mishra, S, 2021) quality education contributes to economic progress, promotes social justice and equality, strengthens national integration, and helps preserve the country's rich cultural heritage. High-quality education is the most reliable means of utilizing the country's human talent and natural resources effectively for the benefit of society as well as the global community. India is expected to have the largest youth population in the coming decade. According to (Jyoti, 2021), the future progress of the country will largely depend on the ability of the education system to provide the youth with high-quality, skill-oriented, and relevant educational opportunities.

In the contemporary era, the global knowledge landscape is changing rapidly. Scientific and technological advancements, particularly in fields such as artificial intelligence and machine learning, are transforming the nature of work. Many routine and unskilled tasks are increasingly being performed by machines rather than humans. Therefore, the education system must focus on developing higher-order skills, creativity, innovation, and critical thinking among students so that they can adapt to these technological changes.

In 2015, India adopted the 2030 Agenda for Sustainable Development, which emphasizes the goal of ensuring inclusive and equitable quality education for all and promoting lifelong learning opportunities by the year 2030. Achieving this ambitious objective requires a comprehensive transformation and redesign of the entire education system so that it can effectively meet the goals and targets of sustainable development (Kumar, 2022). India possesses a rich cultural and philosophical heritage that has significantly influenced the world. It is important not only to preserve and transmit this valuable heritage to future generations but also to study, reinterpret, and integrate it into the contemporary education system. Incorporating traditional knowledge systems with modern educational practices can contribute to a more holistic and culturally rooted education system. (Sharma, R., & Sharma, M, 2021) The National Education Policy (NEP) represents an important step toward building a self-reliant India (Atmanirbhar Bharat). The progress and development of any nation largely depend on the effectiveness of its education policy and system. Since independence, India has made several efforts to reform and improve its educational structure. Historically, various education commissions and committees have played a significant role in shaping the Indian education system. During the pre-independence period, important reports such as the Wood's Dispatch of 1854 and the Hunter Commission Report of 1882 laid the foundation for modern education in India. After independence, several commissions were

established to strengthen the education system at different levels, including the Radhakrishnan Commission (1948), the Kothari Commission (1964–66), and the National Policy on Education (1986).

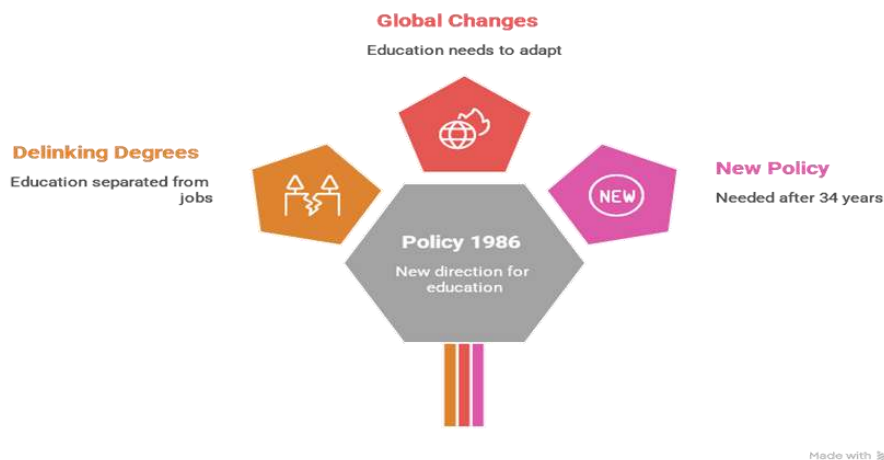
After a gap of more than three decades, India introduced a new education policy in 2020. As India continues to emerge as a developing and globally influential nation, the need for a modern, flexible, and inclusive education system has become increasingly important. The Government of India formulated the National Education Policy (NEP) 2020 based on the recommendations of the Kasturirangan Committee, with the aim of transforming the education system and preparing the country to meet future challenges and opportunities.

Need of New Education Policy

The 42nd Constitutional Amendment Act of 1976 placed education in the Concurrent List, enabling both the central and state governments to play an active role in shaping educational policies. In response to the changing needs of society, several reforms were introduced in the primary, secondary, and higher secondary education systems. (Tilak, J. B. G, 2021) A significant milestone in the development of the Indian education system was the introduction of the National Policy on Education (NPE), 1986, under the leadership of former Prime Minister Rajiv Gandhi. Prior to the formulation of this policy, an expert committee was constituted in 1985 to examine the existing educational framework and suggest necessary reforms. The policy emphasized value-based education as a central component of the learning process. The policy framework also reflected the technological vision promoted by eminent technologist Sam Pitroda. One of the important concepts introduced in the policy was the principle of “delinking degrees from jobs.” This concept aimed to separate educational qualifications from employment eligibility, thereby encouraging skill-based training and practical competence rather than relying solely on academic degrees. The idea was to promote a more dynamic and skill-oriented workforce capable of contributing to national development.

However, despite these progressive ideas, the expected transformative changes in the education system were limited. Over time, global developments in science, technology, and economic systems created new challenges and opportunities for education. In order to keep pace with these global changes, the Indian education system required substantial reforms. To achieve the goal of quality education and global competitiveness, India needs to focus on strengthening science and technology, promoting economic development, and developing a skilled and competent workforce. Considering these evolving demands and the gap between policy and practice, the need for a new education policy after 34 years became essential to reform and modernize the Indian education system.

Education Policy 1986 Impacts Indian Education



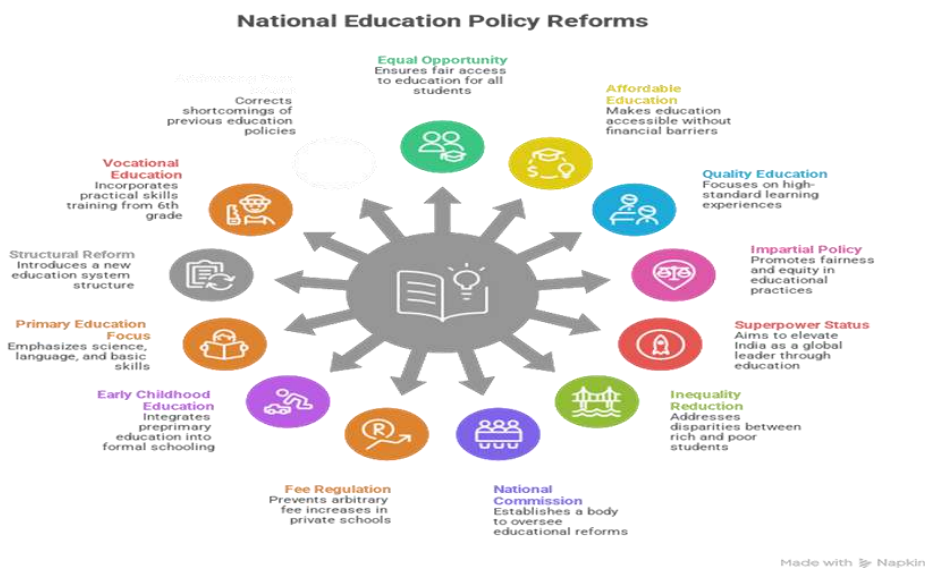
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National Education Policy, 2020

In the new national education policy, there is a wide scope for large scale transformative reforms in school and higher education. (Prajakta, 2022) It is the first education policy of the 21st century which is based on equal opportunity for all, affordable education, quality education, and impartial policy. The main aims of the new national education policy is to transform India as a superpower in the world by making school and higher education and intelligent knowledge. (Kumar, K, 2021) the inequality in the education system between rich and poor is considered in the new national education policy 2020. New education policy plays an important role in bringing equality in the education of in government schools and private schools. The new education policy recommends the setting up of a national education commission and preventing private schools from raising arbitrary fees. (Ravindra, 2021) The new national education policy is applicable from kinder garden to higher education. Preprimary education is included in formal education. The period of primary education is most important for the overall development of children. The new education policy will shape the future of India by focusing on science, language, reading, writing, and basic skills development at the primary level. The new structure of the education system (5+3+3+4) will reduce the importance of 10th standard and 12th standard. (Government of India, Ministry of Education, 2020). Vocational education is included from 6th standard, after education student will be provided strengthening education to acquire vocational skills. In the last 37 years poor quality of education, lack of quality among graduates, lack of good and quality teacher, lack of proper evaluation process of teacher, dropout rate, e-learning, digital learning, online learning, open and distance education system, financial aid

to students, development of scholarship and training of teachers has been considered in new national education policy 2020. The new national education policy is an attempt to correct many of the mistakes of the previous education policy of 1986. Therefore, the new national education policy, 2020 is very flexible and favorable.



(Source and Courtesy: Napkin Ai)

Objectives of Study

- To examine the key provisions related to teachers and teaching methods in the National Education Policy (NEP) 2020.
- To analyze the role of teachers in bringing about transformation in the Indian education system under NEP 2020.
- To study the importance of teacher training, professional development and capacity building in NEP 2020.
- To assess how teachers contribute to improving the quality of education and student learning outcomes.
- To analyze the challenges and opportunities faced by teachers in implementing the reforms proposed by NEP 2020.

Hypothesis

H1: Teachers will play a crucial role in ensuring the successful implementation of the National Education Policy 2020.

H0: Teachers do not play a crucial role in ensuring the successful implementation of the National Education Policy 2020.

Research Methodology

The presented research is descriptive in nature. It examines the role of teachers in transforming the Indian education system in the context of the National Education Policy 2020.

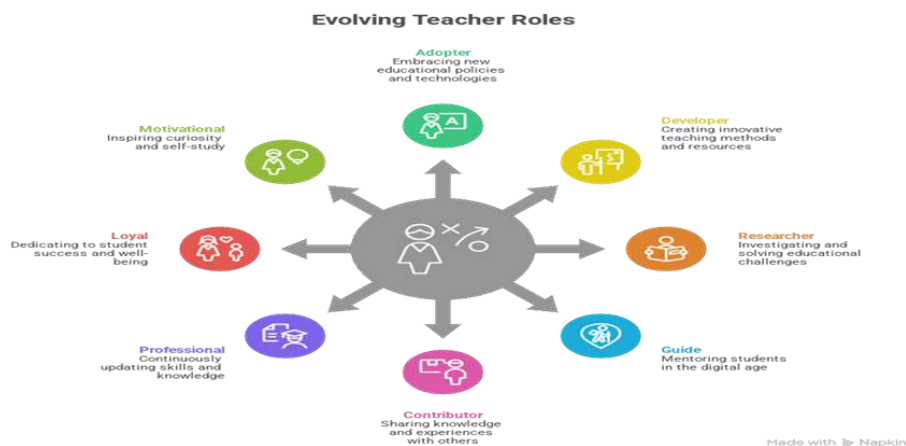
- **Source of Data Collection:** The presented research is based on secondary data. The necessary information has been collected from various sources such as: Government reports and policy documents related to the National Education Policy 2020, books on education policy, research papers and academic journals, reports published by educational institutions and organizations, articles related to educational reforms, magazines and reliable online sources, etc.
- **Data Analysis Methods:** The collected data has been analyzed using descriptive methods. The policy provisions related to teachers have been critically examined to understand their impact on the transformation of the education system.
- **Scope of the Study:** The study focuses on analyzing the role, responsibilities, training and professional development of teachers as highlighted in the National Education Policy 2020 and their contribution to educational transformation.

Role of Teacher in National Education Policy 2020

There are many problems to be faced while Government, applying the new national education policy. Government, parents, teachers and directors play an important role in the new national education policy. A new national education policy will be implemented in the next two years. (Jyoti, 2021) Stages of Implementation of policy, possible difficulties. Institutions, schools, colleges, students, teachers, and parents play crucial role in the success of new national education policy. Most important is the role of a teacher. Because teachers are very close to the stakeholder. (UNESCO, 2021) in the field of education, the student is known as the Stakeholder. The new National Policy for Stakeholders has increased the inclusion of student-oriented activities. The role of the teacher in the success of the new national education policy will be as follows:

1. **Adopter:** At least 50% of higher education students should pursue vocational courses. Teachers must cultivate a positive attitude to address challenges in the education sector. Education serves as a nation's enduring wealth, playing a pivotal role in societal and individual development. To realize the goals of the National Education Policy (NEP) 2020, teachers bear primary responsibility. They should apply continuous comprehensive evaluation (CCE) techniques, tailoring teaching methods, tools, and activities to students' abilities. Teachers' duty includes identifying students' skills through CCE and providing targeted guidance. Technology offers innovative teaching tools, requiring teachers to develop a mindset for its integration, including web-based platforms, online education, e-learning, and laptop-based instruction. Teachers must embrace

NEP 2020 changes and adopt technological advancements to simplify learning, thus acting as adopters.



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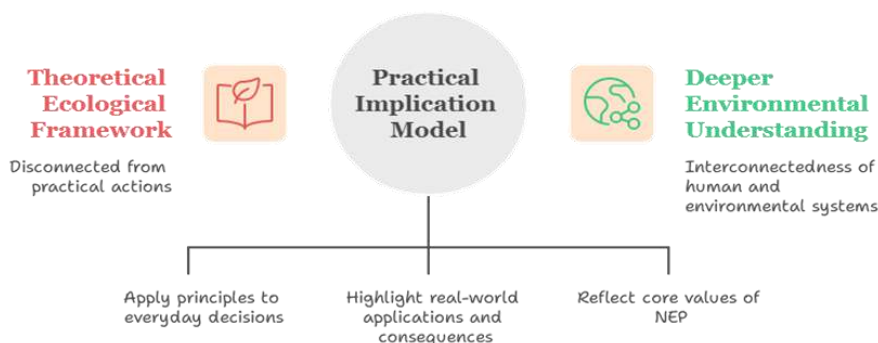
- 2. Developer:** In implementing NEP 2020, teachers should integrate new technologies and experiment in daily teaching to avoid monotony. They can foster student interest, reduce dropout rates, and develop independent thinkers rather than replicas of themselves. For content enrichment, teachers can employ visuals, animations, and videos. They should create self-study kits and teaching aids. Essential is the use of the 4A approach: Acquire, Absorb, Apply, and Activity. Thus, teachers must function as developers under NEP 2020.
- 3. Researcher:** Many teachers with Ph.D. or M.Phil. degrees view research as a mere curricular requirement, lacking motivation for ongoing inquiry. This attitude must shift: research can address everyday school or college issues. Teachers can evaluate NEP 2020 effectiveness, e-learning, online platforms, web technologies, laptop teaching, blogs, and multimedia through targeted studies. Research holds potential for transformative educational change. As American educator and mathematician John Dewey noted, "The role of the teacher is to create conditions for invention rather than provide ready-made knowledge." Teachers should instill scientific, investigative, and rational thinking in students, fostering a research-oriented mindset. Hence, teachers must embody the researcher role.
- 4. Guide:** As Bill Gates emphasized, "Technology is just a tool. In terms of getting kids working together and motivating them, the teacher is most important." Teachers must guide students in navigating apps, coding, online modules, and digital strategies from a student-centered perspective. They should foster active participation through student-centered classrooms,

recognizing individual differences in characteristics and abilities. In the information age, with vast resources on Google and elsewhere, teachers play a crucial role in helping students discern accurate, relevant information. Thus, teachers must serve as guides, communicators, and attentive listeners.

5. **Contributor:** The digital era provides teachers with boundless, cost-free access to information via Google, the internet, apps, and tools. Teachers should incorporate insights from articles, research papers, and experiments into their practice for innovative teaching. Sharing experiential knowledge benefits colleagues and stakeholders, enhancing teaching effectiveness. In this ocean of knowledge, teachers must act as contributors.
6. **Professional:** Under NEP 2020's evolving curriculum, teachers must self-assess abilities, opportunities, shortcomings, obstacles, and competencies in knowledge and skills. Self-evaluation is the first step in professional growth. To remain current, teachers should leverage tools, the internet, reading, and peer interactions, while crafting personal development plans. Institutions like universities, UGC, NCERT, and SCERT offer schemes for this purpose, which teachers must utilize. Professionalism demands acquiring essential knowledge and skills.
7. **Loyal:** Teachers should guide students toward successful, healthy, and fulfilling lives by drawing lessons from real-life experiences to build confidence and problem-solving strength. Loyalty requires commitment to education's core mission, applying life lessons to empower students.
8. **Motivational:** Effective teachers spark curiosity and logical thinking by encouraging questions. They must motivate students to cultivate self-study habits and pursue dreams, embodying the motivational role.
9. **Discussion:** The National Education Policy (NEP) 2020 aims to bring significant transformation in the Indian education system by focusing on quality education, skill development, and holistic learning. Teachers play a central role in implementing the reforms proposed in the policy. NEP 2020 emphasizes improving teacher education, professional development, and the use of innovative and learner-centered teaching methods. Well-trained and motivated teachers can enhance students' critical thinking, creativity, and overall learning outcomes. The policy also highlights the importance of continuous training and technological integration in teaching practices. Although the null hypothesis assumes that teachers do not play a significant role in the successful implementation of NEP 2020, the analysis of policy provisions indicates that teachers are key contributors to educational transformation and the achievement of policy objectives.

Practical Implication Model of NEP

Bridging Theory and Practice with NEP



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Conclusion

NEP 2020's success hinges on contributions from students, teachers, society, institutional management, and government. Teachers' role extends beyond information delivery to becoming adopters, developers, researchers, guides, contributors, professionals, loyal advocates, and motivators. They should embrace innovative methods, experimental constructivism, and multidisciplinary approaches. As the adage goes: "Change is the only constant—adopt it now."

Conflict of Interest

The authors certify that they have no affiliations with in any organization with any financial or non-financial interest in the subject matter or materials discussed in this manuscript

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Sustainable Futures: Geography,s Contribution from Local to Global Scales

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Abstract

Sustainability has emerged as one of the defining challenges of the 21st century, demanding urgent responses to climate change, biodiversity loss, resource depletion, and widening social inequalities. Geography, as a discipline, occupies a distinctive position in sustainability science because of its ability to connect people, places, and processes across scales. It does not merely describe landscapes but interrogates the complex relationships between humans and their environments, revealing how local actions ripple outward to shape regional and global futures.

At the micro-scale, geography illuminates community-based resource management, urban sustainability initiatives, and the integration of indigenous knowledge systems into environmental stewardship. At the regional scale, it contributes to land-use planning, disaster risk reduction, and the pursuit of balanced economic development. At the global scale, geography informs climate change adaptation, international governance frameworks, and the geopolitics of resource distribution. These contributions are reinforced by methodological innovations such as Geographic Information Systems (GIS), remote sensing, spatial modeling, and participatory mapping, which enable both scientific analysis and inclusive decision-making.

By bridging natural and social sciences, geography synthesizes diverse forms of knowledge and situates them within spatial contexts, making it indispensable in charting pathways toward sustainable futures. Ultimately, this paper argues that geography's integrative perspective is critical for advancing resilience, equity, and sustainability in an era defined by climate change, rapid urbanization, and globalization.

Keywords: Rapid urbanization, Geographic Information Systems, Geopolitics, Disaster risk reduction.

Introduction

Defining Sustainability

Sustainability is widely recognized as one of the most pressing imperatives of the 21st century. At its core, sustainability refers to the capacity to meet present needs without compromising the ability of future generations to meet theirs. However, this seemingly simple definition conceals a multidimensional complexity. Sustainability encompasses environmental dimensions (such as biodiversity conservation, climate stability, and resource management), social dimensions (equity, justice, cultural continuity, and human well-being), and economic dimensions (growth, innovation, and long-term viability of systems). These three pillars are deeply interconnected, and geography provides a lens through which their spatial and temporal interactions can be understood.

Geography's Unique Perspective

Geography is uniquely positioned to contribute to sustainability because it is fundamentally concerned with space, place, and scale. Unlike disciplines that focus narrowly on either ecological systems or human societies, geography bridges the natural and social sciences, offering integrative insights into how human–environment interactions unfold across different contexts. Through spatial analysis, geographers can identify patterns of inequality, vulnerability, and resilience. Through place-based knowledge, they highlight the importance of cultural traditions, local practices, and community identities in shaping sustainable outcomes. And through the concept of scale, geography reveals how local actions—such as community farming or waste management—connect to regional dynamics like land-use planning, and ultimately to global processes such as climate governance and trade.

Geography also contributes methodologically.

Tools such as Geographic Information Systems (GIS), remote sensing, and spatial modeling allow for the monitoring of environmental change, the mapping of social inequalities, and the simulation of future scenarios. Meanwhile, participatory approaches such as community mapping ensure that sustainability efforts are inclusive and grounded in lived realities. This methodological diversity underscores geography's role as both an analytical and practical discipline in sustainability science.

The aim of this paper is to analyze geography's contribution to sustainability across local, regional, and global scales. By examining case studies and theoretical frameworks, the paper seeks to demonstrate how geographic knowledge informs

resilience, equity, and long-term environmental stewardship. Specifically, it will explore:

- How local communities use geographic knowledge to manage resources and adapt to environmental change.
- How regional planning and spatial analysis contribute to disaster risk reduction, economic development, and ecological balance.
- How global-scale geographic perspectives inform climate negotiations, international cooperation, and the geopolitics of sustainability.

In doing so, the paper argues that geography is not merely descriptive but profoundly transformative, offering pathways to sustainable futures by linking place-based realities with planetary challenges.

Community-Based Resource Management

At the local scale, geography plays a pivotal role in fostering community-based resource management. Local communities often possess intimate knowledge of their environments, enabling them to design sustainable practices tailored to specific ecological contexts. For example, watershed management initiatives in rural India demonstrate how local participation in monitoring water use and maintaining catchment areas can enhance both ecological resilience and social equity. Similarly, urban farming projects in cities such as Havana or Detroit illustrate how local-scale interventions can improve food security, reduce ecological footprints, and strengthen community cohesion. Indigenous land practices, such as rotational farming or sacred forest conservation, highlight the importance of traditional ecological knowledge, which geography helps document and integrate into modern sustainability frameworks. These examples underscore geography's ability to connect local knowledge systems with broader sustainability goals.

Urban Geography

Urban areas are critical sites for sustainability challenges and solutions, and geography provides essential insights into their transformation. Through sustainable city planning, geographers contribute to designing compact, walkable urban forms that reduce reliance on fossil fuels. Transport systems are another key focus: geographic analysis of commuting patterns informs investments in public transit, cycling infrastructure, and pedestrian-friendly spaces. Moreover, green infrastructure—such as urban forests, wetlands, and rooftop gardens—illustrates how geography integrates ecological processes into urban landscapes, mitigating heat islands, improving air quality, and enhancing biodiversity. Case studies from cities like Curitiba (Brazil) and Freiburg (Germany) demonstrate how geographic principles of spatial planning can guide urban sustainability transitions.

Cultural Geography

Cultural geography emphasizes the role of traditions, values, and identities in shaping environmental stewardship. Local cultural practices often embed sustainability principles, whether through rituals that honor natural cycles, taboos that protect sacred landscapes, or communal norms that regulate resource use. For instance, in many parts of Africa and Asia, community forest management is reinforced by cultural beliefs that view forests as ancestral heritage. Geography helps interpret these practices not as isolated traditions but as integral components of sustainability. By recognizing the cultural dimensions of sustainability, geographers ensure that local interventions are not only ecologically sound but also socially legitimate and resilient.

Synthesis

Local-scale contributions highlight geography's ability to integrate scientific analysis with lived experience. By documenting community practices, analysing urban systems, and interpreting cultural traditions, geography ensures that sustainability is grounded in place-based realities. These local insights form the foundation upon which regional and global sustainability strategies can be built, demonstrating that sustainable futures must begin with communities and cultures at the grassroots level.

Regional Scale Contributions

• Regional Planning

At the regional scale, geography provides essential frameworks for integrating land use, agriculture, and conservation. Regional planning is particularly important because sustainability challenges often transcend local boundaries. For instance, watershed management requires coordination across multiple municipalities, while agricultural practices must be balanced with conservation of forests and biodiversity corridors. Geography enables planners to map competing land uses, identify ecological hotspots, and design zoning policies that minimize conflict between development and conservation. A notable example is the European Union's regional planning initiatives, which integrate agricultural subsidies with biodiversity protection under the Common Agricultural Policy. Similarly, in India, regional planning in the Western Ghats has sought to balance hydropower development with ecological conservation, demonstrating geography's role in mediating between economic growth and environmental stewardship.

• Disaster Risk Reduction

Geography also plays a critical role in disaster risk reduction (DRR) at the regional scale. Natural hazards such as floods, earthquakes, and cyclones rarely respect local boundaries, making regional coordination essential. Tools such as Geographic

Information Systems (GIS) and remote sensing allow geographers to map hazard-prone areas, assess vulnerabilities, and design resilience strategies. For example, in Southeast Asia, regional GIS-based flood mapping has been used to coordinate disaster preparedness across national borders. In Japan, regional seismic hazard mapping informs building codes and evacuation planning. Geography's emphasis on spatial analysis ensures that DRR strategies are not only technically sound but also socially inclusive, accounting for vulnerable populations and regional disparities in infrastructure.

- **Economic Geography**

Regional sustainability also depends on the dynamics of trade, industry, and equitable development, areas where economic geography provides critical insights. By analyzing spatial patterns of production and consumption, geographers help identify opportunities for sustainable industries and regional trade networks. For example, the development of regional renewable energy clusters—such as wind farms in Northern Europe or solar parks in Rajasthan—illustrates how geography informs the spatial distribution of sustainable industries. Moreover, regional trade agreements often require geographic analysis to assess their environmental and social impacts. Geography also highlights inequalities within regions, ensuring that development strategies promote equity rather than exacerbate disparities. For instance, regional development programs in Sub-Saharan Africa emphasize equitable access to markets and infrastructure, guided by geographic assessments of spatial inequality.

- **Synthesis**

Regional-scale contributions highlight geography's ability to mediate between local realities and global pressures. By integrating land use, agriculture, and conservation, geography ensures that regional planning is holistic. By applying GIS and spatial analysis to disaster risk reduction, it enhances resilience across communities. And by analyzing trade and industry, geography promotes equitable development. Together, these contributions demonstrate that sustainability cannot be achieved in isolation; it requires regional coordination informed by geographic knowledge.

Global Scale Contributions

- **Climate Change Geography**

At the global scale, geography is indispensable in understanding and addressing climate change. Through mapping emissions, geographers identify spatial patterns of greenhouse gas production, highlighting disparities between industrialized nations and developing economies. Vulnerability mapping further reveals which regions are most at risk from climate impacts, such as low-lying coastal zones threatened by sea-level rise or arid regions facing desertification. Adaptation

strategies—ranging from climate-resilient agriculture to transboundary water management—are informed by geographic analysis that integrates environmental data with social and economic indicators. For example, the Intergovernmental Panel on Climate Change (IPCC) relies heavily on geographic models and spatial data to assess global risks and propose adaptation pathways. Geography thus provides the spatial intelligence necessary to design equitable and effective climate responses.

- **Global Governance**

Geography also contributes to global governance frameworks that shape sustainability. International agreements such as the Paris Agreement and the United Nations Sustainable Development Goals (SDGs) are inherently geographic in nature, as they require monitoring progress across diverse regions and scales. Geographers play a key role in developing indicators, mapping progress, and identifying spatial inequalities in the achievement of these goals. For instance, SDG 11 (Sustainable Cities and Communities) and SDG 13 (Climate Action) depend on geographic data to track urban resilience and climate adaptation. By situating global governance within spatial contexts, geography ensures that policies are not abstract but grounded in the realities of place, scale, and interconnectedness.

- **Geopolitics of Sustainability**

Finally, geography illuminates the geopolitics of sustainability, where resource conflicts, migration, and cooperation intersect. Resource scarcity—whether of water, energy, or arable land—often leads to geopolitical tensions, and geographic analysis helps identify hotspots of potential conflict. For example, disputes over the Nile River basin or the Arctic's oil reserves illustrate how geography shapes resource geopolitics. Migration, driven by climate change and environmental degradation, is another global challenge where geography provides insights into patterns, drivers, and impacts. At the same time, geography highlights opportunities for cooperation, such as transboundary conservation initiatives or regional climate compacts. By analyzing the spatial dimensions of power, resources, and mobility, geography contributes to a more nuanced understanding of sustainability in global politics.

- **Synthesis**

Global-scale contributions demonstrate geography's ability to connect planetary challenges with spatial solutions. By mapping emissions and vulnerabilities, geography informs climate adaptation. By grounding global governance in spatial realities, it ensures that international agreements are actionable. And by analyzing the geopolitics of sustainability, geography reveals both risks and opportunities for cooperation. Together, these contributions underscore geography's indispensable role in shaping sustainable futures at the planetary scale.

Tools and Methods in Geography

- **GIS and Remote Sensing for Monitoring Sustainability Indicators**

Geographic Information Systems (GIS) and remote sensing are among the most powerful tools geography offers for sustainability analysis. GIS enables the integration of diverse datasets—such as land use, population density, and pollution levels—into spatially explicit maps that reveal patterns and trends. Remote sensing, through satellite imagery and aerial photography, provides continuous monitoring of environmental indicators such as deforestation, urban sprawl, and water quality. For example, NASA’s Landsat program has been instrumental in tracking global forest cover change, while GIS-based platforms like ArcGIS are widely used to monitor urban sustainability indicators, including air quality and green space distribution. These tools allow policymakers and researchers to assess progress toward sustainability goals with precision and transparency.

- **Spatial Modelling for Predicting Environmental Change**

Spatial modelling extends geography’s analytical capacity by simulating future scenarios of environmental change. Models can predict the impacts of climate change on agricultural productivity, the spread of urbanization, or the vulnerability of coastal regions to sea-level rise. For instance, climate models that integrate geographic data have been used to forecast shifts in monsoon patterns in South Asia, with profound implications for food security and water management. Spatial modelling also supports scenario planning, enabling decision-makers to evaluate the consequences of different policy choices. By combining empirical data with predictive algorithms, geography provides a forward-looking perspective that is essential for designing resilient and adaptive strategies.

- **Participatory Mapping for Inclusive Decision-Making**

Beyond technical tools, geography also emphasizes participatory methods that democratize sustainability planning. Participatory mapping involves engaging local communities in the creation of maps that reflect their knowledge, priorities, and concerns. This approach ensures that sustainability initiatives are not imposed from above but co-created with those most affected. For example, participatory mapping has been used in Kenya to document community water sources, in Brazil to map indigenous territories, and in urban contexts to identify informal settlements and service gaps. These maps serve both as advocacy tools and as inputs into formal planning processes, bridging grassroots perspectives with institutional decision-making. Geography’s commitment to participatory methods highlights its role in promoting equity and inclusivity in sustainability.

- **Synthesis**

The tools and methods of geography—ranging from high-tech GIS and spatial modeling to community-driven participatory mapping—demonstrate the discipline's versatility in addressing sustainability challenges. Together, they provide a comprehensive toolkit that combines scientific rigor with social inclusivity, enabling both monitoring and action. By leveraging these methods, geography ensures that sustainability is not only measurable but also achievable through informed, participatory, and adaptive strategies.

Case Studies

Local: Pune's Urban Sustainability Initiatives

Pune, one of India's fastest-growing metropolitan regions, provides a compelling example of local-scale sustainability efforts. The city has pioneered waste management reforms, introducing decentralized waste segregation and community composting programs that reduce landfill dependency. Pune's municipal corporation has also invested in public transport initiatives, including bus rapid transit systems (BRTS) and electric vehicle adoption, aimed at reducing congestion and emissions. Furthermore, the city has promoted green spaces and biodiversity parks, integrating ecological considerations into urban planning. These initiatives illustrate how geography informs local sustainability by analyzing spatial patterns of waste generation, transport flows, and ecological networks, ensuring that interventions are both efficient and equitable.

Regional: South Asia's Monsoon Adaptation Strategies

South Asia's dependence on the monsoon makes it a critical case for regional-scale sustainability. Geographic research has been central to understanding the variability of monsoon patterns and their implications for agriculture, water resources, and disaster risk. Countries in the region have adopted adaptation strategies such as rainwater harvesting, crop diversification, and regional flood management systems. For example, Bangladesh has implemented community-based flood shelters and early warning systems, while India has promoted watershed development programs to enhance water security. GIS and climate modelling have been used to predict monsoon shifts, enabling regional cooperation in managing shared river basins like the Ganges and Brahmaputra. Geography's contribution lies in integrating climatic data with socio-economic vulnerabilities, ensuring that adaptation strategies are regionally coordinated and socially inclusive.

Global: UN Sustainable Development Goals (SDGs) and Geographic Monitoring

At the global scale, the United Nations Sustainable Development Goals (SDGs) represent a comprehensive framework for sustainability. Geography plays a crucial role in monitoring progress toward these goals by providing spatially disaggregated

data and mapping inequalities. For instance, SDG 11 (Sustainable Cities and Communities) relies on geographic indicators such as access to public transport, green space distribution, and resilience to disasters. Similarly, SDG 13 (Climate Action) requires geographic analysis of emissions, vulnerabilities, and adaptation measures. Geographic Information Systems (GIS) and remote sensing are widely used to track deforestation (SDG 15), water scarcity (SDG 6), and poverty distribution (SDG 1). By situating global targets within spatial contexts, geography ensures that progress is not only measured but also understood in terms of place-based realities and disparities.

Synthesis

These case studies demonstrate how geography's contributions to sustainability unfold across scales. Pune's local initiatives highlight the importance of community-driven urban reforms. South Asia's monsoon adaptation strategies show the necessity of regional coordination informed by geographic analysis. The global monitoring of SDGs illustrates geography's indispensable role in linking planetary goals with spatial realities. Together, these examples reinforce the argument that geography is central to building sustainable futures, from grassroots communities to international governance.

Challenges and Opportunities

Challenges

Despite geography's significant contributions to sustainability, several challenges persist that limit its effectiveness.

- **Data Gaps:** Reliable and consistent data remain uneven across regions, particularly in the Global South. Many communities lack access to high-resolution spatial data, making it difficult to monitor sustainability indicators or design evidence-based policies. Even where data exist, issues of accessibility, interoperability, and standardization hinder their use.
- **Political Resistance:** Geographic insights often challenge entrenched political and economic interests. For example, mapping environmental degradation may expose unsustainable practices by powerful industries, leading to resistance from policymakers or corporations. In some contexts, geographic data are politicized, with governments reluctant to share information that could undermine their authority or economic agenda.
- **Uneven Development:** Sustainability efforts are complicated by stark inequalities between regions. Wealthier areas may have the resources to implement advanced geographic tools and strategies, while poorer regions struggle with basic infrastructure. This uneven development creates a sustainability divide, where some regions advance rapidly while others remain vulnerable to environmental and social crises.

Opportunities

While these challenges are significant, geography also opens up transformative opportunities for advancing sustainability.

- **Technological Innovation:** Advances in GIS, remote sensing, artificial intelligence, and big data analytics are revolutionizing geographic research. These technologies enable real-time monitoring of environmental change, predictive modelling of future scenarios, and more precise interventions. For example, satellite-based Earth observation systems now provide global coverage of deforestation, urban expansion, and climate impacts, empowering both local communities and international organizations.
- **Interdisciplinary Collaboration:** Geography thrives at the intersection of natural and social sciences, making it a natural partner for interdisciplinary collaboration. By working with climatologists, economists, sociologists, and political scientists, geographers can develop holistic sustainability strategies that address ecological, social, and economic dimensions simultaneously. Such collaborations strengthen the relevance of geographic insights in global sustainability debates.
- **Grassroots Movements:** Local communities and grassroots organizations are increasingly using geographic tools to advocate for sustainability. Participatory mapping, citizen science, and community-driven GIS projects empower marginalized groups to document their realities and influence policy. These movements demonstrate that geography is not only a top-down scientific discipline but also a bottom-up tool for social justice and environmental stewardship.

Synthesis

The challenges of data gaps, political resistance, and uneven development highlight the obstacles geography must overcome to fully realize its potential in sustainability science. Yet the opportunities offered by technological innovation, interdisciplinary collaboration, and grassroots movements reveal a dynamic future where geography can play an even more transformative role. By addressing these challenges and harnessing these opportunities, geography can continue to bridge local realities with global imperatives, ensuring that sustainable futures are both equitable and resilient.

Conclusion

Geography provides critical insights into sustainability by linking local realities with global processes. At the local scale, it documents community practices, urban initiatives, and cultural traditions that shape grassroots sustainability. At the regional scale, it integrates land use, agriculture, disaster risk reduction, and economic development into coordinated strategies. At the global scale, it informs climate change adaptation, international governance, and the geopolitics of sustainability. Across these scales, geography's unique perspective—anchored in

spatial analysis, place-based knowledge, and methodological innovation—makes it indispensable in addressing the multidimensional challenges of the 21st century.

Future research should focus on integrating geographic knowledge into policy frameworks to ensure that sustainability strategies are both scientifically rigorous and socially inclusive. This requires strengthening collaborations between geographers, policymakers, and communities, as well as fostering interdisciplinary partnerships that bridge natural and social sciences. Moreover, geography’s tools—such as GIS, remote sensing, spatial modeling, and participatory mapping—must be leveraged not only for monitoring sustainability indicators but also for empowering grassroots movements and democratizing decision-making.

Ultimately, geography’s contribution lies in its ability to synthesize diverse forms of knowledge across scales, transforming abstract sustainability goals into actionable pathways. By embracing technological innovation, interdisciplinary collaboration, and community engagement, geography can continue to chart resilient, equitable, and sustainable futures in an era defined by climate change, rapid urbanization, and globalization.

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A Sectoral Analysis of the Growth and Challenges of Small-Scale Industries in Ahilyanagar District

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Abstract

Village and small-scale industries (SSIs) are an important part of local economic development. They provide employment opportunities, nurture entrepreneurship and contribute to balanced regional growth. SSIS are especially important in the Ahilyanagar district because they are located in rural and semi-urban areas where job opportunities are scarce. The area is only slowly industrialising even though many factories perform various production processes. For agro processing and soft drinks are some of the industries that can be found there. In these industries, workers have to do long hours and people are depending on very small amounts for living. However, even on the face of its potential bright future prospects, SSIs face many challenges. Institutional finance is still limited and so many producers depend on informal sources of funding. Despite poor infrastructure and a lack of advanced technology such as electricity and transportation, SSIs also lag behind their bigger and better-equipped rivals in productivity and competitiveness. Moreover, small units cannot compete with big enterprises on scale, marketing reach or brand recognition. This paper takes a sectoral approach to the development and bottlenecks of SSIs in Ahilyanagar. It is based on primary data culled from field

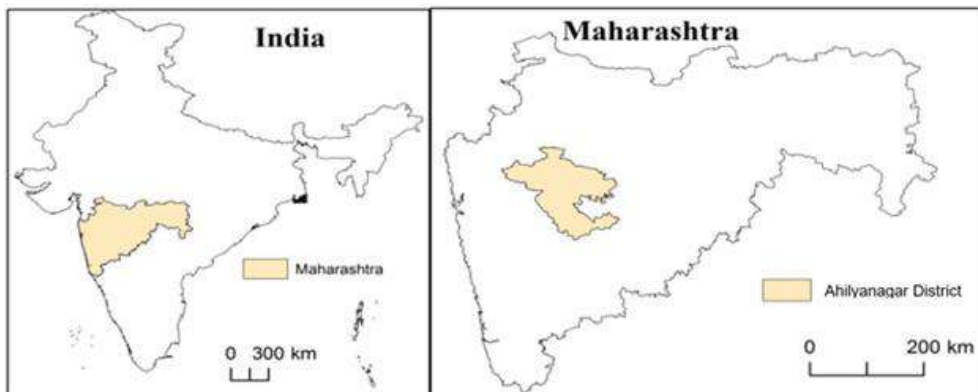
visits and inter views, as well as secondary sources such as government statistics and research materials. It concludes by suggesting targeted policy interventions, support systems and improved awareness programmes for SMEs in order to enhance the long-term sustainability and efficiency of these production bases.

Keywords: Employment, Entrepreneurship, Infrastructure, Sustainability

Introduction

In India, especially in rural and semi-urban areas, so-called small-scale industries (SSIS) play a very important role: these are the regions that lack large-scale industry. Such an economy acts as a significant driving force for inclusive growth, since it employs local citizens, supports grassroots-level entrepreneurship, and contributes towards overall decentralised economic development aims. In Maharashtra's Ahilyanagar district, the various SSIs employ plenty of people in such diverse sectors as agro-based production, engineering and metal works, textile weaving, and smaller service enterprises. Their existence has helped to significantly boost local economic activity and community life. They nevertheless face a number of obstacles that restrict their efficiency and possibilities for further growth. Problems range from poor infrastructure, use of outdated equipment, ineffective government policy implementation to a lack of institutional credit and support services. The study aims to assess the growth patterns of different SSI sectors in Ahilyanagar, identify both shared and sector-specific problems, and shed some light on the industrial landscape's development over the past twenty years.

Location Map



Objectives of the Study

- To examine the historical and current growth trends of small-scale industries in the Ahilyanagar district.
- To assess the sector-wise contribution of SSIS to the local economy.
- To identify the major problems faced by small-scale industries in the district.

- To evaluate the role of government policies, financial institutions, and industrial support systems in facilitating or obstructing SSI development.

Research Methodology

Secondary Data: Gathered from

- District Industries Centre (DIC), Ahilyanagar
- Government of Maharashtra reports
- MSME Ministry publications
- Industrial surveys and Census reports on SSIs
- The study uses descriptive and analytical methods to interpret the data and develop insights about industrial performance.

Data Collection and Analysis

The data was collected from various talukas, including Ahilyanagar, Sangamner, Shrirampur, and Kopergaon. The industries selected for the survey were categorized based on sectors: manufacturing, service, and agro-processing.

Key Findings:

- **Sectoral Growth:**
- **Agro-based Industries:** Benefiting from local agricultural output, especially sugarcane and dairy.
- **Engineering and Fabrication Units:** Growing due to demand from construction and infrastructure projects.
- **Textiles:** Facing decline due to competition from large mills and imports.
- **Food Processing:** Expanding, but limited by storage and packaging facilities.

Employment Trends

- Most units employ 10–50 workers.
- High reliance on unskilled and semi-skilled labour.
- Female employment is limited to 10–20% in most units.

Finance and Investment

- 70% of entrepreneurs reported difficulty in accessing institutional credit.
- Many rely on private lending or personal savings.
- **Technology and Infrastructure:** Lack of modern machinery and digital tools.
- Power supply and transportation were frequently cited as bottlenecks.

Policy Awareness

Many entrepreneurs are unaware of MSME schemes or find them difficult to access.

Results and Discussion

This analysis reveals that as resilient and innovative as Ahilyanagar SSIs may be in reality they have only scratched the surface when it comes to their potential! Even

though entrepreneurs may have the spirit, finance holds them back, infrastructure lags behind, and market channels are not smooth. Such industries as agro-processing and light engineering are enhancing their strength but, from the capital and how best to add value point of view, lack support. Traditional industries like textiles, on the other hand, decline and demand action in upgrading skills plus modern technology. Government and support agencies need to narrow down their efforts to make policies hit the ground. Entrepreneurial training, cluster development, digital enablement and streamlined loan procedures are all tools that can help industrial ecology significantly move forward.

The Historical and Current Growth Trends of Small-Scale Industries in the Ahilyanagar District.

- **Historical Foundations and Traditional Industries**

Ahilyanagar industrial heritage can be traced back to traditional crafts and cottage industries such as handloom weaving, pottery and tanning. Just as with the crafts, these industries were for the most part family-based enterprises-offering employment to artisan households all over this region in both directions of its long axis. Through the late 15th century, one industry in particular had great implications for Ahilyanagar economy: hand weaving textiles which became a major occupation among people here. Due to the impact of machines, the early 19th century saw handweaving come under pressure. Yet these traditional industries still make up a good part of the firmament in today's district.

- **Cooperative Movement and Sugar Industry Development**

Ahilyanagar industrial landscape began to be transformed by the cooperative movement. A cooperative sugar factory -the first in Asia-was set up in 1950 at Pravaranagar by Vithalrao Vikhe Patil. This pioneering scheme then led to the establishment of cooperative sugar factories all over the district which used local resources and production of sugar cane. By the early 2000s, Ahilyanagar was home to 17 cooperative sugar factories, and earned the nickname "Sugar Bowl" of Maharashtra. These companies not only greatly promoted the sugar industry; they also encouraged community participation and rural development.

- **Diversification into Agro-Based and Cottage Industries**

Except for sugar, the small-scale industries (SSIs) of Ahilyanagar diversified into different types of agro-based and cottage industries. Besides this, the large labour force involved in the tobacco processing industry in a couple of factories was all women. Gur (jaggery) production took hold in areas such as Kopergaon and Shrirampur, taking advantage of local food processing, Dairy production and organic farming. Other noted industries consisted of oil extracting, tanning animal hides into leather and braiding ropes. They made use of local resources and skills to

carve fecund enterprises from the land, employing large numbers while keeping themselves via subsidiary trades.

- **Modernisation and Industrial Estates**

The construction of industrial estates, especially under the Maharashtra Industrial Development Corporation (MIDC), signalled a disinclination to be modern. The MIDC areas in Ahilyanagar attracted all sorts of different industries, including automotive, engineering and pharmaceuticals. The arrival of companies like Kirloskar Oil Engines and Crompton Greaves helped find jobs for over 21,000 workers. This industrial development, working in parallel with traditional industries, added to the growth in the county's total output.

- **Recent Initiatives and Economic Impact**

Recent years have seen several initiatives like the "One District One Product" (ODOP) program further enhance SSIS in Ahilyanagar. In the area of sugar and dairy products, ODOP gave specific support, and the two sectors have now become key sectors. Today, the district counts a large number of SSIs and processing industries have been established; this has greatly enhanced Maharashtra's exports. Such developments have widened the market, improved facilities and given birth to many long-term sources of work: they have strengthened the role that SSIs play in Ahilyanagar economy.

Overall, Ahilyanagar small-scale industries have evolved from traditional crafts to a diversified industrial base, driven by cooperative movements, modernisation efforts, and supportive policies. This evolution has played a crucial role in the district's socio-economic development.

The Sector-Wise Contribution of SSIS to the Local Economy.

- **Agro-Based Industries: Food Processing, Dairy Products, Beverages, Spices and more.**

Farming and farming-based livestock is the main occupations in the Ahilyanagar district. Some talukas have experienced significant improvements in the production of sugarcane and orchards partly because of the food processing, dairy products, beverages, spices, and other industries. The district's successor states will take the money and in addition the staff members. It also operates ten major dairy processing units which produce low-fat milk powder, butter and cheese, thereby further developing its agricultural industry structure.

- **Textile and Handloom Sector**

The textile industry, encompassing cotton spinning, handloom, and powerloom weaving, is integral to Ahilyanagar SSIs. Centers like Ahilyanagar city, Sangamner, and Pathardi are notable for these activities. In 1961, the district had 31 registered cotton textile factories, employing numerous workers. The presence of co-operative

handloom weavers' societies further underscores the sector's significance in providing employment and preserving traditional crafts.

- **Cottage Industries: Bidi-Making and Traditional Crafts**

The backbone of the economy in Ahilyanagar is the cottage industries, specifically bidi making. There were 143 units for making bidis, and they employed over 10,000 workers in 1969- the majority women. Such traditional crafts as pottery, leather work and rope-making are still followed as a livelihood. In the face of modern machine-based production putting pressure on them, these industries are still maintaining their cultural heritage and providing jobs.

- **Engineering and Manufacturing Units**

MIDC areas in Ahilyanagar have beckoned several engineering and manufacturing industries. The district has begun adopting an increasingly modern economic strategy. Villagers now engaged in business, manufacturing and public works are helping the state, independent of its agriculture and other traditional industries. With these new motor works (e.g., three tiny ones near Peiping), the industrial output increases. Indigenous heavy industry clambers into view. The same trends can be found in machine tools and aluminium processing Plants producing engines, pumps, and agricultural equipment are predominant, with companies like Kirloskar Oil Engines and Crompton Greaves establishing operations. Even in the poorest areas, people consider improving their lot as their first priority, and they are entitled to every encouragement these new tools provide. These units not only diversify the industrial base but also provide significant employment opportunities, contributing to the district's economic resilience.

- **Food Processing and Allied Industries**

Except for sugar refining and dairy processing, SSIs in Ahilyanagar are involved in food processing of all descriptions. That is to say, they not only make those sugar cubes, yoghurt and butter we eat every day for breakfast but also operate on the huge scale-comparable with state-of-the-art machinery in Germany or Italy, to produce all types of products from malted milk powder right down through flour. From this food industry, grounded most often in practices followed by ancestors, there indeed springs forth plenty for consumers both near and far! The successful operation of such enterprises only proves the pliability and relevance of SSIs in meeting today's needs and following along traditional footsteps concurrently.

Academia

In summary, Ahilyanagar small-scale industries, spanning agro-based, textile, cottage, engineering, and food processing sectors, collectively contribute to the district's economic vitality and employment generation.

The Major Problems Faced by Small-Scale Industries in the District.

- **Financial Constraints and Limited Access to Credit**

In Ahilyanagar, one of the most important problems faced by SSIs is the scarcity of funds. Only one tenth of enterprises employing fewer than 100 people can secure loans, mainly because they do not satisfy the requirements for credit or because they have insufficient collateral and low security. Thus, the use of capital as a tool to force vastly increased investment for infrastructure and procurement of high-grade raw materials such as things becomes for them an unattainable dream. But without change on this level, it is very difficult indeed to stimulate their growth or promote their international competitiveness.

- **Technological Limitations and Outdated Equipment**

Most of the district's SSI companies rely on obsolete equipment and manual operation. The cost of modern machinery is high, and many entrepreneurs lack the technical know-how to upgrade their operation. This technological gap means that productivity is lower, product quality less good and the operation is outstripped by demands of modern markets.

- **Marketing Challenges and Limited Market Access**

SSIs in Ahilyanagar have encountered considerable marketing challenges over the years. They often fail to carry out its market research, to develop a good brand Image and market positioning or to invest in advertising and publicity, thus restricting themselves to small-scale, limited markets that also bring about lesser profits and give higher risks. Then, with fierce competition from big state-owned enterprises and cheaper foreign goods all entering the same market space as oneself, it takes away more of that little pie in which they still manage to exist. Eventually, this reduces their market share even further - until ultimately profitability cannot be maintained at all for such companies nor can they survive if any sort includes long term self-growth prospects whatsoever.

- **Infrastructural Deficiencies and Logistic Issues**

The need for improved infrastructure in the Ahilyanagar District continues to be a major impediment to small-scale industries. On both scores, transport facilities, intermittent power failures, and a lack of dependable internet discommode daily operations, adding to production costs. These conditions of infrastructure are particularly handicapping for those industries that are in rural areas. They affect their efficiency, make it difficult for them to expand, and over time, their competitive ability to survive in the wider market will suffer.

- **Labor Shortages and Skill Gaps**

Labor is under pressure in the SSIs of Ahilyanagar: skilled workers are in short supply and turnover is high. Derived from the lack of training programs and

vocational educational opportunities, this skill gap affects productivity and quality. Besides, labour's rise and fall with the seasons and migration all further heighten these problems, causing a negative impact operational aspect of the enterprise.

Addressing these challenges requires a concerted effort from government agencies, financial institutions, and industry associations to provide support in areas such as financing, technology adoption, marketing strategies, infrastructure development, and skill enhancement. Such initiatives can empower SSIs in Ahilyanagar to overcome obstacles and contribute more effectively to the district's economic development.

The Role of Government Policies, Financial Institutions, and Industrial Support Systems in Facilitating or Obstructing SSI Development.

- **Government Policies: Mixed Impact on SSI Growth**

Government policies for small industry have had mixed results in Ahilyanagar. Acts such as the Micro Small and Medium Enterprises Development Act (2006) and the 'One district one product' (all become Yes support schemes in Chapters 22 and 23) give visibility and backing to main sectors like dairy and sugar. But incomplete policy implementation, delay by bureaucracy and poor awareness of opportunities among local entrepreneurs make them lacklustre and the anticipated benefits remain unattained.

- **Financial Institutions: Accessibility vs. Ground Reality**

The one major constraint in Ahilyanagar is the unavailability of funds for SSIs and related businesses though some public or cooperative banks and a number of institutions like SIDBI do offer financial help as well low-cost credit programs to participants. At present, many small producers are unable to secure loans because even though they have ideas borrowed from other products that might work better on their own production lines; there often is no collateral involved for these new ventures and formality linked with community networks in Onitsha may well change one day but today makes getting away from major financial requirements difficult and to most people when seeking funds this means an inability achieve a loan altogether. Meanwhile the high interest rates attached to unsecured loans and the slow pace of processing also serve as deterrents for capital investment which many small SSI owners find hard to bear.

- **Industrial Support Systems: MIDC's Contribution and Gaps**

The Maharashtra Industrial Development Corporation (MIDC) has been established in Ahilyanagar industrial estates, infrastructure provisions to attract land and bring together medium and small industries. These estates have brought some gains for the SSIs with their shared facilities and linkages. However, due to high land prices, protracted administrative procedures and inadequate help in marketing research or

entry into export markets, productivity can be unsatisfactorily low for those smaller units that do not get aid.

- **Skill Development and Training Programs: Limited Reach**

Sponsored by the government's skills training scheme, like PMKVY (Prime Minister's Skill Development Programme), aims to narrow the gap for Small Scale Industries (SSIs) in Ahmednagar. Even though basic sewing, basic electrical repairs and food projects are fairly successful at this time, but meanwhile is limited for a small number of workers. If training centres and local industry lack cooperation against conflicts of interest, then students trained cannot be put to practical use after they finish their training.

- **Subsidies and Incentives: Underutilization Due to Awareness Gaps**

Two wide benefits have been released by the Weishan County Government. For instance, they may govern how big companies purchase technologies for production upgrades, be concerned with the energy efficiency of technology, or work on schemes to promote exporting markets. But in Weishan, numerous peasants do not know or even have heard the name of a particular scheme. The problem is not just that people lack information; equally, the complex application processes required by applications for non-informatics entrepreneurs lead to low usage rates plenty of schemes. This loose link between legislation and execution at ground level restricts growth and modernization of small-scale industry (SSIs) in this county.

In conclusion, while government initiatives and institutional support mechanisms exist in Ahilyanagar, their impact is often undermined by implementation gaps, limited outreach, and structural inefficiencies. Bridging these gaps is essential to unlock the full potential of SSIs in the region. Would you like suggestions on how these challenges can be addressed?

Conclusion

Small-scale industries (SSIs) play an important role in the layout of employment and trade in Ahilyanagar district. They boost local economic activity by providing jobs and livelihoods for locals. Despite growth in individual sectors such as food processing, textiles, and engineering, the overall development of small-scale industries (SSIs) continues to be restricted by continual problems. Poor infrastructure, lack of access to cheap finance, outdated technology and government support are main factors preventing them from developing properly. Entrepreneurial awareness is also lacking. Many Small-scale Industrial (SSI) units find marketing difficult and they lack the skills for modern competition. Yet our sector needs to face these issues head on if small businesses are to develop in a way that is sustainable over the long term. It must find solutions urgently. What is therefore needed is comprehensive sectoral planning, improved skill development program and the application of modern technology. Improving financial inclusion through

streamlined loan procedures as well expanding institutional support will help to increase resilience. Moreover, targeted support for industry-specific zones and strengthening local aid institutions will both give small-scale enterprises the size, productivity and innovation required in severely competitive economic environments.

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हिंदी उपन्यासों में नारी विमर्श ('अनोखा उपहार' के विशेष संदर्भ में)

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सार

अनोखा उपहार सुषमा अग्रवाल द्वारा लिखित एक ऐसा उपन्यास है, जिसमें नारी संघर्ष की गाथा को चित्रित किया गया है। उपन्यास में पती द्वारा परित्याग की गई हुई, नारी के जीवन में चढाव-उतार को प्रस्तुत किया गया है। नारी जिंदगी में संघर्ष करती रहती है, बहुत सारी समस्या का सामना करने के बाद भी वह डगमगाती नहीं है। वह समाज में विभिन्न प्रताडनाओं सहन करते हुए, धैर्य एवं साहस का परिचय देती है। अपने बेटे को शिक्षा देने में किसी प्रकार का अभाव होने नहीं देती है। पुरातन कालसे महिलाओं को कम अंका गया है। उन्हें दुय्यम स्थान प्राप्त हुआ है, सामाजिक रूढियों परंपरासे नारी को अबला बना दिया है। नारियों में नवचैतन का संचार करना इस शोधलेख का उद्देश है।

कुंजीशब्द: माटी, परमवीर चक्र, उपहार, डोली, कॉलबैल।

शोध के उद्देश

1. नारियों में स्वाभिमान की भावना जागृत करना।
2. नारी समुदाय के जीवन को यथार्थ से प्रस्तुत करना।
3. नारी जीवन के विविध पहलूओं पर प्रकाश डालना।
4. नारियों के सामाजिक समस्याओं को दर्शना।

शोध पद्धती

1. प्रस्तुत उपन्यास का समीक्षात्मक अध्ययन ।
2. विविध संदर्भ ग्रंथों का अध्ययन ।
3. विविध पत्र - पत्रिकाओं का अवलोकन ।

विषय प्रतिपादन

हिंदी साहित्य के उपन्यासकारों में एक सशक्त साहित्यकार के रूप में सुषमा अग्रवाल जी का नाम अग्रणी है। आज आधुनिक युग में हम नारी को सशक्त मानते हैं। लेकिन अस्सल जिंदगी में उन्हें विभिन्न प्रकार की कठीणियों का सामना करना पड़ता है। जीवन में अलग क्षेत्रों में नारी को काम करते हुए हम देखते हैं। समाचारपत्र, अखबारों में बहुत सारी खबरे आती हैं, महिलाओं को देहेज की वजह से मारपीठ, शिक्षा से कम अंकाना, शोषण करना ऐसी बहुत सारी खबरे हम पढ़ते हैं सुनते हैं। यह सारी समस्या आज भी मौजूद है देश के विकास में सब यह बांधे बन जाती है।

अनोखा उपहार उपन्यास में नारी जीवन का संतुष्ट सारांश है। महिला समूह को केंद्र में रखकर रचा गया यह उपन्यास है। जिसमें नारी जीवन की व्यथा-कथा को पुरी संवेदनशीलता एवं गहराई के साथ उजागर करने का प्रयास सुषमा अग्रवाल जी ने किया है। वह नारी पूजनीय थी जिसे सन्मान के दृष्टि से देखा जा रहा था, आज उसे जलया जा रहा है। आज यह सब खबरे सुनते हूँ बहुत दुख होता है। नारी को परिवार में माँ, बहन, पत्नी तथा प्रेमिका सब रूपों में चाहते हैं, लेकिन उसकी आझादी पसंद नहीं है। यह गलत धारणाएँ समाज में दिखाई देती हैं।

आज नारी आपने परिवार में संतान को अच्छी शिक्षा प्रदान करने में सहाय्यक होती है। 'बेटे' परमवीर चक्र ऐसा कीर्तिमान पदक है, जो भारतीय सरकार द्वारा उन वीर, निर्भीक, साहसी, उत्साही व बहादुर युद्धियों को दिया जाता है, जो युद्ध क्षेत्र में अपने प्राणों की बाजी लगा देते हैं और अपने विशिष्ट कौशल्य का परिचय देते हैं।¹ ये पंक्तियों से यह बात प्रतीत होती है माँ बचपन से ही बालक को अच्छे संस्कार देती है। तथा शूरवीर महापुरुषों की कहानिया सुना देती

है। उपन्यास की नायिका बेटे अमित के हृदय में देशभक्ती की भावना कुट कुटकर भरी हुई थी, सेना में भरती होने के सपने बचपन से देखता है। नायिका समस्त संसार के महिलाओं का प्रतिनिधित्व करती है, आज परिवार के लिए नारी सबकुछ करती है। निरंतर प्रयास करती रहती है।

जब भी हम प्रगती की बात करते हैं दुनिया में बदलाव हो चुका है नारी को सन्मान प्राप्त हुआ है, नारी को स्वयंत्रयता मिली है। लेकिन ये सब बातें कहने और सुनने में मिठी लगती है। अखबार पत्र के पन्नों या सुरकियों में अब भी महिलाओं के ऊपर अत्याचार, हमला, शोषण, बलात्कार यह सब खबरे आज भी देखने सुनने को मिलती हैं। स्वतंत्रता जीवन जीने का लाभ प्राप्त नहीं है। अपने आप को स्थापित करना चाहती हैं, यह सिर्फ चाहत रह चुकी है। प्रतिभा कहती है, "मेरा बी. ए. हो गया है। बस रिज़ल्ट आना शेष है। क्यों ना मैं नौकरी कर लूं। "नौकरी .. तू नौकरी करेगी .. कहीं पागल तो नहीं हो गयी है। भला हमारे खानदान में कभी लड़कियों नौकरी की है।" 2 बहुत सालों से हमारे यहाँ नौकरी के लिए महिलाओं को भेजा नहीं गया है। इन पंक्तियों से हमें पुरुषप्रधान संस्कृति दिखाई देती है। नौकरी सिर्फ पुरुष करता है, महिला को अपना अस्तित्व निर्माण करने रोका जा रहा है। प्रतिभा छोटेसे स्कूल में नौकरी करती हैं अपना और अपने बेटे का पालन-पोषण करती हैं, परिवार को ठीक से चलाती हैं।

आजादी के बाद नारी कल्याण की बहुत सारी योजनाएँ बनी हैं, योजनाएँ सिर्फ कागज के पन्नों पर हैं, हमें बदलाव दिखाई नहीं देता है। लड़की की शादी की उम्र हो जाती है, तो लोगों का देखने का नजरिया बदल जाता है। लोग गलत नजरों से देखते हैं उपन्यास की नायिका और माँ के बीच वार्तालाप होता है। "माँ क्या मैं आपको इतना बोझ लगती हूँ? ऐसी बात नहीं है.. परंतु हमारे समाज का वातावरण व रस्में ही ऐसी होती हैं कि जब तक जवान बेटा घर में बैठा हो, माता-पिता चैन से बैठ नहीं सकते। माता-पिता स्वयं अपने उपर संयम कर लो परंतु समाज के कटाक्ष सदैव हृदय में तीर की बाते चुभते रहते हैं।" 3 हमारे देश में किसी लड़की शादी की उम्र जब होती है। तब समाज के लोग चुभती हुई बातें करते हैं, लोग गलत गलत बातें करके जीना हराम कर देते हैं, लड़की के माँ-पिता को ताने देते हैं।

हमारे सभ्य समाज में नारी को जननी का है, मतलब केवल जन्म देने वाली, यह बात स्त्री के व्यापक व्यक्तित्व को संकुचित बना देती है। केवल बच्चे को जन्म देना यह एक प्रकार का शोषण दिखाई देता है, शादी होने के बाद अपना खुदका घर नहीं होता। बहुत सारी महिलाओं को मारपीट, अपमानित करके घर से बाहर निकाला दिया जाता है। उपन्यास की नायिका कहती है, "मैं .. मैं भी कुछ करके दिखाऊंगी हर समय सीमा-सीमा। भला एक म्यान में दो तलवार कैसे रह सकती है। हा.. एक म्यान में दो तलवारे नहीं रह सकती हैं। .. और तुम जैसी औरत के साथ मेरा जिंदगी काटना बहुत मुश्किल है। बेहतर यही होगा की मेरे घर से सदा के लिए चली जाओ।" 4 आज भी आधुनिक युग में नारी को अपमानित होना पड़ता है। पुरुष विवाह बाह्य संबंध की वजह से घर की नारी को बाहर निकालता है। यह समस्याएँ हमें चारों ओर दिखाई देती हैं। महिला दिन रात कड़ी मेहनत करती है, परिवार का भविष्य उज्वल कर देती है। छोटी सी गलती की वजह से उसे घर से बाहर निकाल दिया जाता है। बाहर और घर में दोनो जगह पर पुरातन काल से आज तक शोषण ही हुआ है। वह कहती है, "मैं अपने आमित के लिए जिऊंगी, मैं परिश्रम करके बेटे को पढाऊंगी योग्य इंसान बनाऊंगी इसी भावना को अपना उद्देश्य बनाकर मैंने सास पूर्वक जीने का निश्चय किया। धैर्यशील होती है, नारी संघर्षशील होती है।" 5 अगर किसी भी बात को मन में ठान लेती है, तो वह उस बात को पूराही कर देती है।

"जब ईश्वर ने मुझे हर प्रकार से योग्य बनाया है, बुद्धि का अलौकिक प्रकाश मुझे प्रदान किया है, क्या तब भी मैं नोकरी करके अपने बेटे को नहीं पाल सकती?" 6 आज की नारी खुद पर निर्भर हो चुकी है, अपना परिवार का अपने संतान सबका भार सिर पर लेती है, वह कमजोर नहीं है। आज की नारी संघर्षशील है। अपने पथ को खुद बुनती है। एक दिन अवश्य व सफल बन जाती है, शारीरिक एवं मानसिक दृष्ट्या सुदृढ़ बनाया गया है। 1975 के बाद, खासकर 90 के दशक में, यह एक सशक्त आंदोलन के रूप में उभरकर आया था। हिंदी लेखिकों में महादेवी वर्मा, कृष्णा सोबती, मन्नु भंडारी, मैत्रेयी पुष्पा, और प्रभा खेतान जैसी लेखिकाओं ने इस विमर्श को आगे बढ़ाया।

स्त्री विमर्श केवल पुरुषों का विरोध नहीं, बल्कि मानवीय संदर्भ में स्त्री के अधिकारों और उसकी मानवीय प्रतिष्ठा को पुनर्स्थापित करने का वैचारिक प्रयास है। स्त्री-पुरुष समानता, पितृसत्तात्मक उत्पीड़न, लैंगिक समानता, और रूढ़िवादी परंपराओं से मुक्ति, संपत्ति का अधिकार, कार्यस्थल पर समानता, शिक्षा, यौन शोषण, और परिवार में निर्णय लेने का अधिकार यह सब नारी चाहती है। उपन्यास की नायिका कहती है “परिस्थितियों से समझोता में तो कर सकती हूँ परंतु अमित को कौन समझायगा .. अमित .. एक ऐसा बच्चा जिसे अपने पापा की जरा भी याद नहीं। भला एक वर्ष के बच्चे को क्या याद रह सकती है?”⁷ इन पंक्तियों यह बात प्रतीत होती है बहुत सारी महिलों की शादी बच्चा होने के बाद उन्हें छोड़ दिया जाता है। बच्चा पिता के प्रेम से वंचित रहता है। समाज में किसी पद का प्रतिनिधित्व करती है। अगर निर्णय लेना हो तो सब उसका पति ही लेता है। पुरुष प्रधानता दिखाई देती है।

“नारी बेचारी है

पुरुष की मारी

तन से क्षुब्धीत है

लपक कर झपक कर

अंत में चित है।” 8

उरोक्त पंक्तियों में कवी रघुवीर सहाय जी ने नारी की दयनीय दशा को चित्रित किया गया है। नारी को बेचारी कहा गया है। आज के युग में नारी समाज के सभी विभाग में काम कर रही है। नारी को सामाजिक, आर्थिक परिवारिक रूप से विकसित करना है।

“दीदी, अब

अपने दूसरे घर की

नींव की ईंट हो तुम तो।”9

कवी उदय प्रकाश द्वारा रचित उपरोक्त पंक्तियों में नारी को नींव की ईंट कहा गया है। दीवार जब बनाई जाती है तब जिस पहली ईंट का प्रयोग किया जाता है। उसे नींव की ईंट कहा जाता है। उसी नींव की ईंट पर पुरी मकान खड़ी रहती है। ठीक पुरे परिवार के लिए नारी नींव की ईंट की तरह होती है।

निष्कर्ष

अनोखा उपहार उपन्यास के आधार पर कहा जा सकता है। नारिका अस्तित्व, स्वातंत्र्य, अधिकार सामाजिक ढांच्या, यह सब छिन लिया है। ऐसे बेघर नारियों को न्याय दिलाने की बात शोधलेख में तथा नारियों को शिक्षा सक्षमीकरण शारीरिक और मानसिक रूप से बनाना चाहिये बहुत सालों से आज तक तो जान बुझकर समाज से दूर रखा गया है। उपन्यास की नायिका समस्त महिलाओं का प्रतिनिधित्व करती है ये कहानी किसी एक महिला की नहीं है समस्त महिलाओं की है। महिलाओं को सामाजिक सांस्कृतिक रूप से विकसित करना सुषमा अग्रवाल जी का उपन्यास महत्वपूर्ण है। स्त्री की परंपरागत 'बेचारी' छवि को तोड़कर उसे एक आत्मसम्मान और पहचान वाली इकाई के रूप में स्थापित करना।

नारी विमर्श एक प्रमुख साहित्यिक और वैचारिक आंदोलन है, जो पितृसत्तात्मक समाज में स्त्री अस्मिता, समानता, शिक्षा, और स्वतंत्रता को केंद्र में रखकर रचित साहित्य और विमर्श को संदर्भित करना है। यह परंपरागत रूढ़ियों को चुनौती देकर स्त्री को पुरुष के बराबर आर्थिक, सामाजिक और शारीरिक आत्मनिर्भरता का अधिकार दिलाने का संघर्ष है। इसे केवल शहरी विमर्श या भावनात्मक लेखन तक सीमित न रखकर, आम ग्रामीण महिलों तक पहुँचाना यह काम हमें करना चाहिए।

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5. सुषमा अग्रवाल - अनोखा उपहार (उपन्यास) हिंदी साहित्य निकेतन, बिजनौर प्रथम 2008 वही पृ 59 ।
6. सुषमा अग्रवाल - अनोखा उपहार (उपन्यास) हिंदी साहित्य निकेतन, बिजनौर प्रथम 2008 वही पृ 62 ।
7. सुषमा अग्रवाल - अनोखा उपहार (उपन्यास) हिंदी साहित्य निकेतन, बिजनौर प्रथम 2008 वही पृ 122 ।
8. पंचशील शोध समीक्षा -पृ 82 ।
9. नींव की ईंट हो तुम दीदी -उदय प्रकाश ।

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आर्थिक साक्षरता (Financial Literacy)

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प्रस्तावना

आर्थिक साक्षरता ही आधुनिक समाजातील व्यक्तीच्या आर्थिक स्थैर्याची किल्ली मानली जाते. पूर्वी आर्थिक व्यवहार मर्यादित आणि साधे होते, परंतु आजच्या डिजिटल आणि जागतिक अर्थव्यवस्थेत आर्थिक व्यवहार अत्यंत गुंतागुंतीचे झाले आहेत. व्यक्तीच्या उत्पन्नाचे विविध स्रोत, गुंतवणुकीचे अनेक पर्याय, डिजिटल पेमेंट प्रणाली आणि कर्ज व्यवस्थापन यामुळे आर्थिक निर्णय अधिक महत्त्वाचे झाले आहेत.

आर्थिक साक्षरतेचा अभाव असल्यास व्यक्ती चुकीचे आर्थिक निर्णय घेऊ शकते, ज्यामुळे कर्जबाजारीपणा, फसवणूक आणि आर्थिक अस्थिरता निर्माण होऊ शकते. म्हणूनच आर्थिक साक्षरता ही केवळ शिक्षणाचा भाग नसून जीवन कौशल्य (Life Skill) म्हणून विकसित करणे आवश्यक आहे.

आर्थिक साक्षरतेची सखोल संकल्पना

आर्थिक साक्षरता म्हणजे व्यक्तीला आर्थिक माहिती समजून घेण्याची, तिचे सखोल विश्लेषण करण्याची आणि त्या आधारे योग्य व परिणामकारक निर्णय घेण्याची क्षमता होय. ही संकल्पना केवळ सैद्धांतिक ज्ञानापुरती मर्यादित नसून त्यामध्ये व्यावहारिक कौशल्यांचा (practical skills) देखील महत्त्वपूर्ण समावेश असतो. आजच्या गतिमान आणि स्पर्धात्मक अर्थव्यवस्थेत आर्थिक साक्षरता ही व्यक्तीच्या आर्थिक यशाची आणि स्थैर्याची पायाभूत गरज बनली आहे.

आर्थिक साक्षरतेमध्ये सर्वप्रथम उत्पन्नाचे विविध स्रोत समजून घेणे आवश्यक ठरते. व्यक्तीचे उत्पन्न हे केवळ नोकरीपुरते मर्यादित नसून व्यवसाय, गुंतवणूक, भाडे, व्याज इत्यादी विविध मार्गांनी मिळू शकते. या सर्व स्रोतांचे योग्य आकलन केल्यास व्यक्ती आपल्या आर्थिक क्षमतेचा अधिक प्रभावी उपयोग करू शकते. त्याचबरोबर खर्चाचे नियोजन करणे ही आर्थिक साक्षरतेची अत्यंत महत्त्वाची बाब आहे. अनियंत्रित आणि अनावश्यक खर्चामुळे आर्थिक

अस्थैर्य निर्माण होऊ शकते, त्यामुळे आवश्यक आणि ऐच्छिक खर्च यामध्ये स्पष्ट फरक ओळखणे आवश्यक आहे.

मुख्य घटक

- उत्पन्नाचे स्रोत समजून घेणे
- खर्चाचे नियोजन
- बचतीची सवय
- जोखीम आणि परतावा (Risk & Return) यांचे ज्ञान
- दीर्घकालीन आर्थिक नियोजन

याशिवाय, बचतीची सवय ही आर्थिक सुरक्षिततेची पहिली पायरी मानली जाते. नियमित बचत केल्यास आपत्कालीन परिस्थितीत आर्थिक आधार मिळतो. परंतु केवळ बचत पुरेशी नसून त्या बचतीचे योग्य गुंतवणुकीत रूपांतर करणेही तितकेच महत्त्वाचे आहे. यासाठी जोखीम आणि परतावा (Risk & Return) यांचे संतुलित ज्ञान आवश्यक असते. कमी जोखमीच्या गुंतवणुकीत कमी परतावा मिळतो, तर जास्त जोखमीच्या गुंतवणुकीत जास्त परतावाची शक्यता असते. त्यामुळे योग्य पर्याय निवडताना व्यक्तीने आपल्या आर्थिक उद्दिष्टे आणि जोखीम स्वीकारण्याची क्षमता लक्षात घेतली पाहिजे.

दीर्घकालीन आर्थिक नियोजन हे आर्थिक साक्षरतेचे आणखी एक महत्त्वाचे अंग आहे. निवृत्ती नियोजन, मुलांचे शिक्षण, घर खरेदी यांसारख्या मोठ्या उद्दिष्टांसाठी दीर्घकालीन नियोजन आवश्यक असते. योग्य नियोजनामुळे भविष्यातील आर्थिक ताण कमी होतो आणि आर्थिक स्थैर्य प्राप्त होते.

याप्रमाणे, आर्थिक साक्षरता व्यक्तीला केवळ आर्थिक व्यवहार समजून घेण्यास मदत करत नाही, तर ती व्यक्तीला आत्मनिर्भर बनवते. आर्थिक साक्षर व्यक्ती अनिश्चित परिस्थितीतही योग्य निर्णय घेऊन आर्थिक संकटांपासून स्वतःचे संरक्षण करू शकते. त्यामुळे आर्थिक साक्षरता ही आजच्या काळात प्रत्येक व्यक्तीसाठी अत्यावश्यक जीवनकौशल्य म्हणून स्वीकारली पाहिजे.

यामुळे व्यक्ती आर्थिकदृष्ट्या स्वावलंबी बनते आणि अनिश्चित परिस्थितीत टिकून राहू शकते.

आर्थिक व्यवस्थापन चक्र

आर्थिक प्रवाह चक्र (Flow Cycle)

आर्थिक प्रवाह चक्र म्हणजे व्यक्तीच्या आर्थिक जीवनातील सतत चालणारी प्रक्रिया होय, ज्यामध्ये उत्पन्नापासून आर्थिक सुरक्षिततेपर्यंतचा प्रवास समाविष्ट असतो. हे चक्र व्यक्तीच्या आर्थिक व्यवस्थापनाचे मूलभूत तत्त्व स्पष्ट करते आणि दीर्घकालीन आर्थिक स्थैर्य साध्य करण्यासाठी मार्गदर्शक ठरते.

या चक्रातील प्रत्येक टप्पा परस्परावलंबी असून, एका टप्प्यातील योग्य निर्णय पुढील टप्प्याच्या यशावर परिणाम करतो. त्यामुळे आर्थिक प्रवाह चक्र समजून घेणे आणि त्याचे प्रभावीपणे पालन करणे अत्यंत आवश्यक आहे.

उत्पन्न (Income)

आर्थिक प्रवाह चक्राची सुरुवात उत्पन्नापासून होते. उत्पन्न म्हणजे व्यक्तीला मिळणारे आर्थिक साधन, जे नोकरी, व्यवसाय, गुंतवणूक, भाडे किंवा इतर स्रोतांद्वारे प्राप्त होते. उत्पन्न जितके स्थिर आणि विविध स्रोतांमधून येणारे असेल, तितकी आर्थिक सुरक्षितता अधिक मजबूत होते. उत्पन्नाचे योग्य व्यवस्थापन न केल्यास पुढील सर्व टप्प्यांवर नकारात्मक परिणाम होऊ शकतो. त्यामुळे उत्पन्न वाढविणे आणि त्याचे नियोजन करणे ही आर्थिक साक्षरतेची पहिली पायरी मानली जाते.

खर्च (Expenditure)

उत्पन्नानंतरचा महत्त्वाचा टप्पा म्हणजे खर्च. खर्चाचे योग्य नियोजन न केल्यास उत्पन्नाचा अपव्यय होऊ शकतो. खर्च दोन प्रकारचे असतात — आवश्यक (जसे अन्न, शिक्षण, आरोग्य) आणि ऐच्छिक (जसे मनोरंजन, विलासी वस्तू).

व्यक्तीने आपल्या उत्पन्नाच्या मर्यादित राहून खर्च करणे आवश्यक आहे. बजेट तयार करून खर्चावर नियंत्रण ठेवणे हे आर्थिक शिस्तीचे लक्षण आहे.

बचत (Savings)

खर्चानंतर उरलेला उत्पन्नाचा भाग म्हणजे बचत. बचत ही आर्थिक सुरक्षिततेची पायाभूत गरज आहे. नियमित बचत केल्याने आपत्कालीन परिस्थितीत आर्थिक आधार मिळतो आणि भविष्यातील उद्दिष्टांसाठी निधी तयार होतो.

बचतीची सवय ही आर्थिक साक्षरतेचा मुख्य घटक मानली जाते. “पहिले बचत, नंतर खर्च” हा दृष्टिकोन अधिक प्रभावी ठरतो.

गुंतवणूक (Investment)

बचतीनंतरचा पुढील टप्पा म्हणजे गुंतवणूक. बचत केवळ सुरक्षित ठेवण्याऐवजी ती वाढवण्यासाठी गुंतवणूक करणे आवश्यक आहे. गुंतवणूक विविध साधनांमध्ये केली जाऊ शकते, जसे की म्युच्युअल फंड, शेअर्स, बँक ठेवी, सोने इत्यादी.

गुंतवणुकीत जोखीम आणि परतावा यामध्ये संतुलन राखणे अत्यंत महत्त्वाचे आहे. योग्य गुंतवणूक केल्यास संपत्ती निर्माण होते आणि आर्थिक प्रगती साध्य होते.

संपत्ती निर्मिती (Wealth Creation)

गुंतवणुकीमुळे कालांतराने संपत्ती निर्माण होते. ही संपत्ती केवळ आर्थिक मूल्यापुरती मर्यादित नसून ती व्यक्तीच्या आर्थिक स्वातंत्र्याचे प्रतीक असते.

चक्रवाढ व्याज (Compounding) या तत्त्वामुळे दीर्घकालीन गुंतवणुकीतून मोठ्या प्रमाणात संपत्ती निर्माण होऊ शकते. त्यामुळे लवकर गुंतवणूक सुरू करणे फायदेशीर ठरते.

आर्थिक सुरक्षा (Financial Security)

आर्थिक प्रवाह चक्राचा अंतिम टप्पा म्हणजे आर्थिक सुरक्षा. यामध्ये व्यक्तीला भविष्यातील अनिश्चितता, आपत्ती किंवा निवृत्ती यासाठी आर्थिकदृष्ट्या सक्षम बनवले जाते.

आर्थिक सुरक्षा मिळाल्यानंतर व्यक्तीला मानसिक स्थैर्य आणि आत्मविश्वास प्राप्त होतो. ही अवस्था प्राप्त झाल्यानंतर व्यक्ती पुन्हा उत्पन्न निर्माण करण्याच्या प्रक्रियेत सहभागी होते आणि हे चक्र सतत चालू राहते.

आर्थिक चक्राचे एकत्रित विश्लेषण

उत्पन्न → खर्च → बचत → गुंतवणूक → संपत्ती निर्मिती → आर्थिक सुरक्षा

हे चक्र सतत चालणारे असून, प्रत्येक टप्पा एकमेकांशी जोडलेला आहे. जर कोणत्याही टप्प्यात चुकीचा निर्णय घेतला गेला, तर संपूर्ण आर्थिक व्यवस्थेवर त्याचा परिणाम होऊ शकतो.

म्हणूनच, आर्थिक साक्षरतेच्या माध्यमातून या चक्राचे योग्य आकलन करून त्याचा प्रभावी वापर करणे अत्यंत आवश्यक आहे.

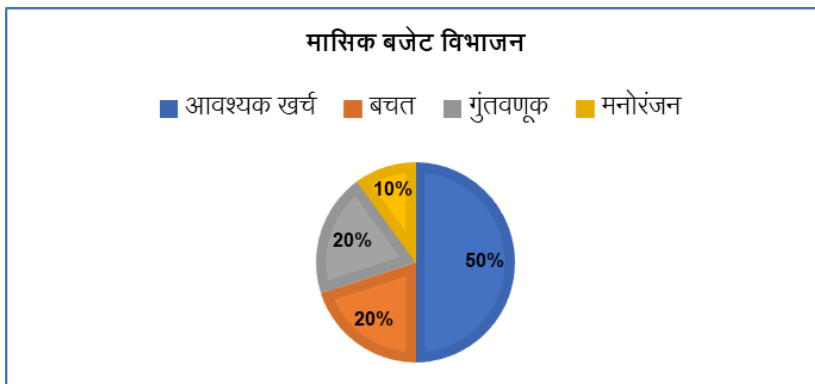
आर्थिक साक्षरतेचे घटक

• उत्पन्न व खर्च व्यवस्थापन

उत्पन्नाचे योग्य नियोजन केल्याशिवाय आर्थिक स्थैर्य साध्य होऊ शकत नाही. खर्चाचे वर्गीकरण करणे आवश्यक आहे:

खर्च प्रकार	टक्केवारी
आवश्यक खर्च	50%
बचत	20%
गुंतवणूक	20%
मनोरंजन	10%

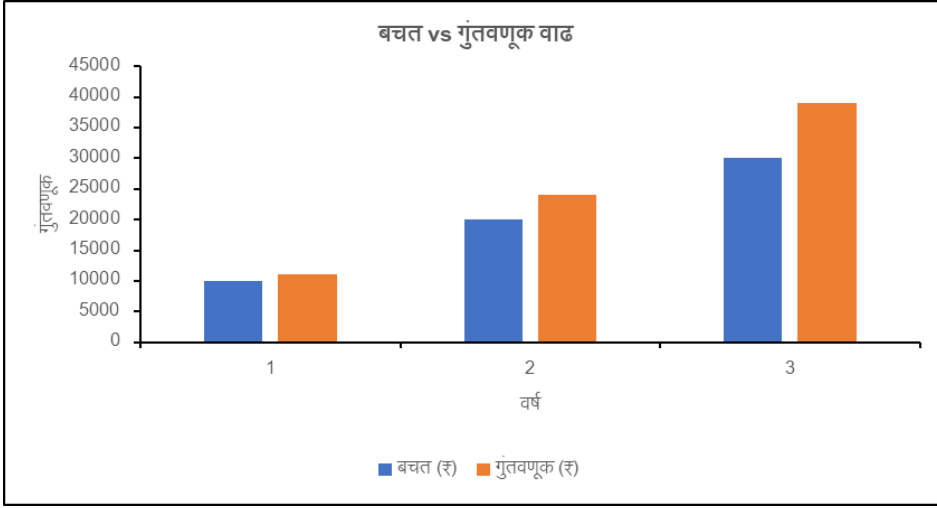
Chart 1: मासिक बजेट विभाजन



बचत आणि गुंतवणूक

बचत म्हणजे उत्पन्नाचा एक भाग भविष्यासाठी राखून ठेवणे, तर गुंतवणूक म्हणजे त्या बचतीतून उत्पन्न वाढवणे.

वर्ष	बचत (₹)	गुंतवणूक (₹)
1	10000	11000
2	20000	24000
3	30000	39000



कर्ज व्यवस्थापन

आधुनिक अर्थव्यवस्थेमध्ये कर्ज व्यवस्थापन (Debt Management) ही आर्थिक साक्षरतेचा एक अत्यंत महत्त्वाचा घटक मानला जातो. व्यक्तीच्या आर्थिक गरजा पूर्ण करण्यासाठी कर्ज हा एक उपयुक्त साधन म्हणून वापरला जाऊ शकतो; तथापि, त्याचा योग्य आणि संतुलित वापर न झाल्यास तो आर्थिक संकटाचे कारण ठरू शकतो.

कर्ज म्हणजे भविष्यात परतफेड करण्याच्या अटीवर घेतलेली आर्थिक मदत होय. घर खरेदी, शिक्षण, व्यवसाय विस्तार किंवा इतर मोठ्या गरजांसाठी कर्ज घेतले जाते. योग्य उद्देशाने आणि नियोजनपूर्वक घेतलेले कर्ज हे आर्थिक प्रगतीस चालना देऊ शकते. उदाहरणार्थ, शिक्षणासाठी घेतलेले कर्ज व्यक्तीला उच्च उत्पन्न मिळविण्यास मदत करू शकते, तर व्यवसायासाठी घेतलेले कर्ज उत्पन्नाचे नवीन स्रोत निर्माण करू शकते.

तथापि, कर्जाचा अतिरेक किंवा चुकीच्या कारणांसाठी घेतलेले कर्ज आर्थिक अस्थैर्य निर्माण करू शकते. विशेषतः ऐच्छिक खर्चासाठी (जसे की लक्झरी वस्तू, अनावश्यक खरेदी) घेतलेले कर्ज भविष्यात आर्थिक ताण वाढवते. कर्जाची परतफेड करताना व्याजाचा भार

वाढत जातो, ज्यामुळे उत्पन्नाचा मोठा भाग कर्ज फेडण्यासाठी खर्च होतो आणि बचत व गुंतवणुकीवर परिणाम होतो.

कर्ज व्यवस्थापनामध्ये कर्ज घेण्यापूर्वी आणि घेतल्यानंतर योग्य नियोजन करणे आवश्यक आहे. कर्ज घेण्यापूर्वी व्यक्तीने स्वतःची परतफेड करण्याची क्षमता (repayment capacity) तपासणे आवश्यक आहे. साधारणतः व्यक्तीच्या मासिक उत्पन्नाच्या मर्यादित टक्केवारीपेक्षा अधिक कर्जाची EMI असू नये, अन्यथा आर्थिक ताण निर्माण होऊ शकतो.

याशिवाय, कर्जाचे प्रकार समजून घेणेही महत्त्वाचे आहे. कर्ज दोन प्रकारचे असू शकते — उत्पादक कर्ज (Productive Debt) आणि अप्रोडक्टिव्ह कर्ज (Unproductive Debt). उत्पादक कर्ज हे उत्पन्न वाढविण्यास मदत करते, तर अप्रोडक्टिव्ह कर्ज केवळ खर्च वाढवते आणि आर्थिक स्थिती कमकुवत करते. त्यामुळे कर्ज घेताना त्याचा उद्देश स्पष्ट असणे आवश्यक आहे.

कर्ज व्यवस्थापनात वेळेवर हप्ते (EMI) भरणे, व्याजदरांची तुलना करणे, आणि कर्जाचे प्रमाण नियंत्रित ठेवणे या गोष्टी अत्यंत महत्त्वाच्या आहेत. कर्जाची वेळेवर परतफेड केल्यास व्यक्तीचा क्रेडिट स्कोअर सुधारतो, ज्यामुळे भविष्यात कमी व्याजदराने कर्ज मिळू शकते.

अशा प्रकारे, कर्ज व्यवस्थापन ही केवळ कर्ज घेण्याची प्रक्रिया नसून ती आर्थिक शिस्त आणि जबाबदारी यांचा समन्वय आहे. योग्य कर्ज व्यवस्थापनामुळे व्यक्ती आर्थिक प्रगती साध्य करू शकते, तर चुकीच्या व्यवस्थापनामुळे आर्थिक संकट उद्भवू शकते. त्यामुळे प्रत्येक व्यक्तीने कर्ज घेताना सजग आणि विचारपूर्वक निर्णय घेणे अत्यावश्यक आहे.

केस स्टडी १ (ग्रामीण भारत)

केस स्टडी : “जनधन योजना – आर्थिक समावेशन” (सविस्तर विश्लेषण)

भारतामध्ये आर्थिक समावेशन (Financial Inclusion) ही एक मोठी सामाजिक व आर्थिक गरज म्हणून ओळखली जाते. याच पार्श्वभूमीवर भारत सरकारने २०१४ साली “प्रधानमंत्री जनधन योजना” (Pradhan Mantri Jan Dhan Yojana) ही महत्त्वाकांक्षी योजना सुरू केली. या योजनेचा मुख्य उद्देश देशातील प्रत्येक नागरिकाला औपचारिक बँकिंग व्यवस्थेशी जोडणे आणि आर्थिक साक्षरतेचा प्रसार करणे हा होता.

पूर्वी ग्रामीण व दुर्बल घटकांमध्ये मोठ्या प्रमाणात लोक बँकिंग सेवांपासून वंचित होते. त्यांच्याकडे बँक खाते नसल्यामुळे ते बचत करू शकत नव्हते, तसेच सरकारी योजनांचा लाभ थेट मिळवू शकत नव्हते. या समस्येचे निराकरण करण्यासाठी जनधन योजना सुरू करण्यात आली, ज्यामुळे शून्य शिल्लक (Zero Balance) खात्यांची सुविधा उपलब्ध झाली आणि आर्थिक सेवांपर्यंत सर्वसामान्यांचा प्रवेश सुलभ झाला.

या योजनेच्या अंमलबजावणीमुळे देशात मोठ्या प्रमाणावर बँक खाती उघडण्यात आली. यामुळे आर्थिक व्यवहार औपचारिक प्रणालीत आले आणि नागरिकांचा बँकिंग व्यवस्थेवरील विश्वास वाढला. योजनेमुळे थेट लाभ हस्तांतरण (Direct Benefit Transfer - DBT)

प्रणालीला मोठी चालना मिळाली. सरकारी अनुदाने, पेन्शन, शिष्यवृत्ती यांसारखे लाभ थेट लाभार्थ्यांच्या बँक खात्यात जमा होऊ लागले, ज्यामुळे भ्रष्टाचार व मध्यस्थी कमी झाली.

याशिवाय, ग्रामीण भागात बचतीची सवय विकसित होण्यास या योजनेने मोठा हातभार लावला. पूर्वी रोख स्वरूपात व्यवहार करणाऱ्या लोकांनी आता बँकिंग पद्धतीचा अवलंब केला, ज्यामुळे आर्थिक सुरक्षितता वाढली. तसेच, रुपे डेबिट कार्ड, ओव्हरड्राफ्ट सुविधा आणि विमा संरक्षण यांसारख्या सुविधांमुळे नागरिकांना आर्थिक साधनांचा अधिक व्यापक उपयोग करता आला.

या योजनेचे आणखी एक महत्त्वाचे वैशिष्ट्य म्हणजे डिजिटल अर्थव्यवस्थेशी तिचा असलेला संबंध. जनधन खाते, आधार आणि मोबाईल (JAM Trinity) यांच्या माध्यमातून डिजिटल व्यवहारांना प्रोत्साहन मिळाले. त्यामुळे आर्थिक साक्षरता आणि डिजिटल साक्षरता यांचा संगम घडून आला.

परिणाम (Impact Analysis)

- देशभरात कोट्यवधी नवीन बँक खाती उघडली गेली
- DBT मुळे पारदर्शकता आणि कार्यक्षमता वाढली
- ग्रामीण भागात आर्थिक सहभाग वाढला
- महिलांचे आर्थिक सक्षमीकरण झाले
- डिजिटल व्यवहारांची संख्या वाढली

सखोल विश्लेषण (Critical Analysis)

“प्रधानमंत्री जनधन योजना” ही केवळ एक बँकिंग योजना नसून ती आर्थिक साक्षरतेचा एक प्रभावी मॉडेल आहे. या योजनेमुळे आर्थिक सेवा सर्वसामान्यांपर्यंत पोहोचल्या आणि आर्थिक असमानता कमी करण्यास मदत झाली.

ही योजना आर्थिक साक्षरता, डिजिटल तंत्रज्ञान आणि सरकारी धोरण यांचा यशस्वी संगम दर्शवते. तथापि, काही आव्हाने देखील दिसून येतात, जसे की निष्क्रिय खाती (inactive accounts), डिजिटल साक्षरतेचा अभाव आणि ग्रामीण भागातील तांत्रिक अडचणी.

तरीही, दीर्घकालीन दृष्टीकोनातून पाहता, ही योजना भारताच्या आर्थिक विकासासाठी एक महत्त्वपूर्ण पाऊल ठरली आहे.

निष्कर्ष (Case Insight)

जनधन योजना ही आर्थिक साक्षरतेचा एक उत्कृष्ट नमुना असून, ती दाखवते की योग्य सरकारी धोरण आणि तंत्रज्ञानाच्या साहाय्याने आर्थिक समावेशन साध्य करता येते. ही योजना इतर विकसनशील देशांसाठी देखील एक आदर्श ठरू शकते.

केस स्टडी २ (शहरी युवक)

केस स्टडी : “Mutual Fund Awareness”

आधुनिक आर्थिक व्यवस्थेमध्ये गुंतवणूक ही संपत्ती निर्मितीची एक प्रभावी साधन म्हणून ओळखली जाते. विशेषतः म्युच्युअल फंड (Mutual Fund) हा एक लोकप्रिय आणि सुलभ गुंतवणूक पर्याय आहे, ज्यामुळे लहान गुंतवणूकदारांनाही आर्थिक प्रगती साधता येते. या संदर्भात, SIP (Systematic Investment Plan) ही गुंतवणुकीची एक शिस्तबद्ध आणि दीर्घकालीन पद्धत मानली जाते.

या केस स्टडीत एका युवकाचा विचार केला आहे, ज्याने आर्थिक साक्षरतेच्या आधारावर दरमहा ₹5000 ची SIP गुंतवणूक सुरू केली. सुरुवातीला ही रक्कम लहान वाटत असली तरी, नियमित गुंतवणूक आणि चक्रवाढ व्याज (Compounding) यांच्या प्रभावामुळे दीर्घकालीन कालावधीत मोठी संपत्ती निर्माण होऊ शकते.

दरमहा ₹5000 प्रमाणे 10 वर्षांमध्ये एकूण गुंतवणूक ₹6,00,000 इतकी होते. तथापि, म्युच्युअल फंडातील सरासरी 10% ते 12% वार्षिक परतावा गृहीत धरल्यास, या गुंतवणुकीचे मूल्य सुमारे ₹10 ते ₹12 लाखांपर्यंत वाढू शकते. यामागील मुख्य कारण म्हणजे चक्रवाढ व्याजाचा परिणाम, ज्यामध्ये मिळालेला व्याज पुन्हा गुंतवला जातो आणि त्यावरही व्याज मिळते.

या उदाहरणातून हे स्पष्ट होते की, नियमित आणि शिस्तबद्ध गुंतवणूक केल्यास दीर्घकालीन आर्थिक लाभ मिळू शकतो. विशेषतः तरुण वयात गुंतवणूक सुरू केल्यास, वेळेचा (Time Factor) फायदा मिळतो, जो चक्रवाढ वाढीचा सर्वात महत्त्वाचा घटक आहे.

आर्थिक विश्लेषण (Financial Breakdown)

घटक	रक्कम
मासिक गुंतवणूक	₹5000
कालावधी	10 वर्षे
एकूण गुंतवणूक	₹6,00,000
अंदाजे परतावा	₹10-12 लाख

चक्रवाढ परिणाम (Compounding Effect Explanation)

चक्रवाढ व्याजामध्ये मूळ रक्कम (Principal) आणि त्यावर मिळणारे व्याज हे दोन्ही पुन्हा गुंतवले जातात. त्यामुळे कालांतराने गुंतवणुकीची वाढ exponential (घातांकीय) स्वरूपात होते.

याचा अर्थ:

- सुरुवातीला वाढ कमी दिसते
- पण दीर्घकालीन कालावधीत मोठी वाढ होते

सखोल विश्लेषण (Critical Insight)

ही केस स्टडी आर्थिक साक्षरतेच्या महत्त्वावर प्रकाश टाकते. लहान रकमेपासून सुरुवात करूनही मोठी संपत्ती निर्माण करता येते, याचे हे उत्कृष्ट उदाहरण आहे.

यामध्ये तीन महत्त्वाचे घटक दिसून येतात:

- नियमित गुंतवणूक (Consistency)
- दीर्घकालीन दृष्टिकोन (Long-term Vision)
- चक्रवाढ परिणाम (Power of Compounding)

तथापि, गुंतवणुकीमध्ये बाजारातील चढ-उतार (Market Volatility) हा जोखीम घटक असतो. त्यामुळे गुंतवणूक करताना योग्य माहिती आणि मार्गदर्शन आवश्यक आहे.

निष्कर्ष (Case Insight)

“Mutual Fund Awareness” ही केस स्टडी दर्शवते की आर्थिक साक्षरता आणि योग्य गुंतवणूक धोरण यामुळे व्यक्ती दीर्घकालीन आर्थिक स्वावलंबन प्राप्त करू शकते.

लवकर गुंतवणूक + सातत्य = मोठी संपत्ती

ही संकल्पना आर्थिक नियोजनात अत्यंत महत्त्वाची असून, प्रत्येक व्यक्तीने आपल्या उत्पन्नाच्या काही भागाची गुंतवणूक करण्याची सवय लावणे आवश्यक आहे.

चक्रवाढ व्याज (Diagram + Explanation)

चक्रवाढ वाढ (Compound Growth Diagram) – सविस्तर विवेचन

चक्रवाढ वाढ (Compound Growth) ही गुंतवणुकीतील एक अत्यंत महत्त्वाची आणि प्रभावी संकल्पना आहे. या प्रक्रियेमध्ये मूळ गुंतवणूक (Principal) आणि त्यावर मिळणारे व्याज (Interest) हे दोन्ही पुन्हा गुंतवले जातात, ज्यामुळे कालांतराने संपत्तीची वाढ वेगाने होते. यालाच “व्याजावर व्याज” (Interest on Interest) असे म्हणतात.

चक्रवाढ वाढीची प्रक्रिया पुढीलप्रमाणे समजता येते:

Principal → Interest → Reinvest → More Interest → Wealth Growth

या प्रक्रियेमध्ये सुरुवातीला गुंतवलेली रक्कम (Principal) वर काही प्रमाणात व्याज मिळते. त्यानंतर हे व्याज मूळ रकमेबरोबर पुन्हा गुंतवले जाते. पुढील कालावधीत या वाढलेल्या रकमेवर पुन्हा व्याज मिळते, आणि ही प्रक्रिया सतत चालू राहते. त्यामुळे कालांतराने गुंतवणुकीची वाढ घातांकीय (Exponential) स्वरूपात होते.

गणितीय सूत्र (Mathematical Formula)

$$A = P(1+r)^n$$

जिथे:

- A = अंतिम रक्कम (Final Amount)

- P = मूळ गुंतवणूक (Principal)
- r = व्याजदर (Rate of Interest)
- n = कालावधी (Number of Years)

उदाहरण (Illustrative Example)

समजा एखाद्या व्यक्तीने ₹10,000 ची गुंतवणूक 10% वार्षिक व्याजदराने 3 वर्षासाठी केली:

वर्ष	रक्कम (₹)
1	11,000
2	12,100
3	13,310

येथे दिसून येते की प्रत्येक वर्षी व्याज वाढत जाते कारण ते वाढलेल्या रकमेवर मिळते.

चक्रवाढ वाढीची वैशिष्ट्ये

- दीर्घकालीन कालावधीत मोठी वाढ होते
- वेळ (Time) हा सर्वात महत्त्वाचा घटक आहे
- नियमित गुंतवणूक केल्यास परिणाम अधिक प्रभावी होतो
- लहान रकमेपासूनही मोठी संपत्ती निर्माण होऊ शकते

सखोल विश्लेषण (Critical Insight)

चक्रवाढ वाढ ही आर्थिक साक्षरतेचा केंद्रबिंदू मानली जाते. विशेषतः SIP (Systematic Investment Plan) सारख्या गुंतवणूक साधनांमध्ये याचा मोठ्या प्रमाणावर फायदा मिळतो. लवकर गुंतवणूक सुरू करणाऱ्या व्यक्तींना वेळेचा अधिक फायदा मिळतो, ज्यामुळे त्यांची संपत्ती जलद गतीने वाढते. उलट, उशिरा सुरू केलेली गुंतवणूक कमी कालावधीमुळे कमी परिणाम देते.

म्हणूनच "Time in Market is more important than Timing the Market" हे तत्त्व चक्रवाढ वाढीत अत्यंत महत्त्वाचे ठरते.

चक्रवाढ वाढ ही संपत्ती निर्मितीची एक शक्तिशाली प्रक्रिया आहे, जी दीर्घकालीन आर्थिक यशासाठी अत्यावश्यक आहे. योग्य आर्थिक साक्षरतेद्वारे व्यक्ती या तत्त्वाचा प्रभावी वापर करून आर्थिक स्वावलंबन प्राप्त करू शकते.

डिजिटल आर्थिक साक्षरता

डिजिटल आर्थिक साक्षरता आणि UPI (Unified Payments Interface) – सविस्तर विवेचन

आजच्या डिजिटल युगात आर्थिक व्यवहारांमध्ये मोठ्या प्रमाणावर परिवर्तन झाले आहे. विशेषतः Unified Payments Interface (UPI) या प्रणालीमुळे भारतात डिजिटल व्यवहारांची क्रांती घडून आली आहे. मोबाईलद्वारे त्वरित, सुरक्षित आणि सोप्या पद्धतीने पैसे पाठवणे आणि स्वीकारणे शक्य झाल्यामुळे UPI ही प्रणाली सर्वसामान्य लोकांपर्यंत पोहोचली आहे.

UPI ही एक रिअल-टाइम पेमेंट प्रणाली आहे, ज्याद्वारे बँक खात्यांमधील व्यवहार काही सेकंदात पूर्ण होतात. यामुळे पारंपरिक रोख व्यवहारांवर अवलंबित्व कमी झाले असून डिजिटल अर्थव्यवस्थेला मोठी चालना मिळाली आहे. किरकोळ दुकाने, ऑनलाइन खरेदी, बिल पेमेंट आणि व्यक्ती-ते-व्यक्ती व्यवहार या सर्व क्षेत्रांमध्ये UPI चा व्यापक वापर होत आहे.

UPI चे फायदे (Advantages)

UPI मुळे आर्थिक व्यवहार अधिक कार्यक्षम आणि सुलभ झाले आहेत. त्याचे प्रमुख फायदे पुढीलप्रमाणे आहेत:

- **जलद व्यवहार (Instant Transactions)**

काही सेकंदांत पैसे हस्तांतरित होतात, यामुळे वेळेची बचत होते.

- **कॅशलेस अर्थव्यवस्था (Cashless Economy)**

रोख पैशाची गरज कमी होते, ज्यामुळे व्यवहार अधिक सुरक्षित आणि पारदर्शक बनतात.

- **२४x७ उपलब्धता**

कोणत्याही वेळेला व्यवहार करता येतात.

- **सुलभता आणि सोयीस्करता**

मोबाईल ॲपच्या माध्यमातून सहज व्यवहार करता येतात.

UPI संबंधित धोके (Risks & Challenges)

UPI च्या वाढत्या वापरासोबत काही धोके देखील निर्माण झाले आहेत:

- **सायबर फसवणूक (Cyber Fraud)**

फिशिंग, फेक लिंक आणि कॉलद्वारे लोकांची फसवणूक केली जाते.

- **OTP फ्रॉड**

OTP शेअर केल्यास खात्यातून पैसे काढले जाऊ शकतात.

- **फेक ॲप्स आणि QR कोड स्कॅम**

बनावट ॲप्स किंवा QR कोडद्वारे आर्थिक नुकसान होऊ शकते.

सुरक्षिततेचे उपाय (Preventive Measures)

UPI वापरताना खालील सुरक्षा उपाय पाळणे अत्यंत आवश्यक आहे:

- **OTP कधीही शेअर करू नका**

OTP ही गोपनीय माहिती आहे आणि ती कोणालाही सांगू नये.

- **अधिकृत ॲप्स वापरा**

फक्त विश्वसनीय आणि अधिकृत बँक किंवा UPI ॲप्स वापरणे आवश्यक आहे.

- **फेक लिंकपासून सावध राहा**

अनोळखी लिंकवर क्लिक करणे टाळावे.

- **UPI PIN सुरक्षित ठेवा**

PIN कोणालाही सांगू नये.

सखोल विश्लेषण (Critical Insight)

UPI ही प्रणाली आर्थिक साक्षरतेचा एक महत्त्वाचा भाग बनली आहे. ती केवळ व्यवहार सुलभ करत नाही, तर डिजिटल अर्थव्यवस्थेला गती देते. तथापि, डिजिटल व्यवहारांमध्ये वाढ झाल्यामुळे सायबर सुरक्षेचे महत्त्व देखील वाढले आहे.

आर्थिक साक्षरतेसोबतच डिजिटल साक्षरता (Digital Literacy) देखील आवश्यक आहे, जेणेकरून व्यक्ती सुरक्षितपणे डिजिटल व्यवहार करू शकेल. योग्य माहिती आणि जागरूकता असल्यास UPI प्रणालीचा सुरक्षित आणि प्रभावी वापर करता येतो.

UPI मुळे आर्थिक व्यवहार जलद, सुलभ आणि पारदर्शक झाले आहेत. परंतु त्याचवेळी सायबर सुरक्षेची जाणीव असणे अत्यंत आवश्यक आहे. योग्य ज्ञान आणि सावधगिरी बाळगल्यास UPI ही प्रणाली आर्थिक सशक्तीकरणासाठी एक प्रभावी साधन ठरू शकते.

आर्थिक साक्षरतेतील आव्हाने (Challenges in Financial Literacy) – सविस्तर विवेचन

आर्थिक साक्षरतेचे महत्त्व जरी वाढत असले तरी तिच्या प्रसारामध्ये अनेक अडचणी आणि आव्हाने आढळून येतात. ही आव्हाने सामाजिक, आर्थिक आणि तांत्रिक घटकांशी संबंधित असून, त्यांचा आर्थिक साक्षरतेच्या पातळीवर थेट परिणाम होतो.

सर्वप्रथम, ग्रामीण भागात आर्थिक साक्षरतेबाबत जागरूकतेचा अभाव हे एक प्रमुख आव्हान आहे. ग्रामीण लोकसंख्येला बँकिंग, गुंतवणूक आणि डिजिटल व्यवहारांविषयी पुरेशी माहिती नसते. त्यामुळे ते पारंपरिक पद्धतींवर अवलंबून राहतात, ज्यामुळे त्यांच्या आर्थिक प्रगतीला मर्यादा येतात.

दुसरे महत्त्वाचे आव्हान म्हणजे महिलांची कमी आर्थिक सहभागिता. अनेक समाजांमध्ये महिलांना आर्थिक निर्णय प्रक्रियेत सहभागी होण्याची संधी कमी मिळते. यामुळे त्यांची आर्थिक साक्षरता मर्यादित राहते आणि त्यांचा आर्थिक स्वावलंबनावर परिणाम होतो.

तिसरे आव्हान म्हणजे डिजिटल दरी (Digital Divide). शहरांमध्ये डिजिटल सुविधा सहज उपलब्ध असल्या तरी ग्रामीण आणि दुर्गम भागांमध्ये इंटरनेट आणि तंत्रज्ञानाचा अभाव दिसून येतो. त्यामुळे डिजिटल आर्थिक साक्षरतेचा प्रसार सर्व स्तरांपर्यंत समान प्रमाणात होत नाही.

याशिवाय, चुकीच्या गुंतवणुकीबाबत माहितीचा अभाव हे देखील एक गंभीर आव्हान आहे. अपुरी किंवा चुकीची माहिती मिळाल्यामुळे अनेक लोक फसवणुकीचे बळी ठरतात किंवा चुकीच्या ठिकाणी गुंतवणूक करतात, ज्यामुळे आर्थिक नुकसान होते. या सर्व घटकांमुळे सामाजिक व आर्थिक विषमता वाढते आणि आर्थिक साक्षरतेत असमानता दिसून येते. त्यामुळे या आव्हानांचे निराकरण करणे अत्यंत आवश्यक आहे.

आर्थिक साक्षरता वाढविण्याचे धोरण (Strategies to Improve Financial Literacy) – सविस्तर विवेचन

आर्थिक साक्षरतेचा प्रसार करण्यासाठी विविध स्तरांवर नियोजनबद्ध आणि समन्वित प्रयत्न आवश्यक आहेत. शिक्षण, सरकारी उपक्रम आणि तंत्रज्ञानाचा प्रभावी वापर यांद्वारे आर्थिक साक्षरता वाढवता येते.

शैक्षणिक पातळीवर (Educational Level)

शाळा आणि महाविद्यालयांमध्ये आर्थिक शिक्षणाचा समावेश करणे अत्यंत आवश्यक आहे. विद्यार्थ्यांना लहान वयापासूनच आर्थिक व्यवस्थापनाचे ज्ञान दिल्यास त्यांच्यात योग्य आर्थिक सवयी विकसित होतात.

सैद्धांतिक ज्ञानासोबतच व्यवहारिक शिक्षण (Practical Learning) देखील महत्त्वाचे आहे. उदाहरणार्थ, विद्यार्थ्यांना लहान बजेट तयार करणे, बचत योजना तयार करणे किंवा गुंतवणुकीचे मूलभूत ज्ञान देणे यामुळे त्यांची आर्थिक समज वाढते.

सरकारी उपक्रम (Government Initiatives)

सरकार आणि वित्तीय संस्था आर्थिक साक्षरता वाढविण्यासाठी विविध कार्यक्रम राबवत आहेत. भारतीय रिझर्व्ह बँक (RBI) द्वारे आर्थिक साक्षरता केंद्रे (Financial Literacy Centres) स्थापन करण्यात आली आहेत, ज्यामध्ये लोकांना आर्थिक व्यवहारांबाबत मार्गदर्शन केले जाते.

तसेच "Digital India Campaign" सारख्या उपक्रमांमुळे डिजिटल व्यवहार आणि आर्थिक साक्षरतेचा प्रसार झाला आहे. या उपक्रमांमुळे नागरिकांना बँकिंग सेवा आणि डिजिटल पेमेंट प्रणालींचा वापर सुलभ झाला आहे.

तंत्रज्ञानाचा वापर (Use of Technology)

तंत्रज्ञानाच्या प्रगतीमुळे आर्थिक शिक्षण अधिक सुलभ आणि व्यापक झाले आहे. मोबाईल ॲप्स, ऑनलाइन कोर्सेस, व्हिडिओ ट्युटोरियल्स आणि डिजिटल प्लॅटफॉर्मच्या माध्यमातून आर्थिक साक्षरतेचा प्रसार करता येतो.

विशेषतः तरुण पिढीमध्ये डिजिटल साधनांचा वापर मोठ्या प्रमाणावर होत असल्यामुळे, तंत्रज्ञानाचा उपयोग करून आर्थिक शिक्षण प्रभावीपणे दिले जाऊ शकते.

आर्थिक साक्षरता मॉडेल (Conceptual Model – Explanation)

आर्थिक साक्षरता ही विविध घटकांच्या एकत्रित परिणामातून विकसित होते:

शिक्षण + डिजिटल साधने + सरकारी धोरणे

↓

आर्थिक साक्षरता

↓

आर्थिक स्वावलंबन

↓

देशाचा विकास

या मॉडेलमधून स्पष्ट होते की, योग्य शिक्षण, तंत्रज्ञानाचा वापर आणि प्रभावी सरकारी धोरणे यांच्या साहाय्याने आर्थिक साक्षरता वाढवता येते, ज्यामुळे व्यक्ती आर्थिकदृष्ट्या सक्षम होते आणि अखेरीस देशाच्या आर्थिक विकासाला चालना मिळते.

निष्कर्ष (Conclusion)

आर्थिक साक्षरता ही व्यक्तीच्या आर्थिक निर्णयक्षमतेचा पाया आहे आणि ती आधुनिक समाजातील एक अत्यावश्यक जीवनकौशल्य म्हणून ओळखली जाते. जागतिकीकरण, डिजिटल व्यवहार आणि गुंतवणुकीच्या वाढत्या संधींमुळे आर्थिक साक्षरतेचे महत्त्व अधिकच वाढले आहे.

योग्य आर्थिक साक्षरता व्यक्तीला केवळ आर्थिक स्थैर्य आणि स्वावलंबन प्राप्त करून देत नाही, तर ती समाजाच्या आणि राष्ट्राच्या आर्थिक विकासालाही चालना देते. आर्थिक साक्षर नागरिक हे देशाच्या प्रगतीचे प्रमुख घटक ठरतात.

म्हणूनच, आर्थिक साक्षरतेचा प्रसार सर्व स्तरांवर करणे आणि प्रत्येक नागरिकाला आर्थिकदृष्ट्या सक्षम बनवणे ही काळाची गरज आहे. शिक्षण, तंत्रज्ञान आणि धोरणात्मक उपक्रम यांच्या साहाय्याने आर्थिक साक्षरतेचा विकास साध्य करून एक सशक्त आणि समृद्ध समाज निर्माण करता येऊ शकतो.

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भारतीय अर्थव्यवस्थेचा अमृत काल

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प्रस्तावना

भारताने स्वातंत्र्यानंतरच्या ७५ वर्षांत आर्थिक, सामाजिक आणि तांत्रिक क्षेत्रात उल्लेखनीय प्रगती साधली आहे. या दीर्घ प्रवासानंतर २०२१ पासून सुरू झालेला कालखंड "अमृत काल" म्हणून ओळखला जातो, जो २०४७ पर्यंत म्हणजे स्वातंत्र्याच्या शताब्दीपर्यंत चालणार आहे. या कालखंडाचा मुख्य उद्देश भारताला विकसित राष्ट्र (Developed Nation) बनविणे हा आहे.

"अमृत काल" ही केवळ एक संकल्पना नसून ती एक व्यापक आर्थिक, सामाजिक आणि तांत्रिक परिवर्तनाची दिशा आहे. या कालखंडात भारताने आत्मनिर्भरता, डिजिटल परिवर्तन, हरित अर्थव्यवस्था आणि जागतिक नेतृत्व यावर विशेष भर दिला आहे.

अमृत काल संकल्पना

अमृत काल म्हणजे विकासाचा सुवर्णकाळ, ज्यामध्ये देशाच्या सर्व क्षेत्रांचा समन्वित विकास साध्य करण्याचा प्रयत्न केला जातो. या संकल्पनेचा केंद्रबिंदू म्हणजे "सबका साथ, सबका विकास, सबका विश्वास आणि सबका प्रयास".

या कालखंडात भारताने:

- आर्थिक वाढ (GDP Growth)
- रोजगार निर्मिती
- तंत्रज्ञान विकास
- सामाजिक समता

यावर विशेष लक्ष केंद्रित केले आहे.

भारतीय अर्थव्यवस्थेचा विकास प्रवास

स्वातंत्र्यानंतरच्या प्रारंभिक काळात भारताची अर्थव्यवस्था मुख्यतः कृषीप्रधान स्वरूपाची होती. देशातील बहुसंख्य लोकसंख्या शेतीवर अवलंबून होती आणि औद्योगिक तसेच सेवा क्षेत्रांचा विकास मर्यादित होता. उत्पादन क्षमता कमी, तंत्रज्ञानाचा अभाव आणि पायाभूत

सुविधांची अपुरी उपलब्धता यामुळे आर्थिक वाढीचा वेग तुलनेने मंद होता. या काळात सरकारने नियोजनबद्ध अर्थव्यवस्थेचा अवलंब केला आणि सार्वजनिक क्षेत्राच्या माध्यमातून औद्योगिकीकरणाला चालना देण्याचा प्रयत्न केला. पंचवार्षिक योजनांच्या माध्यमातून कृषी, सिंचन, ऊर्जा आणि उद्योग या क्षेत्रांमध्ये गुंतवणूक करून देशाच्या आर्थिक पायाभूत रचनेला बळकटी देण्यात आली.

हळूहळू देशात औद्योगिकीकरणाची प्रक्रिया सुरू झाली आणि उत्पादन क्षेत्रामध्ये वाढ दिसून येऊ लागली. त्याचबरोबर सेवा क्षेत्रानेही महत्त्वाची भूमिका बजावण्यास सुरुवात केली. शिक्षण, बँकिंग, दूरसंचार आणि माहिती तंत्रज्ञान या क्षेत्रांमध्ये प्रगती होऊ लागल्यामुळे अर्थव्यवस्थेचा स्वरूप बदलू लागला. तथापि, १९८० च्या दशकाच्या अखेरीस भारताला गंभीर आर्थिक संकटाचा सामना करावा लागला, ज्यामध्ये परकीय चलन साठा अत्यंत कमी झाला आणि अर्थव्यवस्थेची स्थिती अस्थिर झाली.

या पार्श्वभूमीवर १९९१ साली भारताने ऐतिहासिक आर्थिक सुधारणा (Economic Reforms) राबविल्या, ज्यामध्ये उदारीकरण (Liberalization), खासगीकरण (Privatization) आणि जागतिकीकरण (Globalization) या तीन प्रमुख तत्त्वांचा समावेश होता. या सुधारणा म्हणजेच LPG धोरणामुळे भारतीय अर्थव्यवस्थेने बंदिस्त आणि नियंत्रित प्रणालीतून खुल्या आणि स्पर्धात्मक प्रणालीकडे वाटचाल केली. परकीय गुंतवणुकीला प्रोत्साहन देण्यात आले, आयात-निर्यात धोरण सुलभ करण्यात आले आणि खासगी क्षेत्राला अधिक संधी उपलब्ध करून देण्यात आल्या.

या सुधारणांनंतर भारताचा जागतिक अर्थव्यवस्थेशी संपर्क वाढला आणि देशाने आंतरराष्ट्रीय व्यापार, गुंतवणूक आणि तंत्रज्ञान क्षेत्रात महत्त्वपूर्ण स्थान प्राप्त केले. विशेषतः माहिती तंत्रज्ञान (IT) आणि सेवा क्षेत्राने भारताच्या आर्थिक विकासात निर्णायक भूमिका बजावली. सॉफ्टवेअर सेवा, BPO, वित्तीय सेवा आणि दूरसंचार या क्षेत्रांमध्ये मोठ्या प्रमाणावर वाढ झाली आणि त्यांनी देशाच्या GDP मध्ये लक्षणीय योगदान दिले. उद्योग क्षेत्रातही उत्पादन क्षमता वाढली आणि "Make in India" सारख्या उपक्रमांमुळे औद्योगिक विकासाला चालना मिळाली.

आज भारत जगातील सर्वात वेगाने वाढणाऱ्या अर्थव्यवस्थांपैकी एक म्हणून ओळखला जातो. मजबूत सेवा क्षेत्र, वाढती लोकसंख्या, वाढता मध्यमवर्ग आणि डिजिटल परिवर्तन यामुळे भारताची अर्थव्यवस्था अधिक गतिमान झाली आहे. जागतिक स्तरावर भारत एक उदयोन्मुख आर्थिक महासत्ता (Emerging Economic Power) म्हणून उभा राहत असून, "अमृत काल" या संकल्पनेच्या माध्यमातून विकसित राष्ट्र बनण्याच्या दिशेने वाटचाल करत आहे.

अमृत कालातील प्रमुख आर्थिक उद्दिष्टे

अमृत कालाच्या पार्श्वभूमीवर भारताने आपल्या अर्थव्यवस्थेला अधिक गतिमान, समावेशक आणि शाश्वत बनविण्याचे महत्त्वाकांक्षी उद्दिष्ट निश्चित केले आहे. या कालखंडात भारताने ५ ट्रिलियन डॉलर अर्थव्यवस्था बनण्याचे लक्ष्य ठेवले असून, हे लक्ष्य साध्य करण्यासाठी विविध आर्थिक क्षेत्रांमध्ये समन्वित आणि धोरणात्मक विकासावर भर दिला जात आहे. हे उद्दिष्ट

केवळ आर्थिक आकड्यांपुरते मर्यादित नसून, त्यामध्ये रोजगार निर्मिती, औद्योगिक प्रगती, निर्यात वाढ आणि जीवनमान सुधारणा यांचा समावेश आहे.

या उद्दिष्टांच्या पूर्ततेसाठी सर्वप्रथम उच्च आर्थिक वाढ दर (High GDP Growth Rate) साध्य करणे आवश्यक आहे. सातत्यपूर्ण आणि स्थिर आर्थिक वाढ देशाच्या विकासाचा पाया ठरते. उत्पादन, सेवा आणि कृषी या सर्व क्षेत्रांमध्ये संतुलित वाढ साध्य केल्यास अर्थव्यवस्थेची गती टिकून राहते. यासाठी पायाभूत सुविधांमध्ये गुंतवणूक, तंत्रज्ञानाचा वापर आणि नवोन्मेष (Innovation) यांना प्रोत्साहन दिले जात आहे.

रोजगार निर्मिती हे अमृत कालातील आणखी एक महत्त्वाचे उद्दिष्ट आहे. भारतासारख्या मोठ्या लोकसंख्येच्या देशामध्ये रोजगाराच्या संधी वाढवणे अत्यंत आवश्यक आहे. उद्योग, सेवा क्षेत्र, स्टार्टअप्स आणि MSME (Micro, Small and Medium Enterprises) यांना प्रोत्साहन देऊन मोठ्या प्रमाणावर रोजगार निर्माण करण्याचा प्रयत्न केला जात आहे. कौशल्य विकास (Skill Development) आणि "Skill India" सारख्या उपक्रमांद्वारे युवकांना रोजगारक्षम बनविण्यावर विशेष भर दिला जात आहे.

निर्यात वाढ (Export Growth) हे भारताच्या आर्थिक मजबुतीसाठी अत्यंत महत्त्वाचे आहे. जागतिक बाजारपेठेत भारतीय उत्पादनांची स्पर्धात्मकता वाढवून परकीय चलन साठा मजबूत करण्याचे उद्दिष्ट आहे. "Make in India" आणि "Production Linked Incentive (PLI)" सारख्या धोरणांमुळे देशांतर्गत उत्पादनाला चालना मिळत असून, निर्यात वाढीसाठी पोषक वातावरण निर्माण केले जात आहे.

औद्योगिक विकास (Industrial Development) हा आर्थिक प्रगतीचा एक महत्त्वाचा आधारस्तंभ आहे. आधुनिक तंत्रज्ञान, ऑटोमेशन आणि डिजिटलायझेशनच्या माध्यमातून उद्योग क्षेत्र अधिक कार्यक्षम आणि स्पर्धात्मक बनवले जात आहे. पायाभूत सुविधांचा विकास, लॉजिस्टिक्स सुधारणा आणि औद्योगिक धोरणांमध्ये सुलभता यामुळे उद्योग क्षेत्राला मोठी चालना मिळत आहे.

या सर्व उद्दिष्टांचा एकत्रित विचार केला असता, अमृत काल हा भारताच्या सर्वांगीण आर्थिक विकासाचा एक महत्त्वपूर्ण टप्पा ठरतो. योग्य धोरणे, प्रभावी अंमलबजावणी आणि सार्वजनिक-खासगी भागीदारी यांच्या साहाय्याने भारत आपले ५ ट्रिलियन डॉलर अर्थव्यवस्थेचे लक्ष्य साध्य करू शकतो आणि जागतिक अर्थव्यवस्थेत एक मजबूत स्थान निर्माण करू शकतो.

डिजिटल अर्थव्यवस्था

डिजिटल इंडिया अभियानाच्या अंमलबजावणीनंतर भारताच्या आर्थिक रचनेत मूलभूत बदल घडून आले आहेत. पारंपरिक रोख-आधारित व्यवहारांच्या जागी डिजिटल व्यवहारांनी वेगाने स्थान मिळवले असून, अर्थव्यवस्थेची कार्यक्षमता आणि पारदर्शकता दोन्ही वाढल्या आहेत. विशेषतः UPI (Unified Payments Interface) या प्रणालीने व्यवहार पद्धतीत क्रांतिकारी बदल घडवून आणला आहे. मोबाईल ॲपच्या माध्यमातून काही सेकंदांत सुरक्षितपणे पैसे पाठवणे आणि स्वीकारणे शक्य झाल्यामुळे डिजिटल व्यवहार सर्वसामान्यांपर्यंत पोहोचले

आहेत. किरकोळ विक्रेते, लघुउद्योजक, शेतकरी आणि सामान्य नागरिक यांच्यापर्यंत डिजिटल पेमेंट प्रणाली पोहोचल्यामुळे अर्थव्यवस्थेचे औपचारिकीकरण (Formalization) वाढले आहे.

डिजिटल अर्थव्यवस्थेचा सर्वात महत्त्वाचा परिणाम म्हणजे पारदर्शकतेत झालेली वाढ. प्रत्येक व्यवहाराचा डिजिटल मागोवा (Digital Trail) उपलब्ध असल्यामुळे आर्थिक व्यवहार अधिक स्पष्ट आणि उत्तरदायी झाले आहेत. यामुळे कर संकलन सुधारले असून, आर्थिक प्रणालीमध्ये शिस्त निर्माण झाली आहे. तसेच, डिजिटल व्यवहारांमुळे मध्यस्थांची भूमिका कमी झाल्यामुळे भ्रष्टाचारावर नियंत्रण ठेवणे शक्य झाले आहे. विशेषतः सरकारी अनुदाने आणि योजनांचे लाभ थेट लाभार्थ्यांच्या खात्यात जमा होऊ लागल्यामुळे (Direct Benefit Transfer – DBT) अपव्यय आणि गैरव्यवहार कमी झाले आहेत.

डिजिटल अर्थव्यवस्थेचा आणखी एक महत्त्वाचा पैलू म्हणजे आर्थिक समावेशन (Financial Inclusion). पूर्वी बँकिंग सुविधांपासून वंचित असलेल्या लोकांनाही आता मोबाईल आणि इंटरनेटच्या माध्यमातून आर्थिक सेवांचा लाभ घेता येत आहे. जनधन खाते, आधार आणि मोबाईल (JAM Trinity) यांच्या संयोगामुळे ग्रामीण आणि दुर्गम भागातील लोकांना बँकिंग प्रणालीशी जोडण्यात मोठे यश मिळाले आहे. यामुळे लहान बचत, सूक्ष्म कर्ज आणि डिजिटल व्यवहार यांना चालना मिळाली आहे.

याशिवाय, डिजिटल अर्थव्यवस्थेमुळे ई-कॉमर्स, फिनटेक (FinTech), स्टार्टअप्स आणि ऑनलाइन सेवा क्षेत्राचा मोठ्या प्रमाणावर विस्तार झाला आहे. लघु आणि मध्यम उद्योगांना (MSME) ऑनलाइन प्लॅटफॉर्मद्वारे राष्ट्रीय आणि आंतरराष्ट्रीय बाजारपेठेत प्रवेश मिळाला आहे. त्यामुळे व्यवसायाच्या संधी वाढल्या असून रोजगार निर्मितीलाही चालना मिळाली आहे. तथापि, डिजिटल अर्थव्यवस्थेच्या विस्तारासोबत काही आव्हाने देखील निर्माण झाली आहेत, जसे की सायबर सुरक्षा, डेटा गोपनीयता आणि डिजिटल साक्षरतेचा अभाव. त्यामुळे डिजिटल व्यवहार सुरक्षित आणि जबाबदारीने करण्यासाठी जनजागृती आणि प्रशिक्षण आवश्यक आहे.

एकंदरीत, डिजिटल अर्थव्यवस्था ही अमृत कालातील भारताच्या आर्थिक विकासाची एक महत्त्वाची दिशा आहे. तंत्रज्ञानाचा प्रभावी वापर, मजबूत डिजिटल पायाभूत सुविधा आणि योग्य धोरणात्मक पाठबळ यांच्या साहाय्याने भारत डिजिटल अर्थव्यवस्थेमध्ये जागतिक स्तरावर अग्रगण्य स्थान प्राप्त करू शकतो.

आत्मनिर्भर भारत

“आत्मनिर्भर भारत” ही संकल्पना अमृत कालातील भारताच्या आर्थिक विकासाचा एक प्रमुख आधारस्तंभ मानली जाते. या उपक्रमाचा मुख्य उद्देश देशाला उत्पादन, तंत्रज्ञान, संसाधने आणि कौशल्य यांच्या बाबतीत स्वयंपूर्ण (Self-Reliant) बनविणे हा आहे. जागतिकीकरणाच्या युगात पूर्णतः वेगळे राहणे शक्य नसले तरी, महत्त्वाच्या क्षेत्रांमध्ये स्वतःची क्षमता विकसित करून जागतिक स्पर्धेत सक्षमपणे उभे राहणे हे आत्मनिर्भर भारताचे मूळ तत्त्व आहे.

या उपक्रमांतर्गत देशांतर्गत उत्पादन (Domestic Manufacturing) वाढविण्यावर विशेष भर दिला जात आहे. "Make in India" आणि "Production Linked Incentive (PLI)" सारख्या धोरणांमुळे उद्योगांना प्रोत्साहन मिळत असून, विविध क्षेत्रांमध्ये उत्पादन क्षमता वाढवली जात आहे. इलेक्ट्रॉनिक्स, औषधनिर्मिती, संरक्षण, ऑटोमोबाईल आणि वस्त्रोद्योग यांसारख्या क्षेत्रांमध्ये देशांतर्गत उत्पादन वाढल्यामुळे भारताची औद्योगिक क्षमता अधिक मजबूत होत आहे.

यासोबतच, स्टार्टअप्स आणि नवउद्यम (Startups & Innovation) यांना प्रोत्साहन देणे हा आत्मनिर्भर भारताचा महत्त्वाचा भाग आहे. भारतात स्टार्टअप इकोसिस्टम वेगाने विकसित होत असून, युवा उद्योजक नवीन कल्पना आणि तंत्रज्ञानाच्या माध्यमातून आर्थिक विकासाला चालना देत आहेत. "Startup India" आणि "Stand-Up India" सारख्या उपक्रमांमुळे नवउद्योजकांना वित्तीय सहाय्य, मार्गदर्शन आणि बाजारपेठ उपलब्ध करून दिली जात आहे. आत्मनिर्भर भारतामुळे आयात कमी होण्यास मदत होते, कारण देशातच उत्पादन वाढल्यामुळे परदेशी वस्तूंचे अवलंबित्व कमी होते. याचबरोबर, उच्च दर्जाच्या उत्पादनांमुळे निर्यात वाढते आणि जागतिक बाजारपेठेत भारताची स्पर्धात्मकता सुधारते. निर्यात वाढल्यामुळे परकीय चलन साठा मजबूत होतो आणि अर्थव्यवस्थेला स्थैर्य प्राप्त होते.

या उपक्रमाचा आणखी एक महत्त्वाचा परिणाम म्हणजे रोजगार निर्मिती. उत्पादन आणि उद्योग क्षेत्राच्या विस्तारामुळे मोठ्या प्रमाणावर रोजगाराच्या संधी निर्माण होतात. विशेषतः MSME (Micro, Small and Medium Enterprises) क्षेत्राला प्रोत्साहन मिळाल्यामुळे ग्रामीण आणि शहरी भागात रोजगार वाढीस चालना मिळते.

तथापि, आत्मनिर्भर भारताच्या यशासाठी कौशल्य विकास, तंत्रज्ञानाचा वापर, पायाभूत सुविधांचा विकास आणि जागतिक दर्जाचे उत्पादन यावर भर देणे आवश्यक आहे. गुणवत्तापूर्ण उत्पादन आणि नवोन्मेष (Innovation) यांशिवाय जागतिक बाजारपेठेत टिकून राहणे कठीण आहे.

एकंदरीत, "आत्मनिर्भर भारत" ही संकल्पना भारताच्या आर्थिक स्वातंत्र्य आणि दीर्घकालीन विकासासाठी अत्यंत महत्त्वाची आहे. या उपक्रमाच्या माध्यमातून भारत केवळ स्वतःच्या गरजा पूर्ण करणारा देश बनणार नाही, तर जागतिक स्तरावर एक मजबूत आणि स्पर्धात्मक आर्थिक शक्ती म्हणून उदयास येईल.

पायाभूत सुविधा विकास

अमृत कालाच्या पार्श्वभूमीवर भारताने पायाभूत सुविधा विकासाला (Infrastructure Development) सर्वोच्च प्राधान्य दिले आहे, कारण मजबूत पायाभूत सुविधा ही कोणत्याही अर्थव्यवस्थेच्या वेगवान आणि शाश्वत विकासाची मूलभूत गरज असते. रस्ते, रेल्वे, विमानतळ, बंदरे, शहरी सुविधा आणि डिजिटल पायाभूत व्यवस्था या सर्व घटकांचा समन्वित विकास केल्याशिवाय औद्योगिक वाढ, व्यापार विस्तार आणि गुंतवणूक वाढ साध्य होऊ शकत नाही. त्यामुळे केंद्र आणि राज्य सरकारांनी मोठ्या प्रमाणावर गुंतवणूक करून देशाच्या पायाभूत सुविधांमध्ये लक्षणीय सुधारणा घडवून आणण्याचा प्रयत्न केला आहे.

भारतामध्ये राष्ट्रीय महामार्ग, एक्सप्रेसवे आणि ग्रामीण रस्त्यांच्या जाव्याचा वेगाने विस्तार केला जात आहे, ज्यामुळे वाहतूक सुलभ झाली असून माल आणि प्रवाशांची हालचाल अधिक जलद आणि सुरक्षित झाली आहे. त्याचबरोबर रेल्वे क्षेत्रातही आधुनिकीकरणाला चालना देण्यात आली आहे. वंदे भारत एक्सप्रेससारख्या आधुनिक रेल्वे गाड्या, रेल्वे मार्गांचे विद्युतीकरण आणि मालवाहतुकीसाठी स्वतंत्र कॉरिडॉर (Dedicated Freight Corridors) यामुळे रेल्वे सेवा अधिक कार्यक्षम आणि गतिमान बनली आहे.

विमानतळांच्या विकासामध्येही भारताने मोठी झेप घेतली आहे. "UDAN" (Ude Desh ka Aam Nagrik) या योजनेमुळे लहान शहरांनाही हवाई सेवेशी जोडण्यात आले आहे, ज्यामुळे प्रादेशिक कनेक्टिव्हिटी सुधारली आहे. यामुळे पर्यटन, व्यापार आणि गुंतवणूक यांना चालना मिळाली आहे. तसेच, स्मार्ट सिटी प्रकल्पांच्या माध्यमातून शहरी भागांमध्ये आधुनिक सुविधा, स्वच्छता, डिजिटल सेवा आणि शाश्वत विकासावर भर दिला जात आहे.

या सर्व विकास प्रक्रियेमध्ये "PM Gati Shakti" हा एक महत्त्वाचा उपक्रम ठरतो. या उपक्रमाच्या माध्यमातून विविध पायाभूत प्रकल्पांचे एकत्रित नियोजन (Integrated Planning) केले जाते, ज्यामुळे रस्ते, रेल्वे, बंदरे आणि लॉजिस्टिक्स यांचा समन्वय साधला जातो. यामुळे मालवाहतूक खर्च कमी होतो, वेळेची बचत होते आणि उद्योग क्षेत्राची कार्यक्षमता वाढते. लॉजिस्टिक्स क्षेत्र सुधारल्यामुळे भारताची जागतिक स्पर्धात्मकता देखील वाढते.

पायाभूत सुविधा विकासाचा थेट परिणाम आर्थिक वाढीवर आणि रोजगार निर्मितीवर होतो. मोठ्या प्रकल्पांमुळे बांधकाम, अभियांत्रिकी, वाहतूक आणि सेवा क्षेत्रांमध्ये मोठ्या प्रमाणावर रोजगाराच्या संधी निर्माण होतात. तसेच, सुधारित पायाभूत सुविधांमुळे उद्योग आणि गुंतवणूकदारांना आकर्षित केले जाते, ज्यामुळे अर्थव्यवस्थेचा विकास अधिक वेगाने होतो.

एकंदरीत, पायाभूत सुविधा विकास हा अमृत कालातील भारताच्या आर्थिक प्रगतीचा एक महत्त्वाचा स्तंभ आहे. आधुनिक, सक्षम आणि समन्वित पायाभूत सुविधांच्या माध्यमातून भारत आपल्या आर्थिक क्षमतेचा पूर्ण उपयोग करून जागतिक स्तरावर एक मजबूत आणि स्पर्धात्मक अर्थव्यवस्था म्हणून उदयास येऊ शकतो.

हरित अर्थव्यवस्था

अमृत कालाच्या काळात भारताने आर्थिक विकास आणि पर्यावरण संरक्षण यामध्ये संतुलन साधण्याच्या दृष्टीने हरित अर्थव्यवस्थेकडे (Green Economy) ठोस पावले उचलण्यास सुरुवात केली आहे. पारंपरिक ऊर्जा स्रोतांमुळे होणारे प्रदूषण, हवामान बदल (Climate Change) आणि नैसर्गिक संसाधनांची झपाट्याने होणारी घट या समस्यांचा विचार करता, शाश्वत विकास (Sustainable Development) साध्य करण्यासाठी हरित अर्थव्यवस्था अत्यावश्यक ठरते. या संकल्पनेचा मुख्य उद्देश म्हणजे पर्यावरणास अनुकूल तंत्रज्ञान आणि ऊर्जा स्रोतांचा वापर करून आर्थिक प्रगती साधणे.

या दिशेने भारताने सौर ऊर्जा (Solar Energy) क्षेत्रात उल्लेखनीय प्रगती केली आहे. देशभरात मोठ्या प्रमाणावर सोलर पार्क्स, रूफटॉप सोलर प्रकल्प आणि कृषी क्षेत्रात सौर

पंपांचा वापर वाढवण्यात आला आहे. यामुळे पारंपरिक वीज निर्मितीवरील अवलंबित्व कमी होत असून, स्वच्छ आणि नूतनीकरणीय ऊर्जा स्रोतांचा वापर वाढत आहे. त्याचप्रमाणे पवन ऊर्जा (Wind Energy) क्षेत्रातही भारताने मोठ्या प्रमाणावर गुंतवणूक केली असून, किनारपट्टी भागांमध्ये वारा ऊर्जा प्रकल्प विकसित करण्यात आले आहेत.

अलीकडील काळात हरित हायड्रोजन (Green Hydrogen) हा एक नवीन आणि महत्त्वाचा ऊर्जा स्रोत म्हणून उदयास येत आहे. भारताने "National Green Hydrogen Mission" सारख्या उपक्रमांद्वारे या क्षेत्रात आघाडी घेण्याचा प्रयत्न केला आहे. हरित हायड्रोजनचा वापर औद्योगिक उत्पादन, वाहतूक आणि ऊर्जा साठवण (Energy Storage) यासाठी केला जाऊ शकतो, ज्यामुळे कार्बन उत्सर्जन मोठ्या प्रमाणावर कमी होण्याची शक्यता आहे.

हरित अर्थव्यवस्था आणखी एक महत्त्वाचा पैलू म्हणजे पर्यावरण संरक्षण. स्वच्छ ऊर्जा वापरामुळे वायू प्रदूषण कमी होते, जैवविविधतेचे संरक्षण होते आणि नैसर्गिक संसाधनांचा योग्य वापर सुनिश्चित केला जातो. तसेच, शाश्वत शेती, जलसंधारण, कचरा व्यवस्थापन आणि पुनर्वापर (Recycling) यांसारख्या उपक्रमांमुळे पर्यावरणीय संतुलन राखले जाते.

याशिवाय, हरित अर्थव्यवस्था ही केवळ पर्यावरणीय नव्हे तर आर्थिक दृष्टिकोनातूनही फायदेशीर ठरते. नूतनीकरणीय ऊर्जा प्रकल्पांमुळे नवीन उद्योग निर्माण होतात, रोजगाराच्या संधी वाढतात आणि ऊर्जा स्वावलंबन साध्य होते. त्यामुळे देशाच्या आर्थिक विकासाला गती मिळते.

तथापि, हरित अर्थव्यवस्थेकडे संक्रमण करताना काही आव्हाने देखील आहेत, जसे की उच्च प्रारंभिक गुंतवणूक, तांत्रिक अडचणी आणि जनजागृतीचा अभाव. त्यामुळे सरकार, उद्योग आणि समाज यांनी एकत्रितपणे प्रयत्न करून या क्षेत्राचा विकास करणे आवश्यक आहे.

एकंदरीत, हरित अर्थव्यवस्था ही अमृत कालातील भारताच्या शाश्वत विकासाची दिशा दर्शवते. स्वच्छ ऊर्जा, पर्यावरण संरक्षण आणि आर्थिक प्रगती यांचा समन्वय साधून भारत भविष्यात एक जबाबदार आणि प्रगत राष्ट्र म्हणून उदयास येऊ शकतो.

हरित अर्थव्यवस्था – सविस्तर विवेचन

अमृत कालाच्या काळात भारताने आर्थिक विकास आणि पर्यावरण संरक्षण यामध्ये संतुलन साधण्याच्या दृष्टीने हरित अर्थव्यवस्थेकडे (Green Economy) ठोस पावले उचलण्यास सुरुवात केली आहे. पारंपरिक ऊर्जा स्रोतांमुळे होणारे प्रदूषण, हवामान बदल (Climate Change) आणि नैसर्गिक संसाधनांची झपाट्याने होणारी घट या समस्यांचा विचार करता, शाश्वत विकास (Sustainable Development) साध्य करण्यासाठी हरित अर्थव्यवस्था अत्यावश्यक ठरते. या संकल्पनेचा मुख्य उद्देश म्हणजे पर्यावरणास अनुकूल तंत्रज्ञान आणि ऊर्जा स्रोतांचा वापर करून आर्थिक प्रगती साधणे.

या दिशेने भारताने सौर ऊर्जा (Solar Energy) क्षेत्रात उल्लेखनीय प्रगती केली आहे. देशभरात मोठ्या प्रमाणावर सोलर पार्वर्स, रूफटॉप सोलर प्रकल्प आणि कृषी क्षेत्रात सौर पंपांचा वापर वाढवण्यात आला आहे. यामुळे पारंपरिक वीज निर्मितीवरील अवलंबित्व कमी होत असून, स्वच्छ आणि नूतनीकरणीय ऊर्जा स्रोतांचा वापर वाढत आहे. त्याचप्रमाणे पवन

ऊर्जा (Wind Energy) क्षेत्रातही भारताने मोठ्या प्रमाणावर गुंतवणूक केली असून, किनारपट्टी भागांमध्ये वारा ऊर्जा प्रकल्प विकसित करण्यात आले आहेत.

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हरित अर्थव्यवस्थेचा आणखी एक महत्त्वाचा पैलू म्हणजे पर्यावरण संरक्षण. स्वच्छ ऊर्जा वापरामुळे वायू प्रदूषण कमी होते, जैवविविधतेचे संरक्षण होते आणि नैसर्गिक संसाधनांचा योग्य वापर सुनिश्चित केला जातो. तसेच, शाश्वत शेती, जलसंधारण, कचरा व्यवस्थापन आणि पुनर्वापर (Recycling) यांसारख्या उपक्रमांमुळे पर्यावरणीय संतुलन राखले जाते.

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तथापि, हरित अर्थव्यवस्थेकडे संक्रमण करताना काही आव्हाने देखील आहेत, जसे की उच्च प्रारंभिक गुंतवणूक, तांत्रिक अडचणी आणि जनजागृतीचा अभाव. त्यामुळे सरकार, उद्योग आणि समाज यांनी एकत्रितपणे प्रयत्न करून या क्षेत्राचा विकास करणे आवश्यक आहे.

एकंदरीत, हरित अर्थव्यवस्था ही अमृत कालातील भारताच्या शाश्वत विकासाची दिशा दर्शवते. स्वच्छ ऊर्जा, पर्यावरण संरक्षण आणि आर्थिक प्रगती यांचा समन्वय साधून भारत भविष्यात एक जबाबदार आणि प्रगत राष्ट्र म्हणून उदयास येऊ शकतो.

सामाजिक समावेशन

अमृत कालातील आर्थिक विकास केवळ उत्पादन, उत्पन्न आणि गुंतवणूक यापुरता मर्यादित नसून तो सर्वसमावेशक (Inclusive) असणे अत्यावश्यक आहे. सामाजिक समावेशन म्हणजे समाजातील सर्व घटक—विशेषतः आर्थिकदृष्ट्या दुर्बल, वंचित आणि उपेक्षित वर्ग—यांना विकास प्रक्रियेत सहभागी करून घेणे आणि त्यांना मूलभूत सुविधा व संधी उपलब्ध करून देणे होय. आर्थिक वाढ जर केवळ काही मोजक्या घटकांपुरती मर्यादित राहिली, तर ती दीर्घकालीन आणि शाश्वत ठरत नाही; म्हणूनच समतोल आणि न्याय्य विकासासाठी सामाजिक समावेशन महत्त्वाची भूमिका बजावते.

या संदर्भात सरकारने विविध कल्याणकारी योजनांद्वारे सामाजिक समावेशनाला चालना दिली आहे. "प्रधानमंत्री जनधन योजना"च्या माध्यमातून मोठ्या प्रमाणावर लोकांना बँकिंग व्यवस्थेशी जोडण्यात आले, ज्यामुळे आर्थिक व्यवहार सुलभ झाले आणि थेट लाभ हस्तांतरण (DBT) शक्य झाले. यामुळे गरीब आणि वंचित घटकांना सरकारी अनुदान थेट त्यांच्या खात्यात मिळू लागले, ज्यामुळे पारदर्शकता वाढली आणि मध्यस्थांची गरज कमी झाली.

तसेच, "प्रधानमंत्री उज्वला योजना"द्वारे ग्रामीण आणि गरीब कुटुंबांना स्वच्छ इंधन (LPG) उपलब्ध करून देण्यात आले, ज्यामुळे आरोग्य सुधारले आणि महिलांचे जीवनमान उंचावले. पारंपरिक इंधनामुळे होणारे प्रदूषण आणि आरोग्याच्या समस्या कमी झाल्या. त्याचप्रमाणे, "आयुष्मान भारत" योजनेद्वारे आर्थिकदृष्ट्या दुर्बल कुटुंबांना आरोग्य विमा सुविधा देण्यात आली, ज्यामुळे त्यांना मोठ्या वैद्यकीय खर्चाचा आर्थिक भार सहन करावा लागत नाही.

या योजनांमुळे समाजातील दुर्बल घटकांना आर्थिक सुरक्षा, आरोग्य सुविधा आणि सामाजिक सन्मान मिळू लागला आहे. महिलांचे सक्षमीकरण, ग्रामीण विकास आणि जीवनमान सुधारणा यामध्येही या योजनांचा सकारात्मक प्रभाव दिसून येतो.

सामाजिक समावेशनाचा आणखी एक महत्त्वाचा पैलू म्हणजे शिक्षण, कौशल्य विकास आणि रोजगाराच्या संधींची उपलब्धता. "Skill India" आणि "Digital India" सारख्या उपक्रमांद्वारे युवकांना नवीन कौशल्ये शिकण्याची संधी मिळत आहे, ज्यामुळे ते रोजगारक्षम बनत आहेत आणि आर्थिकदृष्ट्या सक्षम होत आहेत.

तथापि, सामाजिक समावेशनाच्या प्रक्रियेत अजूनही काही आव्हाने आहेत, जसे की ग्रामीण-शहरी दरी, शिक्षणाचा अभाव आणि डिजिटल साक्षरतेतील विषमता. त्यामुळे या योजनांची प्रभावी अंमलबजावणी आणि जागरूकता वाढवणे आवश्यक आहे.

एकंदरीत, सामाजिक समावेशन हा अमृत कालातील भारताच्या सर्वांगीण विकासाचा एक अत्यावश्यक घटक आहे. आर्थिक प्रगतीसोबतच समाजातील प्रत्येक घटकाला समान संधी मिळाल्यासच खऱ्या अर्थाने समृद्ध आणि सशक्त राष्ट्र निर्माण होऊ शकते.

उदाहरण (Case Insight) – भारतातील डिजिटल पेमेंट क्रांती

अमृत कालातील भारताच्या आर्थिक परिवर्तनामध्ये डिजिटल पेमेंट क्रांती हे एक अत्यंत महत्त्वाचे आणि प्रभावी उदाहरण मानले जाते. विशेषतः UPI (Unified Payments Interface) या प्रणालीने भारतातील व्यवहार पद्धतीत आमूलाग्र बदल घडवून आणला आहे. काही वर्षांपूर्वीपर्यंत मोठ्या प्रमाणावर रोख व्यवहारांवर अवलंबून असलेली अर्थव्यवस्था आज डिजिटल व्यवहारांच्या दिशेने वेगाने वाटचाल करत आहे. UPI च्या माध्यमातून मोबाईल ॲपद्वारे काही सेकंदांत पैसे पाठवणे आणि स्वीकारणे शक्य झाले आहे, ज्यामुळे व्यवहार अधिक जलद, सुलभ आणि सुरक्षित झाले आहेत.

या डिजिटल क्रांतीचा सर्वात मोठा फायदा लहान व्यापारी, किरकोळ विक्रेते आणि असंगठित क्षेत्रातील उद्योजकांना झाला आहे. QR कोड आणि मोबाईल पेमेंट प्रणालींच्या वापरामुळे त्यांना रोख पैशांवर अवलंबून राहावे लागत नाही. यामुळे व्यवहार पारदर्शक झाले असून, त्यांच्या व्यवसायाच्या नोंदी व्यवस्थित ठेवणे शक्य झाले आहे. तसेच, ग्राहकांसाठीही व्यवहार सुलभ आणि सोयीस्कर झाले आहेत, ज्यामुळे कॅशलेस अर्थव्यवस्थेला चालना मिळाली आहे.

डिजिटल पेमेंट प्रणालीमुळे आर्थिक व्यवहारांचा वेग वाढला असून, अर्थव्यवस्थेचे औपचारिकीकरण (Formalization) देखील झाले आहे. यामुळे कर संकलन सुधारले आहे आणि आर्थिक व्यवस्थेमध्ये पारदर्शकता वाढली आहे. या सर्व प्रक्रियेमुळे डिजिटल तंत्रज्ञान हे आर्थिक विकासाचे एक प्रमुख साधन बनले आहे, असे स्पष्टपणे दिसून येते.

आव्हाने

अमृत कालात भारताने मोठी आर्थिक प्रगती साधण्याचे उद्दिष्ट ठेवले असले तरी, या प्रवासात अनेक महत्त्वाची आव्हाने देखील समोर येत आहेत. सर्वप्रथम, बेरोजगारी हा एक गंभीर प्रश्न आहे. वाढत्या लोकसंख्येमुळे रोजगाराच्या संधी निर्माण करणे हे मोठे आव्हान ठरते. विशेषतः युवकांमध्ये रोजगाराची कमतरता असल्यास आर्थिक आणि सामाजिक असंतुलन निर्माण होऊ शकते.

दुसरे महत्त्वाचे आव्हान म्हणजे ग्रामीण-शहरी दरी (Rural-Urban Divide). शहरी भागात विकासाची गती अधिक असताना ग्रामीण भागात अजूनही पायाभूत सुविधा, शिक्षण आणि रोजगाराच्या संधी मर्यादित आहेत. या विषमतेमुळे समतोल विकास साधणे कठीण होते.

महागाई (Inflation) ही देखील एक महत्त्वाची आर्थिक समस्या आहे. वस्तू आणि सेवांच्या किंमती वाढल्यास सामान्य नागरिकांच्या जीवनमानावर परिणाम होतो. विशेषतः कमी उत्पन्न असलेल्या वर्गासाठी महागाईचा परिणाम अधिक तीव्र असतो.

याशिवाय, कौशल्याचा अभाव (Skill Gap) हे एक मोठे आव्हान आहे. आधुनिक उद्योग आणि तंत्रज्ञानाच्या गरजांनुसार प्रशिक्षित मनुष्यबळाची कमतरता असल्यामुळे रोजगाराच्या संधी असूनही त्याचा योग्य लाभ मिळत नाही.

उपाय

या आव्हानांवर मात करण्यासाठी प्रभावी उपाययोजना राबवणे आवश्यक आहे. सर्वप्रथम, कौशल्य विकास (Skill Development) हा एक महत्त्वाचा उपाय आहे. "Skill India" सारख्या उपक्रमांद्वारे युवकांना उद्योगानुसार आवश्यक कौशल्ये शिकवून त्यांना रोजगारक्षम बनवले जात आहे.

शिक्षण सुधारणा (Education Reforms) देखील अत्यावश्यक आहेत. गुणवत्तापूर्ण आणि व्यावसायिक शिक्षण (Vocational Education) दिल्यास विद्यार्थ्यांना रोजगाराच्या संधी अधिक सहज उपलब्ध होतात.

तंत्रज्ञानाचा वापर (Use of Technology) हा देखील एक प्रभावी उपाय आहे. डिजिटल प्लॅटफॉर्म, ऑनलाइन शिक्षण आणि ई-गव्हर्नन्सच्या माध्यमातून सेवा अधिक सुलभ आणि कार्यक्षम बनवता येतात.

याशिवाय, MSME (Micro, Small and Medium Enterprises) क्षेत्राला प्रोत्साहन देणे अत्यंत महत्त्वाचे आहे. MSME हे रोजगार निर्मितीचे प्रमुख स्रोत असून, त्यांना आर्थिक सहाय्य, तांत्रिक मदत आणि बाजारपेठ उपलब्ध करून दिल्यास अर्थव्यवस्थेला मोठी चालना मिळू शकते.

विश्लेषण

अमृत काल हा भारतासाठी एक परिवर्तनाचा (Transformational) काळ मानला जातो, ज्यामध्ये देशाने आर्थिक, सामाजिक आणि तांत्रिक क्षेत्रांमध्ये व्यापक प्रगती साधण्याचे उद्दिष्ट

ठेवले आहे. या कालखंडात योग्य धोरणे, प्रभावी अंमलबजावणी आणि जनसहभाग यांच्या माध्यमातून भारत विकसित राष्ट्र बनण्याच्या दिशेने वाटचाल करू शकतो.

डिजिटल परिवर्तन, आत्मनिर्भरता, पायाभूत सुविधा विकास आणि सामाजिक समावेशन या सर्व घटकांचा समन्वय साधल्यास भारताची अर्थव्यवस्था अधिक मजबूत आणि स्थिर बनू शकते. तथापि, आव्हानांचे योग्य व्यवस्थापन आणि दीर्घकालीन नियोजन आवश्यक आहे.

एकंदरीत, अमृत काल हा भारतासाठी संधी आणि आव्हानांचा संगम आहे. योग्य दिशेने प्रयत्न केल्यास हा कालखंड देशाच्या आर्थिक इतिहासातील सुवर्णकाळ ठरू शकतो.

निष्कर्ष

भारतीय अर्थव्यवस्थेचा अमृत काल हा देशाच्या विकासाचा सुवर्णकाळ आहे.

या कालखंडात आर्थिक, सामाजिक आणि तांत्रिक प्रगती साध्य करून भारत जागतिक स्तरावर अग्रगण्य स्थान मिळवू शकतो.

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स्वयंसहाय्यता महिला बचत गट – एक सामाजिक चळवळ

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प्रस्तावना

भारतातील ग्रामीण आणि शहरी समाजाच्या विकासात महिलांची भूमिका अत्यंत महत्त्वाची आहे. परंतु दीर्घकाळ महिलांना आर्थिक आणि सामाजिक स्तरावर दुय्यम स्थान मिळत आले आहे. या पार्श्वभूमीवर महिलांच्या सक्षमीकरणासाठी विविध उपक्रम राबवले गेले, त्यामध्ये स्वयंसहाय्यता महिला बचत गट (Self Help Groups – SHGs) ही एक प्रभावी सामाजिक चळवळ म्हणून उदयास आली.

स्वयंसहाय्यता गट ही संकल्पना केवळ आर्थिक व्यवहारापुरती मर्यादित नसून ती सामाजिक परिवर्तनाचे एक शक्तिशाली साधन आहे. या गटांद्वारे महिलांना आर्थिक स्वावलंबन, निर्णयक्षमता आणि सामाजिक सन्मान प्राप्त होतो.

स्वयंसहाय्यता गटाची संकल्पना

स्वयंसहाय्यता महिला बचत गट म्हणजे समान आर्थिक आणि सामाजिक पार्श्वभूमी असलेल्या महिलांचा छोटा गट, जो नियमित बचत करून एकत्रित निधी तयार करतो आणि त्यातून सदस्यांना गरजेनुसार कर्ज उपलब्ध करून देतो.

या गटांची मुख्य वैशिष्ट्ये:

- १० ते २० महिलांचा गट
- नियमित बचत
- स्वनियंत्रित व्यवस्थापन
- परस्पर विश्वास आणि सहकार्य

ही संकल्पना “एकत्र बचत – एकत्र विकास” या तत्त्वावर आधारित आहे.

स्वयंसहाय्यता गटाचा इतिहास

भारतामध्ये स्वयंसहाय्यता महिला बचत गट (Self Help Group – SHG) चळवळीची सुरुवात १९९० च्या दशकात झाली, जी ग्रामीण विकास आणि महिला सक्षमीकरणाच्या दृष्टीने

एक महत्त्वपूर्ण टप्पा मानली जाते. त्या काळात ग्रामीण भागातील मोठ्या प्रमाणावर लोकसंख्या औपचारिक बँकिंग व्यवस्थेपासून वंचित होती. विशेषतः महिलांना आर्थिक साधनांपर्यंत प्रवेश नव्हता, ज्यामुळे त्यांचे आर्थिक आणि सामाजिक सक्षमीकरण मर्यादित राहिले होते.

या परिस्थितीत, NABARD (National Bank for Agriculture and Rural Development) या प्रमुख वित्तीय संस्थेने १९९२ साली SHG-Bank Linkage Programme (SBLP) सुरू केला. या उपक्रमाचा मुख्य उद्देश म्हणजे लहान आणि असंघटित बचत गटांना औपचारिक बँकिंग प्रणालीशी जोडणे हा होता. या कार्यक्रमांतर्गत स्वयंसहाय्यता गटांनी नियमित बचत करून एकत्रित निधी तयार केला आणि त्या निधीच्या आधारे बँकांकडून कर्ज घेण्याची सुविधा मिळवली.

या उपक्रमामुळे ग्रामीण भागात एक नवीन आर्थिक संस्कृती विकसित झाली, ज्यामध्ये महिलांनी स्वतःच्या आर्थिक व्यवहारांचे व्यवस्थापन करण्यास सुरुवात केली. बँकांनी देखील गटांच्या सामूहिक जबाबदारीच्या (collective responsibility) तत्त्वावर आधारित कर्ज देण्यास सुरुवात केली, ज्यामुळे कर्ज परतफेडीचे प्रमाण (repayment rate) लक्षणीयरीत्या वाढले.

यानंतर, महाराष्ट्र, आंध्र प्रदेश, तमिळनाडू, कर्नाटक आणि केरळ या राज्यांमध्ये ही चळवळ मोठ्या प्रमाणावर विस्तारली. विशेषतः आंध्र प्रदेश आणि तमिळनाडू राज्यांनी SHG चळवळीच्या प्रसारात अग्रगण्य भूमिका बजावली. महाराष्ट्रात "महिला आर्थिक विकास महामंडळ (MAVIM)" सारख्या संस्थांनी या चळवळीला बळ दिले आणि ग्रामीण महिलांना संघटित करून आर्थिकदृष्ट्या सक्षम बनवले.

या चळवळीचा विस्तार केवळ आर्थिक क्षेत्रापुरता मर्यादित राहिला नाही, तर त्याचा सामाजिक स्तरावरही मोठा प्रभाव दिसून आला. महिलांनी स्वतःचे निर्णय घेण्यास सुरुवात केली, कुटुंबातील आणि समाजातील त्यांच्या स्थानात सुधारणा झाली आणि त्यांचा आत्मविश्वास वाढला.

"महिला आर्थिक सक्षमीकरण" हे या चळवळीचे मुख्य ध्येय बनले. आर्थिक स्वावलंबनाच्या माध्यमातून महिलांना सामाजिक आणि राजकीय क्षेत्रातही सक्रिय सहभाग घेण्याची संधी मिळाली. ग्रामपंचायत, स्थानिक स्वराज्य संस्था आणि विविध सामाजिक उपक्रमांमध्ये महिलांचा सहभाग वाढला.

याशिवाय, SHG चळवळीने गरीबी निर्मूलन, रोजगार निर्मिती आणि ग्रामीण विकास या क्षेत्रांमध्येही महत्त्वाची भूमिका बजावली. लघुउद्योग, हस्तकला, दुग्धव्यवसाय, शेतीपूरक व्यवसाय यांसारख्या उपक्रमांद्वारे महिलांनी उत्पन्नाचे नवीन स्रोत निर्माण केले.

सखोल विश्लेषण (Critical Insight)

स्वयंसहाय्यता गट चळवळ ही केवळ आर्थिक उपक्रम नसून ती एक व्यापक सामाजिक परिवर्तनाची प्रक्रिया आहे. NABARD च्या SHG-Bank Linkage Programme मुळे वित्तीय

समावेशन (Financial Inclusion) साध्य झाले आणि गरीब व वंचित घटकांना मुख्य प्रवाहात आणण्यात यश मिळाले.

ही चळवळ "Bottom-Up Development Model" चे उत्कृष्ट उदाहरण आहे, ज्यामध्ये विकासाची प्रक्रिया तळागाळापासून सुरू होते आणि हळूहळू व्यापक स्तरावर परिणाम घडवते.

भारतामधील स्वयंसहाय्यता गट चळवळ ही महिला सक्षमीकरण आणि ग्रामीण विकासासाठी एक क्रांतिकारी पाऊल ठरली आहे. NABARD च्या पुढाकारामुळे सुरू झालेली ही चळवळ आज देशभरात एक प्रभावी सामाजिक-आर्थिक चळवळ म्हणून विकसित झाली आहे.

स्वयंसहाय्यता गटाचे कार्यप्रणाली (Working System)

स्वयंसहाय्यता गटाची कार्यपद्धती अत्यंत सोपी आणि प्रभावी आहे.

मुख्य टप्पे:

- गटाची स्थापना
- नियमित बचत संकलन
- अंतर्गत कर्ज वितरण
- बँक लिंकिंग
- व्यवसाय आणि उत्पन्न निर्मिती

Diagram: SHG कार्यप्रवाह

महिला गट निर्माण



नियमित बचत



गट निधी तयार



आंतरिक कर्ज



बँक जोडणी



उत्पन्न निर्मिती



आर्थिक सक्षमीकरण

आर्थिक सक्षमीकरणातील भूमिका

स्वयंसहाय्यता गट आणि आर्थिक सक्षमीकरण – सविस्तर विवेचन

स्वयंसहाय्यता महिला बचत गट (Self Help Groups – SHGs) हे महिलांच्या आर्थिक सक्षमीकरणाचे एक प्रभावी आणि टिकाऊ साधन म्हणून ओळखले जाते. या गटांमुळे

महिलांना केवळ आर्थिक साधनांपर्यंत प्रवेश मिळत नाही, तर त्यांच्यामध्ये आर्थिक निर्णय घेण्याची क्षमता, आत्मविश्वास आणि स्वावलंबन देखील विकसित होते.

ग्रामीण आणि वंचित भागातील महिलांना पारंपरिक बँकिंग व्यवस्थेत प्रवेश मिळवणे कठीण होते. अशा परिस्थितीत स्वयंसहाय्यता गटांनी एक पर्यायी आणि सुलभ आर्थिक व्यवस्था निर्माण केली, ज्यामध्ये महिलांनी स्वतःच्या बचतीवर आधारित आर्थिक क्रियाकलाप सुरू केले. या प्रक्रियेमुळे महिलांना आर्थिक शिस्त आणि नियोजनाची सवय लागते.

प्रमुख फायदे (Key Benefits)

1. स्वतःची बचत (Savings Habit)

स्वयंसहाय्यता गटांमधील प्रत्येक सदस्य नियमितपणे ठराविक रक्कम बचत करतो. ही बचत गटाच्या सामूहिक निधीत जमा केली जाते. या प्रक्रियेमुळे महिलांमध्ये आर्थिक शिस्त आणि बचतीची सवय विकसित होते.

नियमित बचत ही आर्थिक सुरक्षिततेची पहिली पायरी मानली जाते.

2. कमी व्याजदरावर कर्ज (Low Interest Credit)

गटाच्या निधीतून सदस्यांना कमी व्याजदरावर कर्ज उपलब्ध होते. यामुळे महिलांना सावकारांकडून जास्त व्याजदराने कर्ज घेण्याची गरज राहत नाही.

यामुळे कर्जबाजारीपणाचा धोका कमी होतो आणि आर्थिक स्थैर्य वाढते.

3. व्यवसाय सुरू करण्याची संधी (Entrepreneurship Opportunity)

स्वयंसहाय्यता गट महिलांना लघुउद्योग सुरू करण्यासाठी प्रोत्साहन देतात. कर्जाच्या मदतीने महिला विविध प्रकारचे व्यवसाय सुरू करतात, जसे की:

- शिवणकाम (Tailoring)
- दुग्धव्यवसाय (Dairy Farming)
- हस्तकला (Handicrafts)
- किरकोळ व्यापार (Small Shops)

यामुळे महिलांमध्ये उद्योजकतेची भावना (Entrepreneurship) विकसित होते.

4. उत्पन्न वाढ (Income Generation)

व्यवसाय सुरू केल्यामुळे महिलांचे उत्पन्न वाढते आणि त्यांच्या कुटुंबाच्या आर्थिक स्थितीत सुधारणा होते.

अतिरिक्त उत्पन्नामुळे शिक्षण, आरोग्य आणि जीवनमान सुधारते.

सखोल विश्लेषण (Critical Insight)

स्वयंसहाय्यता गट हे महिलांच्या आर्थिक सक्षमीकरणासाठी "grassroots level" वर कार्य करणारे एक प्रभावी मॉडेल आहे. या गटांमुळे महिलांना केवळ आर्थिक लाभ मिळत नाही, तर त्या आर्थिक निर्णय प्रक्रियेत सक्रिय सहभागी होतात.

या प्रक्रियेमुळे महिलांची सामाजिक ओळख (Social Identity) मजबूत होते आणि त्यांचा आत्मविश्वास वाढतो. आर्थिक सक्षमीकरणामुळे महिलांना कुटुंबातील आणि समाजातील निर्णयांमध्ये अधिक महत्त्वाची भूमिका बजावता येते.

स्वयंसहाय्यता महिला बचत गट हे महिलांच्या आर्थिक स्वावलंबनासाठी एक महत्त्वाचे साधन आहे. बचत, कर्ज आणि व्यवसाय या त्रिसूत्रीच्या माध्यमातून महिलांना आर्थिकदृष्ट्या सक्षम बनवले जाते.

लहान बचत → लघुउद्योग → उत्पन्न वाढ → आर्थिक स्वावलंबन

ही प्रक्रिया केवळ व्यक्तीच्या नव्हे तर संपूर्ण समाजाच्या आर्थिक विकासाला चालना देते.

सामाजिक सक्षमीकरण – सविस्तर विवेचन

स्वयंसहाय्यता महिला बचत गट (SHG) ही केवळ आर्थिक संस्था नसून ती एक व्यापक सामाजिक परिवर्तनाचे प्रभावी माध्यम आहे. या गटांच्या माध्यमातून महिलांमध्ये आत्मविश्वासाची जाणीव निर्माण होते आणि त्या स्वतःच्या क्षमतांवर विश्वास ठेवू लागतात. पूर्वी सामाजिक, आर्थिक आणि सांस्कृतिक बंधनांमुळे महिलांना निर्णय प्रक्रियेत सहभागी होण्याची संधी कमी मिळत होती; मात्र SHG च्या माध्यमातून त्यांचा निर्णय प्रक्रियेत सहभाग लक्षणीयरीत्या वाढला आहे.

महिलांनी स्वतःचे मत मांडणे, गटामध्ये निर्णय घेणे आणि सामूहिक जबाबदारी स्वीकारणे या प्रक्रियेमुळे त्यांचे नेतृत्व कौशल्य (Leadership Skills) विकसित झाले आहे. याशिवाय, सामाजिक अन्याय, कौटुंबिक हिंसा, व्यसनमुक्ती आणि बालविवाह यांसारख्या समस्यांविरुद्ध महिलांनी आवाज उठवण्यास सुरुवात केली आहे.

आज अनेक ठिकाणी SHG मधील महिला ग्रामसभा, पंचायत आणि स्थानिक स्वराज्य संस्थांमध्ये सक्रिय सहभाग घेत आहेत. यामुळे महिलांचे सामाजिक स्थान उंचावले असून त्यांना समाजात सन्मान आणि प्रतिष्ठा प्राप्त झाली आहे. त्यामुळे SHG ही चळवळ महिलांच्या सर्वांगीण सक्षमीकरणासाठी एक महत्त्वपूर्ण साधन ठरली आहे.

केस स्टडी : “लातूर जिल्ह्यातील महिला बचत गट” – सविस्तर विश्लेषण

महाराष्ट्रातील लातूर जिल्ह्यातील एका महिला बचत गटाचे उदाहरण स्वयंसहाय्यता चळवळीच्या प्रभावाचे उत्कृष्ट उदाहरण म्हणून पाहता येते. या गटातील महिलांनी दरमहा केवळ ₹100 इतकी लहान रक्कम बचत करण्यास सुरुवात केली. सुरुवातीला ही रक्कम अत्यंत कमी वाटत असली तरी, सातत्यपूर्ण बचतीमुळे काही महिन्यांतच गटाने सुमारे ₹50,000 इतका निधी तयार केला.

या निधीच्या आधारे गटाने दुग्धव्यवसाय सुरू केला आणि स्थानिक बाजारपेठेत दूध व दुग्धजन्य पदार्थांची विक्री करण्यास सुरुवात केली. या उपक्रमामुळे महिलांना नियमित उत्पन्न मिळू लागले आणि त्यांच्या कुटुंबाच्या आर्थिक स्थितीत लक्षणीय सुधारणा झाली.

या केस स्टडीमधून हे स्पष्ट होते की, लहान बचतीतूनही मोठा आर्थिक बदल घडवून आणता येतो. या गटाने केवळ आर्थिक प्रगतीच साधली नाही, तर महिलांच्या आत्मविश्वासातही वाढ झाली आणि त्यांनी समाजात एक आदर्श निर्माण केला.

सरकारी योजना आणि SHG – सविस्तर विवेचन

स्वयंसहाय्यता गटांच्या यशस्वी अंमलबजावणीसाठी सरकारने विविध योजना आणि उपक्रम राबवले आहेत. त्यामध्ये National Rural Livelihood Mission (NRLM) ही योजना विशेष उल्लेखनीय आहे, ज्याद्वारे ग्रामीण भागातील महिलांना संघटित करून त्यांना आर्थिक आणि सामाजिकदृष्ट्या सक्षम बनवले जाते.

महाराष्ट्रात Mahila Arthik Vikas Mahamandal (MAVIM) या संस्थेने SHG चळवळीला बळ दिले आहे. या संस्थेमार्फत महिलांना प्रशिक्षण, वित्तीय सहाय्य आणि मार्गदर्शन दिले जाते. याशिवाय, बँक लिंकिंग कार्यक्रमांद्वारे (Bank Linkage Programs) गटांना औपचारिक बँकिंग प्रणालीशी जोडण्यात आले आहे, ज्यामुळे त्यांना कर्ज सुविधा सहज उपलब्ध होतात.

या सर्व योजनांमुळे SHG गटांना केवळ आर्थिक मदतच मिळत नाही, तर त्यांना कौशल्य विकास आणि व्यवसाय विस्तारासाठी आवश्यक मार्गदर्शन देखील मिळते.

SHG आणि डिजिटल साक्षरता – सविस्तर विवेचन

तंत्रज्ञानाच्या वाढत्या प्रभावामुळे स्वयंसहाय्यता गटांनी डिजिटल साक्षरतेचा स्वीकार करण्यास सुरुवात केली आहे. आज अनेक SHG गट UPI पेमेंट, मोबाईल बँकिंग ॲप्स आणि ऑनलाइन व्यवहारांचा वापर करत आहेत.

यामुळे त्यांच्या व्यवहारांमध्ये पारदर्शकता आणि वेग वाढला आहे. तसेच, ऑनलाइन मार्केटिंगच्या माध्यमातून महिलांना त्यांच्या उत्पादनांची विक्री मोठ्या बाजारपेठेत करता येते. उदाहरणार्थ, हस्तकला, अन्नप्रक्रिया उत्पादने आणि इतर वस्तू ई-कॉमर्स प्लॅटफॉर्मवर विक्रीसाठी उपलब्ध करून दिल्या जातात.

डिजिटल साक्षरतेमुळे SHG गटांचे आर्थिक व्यवहार अधिक सुलभ, सुरक्षित आणि प्रभावी झाले आहेत.

SHG मधील आव्हाने – सविस्तर विवेचन

स्वयंसहाय्यता गटांच्या यशामध्ये काही आव्हाने देखील आढळून येतात. सर्वप्रथम, शिक्षणाचा अभाव हे एक प्रमुख आव्हान आहे. अनेक महिलांना आर्थिक आणि व्यवस्थापन विषयक ज्ञान मर्यादित असल्यामुळे गटाच्या कार्यात अडचणी येतात.

दुसरे म्हणजे व्यवस्थापन कौशल्याचा अभाव. गटाचे लेखांकन, कर्ज वितरण आणि व्यवसाय नियोजन यासाठी आवश्यक कौशल्य नसल्यामुळे कार्यक्षमतेत मर्यादा येतात.

याशिवाय, बँकिंग प्रक्रियेतील गुंतागुंत आणि कागदपत्रांची अडचण यामुळे गटांना कर्ज मिळवताना अडथळे येतात. तसेच, बाजारपेठेचा अभाव हा एक गंभीर प्रश्न आहे, ज्यामुळे उत्पादन विक्री मर्यादित राहते.

उपाययोजना

या आव्हानांवर मात करण्यासाठी विविध उपाययोजना राबवणे आवश्यक आहे. महिलांसाठी नियमित प्रशिक्षण कार्यक्रम आयोजित करणे, आर्थिक आणि व्यवस्थापन कौशल्य विकसित करणे अत्यंत महत्त्वाचे आहे.

डिजिटल शिक्षणाच्या माध्यमातून महिलांना मोबाईल बँकिंग, ऑनलाइन व्यवहार आणि ई-कॉमर्स यांचे ज्ञान देणे आवश्यक आहे. तसेच, सरकारने आर्थिक सहाय्य, अनुदाने आणि सुलभ कर्ज सुविधा उपलब्ध करून द्याव्यात.

याशिवाय, SHG उत्पादने विक्रीसाठी स्थिर आणि व्यापक बाजारपेठ उपलब्ध करून देणे आवश्यक आहे, ज्यामुळे महिलांचे उत्पन्न वाढेल.

SHG – सामाजिक चळवळ म्हणून विश्लेषण

स्वयंसहाय्यता महिला बचत गट ही केवळ एक आर्थिक योजना नसून ती एक व्यापक सामाजिक चळवळ आहे. या चळवळीच्या माध्यमातून महिलांचे सशक्तीकरण होते, सामाजिक समता निर्माण होते आणि ग्रामीण विकासाला चालना मिळते.

ही चळवळ "bottom-up development" या संकल्पनेवर आधारित असून, तळागाळातील महिलांना विकास प्रक्रियेत सहभागी करून घेते. त्यामुळे SHG ही चळवळ सामाजिक परिवर्तनाचे एक प्रभावी साधन ठरते.

निष्कर्ष

स्वयंसहाय्यता महिला बचत गट ही भारतातील एक यशस्वी सामाजिक आणि आर्थिक चळवळ म्हणून उदयास आली आहे. या चळवळीमुळे महिलांना आर्थिक स्वावलंबन, सामाजिक सन्मान आणि निर्णयक्षमता प्राप्त झाली आहे.

महिलांच्या आर्थिक सहभागामुळे केवळ त्यांच्या कुटुंबाचा नव्हे, तर संपूर्ण समाजाचा आर्थिक स्तर उंचावला आहे. भविष्यात SHG चळवळ अधिक व्यापक स्वरूपात विकसित होऊन देशाच्या आर्थिक विकासात महत्त्वाची भूमिका बजावेल, याबाबत कोणतीही शंका नाही.

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