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A STUDY OF THE BALANCED DIET AND NUTRITION FOR SPORT PERSONALITY

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Abstract

Health needs to be given special attention in the field of sports. For that, it is very important to have a strong and balanced diet. Sports nutrition plays a key role in optimising the beneficial effects of physical activity, whether you're a bodybuilder, professional athlete in training or exercising to improve your mental and physical health. Making informed decisions with your nutrition and hydration can result in improved performance, injury prevention and quicker recovery but it's difficult to know where to start with so much conflicting information readily available. In earlier times, a balanced diet was achieved by eating dry fruits. Similarly, those participating in cross-country races in the nineteenth century used steak and alcohol in their diet. It was a matter of debate whether it was right or wrong to do all this. There is a lot of conflict between physiologists, doctors and guides in these subjects. It is a circle in which the physiologist considers the Aster diet to be a fad. As doctors do not prescribe a specific diet to athletes, but guides believe that what you think is best, rejects the scientific approach and infers a new type of pampering food and rejects scientific evidence to the contrary. From this point of view, it is necessary to study the balanced diet for cattle from a scientific perspective. The presented research topic has been selected according to this purpose.

Key words: Balanced Diet, Nutrition for Sport Personality

Introduction:

Health needs to be given special attention in the field of sports. For that, it is very important to have a strong and balanced diet. Sports nutrition plays a key role in optimising the beneficial effects of physical activity, whether you're a bodybuilder, professional athlete in training or exercising to improve your mental and physical health. Making informed decisions with your nutrition and hydration can result in improved performance, injury prevention and quicker recovery but it's difficult to know where to start with so much conflicting information readily available. In earlier times, a balanced diet was achieved by eating dry fruits. Similarly, those participating in cross-country races in the nineteenth century used steak and alcohol in their diet. It was a matter of debate whether it was right or wrong to do all this. There is a lot of conflict between physiologists, doctors and guides in these subjects. It is a circle in which the physiologist considers the Aster diet to be a fad. As doctors do not prescribe a specific diet to

athletes, but guides believe that what you think is best, rejects the scientific approach and infers a new type of pampering food and rejects scientific evidence to the contrary. From this point of view, it is necessary to study the balanced diet for cattle from a scientific perspective. The presented research topic has been selected according to this purpose.

Objectives of the study:

1. To overview on importance of Sports nutrition.
2. To study of role of Sports nutrition for fitness.
3. To study from a scientific perspective about the balanced diet required for sportsmen.

Research Methodology:

For the purpose of this study used social science research methodology to study the research topic Used scientifically analysis. In this method used secondary data tools. In this secondary data tool used reference books. Research articles, newspapers, journals, published and unpublished materials and also taken help of internet facilities.

Diet is a very important factor for sportsmen to prove consistency and excellence in their performance. For this purpose, the athletes need to make a proper change in their diet. A balanced diet for an athlete is complete on the basis of vitamins A, B and C. But how much caloric food does an athlete need to survive on a daily basis? How many times the amount of calories needed by a common man is given to the athlete can be calculated. Even if the player is happy with such a multiplication, his guide will not give up the stubbornness of food-loving Fads. Dietetics has advanced a lot. Knowledge of how energy is produced in the human body through biochemical processes has also been lacking. It has been analysed from a scientific perspective as follows.

Proper calorie diet:

Every person needs the right amount of calories to survive. A typical 18 to 34 year-old should get 3000 calories. The hard worker and the poor should get more than this basic level. Examples of energy expenditure during work or play are given below. When running a mile in brisk 5 minutes burns 25 calories. A person who consumes 125 calories per minute or 125 calories per mile should have a basic $2500 + 125 = 2625$ calories per day. A well trained runner can run 5 miles/minute for an hour then calculate $15/60=1500$ Calories per hour. His daily diet will be $2900+1500=4400$ Calorie. Thus, it is necessary to maintain a balance in the diet.

Balanced with Starchy food (Carbohydrate):

In general, it is necessary to maintain a proper balance of starch in human life. Carbohydrates are either simple or complex, and the most important energy source for the human body. Starchy food Carbohydrate contains carbon hydrogen and oxygen gas. Water has 2.1 hydrogen atoms. The simplest form or form is sugar. So the most complex form of starch is

starch. It includes grains, fruits, vegetables, sugar etc. Come In the body, any such substance is converted by glucose into Glycogen and glucose into Glycol. Which are available as basic combustion fuel to the work? Gas (carbon dioxide) and water are formed. Protein is nitrogen or nitrogen organic matter. Meat, fish, eggs, butter and cheese are protein sources. These substances are necessary for the formation of cellular substances in the body and to replenish them if they are depleted. Such a diet plays an important role in strengthening the body muscles of athletes.

Balanced with Protein:

Protein is needed in human life because it provides energy. Protein is important for athletes to gain energy. Each person actually gets about 12% of their calories from protein. Take 1 gram per kg of body weight to meet basic protein requirements safely. Proteins are made up of a chain of amino acids and are essential to every cell of the human body. Protein can either be complete or incomplete. A complete protein contains all the amino acids needed by the body. The need for pastoralists is correspondingly higher. Its muscle tissue is large and active. He should get 12% of the 4000 calories per day. Eating too much protein only causes calcium deficiency. It affects the bones. In this regard, athletes need to include protein for a balanced diet.

Balanced with Minerals:

It is necessary to have the right amount of minerals in the human body. Essential minerals for athletes are salt and potassium as it balances the osmotic pressure. This includes protein molecules or molecules. Another important mineral is calcium, calcium and iron are very important for the body.

Cost of work power of food:

Energy Value of Food The fuel energy generated in the chemical reactions of organisms is different from starch, lipids and proteins. 1 gm of starch produces 4 calories. It also provides 4 calories from protein but 1 calorie from fat. Fats provide more energy but are not immediately available to the athlete, but exercise with oxygen over a long period of time does provide this energy. Fat is of no use to the body, as energy is not readily available from it, but this useless weight requires a great deal of energy to handle. In this regard, it helps the athletes to increase the working power of the body.

Conclusion

Sports persons can fulfil their need for food, balanced diet through the above mentioned ingredients. The need or use of all the above factors is to meet the body's need for work force. Physical needs in general are regulated naturally by proper appetite and thirst. Empirical truth in diet and skill performance is hard to find, and so is designing experiments. Many such attempted speculations prove that no such positive or negative relationship exists between the two. Foods that the athlete or his guide say give strength range from B group vitamins to pollen extracts of flower parts. In this way, athletes can improve performance if they maintain a balanced diet.

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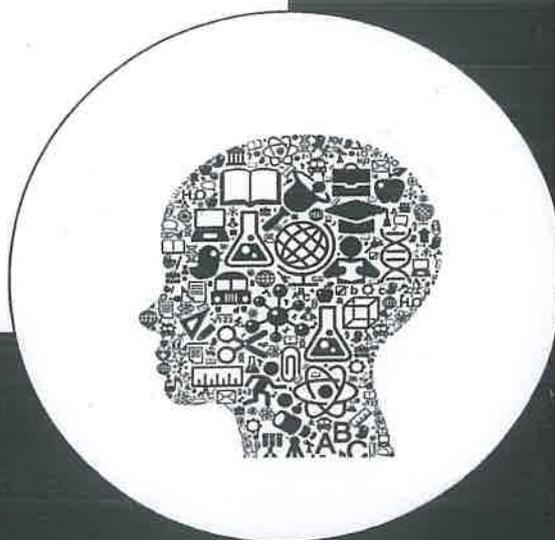



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सारांश:

देश कोणताही असो, समाजातील आपली बहीण, मुलगी, मावशी, आज्ञा आजही सुरक्षित आहे असे आपण म्हणू शकत नाहीत. दररोजचे वर्तमानपत्र उघडले तर बलात्काराची एक तरी बातमी त्यामध्ये असते. विशेष म्हणजे या सर्व घटना सुशिक्षित आणि सुधारलेल्या समाजात घडत आहेत. आदिवासी समाजात बलात्कार होत नाहीत. मग सुधारलेले कोण? आपण की ते हा विचार करण्याची वेळ आलेली आहे. घटना घडली की तेवढ्या पुरते मोर्चे, बंद केले जातात. कुठपर्यंत तर दुसरी घटना घडेपर्यंत. स्त्रियांच्या दृष्टीने आज समाजामध्ये घडणाऱ्या या घटना अत्यंत निंदनीय आहेत. त्यासाठी संपूर्ण समाजाने यावर विचार करायची वेळ आलेली आहे. समाजशास्त्रीय दृष्टीने या विषयाचा अभ्यास करताना मान खाली जाते. बलात्कार ही अमानुष कृती घडते त्यावेळेस संबंधित स्त्रीला कुटुंब, समाज, शासन यांनी सहानुभूती दाखवून तिला मदत करणे आवश्यक आहे. पशूना पण ही कृती शोभत नाही. अशी कृती पुरुषांकडून होऊ नये यासाठी पोलीस, कायदा आणि न्यायालय यांची भूमिका महत्त्वाची आहे. मूळ म्हणजे पुरुषी मानसिकता बदलून स्त्री-पुरुष समान आहेत. त्यामध्ये त्यांनाही त्यांच्या स्वातंत्र्याची हमी मिळाली पाहिजे. फक्त मातृपितृदेवोभव असे न म्हणता स्त्रीदेवोभव असे म्हणून सर्वांनी जीवन जगले पाहिजे.

प्रस्तावना:

भारतीय समाज हा विविध आन्हाणांना सामोरे जात आहे. विशेष म्हणजे समाजात हुंडा, घटस्फोट, घरगुती हिंसा या आढळून येतात. त्याचबरोबर एक अमानवी वृत्ती आढळून येते, ती म्हणजे स्त्री वरील अत्याचार: बलात्कार. आज कोणतेही वर्तमानपत्र उघडा त्यामध्ये स्त्रीवरील अत्याचाराची, बलात्काराची बातमी असते.

वास्तविक व्यक्तींच्या संमतीशिवाय किंवा बळजबरीने लैंगिक संबंध प्रस्थापित करणे म्हणजे बलात्कार होय. यात पीडित व्यक्ती ही स्त्री असते. हा एक लैंगिक अत्याचार किंवा कायद्याने गुन्हा आहे. भारताच्या संदर्भात विचार करताना महिला आणि मुली याला जास्त बळी पडतात. सामाजिक, आर्थिक, राजकीय स्थान आणि पितृसत्ताक पद्धती यामुळे स्त्रियांवर अत्याचार होतात. बलात्कार करणारी व्यक्ती ही केवळ तीच्या शरीरावरच हल्ला करते असे नव्हे तर तिच्या स्वाभिमान, आशा, आकांक्षा आणि जगण्याच्या उमेदीवर घाला घालते. बलात्कारामुळे संबंधित व्यक्तीला तर त्याचे परीणाम भोगावे लागतात परंतु, संबंधित स्त्रीला त्यामुळे असंख्य प्रश्नांना सामोरे जावे लागते.

बलात्काराची समाजशास्त्रीय दृष्टीने कारणे अनेक सांगता येतील. परंतु बलात्काराचे परीणाम हे दिर्घ स्वरूपाचे असतात. बऱ्याच वेळेस स्त्रियांना कायमची शिक्षा देण्याच्या उद्देशाने ही कृती केली जाते. अनेक वेळेस संबंधित स्त्रीच कधी याला कारणीभूत आहे असे वर्णन केले जाते. परंतु मनुष्यप्राणी या शब्दातला प्राणी कधी केव्हा कोठे

जागा होईल याची शास्वती देता येत नाही. सद्या आपण पाहतो की काही दिवसापूर्वी निर्भया प्रकरण दिल्लीत झाले. त्यानंतर कोलकत्यात कार रुग्णालय पालघर येथील सामूहिक बलात्कार प्रकरण अशी याची साखळीच तयार झालेली आहे. समाज किती रसातळाला जात आहे याची ही उदाहरणे आहेत. त्यामुळे समाजशास्त्रीय दृष्टिकोनातून या विषयावर प्रकाश पाडण्यासाठी मी हा विषय शोधनिबंधासाठी घेतलेला आहे.

बलात्काराची व्याख्या:

1. समाजशास्त्र शब्दकोश:

“एखाद्या स्त्री च्या संमतीविना तिच्याशी बेकायदेशीर लैंगिक संबंध प्रस्थापित करणे म्हणजे बलात्कार होय”.

2. बलात्काराला 'जबरी संभोग' असेही म्हटले जाते. याचा अर्थ संबंधित स्त्रीच्या इच्छेविरुद्ध, तिला धाक दाखवून, तिच्यावर दडपण आणून लैंगिक संबंध ठेवणे म्हणजे बलात्कार.

3. भारतीय दंडविधान ३७५ नुसार खूप विस्तृत व्याख्या करण्यात आलेली आहे. “जेव्हा एखादी व्यक्ती स्त्रीच्या इच्छेविरुद्ध, तिच्या मुक्त संमतीविना, धाक दपटशा दाखवून, जीवे मारण्याची भीती दाखवून तिच्याशी लैंगिक संबंध प्रस्थापित करतो तेव्हा त्याला बलात्कार असे म्हणतात.”

वरील व्याख्येवरून बलात्काराचा अर्थ आपणास समजण्यास मदत होते. थोडक्यात संबंधित स्त्रीच्या इच्छेविरुद्ध बळजबरीने लैंगिक संबंध ठेवणे म्हणजे बलात्कार.

डॉ. दत्तात्रय प्रभुराव मुंडे

नाही. जगातल्या सर्वच देशात कमीअधिक प्रमाणात हा प्रश्न गंभीर बनत आहे. भारतात हथरस, खैरलांजी, कोलकाता याठिकाणी घडलेल्या घटना समाजाच्या डोळ्यात अंजन घालतात सर्वात महत्वाचे म्हणजे आपण स्त्रीयांकडे बघण्याचा दृष्टीकोन बदलू शकलो नाहीत याचे दुःख आहे. स्त्रीकडे पाहण्याचा हा पूर्वग्रहदूषित दृष्टिकोन या समस्येच्या पाठीमागे आहे. भारतातील स्त्रीयांवर कोणत्या ना कोणत्या स्वरूपात अत्याचार होताना दिसतात.

भारतात बलात्कार हा 6 महिन्यांच्या मुलीपासून 70 वर्षांच्या वृद्ध स्त्रीयांवर बलात्कार होतात. बलात्कार शेतावर होतात तसे चित्रपटसृष्टीत पण होतात. बलात्कार निर्मन स्थळी होतात. हा गैरसमज आहे. रेल्वे, बसस्थानक आणि इस्पितळे (कोलकाता येथील कार वैद्यकीय महाविद्यालय) अशा गर्दीच्या ठिकाणीही होतात.

बलात्कार करणाऱ्या व्यक्तीमध्ये अनेक वेळेस आपण पाहतो की शाळेत शिक्षक व शिक्षकेतर कर्मचारी (बदलापूरमध्ये विद्यार्थिनीवर शिक्षकेतर कर्मचाऱ्याने बलात्कार केलेला आहे.), डॉक्टर सहकारी डॉक्टरवर (कोलकाता कार हॉस्पिटल), पोलीस कोंडीतील महिलांवर, शेतकरी-शेतमजूर स्त्रीवर, चित्रपट निर्माते आणि हिरो-चित्रपटात काम करणाऱ्या महिला आणि हिरोनीवर, (नुकताच केरळ चित्रपट सृष्टीतील गुप्त अहवाल सरकारला मिळाला आहे. त्यात संबंधित चित्रपटतारकांनी चित्रपट सृष्टीतील पुरुष कामाच्या मोबदल्यात आमच्याकडे शरीर सुखाची मागणी करतात असे स्पष्टपणे सांगितले आहे.) बऱ्याच वेळेस बलात्कार करण्यामध्ये काका, मामा, चुलता, दिर, सासरे हेही असतात. घराची इज्जत बाहेर जाऊ नये म्हणून संबंधित स्त्रीया हा छळ वर्षानुवर्षे सहन करतात. (फुलदेवीवर पहिला बलात्कार तिच्या काकाने (चुलता) केला होता).

बलात्काराची कारणे:-

सिनेमा-ब्लू फिल्मस:

दृक्श्राव्य साधन म्हणून भारतात सिनेमाला समाजात खूप महत्व आहे. काळ झपाट्याने बदलत आहे. आम्ही पाहिलेले चित्रपट साडीवर आणि पायजम्यावरील असायचे. आजचे चित्रपट बिकनीमध्ये दिसतात. सलमानखान शारुखखान तर उघडेच बऱ्याचदा दिसतात. चित्रपटात कामूक दृष्य वाढलेली आहेत. याचे परिणाम समाजावर होतात.

२००४ नंतर प्रत्येकाकडे अँड्रॉईड मोबाईल व त्याला इंटरनेटची जोड मिळाली. त्याचे फायदे अनेक आहेत. परंतु बरेच तरुण आज त्यामधून अश्लील ब्लू फिल्म पाहतात. त्यामधून भावना उद्दीपन होऊन नकळत काही कृती घडून जातात. यु ट्यूबवर पण अश्लील मजकूर, विनोद आणि शॉर्ट फिल्म आहेत. तरुण वर्ग आज त्याकडे करमणूक म्हणून पाहतो आहे. परंतु नेहमी नेहमी पाहिले ते आपण करून बघायला काय हरकत म्हणून या कृतीकडे वळण्याची शक्यता नाकारता येत नाही.

खेडी ओस पडत आहेत आणि नगर तुडब भरत आहेत. भारतात नागरीकरणाचे प्रमाण 48 टक्क्यावर गेले आहे. ग्रामीण भागातून आलेल्या सर्वांनाच चांगेल निवास मिळत नाही. बरेचजण झोपडपट्टीत वास्तव्य करतात. तेथील वातावरण गलिच्छ असते. एकाच खोलीत 10-10 लोक राहतात. निसर्गनियम सर्वांनाच असतो. लहान मुले जे पाहू नये ते पाहतात. त्यातून वाईट मार्गाला जावून त्यांच्याकडून वाईट कृती घडू शकते.

नगरात आलेले सर्वच पुरुष आपल्या बायकोला शहरात आणू शकत नाहीत. ते ऐकटेच आलेले असतात. त्यांना काम मिळते, परंतु सहचारिणीचा सहवास मिळत नाही. बऱ्याच वेळेस असे पुरुष वेश्यागमन करतात. महागाईमुळे तेही शक्य झाले नाही तर त्यांच्यातील पशुवृत्ती जागी होते आणि त्यांच्याकडून बलात्कारासारखी कृती घडून येते.

सक्तीचे अवैवाहिक जीवज:

मागच्या वीस पंचवीस वर्षी केलेल्या पापाची फळ म्हणून आज विवाहयोग्य वयाच्या मुलींची संख्या मुलापेक्षा खूपच कमी झालेली आहे. दुसरीकडे शिक्षण चालू आहे. उच्च शिक्षणाच्या एक दोन तीन पदव्या तरुण घेताना दिसतात. त्यामध्ये कधी वयाची तिथी ओलांडून जाते तेही कळत नाही. जननशास्त्र सांगते की पुरुषाचा विवाह 25 साव्या वर्षी तर मुलीचा विवाह 22-23 साव्या वर्षी व्हावा. परंतु असे होत नाही. काहिना तर नोकरी, व्यवसाय नसल्याने विवाह जुळत नाहीत. त्यामुळे सक्तीने अविवाहित रहावे लागत आहे. त्यामुळे लैंगिक भावनेवर किती दिवस नियंत्रण ठेवणार. एखाद्या वेळेस अशा पुरुषाकडून जबरदस्ती होण्याची शक्यता असते. कोलकाता येथील कार रुग्णालयातील डॉक्टर पुरुषाने डॉक्टर स्त्रीवर केलेला बलात्कार आणि हत्या हे याचे उदाहरण आहे.

नितीमूल्यांची घसरण:

पारंपारिक समाज हा रामायण आणि महाभारतावर श्रद्धा असणारा होता. भारतात धर्माला समाजाच्या दृष्टीने अनन्यसाधारण महत्व होते. व्यक्तीच्या वर्तनावर प्रतिबंध घालण्यासाठी धर्म, मूल्य आणि नियम कार्य करत असत. परंतु 21साव्या शतकात गावागावात ससे आणि कितर्न वाढले परंतु समाजाची नैतिकता दिवसेंदिवस खालावत गेली. धर्माचे मूळ स्वरूप बदलून त्याला बाजारू रूप आले. बऱ्याच महाराजांनी स्वतःचे आश्रम काढले. समाजाला नैतिकतेचे धडे देणाऱ्या महाराजांनीच आपल्या आश्रमातील महिला आणि मुलींवर बलात्कार केले. आसाराम बापू बलात्काराच्या गुन्ह्यात शिक्षा भोगत आहेत. दुसरे उदाहरण डेरा सज्जा सौदाचे प्रमुख रामरहीम याच गुन्ह्यात दोषी आहेत. अंधश्रद्धेचा बुरखा पांगरून हे लोक समाजाची फसवणूक करत आहेत. त्यामुळे वाढती नितीमुल्य घसरून समाजासाठी घातक ठरत आहे.

स्त्रांचा विविध समाजात सहभाग

आज समाजात विविध क्षेत्रात स्त्रीयांचा सहभाग वाढला आहे. चार भिंतीच्या आत राहणारी स्त्री आज अनेक कारणांनी घराबाहेर पडत आहे. परंतु काही पुरुषांना ते सहन होत नाही. त्यांनी नवीनच अस्त्र शोधून काढले आहे. ते म्हणजे स्त्रीच्या अन्नवर घाला घालणे. पुरुषाला वाटते की माझ्या मर्जीप्रमाणे तीने वर्तन करावे. परंतु स्त्रीया खूप सुधारल्या आहेत. शेतीपासून सुरुवात करून नोकरी, व्यवसाय, राजकारण, समाजकारण, रेल्वे, विमान आणि अंतराळ (सुनिता विल्यम सुद्धा अंतराळ आहेत.) असे एकही क्षेत्र त्यांनी पदक्रांत करायचे सोडलेले नाही. हा विविध क्षेत्रातील वाढता सहभाग समाजाच्या विकासासाठी खूप महत्वपूर्ण ठरत आहे. त्यांना हरवण्यासाठी काही पुरुष बलात्कारासारखे कृत्य करताना आढळतात. तहलकाचे प्रमुख तरुण तेनपाल आणि आ.य.पी.सी.चे. प्रमुख राजेंद्र पचोरी यांना आपापल्या सहकाऱ्यांवर बलात्कार करून त्यांचे करीअर संपवण्याचा प्रयत्न केला आहे.

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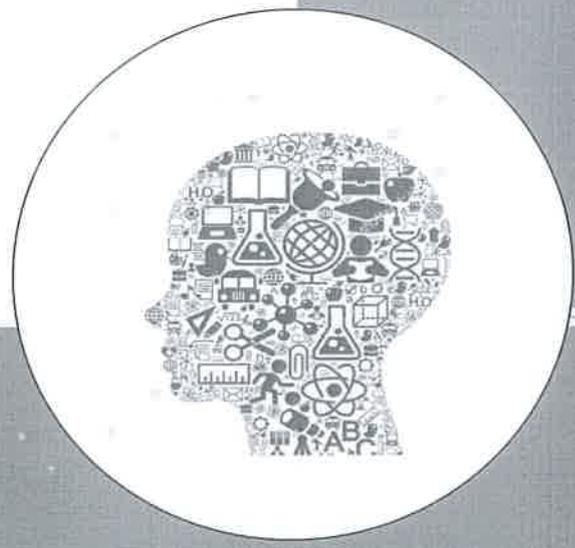

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डॉ. दत्तात्रय प्रभुराव मुंढे

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एकविसाव्या शतकातील भारतातील जलद नागरीकरणाचा समाजशास्त्रीय अभ्यास

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प्रस्तावना:-

लोकसंख्येच्या दृष्टीने समाजशास्त्रातील महत्त्वपूर्ण संकल्पना म्हणून नागरीकरणाकडे पहावे लागते. तसे पहिले तर नागरीकरणाची प्रक्रिया वैश्विक आहे. जगातील सर्वच देशात तिची गती आणि स्वरूप भिन्न असलेले दिसून येते. ग्रामीण आणि नागरी जीवनपद्धतीमध्ये कमालीचा भेद आहे.

औद्योगिकरणपूर्व काळात शहरांची संख्या व आकार लहान होता. शहरीकरण किंवा नागरीकरणाला खऱ्या अर्थाने औद्योगिक क्रांतीनंतर चालना मिळाली. औद्योगिकरण आणि नागरीकरण या बाबी परस्पर पूरक ठरत आहेत. शहराकडे ग्रामीण भागातील लोक अनेक कारणामुळे स्थलांतर करत आहेत. पर्यायाने यातूनच शहरांची वाढ व विकास होताना दिसत आहे. 18व्या शतकात युरोपात औद्योगिक क्रांती झाली. त्यामुळे दळणवळणाचे प्रमाण वाढले. याचा परीणाम म्हणून शहरे फुगू लागली. शहरात औद्योगिक व नागरी वसाहती वाढल्या.

औद्योगिकरण फक्त नगरात होताना दिसते. त्यामुळे आधुनिक मानवनिर्मित संस्कृती फक्त शहरात आढळून येते. 16व्या शतकापासून शहराच्या विकासाला सुरुवात झाली, तरीसुद्धा शहराचा विकास विसाव्या शतकात वाढीस लागला. त्याचे स्वरूप २१व्या शतकात जलद वाढताना दिसते. त्यामुळे नागरीकरण नेमके कशांमुळे होते? त्याला कोणते घटक जबाबदार आहेत? याचा अभ्यास संबंधित शोधनिबंधात मी करणार आहे. त्याचे विवरण खालीलप्रमाणे करता येईल.

कीवर्ड:-नागरीकरण, शहरीकरण

शोधनिबंधाची उद्दिष्टे:-

- 1) नागरीकरणाची प्रक्रिया, समजून घेणे.
- 2) नागरीकरण ही 'सज्ञा' अभ्यासणे.
- 3) भारतातील नागरीकरणास जबाबदार घटक शोधणे.
- 4) ग्रामीण-नागरी लोकसंख्येचा कल अभ्यासणे.
- 5) नागरीकरणाच्या परीणामांचा शोध घेणे.

- शोधनिबंधाची गृहीतके:-

- 1) स्थलांतर नागरीकरणाचे प्रमुख कारण आहे.
- 2) भारतात ग्रामीण भागातून शहरी भागात स्थलांतराची गती जास्त आहे.
- 3) औद्योगिक क्रांती व दळणवळणामुळे भारतातील नागरीकरणाला चालना मिळाली आहे.
- 4) भारतातील नागरीकरणाचे स्वरूप बदलत आहे.

- संशोधनपद्धती:-

प्रस्तुत विषयाचा अभ्यास करण्यासाठी द्वितीय स्त्रोतांचा वापर करण्यात आलेला आहे. यामध्ये संदर्भ ग्रंथ, प्रशासकीय अहवाल, वर्तमानपत्र, मासिके, पुस्तके इत्यादींचा आधार घेण्यात आलेला आहे. तसेच विश्लेषणात्मक अध्ययन पद्धतीचा आधारही घेण्यात आलेला आहे.

विश्लेषण आणि स्पष्टीकरण:-

नागरीकरण म्हणजे काय?

नागरीकरण ही संकल्पना समजून घेण्यासाठी अभ्यासकांनी केलेल्या व्याख्यांचा अभ्यास आपल्याला करावा लागतो त्यातून ही संकल्पना समजून घेण्यास मदत होते.

ई.ई.बर्गल यांच्या मते:-

"नागरीकरण एक प्रक्रिया आहे, या प्रक्रियेच्या प्रसारामुळे ग्रामीण जीवनपद्धती नागरी जीवनपद्धतीमध्ये बदलते, तसेच ही प्रक्रिया औद्योगिककरणाच्या प्रक्रियेच्या समांतर असते, कधी-कधी तर औद्योगिकरण व नागरीकरण एकमेकांच्या पर्यायी संज्ञा मानल्या जातात."

क्विन व कारपेन्टर यांच्या मते:-

"एका विशिष्ट जीवनपद्धतीला स्पष्ट करण्यासाठी 'नागरीकरण' शब्दाचा प्रयोग केला जातो व ती जीवनपद्धती नागरी निवासासी संबंधित आहे."

वेगवान भारतीय नागरीकरणास जबाबदार घटक:-

औद्योगिक क्रांती:-

औद्योगिक क्रांतीनंतर शहरवाढीच्या प्रक्रियेस चालना मिळाली. भारतात उद्योगाचे केंद्रीकरण शहरात होत आहे. याचा परीणाम म्हणून शहरे प्रचंड वाढत आहेत. स्वयंचलीत व आधुनिक यंत्रामुळे उत्पादन प्रचंड प्रमाणात

होत आहे. परीणामी अप्रत्यक्षपणे शहरातच व्यापार वाढत आहे. व्यापारामाठी खेड्यातील लोक शहराकडे येतात. थोडक्यात औद्योगिकरणाचा परीणाम म्हणून शहराची वाढ होत आहे.

१) कृषीक्रांती:-

विज्ञान आणि औद्योगिकीकरणाचा परिणाम हा ग्रामीण भागावर झाला. शेतीतील जुनी साधने जावून त्याच्या ठिकाणी नवीन तंत्रज्ञान युक्त साधने आली. संकरीत वियाणे, रासायनिक खते, नवनवीन शेती अवजारे इत्यादीच्या वापरामुळे उत्पादनात प्रचंड प्रमाणात वाढ झाली. अशा प्रकारे वाढलेले उत्पादन शहरी वाजारपेठेत दाखल झाले. कच्च्या मालाचे रूपांतर पक्क्या मालात शहरात होऊ लागले. उदा. दुधापासून दुधपावडर तयार करणे. यातूनच शहरवाढीस चालना मिळाली.

२) दळणवळण साधनांचा विकास:-

राष्ट्राच्या प्रगतीसाठी शहरातील रक्ताभिसरण संस्थेइतके महत्वाचे स्थान दळणवळणाच्या साधणाला आहे. विज्ञान आणि तंत्रज्ञानाच्या विकासाबरोबर दळणवळणाच्या साधनांचा विकास झाला. अलीकडील काळात जहाजे, रेल्वे, विमाने इत्यादी विकसित स्वरूपात पुढे आली. परिणामी शहरे ही दळणवळणाची केंद्रे बनली. कच्चा माल शहरात आणणे व पक्का माल बाहेर पाठविणे यामुळे शक्य झाले. कामासाठी दररोज लोक शहराकडे स्थलांतरीत होऊ लागले.

३) परराष्ट्रीय दळण-वळण:-

पूर्वी परराष्ट्रीय दळण-वळण फक्त समुद्रमार्गे जहाजाद्वारे होत असे. त्यामुळे वाहतूक व प्रवासासाठी बराच वेळ लागत असे. आधुनिक काळात नवनवीन दळण-वळण साधनांचा विकास झाला. परराष्ट्रीय वाहतूक विमान व रेल्वेद्वारे होऊ लागली. भारतातील मोठ्या महानगरातून (मुंबई, कलकत्ता, मद्रास, दिल्ली, चेन्नई) आयात-निर्यात प्रचंड प्रमाणात वाढली. त्याचा परीणाम ही महानगरे प्रचंड प्रमाणात वाढली. आज भारतातील बरीच महानगरे आंतरराष्ट्रीय व्यापाराचे प्रतिनिधीत्व करत आहेत. यातून शहर वाढीस चालना मिळाली.

४) संदेशवहन:-

संदेशवहणाच्या विकासाबरोबर औद्योगिकरण व नागरीकरण मोठ्या प्रमाणात होताना दिसते. ही सर्व संदेशवहनाची साधने शहरात असल्यामुळे जग फार जवळ येत आहे. 1920 साली मार्कोनी या शास्त्रज्ञाने रेडीओचा शोध लाऊन संदेशवहनाचा पाया रचला.

वृत्तपत्र हे सुद्धा संदेशवहनाचे कार्य मोठ्या प्रमाणात करू लागले. Indian Express, महाराष्ट्र टाईम्स, लोकसत्ता, लोकमत, एकमत ही सर्व वृत्तपत्रे मोठ्या प्रमाणात संदेशवहनाचे कार्य करतात. Telegram, Television, Mobile, Iternet ही सर्व संदेशवहणाची साधने आज अत्यंत प्रभावी ठरत आहेत. त्यामुळे व्यापाराला चालना मिळाली. ग्राहकाला घरवसल्या जगातील कोणतीही वस्तू/माल घरवसल्या मिळू लागली. यातूनच शहर वाढीस चालना मिळाली.

५) व्यापारीकरण:-

डॉ. दत्तात्रय प्रभुराव मुंडे

वरील सर्व घटकांचा परिणाम व्यापारावर होतो. औद्योगिक व कृषी उत्पादनाचे वितरण करण्यासाठी व्यापार वाढला. काही खास वस्तूसाठी काही खास शहरे निर्माण झाली. मुंबई व अहमदाबाद, मुरत कापडासाठी प्रसिद्ध आहेत. जळगाव गुळ व केळीसाठी प्रसिद्ध आहेत. नागपूर संत्री साठी, नासिक द्राक्षासाठी तर कोल्हापूर व कानपूर पादत्राणेसाठी प्रसिद्ध आहेत. शहरातून उत्पादित होणारी माल ग्रामीण भागात पोहोचवण्यासाठी खेड्यातून लोक शहरात येऊन स्थायिक होवू लागले. यातूनच शहरे वाढू लागली.

६) लोकसंख्या वाढ:-

नुकतेच भारताने चीनला मागे टाकून लोकसंख्येच्या बाबतीत प्रथम स्थान पटकावले आहे. आज भारत 145कोटी लोकसंख्येचा देश बनला आहे. वाढती लोकसंख्या हा घटक शहरांची वाढ होण्यास कारणीभूत आहे. खेड्यात रोजगार मिळत नाही म्हणून लोक कामासाठी शहरात येतात. त्यांच्या अवागमनासाठी वाहतुकीची साधने निर्माण होतात. औद्योगिकीकरणामुळे कारखान्यात फार मोठ्या प्रमाणात मजुरांची गरज भासू लागली. रोजगारासाठी खेड्यातील लोक शहराकडे धाव घेऊ लागतात. त्यातूनच शहरे फुगत राहतात.

७) राजकीय कारण:-

आज भारतातील अनेक शहरे ही राजकीय केंद्रे बनत आहेत. या कारणाने ही शहरे मोठ्या प्रमाणात वाढली. आज देशात अनेक शहरांना राजकीय महत्व प्राप्त झाले आहे. अशा शहरात शासकीय व राजकीय कामासाठी लोक शहरात येवू लागतात उदा. दिल्ली, मुंबई, नागपूर, कोलकत्ता, हैद्राबाद वगैरे ही राजकीय केंद्रे बनली आहेत.

८) अर्थकारण:-

ज्याप्रमाणे शहराच्या वाढीस राजकारण कारणीभूत असते त्याचप्रमाणे अर्थकारण सुद्धा कारणीभूत आहे. शहरात अधिक प्रमाणात बँका, पतसंस्था, महसूल कार्यालये निर्माण होतात. व्यापार उद्दीमासाठी यामधून पैसा पुरवठा केला जातो. यातून व्यापार, शिक्षण, गृहवांधणी याला चालना मिळते. याचा परीमाण म्हणून संख्यात्मक व गुणात्मक नगरांची वाढ झाली.

९) शिक्षणाचे केंद्रीकरण:-

आधुनिक काळात शहरीकरणास किंवा नागरीकरणास कारणीभूत घटक म्हणजे शिक्षणाचे झालेले केंद्रीकरण. सर्वच शहरात चांगली शैक्षणिक संकुल उभी आहेत. नवनवीन शैक्षणिक संस्था शहरातच उभ्या राहत आहेत. नवोदय विद्यालये, इंजिनिअरिंग कॉलेजेस, मेडीकल कॉलेजेस व विद्यापीठे ही शहरातच आढळतात. या शैक्षणिक केंद्रीकरणामुळे हजारो विद्यार्थी, शिक्षक, प्राध्यापक शहराकडे धाव घेत आहेत. परीणामी शिक्षणाचे केंद्रीकरण होऊन शहरे वाढत आहेत.

निष्कर्ष:-

२१ साव्या शतकातील भारतात नागरीकरणाचा वेग प्रचंड आहे. जवळ-जवळ 40% लोक आज शहरात वास्तव्य करताना दिसतात. शहरातील वाढत्या

लोकसंख्येबरोबर त्यांच्या गरजा भागवण्यासाठी इतर सेवा, सोयी-सुविधा पण वाढत आहेत. मनोरंजन, सिनेमा वगैरे करमणुकीची साधने शहरातच जास्त आढळतात. शहरात खेड्याच्या तुलनेत रोजगार मिळण्याची शास्वतीही जास्त असते. हॉटेल, पानटपरी, प्रसाधने, यांची वाढही शहरात झालेली दिसून येते. त्याचबरोबर शहरात मोठ्या प्रमाणात सुरक्षितता आढळून येते. पोलीस, कायदा, न्यायालये इ. साधने संरक्षणासाठी सज्ज असतात. त्याचबरोबर आरोग्याच्या सोयी सुविधा शहरातच आढळून येतात. परिणामी ग्रामीण भागाच्या तुलनेत नगरात अनेक सेवा, सोयी उपलब्ध आहेत. काम करण्याची इच्छा असणारी व्यक्ती शहरात उपाशी राहू शकत नाही. फक्त शहरात निवासाची व्यवस्था गंभीर आहे. त्यामुळे नागरीकरणाच्या वाढीस वरील सर्व घटक कमीअधिक प्रमाणात कारणीभूत आहेत असे आपणाला म्हणावे लागते.

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प्रा. डॉ. दत्तात्रय प्रभुराव मुंडे

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विवाना:-

संपूर्ण विश्वामध्ये महत्त्वपूर्ण सामाजिक संस्था म्हणून विवाह संस्थेला महत्त्वाचे स्थान आहे. विवाह संस्थेचा इतिहास या पुस्तकांमध्ये थोर इतिहासकार वनाथ काशिनाथ राजवाडे यांनी विवाह संस्थेत कायानुरूप कसा बदल होत गेला याचे खूप सुंदर वर्णन केले आहे. मानवाच्या ज्या मुलभूत तीन गरजा आहेत त्यात इतकीच महत्त्वपूर्ण गरज म्हणून कामवासना पूर्ती करणे पाहिले जाते. ही महत्त्वाची गरज भागवण्याचे सर्व विवाह-संस्था पूर्ण करते. कुटुंब संस्थेच्या निर्मितीकरिता व कुटुंबाला स्थैर्य देऊन समाजातल्या कविण्यासाठी विवाह संस्था महत्त्वाची कार्ये पार पाडते. 'समाज मान्य मार्गाने स्त्री-पुरुषांच्या कामवासनांची पूर्तता करून त्यांना नियंत्रित करण्यासाठी व स्थायित्व देण्यासाठी असलेल्या नियमांचा समुच्चय म्हणजे विवाहसंस्था होय'. समनर या समाजशास्त्रज्ञाने विवाह संस्थेचा अभ्यास करून आपले निष्कर्ष मांडले आहेत. सध्याची वेगवेगळ्या देशातील विवाहसंस्था व त्यांतर्गत विवाह पद्धती-प्रकार यांचा अभ्यास केलेला आहे. भारतीय समाजात विवाह हा गृहस्थाभ्रमात प्रवेश करतानाचा एक महत्त्वपूर्ण संस्कार मानला आहे. पूर्वी ब्रम्हचर्यात प्रवेश करताना उपनयन नावाचा संस्कार केला जात असे.

कोणत्याही विवाह संस्थेत पती-पत्नी, सासू-सासरे व्याही-विहीण अशी स्थाने निर्माण होऊन त्यांना काही काही अधिकार व कर्तव्य पार पाडावी लागतात. संपूर्ण आयुष्यभर ही स्थाने हक्क व कर्तव्यांनी बद्ध असतात. त्यांच्यात स्तराप्रमाणे श्रेष्ठ-कनिष्ठत्वाची भावना देखील असते. त्यामुळे काळानुसार या स्तररचनेत व नातेसंबंधांनी एकत्रित आलेल्या व्यक्तींच्या भूमिका आणि कार्यात बदल होत आहे. त्यामुळे विवाह संस्थेतील बदलते प्रतिमान काय आहे. विवाहसंस्थेत कोणती परिवर्तने होत आहेत याचा अभ्यास मी या शोधनिबंधात करणार आहे.

संशोधनाची उद्दिष्टे:-

- १) विवाहाचा समाजशास्त्रीय अर्थ अभ्यासणे.
- २) विवाह संस्थेतील परिवर्तनाचा अभ्यास करणे.
- ३) विवाहाचे बदलते प्रतिमान तपासणे.
- ४) विवाह पद्धती आणि विवाह सोहळे यांच्या बदलाचा अभ्यास करणे.
- ५) विवाह संस्थेचे महत्त्व शोधणे.

मुख्य शब्द : विवाह संस्थेतील बदल

संशोधनपद्धती:-

प्रस्तुत शोधनिबंधामध्ये वर्णनात्मक व विश्लेणात्मक पद्धतीचा उपयोग केला आहे. संदर्भ ग्रंथ, इंटरनेट, वेबसाईट, वृत्तपत्रे, साप्ताहिके या द्वितीय स्रोतांचा उपयोग या

अभ्यासासाठी करण्यात आलेला आहे.

विश्लेषण व स्पष्टीकरण:-

विवाह म्हणजे काय?

विवाहसंस्थेच्या बदलाचा अभ्यास करताना आपणाला अगोदर विवाह म्हणजे काय? हे माहीत असले पाहिजे. ढोबळ अर्थाने स्त्री-पुरुषांनी एकत्र येऊन विवाह करणे असा आपण अर्थ घेत असतो. परंतु समाजशास्त्रीय दृष्ट्या विवाहाचा अर्थ त्यापेक्षा व्यापक आहे. त्यामुळे तो अर्थ समजून घेण्यासाठी काही समाजशास्त्रज्ञांच्या व्याख्यांचा आधार आपल्याला घ्यावा लागेल.

१) वेस्टरमार्क :- 'एक किंवा अनेक पुरुषांचा एक किंवा अनेक स्त्रियांशी रूढी व कायदा यांनी मान्य केलेल्या संबंधांना विवाह असे म्हणतात'.

२) गिलीन आणि गिलीन:- 'प्रजोत्पादक कुटुंब निर्माण करण्यासाठी स्त्री-पुरुषांमध्ये लैंगिक संबंध प्रस्थापित करण्याचा समाजमार्ग म्हणजे विवाह होय'.

३) मदन आणि मुजुमदार:- 'विवाह हा कायदेशीर अगर धार्मिक विधी असून ज्यामध्ये, दोन भिन्नलिंगी व्यक्तींना परस्परांशी लैंगिक संबंध ठेवण्याच्या अधिकारासोबतच आर्थिक व सामाजिक संबंध निर्माण करण्याचाही अधिकार प्राप्त होतो'.

बदल हा समाजाचा स्थायीभाव आहे. त्यामुळे समाज बदलतो म्हणजे काय? समाजाच्या रचनेत आणि कार्यात होणारा बदल म्हणजे सामाजिक परिवर्तन अशी सामाजिक परिवर्तनाची व्याख्या हॅरी जॉन्सन या समाजशास्त्रज्ञाने केलेली आहे. समाज बदल म्हणजे समाजातील व्यक्ती, संस्था, संघटना यांच्या अभिरुची, नियम, कायदे यामध्ये होणारा बदल.

१) बहुविवाहास विरोध:-

एकेकाळी बहुविवाह करणे किंवा द्विभार्या विवाह करणे हे श्रीमंतीचे व प्रतिष्ठेचे लक्षण मानले जात असत. इतिहासात डोकवले तर अनेक, राजे (छत्रपती शिवाजी महाराज सहा पत्नी) विचारवंत व सुधारक (राजा राम मोहनराय यांना तीन पत्नी) यांनीही बहुविवाह केलेले होते. त्या काळात अति टोकाची पुरुषप्रधानता होती. विवाह नाही केला तरी अनेक पुरुष परस्त्रीशी लैंगिक संबंध ठेवत असत. अशा संबंधांना समाजमान्यता नव्हती परंतु

सामाजिक विचार बुरसुटलेले वप्रतिगामी होते. परिणामी द्विभार्याप्रतिबंधक कायदा (१९५५) अमलात येईपर्यंत असे विवाह गुन्हाही ठरत नसत.

२) विवाह विच्छेदनास मान्यता:-

हिंदू धर्मात विवाहाला १६ संस्कारापैकी एक महत्त्वाचा संस्कार मानला जातो. विवाह गाठी स्वर्गात बांधल्या जातात, त्या आपण सोडायच्या नसतात असे मानले जात असे. मुस्लिम समाजात जरी शरीयत कायद्याने तीन पत्नी करण्यास परवानगी दिली असली तरी त्याही समाजात विवाह-विच्छेदाचे प्रमाण अगदी नाहीच्या बरोबर होते. हिंदू समाजाला १९५५ च्या विवाह कायदानुसारच घटस्फोटाला मान्यता दिलेली आहे. कौटुंबिक जीवन जगत असताना दाम्पत्याला अनेक तडजोडी कराव्या लागतात. परंतु आधुनिक काळात वाढते व्यभिचार, समाजमाध्यमांचा अतिरेकी वापर, स्वभावदोष, स्त्रियांचे आर्थिक स्वावलंबन, संयुक्त कुटुंबपद्धतीचा न्हास आणि पाश्चात्यांचे अनुकरण यामुळे भारतीय समाजात विवाह-विच्छेदाचे प्रमाण वाढत आहे. एवढेच नव्हे तर यासाठी शासनाला प्रत्येक जिल्ह्यात स्वतंत्र कुटुंब न्यायालये सुरू करावी लागलेली आहेत. पूर्वी समाजाचा, गावाचा व नातेवाईकांचा धाक होता त्यामुळे सहजासहजी कोणी घटस्फोटासाठी कोर्टाची पायरी चढत नसत.

३) जोडीदार निवडीच्या पद्धतीतील बदल:-

भारतीय समाजात विवाहाला अनन्यसाधारण महत्त्व असल्याने विवाह ठरवत असताना अनेक प्रकारचे नियम, परंपरा व प्रथा यांचे पालन केले जात असे. आदिवासी समाजात तर जोडीदार निवडीचे नियम फार कठोर होते. विवाह संस्थेच्या महत्त्वाच्या बदलामध्ये आज वडीलघारी मंडळी आपल्या मुला-मुलींना विश्वासात घेत आहेत. विशेषतः एकेकाळी स्त्रियांना किंवा मुलींना विवाह ठरवत असताना अजिबात विचारात घेतले जात नव्हते.

विशेषतः सोशल मीडियाच्या वाढत्या वापरामुळे आज अगदी ग्रामीण भागातही बरेचसे विवाह हे प्रेमविवाहाच्या स्वरूपात होत आहेत. मुलगा-मुलगी पालकांना अंधारात ठेवून एकमेकांना पारखण्याचे प्रयत्न करत आहेत. हा बदल चांगला किवाईट हे काळच ठरवणार आहे परंतु जोडीदार निवडीच्या पद्धतीत अमुलाग्र बदल

होत आहे एवढे मात्र खरे.

४) हुंडा प्रथेत बदल:-

हा मुद्दा मी थोडा धाडसानेच घेत आहे. कारण समाजाचे एक अभ्यासक म्हणून सूक्ष्म निरीक्षण केले असता असे आढळून येत आहे की सुशिक्षित बेकार, शेतकरी, कष्टकरी समाजात हुंडा नको म्हणून पालक मुलीच्या बापाचे उंबरठे झिजवत आहेत. फक्त मुलगी द्या आम्ही सर्व खर्च करतो, वरून थोडे पैसेही मुलीच्या पालकाला देतो असे म्हणत आहेत, तर चांगली नोकरी, व्यवसाय किंवा धंदा असणाऱ्या मुलांना श्रीमंत मुलीच्या पालकांकडून प्रचंड मागणी आहे. तुम्ही फक्त किती हुंडा द्यायचा ते सांगा असे म्हणणारे लोक आहेत. समाजात ही फार मोठी तफावत आहे. कोणत्याही पालकाला वाटत नाही की माझी मुलगी शेतकऱ्याला, कष्टकऱ्याला द्यावी. दुसरीकडे मुलीच्याही अपेक्षा खूप वाढल्या आहेत. त्यामुळे फक्त नोकरदार व चांगला व्यवसायिक यांचे हुंडा घेण्याचे आकडे वाढत आहेत. तर सर्वसामान्यांना सर्व खर्च करूनही मुलाला मुलगी मिळत नाही. मिळालीच तर ती शेती किंवा मजूरी करायला तयार नाही.

५) करार विवाह:-

प्रत्येक समाजात ज्या काही मुलभूत सामाजिक संस्था आहेत त्यामध्ये विवाह संस्थेच्या माध्यमातून स्त्री-पुरुषांच्या लैंगिक वर्तनाचे नियमन केले जाते. काळप्रमाणे जोडीदार निवडीचे स्वातंत्र्य अति होऊन त्याला वेगळेच रूप येत आहे. एकविवाह, बहुविवाह मागे पडून सध्याकालीन समाजात एकनवीनच विवाह प्रकार शहरी समुदायात आढळत आहे तो म्हणजे करार किंवा कंत्राट विवाह. 'विवाहद्वारे एक स्त्री आणि एक पुरुष विवाह बंधनात एकमेकांशी ठराविक काळपर्यंत बांधला जाऊन संसार करणे म्हणजे करार विवाह होय'.

६) आंतरजातीय व आंतरधर्मीय विवाह:-

भारतीय समाजावर जात आणि धर्माचे अतिप्राबल्य आहे. हजारो वर्षांपासूनची ही बंधने समाजात आजही सर्रास पाळली जातात. विवाह ठरवत असताना पालक पहिल्यांदा आपल्या जात आणि उपजातीचा विचार करतात. जातीच्या बाहेर विवाह करणे म्हणजे आपल्या जातीतून बहिष्कृत होण्यासारखे ते मानतात. त्यामुळे समाजातील

बहुसंख्य विवाह जातीअंतर्गत होताना आढळतात. परंतु काळप्रमाणे यातही बदल होत आहे. आधुनिक विचाराच्या तरुण-तरुणीना असे वाटते की जोडीदार फक्त अनुरूप व कमावता असावा. मग त्याचीजात वेगळी असली तरी चालेल. शक्यतो असे विवाह हे प्रेमविवाह या स्वरूपाचे असतात. आंतरजातीय विवाहाप्रमाणेच आज समाजात धर्माची बंधन सैल होत आहेत. दोन वेगवेगळ्या धर्मातील जोडीदार स्वइच्छेने आंतरधर्मीय विवाह करतात. याला कायद्यानेही मान्यता दिल्यामुळे समाज आणि पालकही नाकडोळे मोडत अशा विवाहांना परवानगी देत आहेत.

७) लिव्ह इन रिलेशनशिप :-

पाश्चात्यांचे फॅड किंवा अनुकरण म्हणून हा एक विवाहसंस्थेवर नवीनच आघात येऊ पाहत आहे. तो म्हणजे विवाह न करता एक स्त्री-पुरुष विवाह झाल्यासारखे एकत्र राहतात. लग्न करून एकमेकांविषयी कुरघोड्या करण्यापेक्षा व पारतंत्र्यात जीवन जगण्यापेक्षा हा मध्यम मार्ग शहरी लोकांच्या सुपीक डोक्यातून निर्माण झालेला आहे. काहीजण ही समाजाची गरज आहे असे म्हणतात. कारण लग्न करून आयुष्यभर पिंजऱ्यात कैद होण्यापेक्षा पटेल तोपर्यंत रहायचे, नाही

संदर्भ सूची :-

- १) सुरेंद्र ठाकूर/स्वेतांबरी कणकदंडे, 'सामाजिक संस्था' विद्या बुक्स पब्लिशर्स औरंगपुरा, औरंगाबाद. प्रथम आवृत्ती-२०१९.
- २) भोईटे/बोबडे, 'सामाजिक संस्था' पिंपळपुरे अँड कं.पब्लिशर्स, कॅनल रोड, रामदास पेठ, नागपूर. पहिली आवृत्ती- जून १९९०.
- ३) सुमन बहेरे, 'भारतीय सामाजिक संस्था' विद्या प्रकाशन रुईकर रोड, नागपूर. प्रथमावृत्ती- १९९७.
- ४) दा. धो. काचोळे व कल्पना देवधर, 'नातेसंबंध आणि सामाजिक संस्था' कैलास पब्लिकेशन्स औरंगपुरा, औरंगाबाद. प्रथमावृत्ती-५ जुलै २००४.
- ५) प्रदीप आगलावे, 'भारतीय समाज संरचना आणि समस्या' श्री साईनाथ प्रकाशन, धरमपेठ नागपूर. चौथी आवृत्ती-२०११.

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११	बाबुराव शेडमाके यांच्या जेगोम सेनेतील कार्य प्रा. डॉ. प्रमोद बोधाने श्री. जीवनदास कवळु सिडाम	५०-५२
१२	'एक देश, एक निवडणूक' एक चिकित्सक अध्ययन डॉ. लोकेशकुमारएच. नंदेश्वर	५३-५६
१३	१९४२ च्या स्वातंत्र्य आंदोलनाचे जनक राष्ट्रसंत तुकडोजी महाराज प्रा. डॉ. एन. एस. गिरडे	५७-६०

५. स्त्री भ्रूणहत्या

डॉ. दत्तात्रय प्रभूराव मुंडे

समाजशास्त्र विभाग प्रमुख, अॅड. बी. डी. हंबर्डे महाविद्यालय, आष्टी, ता. आष्टी, जि. बीड.

प्रस्तावना

सामाजिक जीवनाचा वैज्ञानिक पद्धतीने अभ्यास करणारे शास्त्र म्हणजे समाजशास्त्र होय, अशी समाजशास्त्राची एक व्याख्या केली जाते. सामाजिक जीवन जगत असताना समाजात काय आहे म्हणजेच कोणत्या घटना घडतात याचाही अभ्यास सामाजिक विचारवंत, अभ्यासक करत असतात. समाजात अनेक प्रकारच्या घटना घडत असताना विचारवंत, अभ्यासक यांचे मागच्या दोन दशकापासून विशेष लक्ष गेले ते म्हणजे समाजातील मुलांच्या तुलनेत मुलींचे प्रमाण घटत आहे. यामध्ये सूक्ष्म निरीक्षण केले असता हे प्रमाण स्त्री-भ्रूणहत्याचा परिणाम असल्याचे दिसत आहे. पुरोगामी आणि शिक्षणात अग्रेसर असणाऱ्या आपल्या महाराष्ट्रात व देशात या समस्येने उग्र रूप धारण केले आहे. स्त्रीगर्भतत्त्वच गर्भजलपरीक्षण करून स्त्री-गर्भ असेल तर तो नष्ट केला जातो त्याला ढोबळ अर्थाने स्त्री-भ्रूणहत्या असे म्हणतात.

देशात 0 ते 6 वयोगटात (स्त्रीभ्रूण हत्येमुळे) मुलींचे प्रमाण खूप कमी आहे. सरकारने स्त्री-भ्रूणहत्येविरुद्ध कायदा केलेला आहे, तरीही लोक कायद्याचे सर्रास उल्लंघन करतात. याचे परिणाम आज समाज भोगतो आहे. विवाहायोग्य मुली मुलांना विवाहासाठी मिळत नाहीत. मागच्या तीन दशकात केलेली पाप आता समाजाला भोगावी लागत आहेत. मागच्या पाच वर्षात ग्रामीण – शहरी, शिक्षित - अशिक्षित या सर्व स्तरातील लोकांनी स्त्री-भ्रूण हत्याचा कडेलोट केला. बीड जिल्ह्यातील परळी वैजनाथ येथील सुदाम मुंडे आणि सुधामती मुंडे या दामपत्यांनी अवैध स्त्री-गर्भ हत्या करून गटारात टाकली आणि कुत्र्याला खाऊ घातली यामुळे सर्वत्र खळबळ माजली होती. परंतु हे हिमनगाचे एक टोक होते. बीड पेक्षा सांगली, सातारा, कोल्हापूर, सोलापूर या साखरपट्ट्यात स्त्री-भ्रूणहत्येचे प्रमाण अधिक आहे हे शासनाच्या पाहणीत आढळले आहे. त्यामुळे या अमानवी कृत्याची दखल घेऊन समाजशास्त्रीय दृष्ट्या स्त्री-भ्रूणहत्या या समस्येची उकल द्यावी म्हणून मी हा विषय शोधनिबंधासाठी घेतलेला आहे.

मुख्यशुद्ध (Key Word):- स्त्री-भ्रूणहत्या

संशोधनाची उद्दिष्टे

१. स्त्रियांचा समाजातील दर्जा अभ्यासणे.
२. मुलगा-मुलगी हा दुजाभाव का निर्माण होतो हे अभ्यासणे.
३. स्त्री-भ्रूणहत्या जबाबदार घटकांचा आढावा घेणे.
४. स्त्री-भ्रूणहत्या या समस्येचे परीणाम अभ्यासणे.

५. स्त्री-भ्रूणहत्या या समस्येचे महत्त्व समाजाला पटवून देणे.

अभ्यासपद्धती

या संशोधन निबंधासाठी ऐतिहासिक दस्तावेजाचा आधार घेण्यात आला आहे. यामध्ये संदर्भग्रंथ, पुस्तके, मासिके तसेच समाजात घडणाऱ्या घटनांचे निरीक्षण करून लेखन कार्य पूर्ण केले आहे. म्हणजेच यामध्ये प्राथमिक स्रोतांचा वापर करण्यात आलेला आहे.

गृहीतके

१. स्त्री-भ्रूणहत्या हे समाजाचे वास्तव आहे त्याला कोणताही समाज उपवाद नाही.
२. स्त्री-भ्रूणहत्याचे मूळ स्त्रियांच्या दुय्यम दर्जात आहे.
३. स्त्री-पुरुष विषमता हे याचे महत्त्वाचे कारण आहे.

a. या समस्येचे परिणाम गंभीर स्वरूप धारण करत आहेत

विवरण आणि स्पष्टीकरण

स्त्रीभ्रूणहत्या म्हणजे काय?

स्त्री-भ्रूण म्हणजे स्त्रिया (मुलगी) गर्भ आणि हत्या करणे म्हणजे ठार मारणे. म्हणजे स्त्रियांच्या गर्भातच गर्भलिंग निदान करून स्त्री-गर्भाची हत्या करणे किंवा त्याची विल्हेवाट लावणे म्हणजे 'स्त्री-भ्रूण हत्या' असे ढोबळ अर्थाने म्हणता येईल.

1975 हे वर्ष आंतरराष्ट्रीय महिला वर्ष म्हणून जगभर साजरे करण्यात आले आणि याच वर्षी गर्भलिंग निदान (गर्भजल परीक्षण) करण्याचे तंत्र मानवावे आत्मसात केले हा नियतीचा केवडा मोठा खेळ आहे. हा-हा म्हणता या तंत्राचा एवढा दुरुपयोग मानवाने केला की निसर्गाचा समतोल ढळण्याची वेळ आता आली. आज विवाहयोग्य मुली कोणत्याच समाजात (जातीत) दिसत नाही. त्यांचे प्रमाण कमी झाले आहे, याचे मुळ या स्त्री-भ्रूण हत्या या अमानुष कृत्यात आहे.

प्राचीन काळापासून आधुनिक कार्यापर्यंतची स्त्री-जीवनाची वाटचाल ही काटेरीच आहे. स्त्रीचा जन्मच होऊ द्यायचा नाही हा त्यातील केवढा मोठा कडेलोट आहे. त्यामुळे ही समस्या का उद्भवली याची चिकित्सा करणे एवढेच आपल्या हातात आहे.

स्त्री-भ्रूणहत्याची कारणे

१. हुंडा पद्धती व खर्चिक विवाह: स्त्री-भ्रूण हत्या ही समस्या उद्भवण्याचे हे एक महत्त्वाचे कारण आहे. वैदिक काळापासून भारतात मुलीचा विवाह लावताना तीला भेट वस्तू देण्याची प्रथा आहे. ही ऐच्छिक असलेली पद्धती कधी अनिवार्य बनली हे समाजाच्या लक्षातही आलं नाही. आज मात्र विवाह म्हणजे हुंडा देणे-घेणे हा एक राजरोस नियम झाला आहे. विशेषतः नोकरी, सांपत्तिक परिस्थिती चांगली असणे, शेती वगैरे भौतिक संसाधनयुक्त मुलाचा विवाह ठरविताना त्याचा बाप मुलीच्या पित्याकडून भरपूर वरदक्षिणा (हुंडा) घेतो.

हुंड्याच्या जोडीलाच विवाह लावणे किंवा विवाह आयोजन करणे हे एवढे खर्चिक होत आहे की सर्वसामान्य लोकांना वाटते एवढा खर्च आपला पेलवत नाही. त्यासाठी नको ती मुलगी आणि नको तो हुंडा. यामुळे बरेच पालक हुंडा आणि वाढत्या विवाह खर्चाने स्त्री-भ्रूण हत्या करताना आढळून येतात.

२. पितृसत्ताक कुटुंब पद्धती: भारतात मुलींची संख्या कमी होण्याचे एक कारण म्हणजे येथे हजारो वर्षांपासून पितृसत्ताक कुटुंबाचे प्राबल्य आहे. यामुळे कुटुंबाची घडनच येथे चुकीच्या पद्धतीने होत आहे. सर्व काही पुरुषांसाठीच येथे नियम, कायदे व परंपरा चालतात. स्त्रीला संपूर्ण कुटुंब व्यवस्थेत गौण स्थान आहे. सर्व पुरुष जेवल्यावर उरले तर सिळं-पाकं जेवण करणाऱ्या स्त्रिया फक्त भारतातच आढळतात. याचा परिणाम अपत्य लिंग निवडीवर होतो. मुलगा हवा मुलगी नको अशी अपेक्षा सर्व कुटुंबाकडून केली जाते. त्यामुळे मुलाच्या जन्मासाठीच येथे खूप अट्टाहास केला जातो. त्यामुळे गर्भातील मुलगी असेल तर तिला शक्य तेवढे जन्माच्या आधीच संपवण्याचे प्रयत्न केले जातात. यामुळे लोकसंख्येतील समतोल बिघडला आहे.

३. मुलगा वंशाचा दिवा: भारतीय समाजात मुलीपेक्षा मुलाची प्रचंड अभिलाषा आहे. त्यामुळे मुलगाच जन्माला कसा येईल यासाठी पालक प्रयत्नशील असतात. मुलगा म्हणजे म्हातारपणाची काठी, तो वंशाचा दिवा आहे. त्याने पाणी नाही पाजले तर मोक्ष मिळणार नाही अशा हजारो चुकीच्या गैरसमजुती येथील समाजावर स्वार आहेत. त्यामुळे 'मुलगा-मुलगी नका करू भेद' 'Save the Girl Child' 'बेटी बचाव बेटी पढाव' वगैरे कितीही घोषणा कागदावर दिल्या तरी लोक आपली मानसिकता बदलायला तयार नाहीत. मुलगाच पाहिजे म्हणून अनेक वेळा कुटुंबात स्त्रियांचा मानसिक, शारीरिक छळ केला जातो. समाजात ज्या स्त्रीला मुलगा होत नाही तिला निपुत्रिक गणले जाते. यामागे स्वतः स्त्रीला सुद्धा वाटत असते की मला मुलगी नको, मुलगा झाला पाहिजे. एका पाहणीत असे आढळून आले आहे की पहिला मुलगा झालेल्या स्त्रिया दर्जा मुलगी झालेल्या स्त्री पेक्षा वरचा असतो. म्हणून स्त्री-गर्भाचा नाश करण्यास स्त्रीची सुद्धा मुकसंमती असते.

४. स्त्रियांच्या क्षमतेबाबत पूर्वग्रहदूषित भावना: कुटुंबाची घडणच चुकीची होत असल्याने येथे स्त्रीला दुय्यम समजले जाते. अधिकार नाहीत, शिक्षण नाही, पैसा नाही, पद नाही यामुळे तींच्यात क्षमता असूनही ती नेभळट समजली जाते. तींच्या समाजातील वेगवेगळ्या भूमिकावर संशय घेतला जातो. ती पदाची जबाबदारी पुरुषाएवढी सक्षमपणे पार पाडू शकत नाही अशी एक चुकीची भावना समाजात आहे. त्यामुळे क्षमता असूनही त्यांना त्यापासून दूर ठेवले जाते. वास्तविक हे सर्व चूक आहे, हे स्त्रीने आज सिद्ध करून दाखवले आहे. अवकाशापासून (विमान चालवणे) ते समुद्रापर्यंत (बोट चालवणे) सर्व भूमिका तीने पुरुषापेक्षा कणभर चांगल्या दर्जाने पार पडल्या आहेत. समाजातील विविध भूमिकात तीने स्वतःचे सामर्थ्य सिद्ध केले आहे परंतु तीला योग्य संधीच मिळू नये यासाठी बरेच प्रयत्न होताना दिसतात. तिला जन्मालाच येऊ दिले नाही तर ती आपल्या क्षमता कशा दाखवणार?

५. असुरक्षितता: आज आपण 21 साव्या शतकात वावरत आहोत. या शतकातील ही अडीच दशकं आपण ओलांडलीत. परंतु खेदाने म्हणावे लागते की आपले वर्तन मात्र पशुवत होत आहे. शिक्षणाचे प्रमाण वाढले आहे. स्त्री घराच्या बाहेर पडली आहे परंतु

समाजात तिला नेहमीच असुरक्षित वाटते आहे. ग्रामीण ते शहरी सर्व भागात पुरुषवर्गाचे वर्तन स्त्रियांशी भेदभावपूर्ण आहे. प्रसंगी सलगी करण्याचा प्रयत्न केला जातो. तिला एस.टी, बस स्टॅन्ड, रेल्वे एवढेच नव्हे तर विमानातही असुरक्षित वाटत आहे.

याच्याही पुढे जाऊन आज समाजात बलात्काराच्या घटनाही वाढत आहेत. अगदी 6 महिन्यांपासून 70 वर्षांच्या स्त्रीवर बलात्कार होतात. रोजची वर्तमानपत्र आपण पाहतोच की एकही पान अशा बातम्याविना नसते. क्रीडा विभागात ऑलिम्पिक पदक विजेत्या खेळाडूंनी या समस्येवर आवाज उठवला तर त्यांची साधी दखलही घेतली नाही. समाजात अशा घटना वाढत असल्याने आपल्या कुटुंबात मुलगीच नको अशी भावना निर्माण होत आहे. त्यामुळे स्त्रीभ्रूण हत्या करण्याकडे पावले वळत आहेत .

स्त्री-भ्रूण हत्याचे दुष्परिणाम

१. स्त्रीभ्रूण हत्याचा परिणाम म्हणून समाजात मुलींच्या जन्माचे प्रमाण घटत आहे. यामुळे अनेक प्रश्न निर्माण होणार आहेत. याकडे समाजाने गांभीर्याने घेणे आवश्यक आहे.
२. वैवाहिक दर्जावर परिणाम होत आहे. अनेक तरुण मुलांना आज सक्तीने अविवाहित राहण्याची वेळ आली आहे. गावागावात हजारो तरुण विवाह-योग्य वयाच्या मुली मिळत नसल्याने हतबल आहेत.
३. विवाह जुळत नाहीत, नोकरी नाही, व्यवसाय नाही, अंगमेहनतीचे कामे नको म्हणून तरुणांचे तांडेचे तांडे आज रस्त्यावर विनाकामाचे फिरताना आढळतात. यातील बरेच तरुण गुन्हेगारी कृत्यात गुंततात. मद्यपान, मटका, जुगार, लॉटरी यातून समाजात गुन्हेगारी वाढत आहे. याचे एकमेव कारण म्हणजे घट जाणारे लिंगगुणोत्तर. 2011 साली 1000 पुरुषांच्या प्रमाणात 899 मुलींचे प्रमाण होते. म्हणजे हजारी 101 मुलांना सक्तीने अविवाहित राहावेच लागणार आहे.
४. मातृशक्तीवर या समस्येचा गंभीर परिणाम होत आहे. स्त्री आणि पृथ्वी यांना आपण माता म्हणतो. कारण या दोघीच नवीन जीवांची उत्पत्ती करू शकतात. परंतु आपण स्त्रीलाच जन्मास येऊन दिले नाहीत तर पृथ्वीवरील मानवास नष्ट व्हायला वेळ लागणार नाही.
५. या समस्येमुळे भावनिक नात्यात गुंता निर्माण होऊ आहे. अनेक कुटुंबात एकच अपत्य आहे, तेही मुलगाच. त्यामुळे पुढे त्याला बहीण नाही, त्याच्या मुलाला आत्या नाही अशी भावनिक नाती बंद होतील. एकमेकांना जगण्यासाठी या भावनिक नात्यांची ही गरज आहे. ही नाती संपली की समाज एकलकोंडा बनत जातो. त्याचे परिणाम समाजात वैफल्य वाढत जाते. त्यामुळेच आज तरुणांमध्ये ही आत्महत्येचे प्रमाण वाढत आहे.

निष्कर्ष

शेवटी निष्कर्षाकडे येताना मला नेपोलियन बोनापार्ट या सम्राटाचे वाक्य आठवते तो म्हणतो, "Give me good Mother, I will give you good Nation". शेवटी स्त्री ही आई, पत्नी, मैत्रीण, मुलगी, आहे. तिच्याशिवाय पुरुषाचे जगणे अशक्य आहे. म्हणून पृथ्वीला वाचवायचे असेल तर प्रथम जन्माला येणाऱ्या आई, बहीण, मुलगी, मैत्रीण, वहिनी, नणंद वगैरेना वाचवा.

भारतीय समाजात मुलगी जन्माला घालणं एवढं का नकोसं झालं आहे याचा विचार करण्याची वेळ आता आली आहे. गर्भजल परीक्षण करून सगळीकडे मुलींची हत्या केली जात आहे. त्यामुळे निसर्गाचा समतोल ढासळत (स्त्री-पुरुष प्रमाण) आहे. यादृष्टीने समाजाने काही पावले उचलणे अत्यंत गरजेचे आहे. यासाठी काही कठोर नियम, कायदे करावे लागतील. महत्त्वाचे म्हणजे सर्वांच्या मानसिकतेत बदल करावा लागेल. हा शिवधनुष्य पेलणे आवघड आहे, अशक्य नाही. यासाठी महात्मा फुले आणि सावित्रीबाईंना जसा न्हावी लोकांचा संप घडवून आणून त्यांचे प्रबोधन केले तसे एकदा डॉक्टरांचा संप घडवून आणून त्यांना हे समजावून सांगणे आवश्यक आहे की बाबांनो गर्भजलपरीक्षण करून मुलींच्या हत्या करू नका. तुमच्या पैशांच्या हव्यासासाठी संपूर्ण समाजाला वेटीस धरू नका.

संदर्भसूची

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Transformation of Social Institutions in India (Issues, Challenges and Remedies)

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प्रस्तावना:-

समाजाचा अभ्यास करणारे शास्त्र म्हणजे समाजशास्त्र अशी समाजशास्त्राची ढोबळ व्याख्या केली जाते. मग प्रश्न पडतो की समाज म्हणजे काय? हा शब्द समाजशास्त्रात वारंवार वापरला जातो. समाज ही एक अमूर्त संकल्पना आहे. ती दिसत नाही. तर मग समाजाचा अभ्यास करायचा म्हणजे काय तर समाजातील ज्या व्यक्ती आहेत त्यांच्या परस्पर संबंधाचा अभ्यास करणे होय. व्यक्ति - व्यक्ति, व्यक्ति आणि समूह आणि समूह - समूह यांचा अभ्यास करणे म्हणजे सामाजिक संबंधाचा अभ्यास. हे सामाजिक संबंध स्थिर स्वरूपाचे नसतात. त्याचे नेहमी स्थित्यंतर (Transformation) होत असते. म्हणजे साध्या शब्दात ते संबंध नेहमी बदलत असतात. आपण पाहतो की बदल हा समाजाचा स्थायीभाव आहे. गुहेत राहणारा अर्धनग्न माणव आज 100 मजली इमारतीत सुटा - बुटात राहत आहे. हा झाला आपणास दिसणारा बाह्य बदल. परंतु त्याचप्रमाणे समाजाची संरचना आणि कार्य यामध्येही काळानुसार बदल होत असतात. व्यक्तीची किंवा समाजाची मूल्ये, परंपरा, प्रथा, नियम, कायदे आणि आचार - विचार यामध्ये नेहमी बदल होत असतात. यातून समाजाच्या संरचनेत, व्यवस्थेत आणि कार्यात बदल किंवा स्थित्यंतर घडून येत असते.

सामाजिक संस्थेचा अभ्यास करणारे शास्त्र म्हणजे समाजशास्त्र अशीही समाजशास्त्राची व्याख्या केली जाते. समाजशास्त्रात 7 प्रकारच्या सामाजिक संस्थांचा अभ्यास केला जातो. यामध्ये कुटुंब संस्था, विवाहसंस्था, अर्थसंस्था, धर्मसंस्था, राज्यसंस्था, स्त्रीकरण आणि शिक्षणसंस्था यांचा समावेश होतो. या सर्वच सामाजिक संस्थेत सद्यकाळात तीव्र गतीने स्थित्यंतर होत आहे. त्याची कारणे अनेक आहेत. तरी आपण येथे फक्त अभ्यासविषयाच्या दृष्टीने विवाह संस्थेतील सद्यकालीन स्थित्यंतराचा अभ्यास समाजशास्त्रीय दृष्टिकोनातून करणार आहोत, तो खालील प्रमाणे आहे.

मुख्यशब्द:

विवाहसंस्था, विवाह, स्थित्यंतर

शोधनबंधाची उद्दिष्टे:-

1. विवाह ही संकल्पना समजून घेणे.
2. विवाह पद्धतीतील स्थित्यंतराचा अभ्यास करणे.
3. विवाहाच्या सद्यकालीन प्रकारांचा अभ्यास करणे.
4. बदलत्या विवाह प्रकाराची पार्श्वभूमी समजून घेणे.
5. बदलत्या विवाह स्थित्यंतराचा समाजावर होणारा परिणाम अभ्यासाने.

शोधनिबंधाची गृहितके:-

1. विवाहसंस्थेतील बदलास आधुनिकीकरण, खाजगीकरण, औद्योगिकीकरण आणि वाढता व्यक्तीवाद कारणीभूत आहे.
2. बदलत्या विवाह प्रकारांची सद्यकालीन गती तीव्र आहे. विवाहाच्या पद्धती बदलत आहेत.
3. वधुवर निवडीचे नियम अधिक शिथिल होत आहेत.
4. विधवा, विधुर, प्रेम यासारख्या विवाह प्रकाराला समाजाची मान्यता मिळत आहे.

संशोधनपद्धती:-

प्रस्तुत शोधनिबंधासाठी दुय्यम सामग्रीचा उपयोग करण्यात आलेला आहे. यामध्ये पुस्तके, संदर्भग्रंथ, मासिके आणि वर्तमानपत्रातील संपादकीय लेख याचा आधार घेण्यात आलेला आहे.

विवरण आणि स्पष्टीकरण:

सामाजिक स्थित्यंतर म्हणजे काय?

1. Social Transformation means Social Change. Social change refers to changes in the way of society is organized the benefits and practices of the people who live in the society.
2. Social Transformation is the process by which an individual alters the socially ascribed social status of their parents into a socially achieved status for themselves.
3. However another definition refers to a large social change as in culture reforms or transformation. The first across with the individual and the second with the social system.

विवाह संस्थेतील प्रचलित स्थित्यंतर:-

व्यक्तीच्या किंवा समाजाच्या अन्न, वस्त्र आणि निवारा या मूलभूत गरजा आहेत हे आपण बऱ्याच वर्षांपासून पाठ्यपुस्तकातून शिकलो. त्यामध्ये आज अनेक गरजांची भर पडलेली आहे. अशीच एक मूलभूत आणि प्राथमिक गरज म्हणून कामवासणापूर्ती ही स्त्री-पुरुषाची एक महत्वाची गरज आहे. या गरजपूर्तीने समाजाची अनेक उद्दिष्टे साध्य होतात. उदा. समाजाला नवीन सभासद मिळतात. ही समस्या सोडविण्यासाठी समाजसंमत शरीरसंबंधांना विवाहाच्या चौकटीत बसविण्यात आले. पूर्वीपासून भारतात अनेक जाती - जमाती, धर्म, संप्रदाय, यांनी विवाहसंबंधी नियम तयार केले. शासनाने विवाहसंबंधी नियमांना कायद्याचे स्वरूप प्राप्त करून दिले. परंतु आज प्राचीन काळापासून चालत आलेल्या एकविवाह, बहुविवाह यामध्ये बदल घडून आला आहे. अशाच काही सद्यकालीन विवाहपद्धतींवर मी या ठिकाणी प्रकाश टाकणार आहे.

1. **करार विवाह:-** सद्यकालीन नागरी जीवनात रजू होत असणारा हा नवीन विवाह प्रकार आहे. याला कंत्राट विवाह असेही म्हटले जाते. या विवाह प्रकारात स्त्री-पुरुष काही विशिष्ट काळासाठी एकत्रित येऊन विवाहबद्ध होतात. म्हणजे या विवाह प्रकारात 'काळ आणि वेळ' ही निश्चित केलेली असते. दोघांना या कालावधीत काही अधिकार व कर्तव्ये पार पाडावी लागतात. यामध्ये काही शर्ती आणि अटीचीही पूर्तता दोघांना करावी लागते. विशिष्ट कालावधी संपल्यावर संबंधित विवाहित जोडपे विभक्त होऊ शकतात, किंवा परत नवीन करार करू शकतात. परंतु येथे या विवाह प्रकाराचा फायदा एक आहे की एकमेकांचे स्वभाव जुळले नाहीत तर आयुष्यभर एकत्र रहायची गरज नसते. आणि तोटा हा आहे की दोघांना मुले झाली आणि ते दोघे विभक्त झाले तर अपत्यांच्या पालनपोषणाचा प्रश्न निर्माण होतो.
2. **आंतरजातीय विवाह:-** आंतरजातीय विवाह म्हणजे दोन वेगवेगळ्या जातीमधील स्त्री अगर पुरुष विवाह बंधनाने एकत्र बांधले जातात. विशेषतः भारत सरकारने 1955 च्या विवाह कायद्याने अशा प्रकारच्या विवाहाला मान्यता दिलेली आहे. विवाहाचे वाढते वय, शिक्षण, आधुनिकीकरण, नागरीकरण, औद्योगिकीकरण व वाढता व्यक्तीवाद यामुळे या विवाहाचे प्रमाण सध्याकाळात वाढत आहे.

3. **प्रेम विवाह:-** सद्यकालीन समाजात सर्वात प्रसिद्ध आणि सर्व स्तरापर्यंत पोहोचलेला विवाह प्रकार म्हणजे प्रेम विवाह. दळणवळणाची साधने, शिक्षण, समाजामध्ये यामुळे स्त्री-पुरुषांना एकमेकांशी संपर्क साधने सोपे झाले आहे. संपर्कातून ओळख, ओळखीतून विचारांची देवाणघेवाण, त्यामधून एकमेकांविषयी आकर्षण यामधून प्रेमसंबंध जुळून येत आहेत. असे प्रेमसंबंध जुळलेली जोडपी एकमेकांसोबत आयुष्यभर राहण्याचा निर्णय घेऊन विवाह करतात. अशा विवाहाला प्रेम विवाह असे म्हणतात. इतर सर्व विवाहप्रकारापेक्षा प्रेमविवाहाचे प्रमाण शहरी व ग्रामीण दोन्ही समुदायात वाढत असल्याचे निदर्शनास येत आहे. समाजाचा निकोप वाढीसाठी हा विवाह प्रकार चांगला आहे. परंतु लग्नापूर्वीचे आयुष्य आणि लग्नानंतरचे आयुष्य यामध्ये जमीन असमानाचा फरक असतो. दोघांपैकी एकालाही चरितार्थाचे चांगले साधन उपलब्ध नसले तर दैनंदिन गरजा भागवताना अशा जोडप्यांना अडचणी येऊ शकतात त्यामुळे प्रेमविवाह केला तर तो आंधळेपणाने न करता एक डोळा किमान उघडा ठेवून प्रेम केले तर पश्चातापाची वेळ येत नाही.
4. **समलिंगी विवाह:-** समलिंगी विवाह म्हणजे दोन समान लिंगाच्या व्यक्तींमधील घडून आलेला विवाह होय. उदाहरणार्थ दोन पुरुषांमधील विवाह किंवा दोन स्त्रियांमधील विवाह. भारतात या विवाहाला न्यायालयाने मान्यता नाकारली आहे. जगातील अनेक देशांमध्ये समलिंगिक विवाह करणे हा कायदेशीर गुन्हा नाही. परंतु अनेक देशांनी समलिंगी विवाहाला कायद्याने अधिकृत दर्जा दिलेला नाही. या संदर्भात LGBTQIA ही संकल्पना काय आहे हे समजून घेणे हे या विवाह प्रकाराच्यासाठी आवश्यक आहे. विविध लोकांना संबोधित करण्यासाठी यातील आद्यअक्षरांचा वापर येथे केलेला आहे. हा शब्द समलिंगी समुदायाचा निर्देश करतो. यामध्ये L म्हणजे लेस्बियन आणि G म्हणजे गे. याशिवाय यात BTQIA इत्यादी अक्षरे एका विशिष्ट समुदायाबद्दल वापरली आहेत. L. L म्हणजे लेसबियन. या वर्गात अशा महिलांचा समावेश होतो, ज्यांचं केवळ महिलांकडे आकर्षण असतं. G. G म्हणजे गे. या वर्गात अशा पुरुषांचा समावेश होतो जे केवळ पुरुषांकडे आकर्षित होतात.

B. B म्हणजे बायोसेक्सुअल. या वर्गात अशा लोकांचा समावेश होतो जे स्त्री आणि पुरुष दोघांकडेही लैंगिक दृष्ट्या आकर्षित होतात.

T. T म्हणजे ट्रान्सजेंडर. यामध्ये अशा लोकांचा समावेश होतो जे कोणत्याही लिंगाद्वारे पारिभाषित केलेले नाहीत. या श्रेणीतील लोक जन्मतःच असे असतात.

Q. Q चा अर्थ क्वीअर आहे. ज्यांना स्वतःची ओळख पटू शकलेली नाही अशा लोकांचा यात समावेश होतो. असे लोक अजूनही त्यांची शारीरिक इच्छा ठरवू शकत नाहीत.

I. I म्हणजे इंटरसेक्स. हे असे लोक आहेत ज्यांना अनुवंशिक समस्यामुळे पुरुष किंवा स्त्री म्हणून पारिभाषित केले जाऊ शकत नाही.

A. A म्हणजे एसेक्सुअल किंवा अलैंगिक. हे असे लोक आहेत ज्यांना लैंगिक आकर्षण कमी आहे आणि ते रोमॅंटिक नाहीत.

५) लिव्ह इन रिलेशनशिप:-

“Live in Relationship म्हणजे विवाह न करता एक स्त्री व एका पुरुषाने विवाहित स्त्री-पुरुषप्रमाणे एकत्रित राहणे होय.” अनेक वेळा विवाह जुळवताना पालकांचा नको एवढा हस्तक्षेप असतो. तो टाळण्यासाठी आणि एकमेकांना आजमावून पाहण्यासाठी हा मार्ग काही जोडपी पत्करतात. पुढे त्यांना एकमेकांची सोबत आवडली, विश्वास वाटला तर विवाह करतात.

परंतु Live in Relationship च्या काळात अपत्य प्राप्ती झाली तर त्याचे काही कायदेशीर प्रश्न निर्माण होतात. तसेच वारसा, स्त्रीच्या चरितार्थ असेही प्रश्न निर्माण होतात. विशेष म्हणजे या नात्याला कायद्याने संरक्षण नाही, आणि सरकारचा यावर अंकुषही नाही.

६) द्वितीय विवाह किंवा पुनर्विवाह:-

भारतीय समाजात सद्यकाळात विवाह पद्धतीत अमुलाग्र स्थित्यंतर होत आहे. एखाद्या स्त्री वा पुरुषाने पहिला विवाह झाला असताना दुसरा विवाह करणे म्हणजे द्वितीय विवाह होय. समाजात अनेक कारणामुळे स्त्री - पुरुष द्वितीय विवाह किंवा पुनर्विवाह करताना आढळतात. यामध्ये बऱ्याचदा स्त्रियांपेक्षा पुरुषांचे द्वितीय विवाह करण्याचे प्रमाण जास्त आहे. आजारी पत्नी,

कामजीवनातील थंड प्रतिसाद, विजोड विवाह, बालविवाह इत्यादी या विवाह प्रकाराच्या पाठीमागे कारणे आहेत. हा विवाह प्रकार चांगला की वाईट हे सांगणे समाजशास्त्राचे कार्य नाही. फक्त समाजात असे विवाह आढळून येतात याचा अभ्यास करणे एवढे आपल्या विषयाचे कार्य आहे.

सारांश:-

सामान्यपणे वरील विवाह प्रकार सद्यकालीन समाजात आढळून येतात. परिवर्तन होताना समाजात अनेक घटना आणि घडामोडी घडत असतात. समाजशास्त्राचा अभ्यास म्हणून त्याचे बारीक/सूक्ष्म निरीक्षण करणे आपले काम आहे. पूर्वीच्या विवाहप्रकारात वरील विवाह प्रकार बसत नाहीत. अनेक बदलाचा परिणाम म्हणून समाजातील काही लोकांच्या आवडी-निवडी, व्यवसाय, शिक्षण यात बदल झाला. त्याचा परिणाम म्हणून पारंपारिक विवाह पद्धतीला हादरे बसू लागलेले आहेत. Live in Relationship आणि Gay-Lesbian विवाह प्रकार नवीन आहेत. काही उच्चभ्रू, नागरी समाजात त्याचे प्रमाण वाढत आहे. परंतु इतर सर्व विवाह प्रकार कमी-अधिक प्रमाणात सर्व समाजात आढळून येतात. समाजातील स्त्री-पुरुषांच्या लैंगिक वर्तनाचे निर्धारण करण्यासाठी विवाह पद्धतीच्या प्रकारात हा आलेला बदल आपणाला आज ना उद्या स्वीकारावाच लागेल असे म्हणावे लागते. एवढे बोलून माझा लेखप्रपंच थांबवतो.

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प्रस्तावना :-

पंचायत राज व्यवस्थेच्या मुळाचा शोध घ्यावयाचा झाल्यास भारतात अगदी प्राचीन काळापासून पंचायती अस्तित्वात असल्याचे दिसते. अर्थात आजच्या पंचायत राज पद्धतीपेक्षा त्याचे स्वरूप खूपच वेगळे होते. गावातील हुशार, अनुभवी, आदरणीय अशी पंचमंडळी असायची. गावातील चावडी सारख्या सार्वजनिक ठिकाणी रोज सकाळी ही मंडळी बसायची आणि गावातील लोकांच्या अडचणी समजावून घेऊन मार्गदर्शन करावयाची. गावामध्ये काही वाद, भांडणे झाल्यास त्यामध्ये लक्ष घालून सोडविणे, गावचा विकास होण्यासाठी योजना आखणे, गावाचा कारभार चालविणे, गावाचा कर गोळा करून राजाला खंड वसूली देणे इ. कामे ही पंचमंडळी पार पाडीत असत. गावात त्यांना फार मान होता. गावकरी त्यांच्या शब्दाबाहेर जात नसत. मौर्यांच्या काळामध्ये तर त्यांना ग्रामशासनाचा अधिकार होता. व त्या दृष्टीने ह्या पंचायती खूपच विकसित झालेल्या होत्या. सन ८०० ते १००० च्या दरम्यान बोल घराण्याच्या इतिहासातील एकल येथील चौदा शिळा खऱ्या ग्रामपंचायतीच्या निर्देशक आहेत. आजच्या ग्रामपंचायती करीत असलेली विविध गाव विकासाची कामे या ग्रामपंचायती त्या वेळी करीत होत्या. ग्रामपंचायतीची निवडणूक दरसाल होत असे व सर्व सभासद लोकनियुक्त असत. त्यांच्यावर सरकारी अधिकाऱ्यांची देखरेखीसाठी नेमणूक होई. ग्रामपंचायतीकडे स्वतःच्या निधी असायचा. न्याय निवाडे ही पंचायत करी, फाशीची शिक्षा क्वचितच अंमलात येई. देवळात नंदादीप लावणे अगर पंचायतीस अमुक इतक्या गाई पुरविणे या गोष्टी शिक्षा म्हणून देत असत. भारतात अनेक साम्राज्ये आली होती. बाहेरून आलेल्या मोगलांनी ही पद्धत स्विकारली. भारता सारख्या खंडप्राय खेड्या पाड्यात विखुरलेल्या देशाला विकेंद्रित शासनाचीच जरूरी होती. त्यामुळेच ही पद्धत अनेक वर्षे टिकून होती. त्यातूनच खेडी स्वयंपूर्ण बनत होती. ग्रामीण कारागीर, कष्टकरी यांना पोट भरण्याकरीता व्यवसाय मिळत होता. शिवाजी महाराजांच्या काळात ग्रामपंचायतीची पद्धत चोहीकडे चालू होती. तीच रयतेच्या सोयीची वाटल्यावरून महाराजांनी कायम ठेवली. रयतेला न्याय मिळवण्यासाठी लांब कुठे जावे लागू नये म्हणून गावातील पंचांनीच फुकट न्याय द्यावा हे अभिप्रेत होते. छत्रपतींच्या काळात ग्रामपंचायती पूर्वीप्रमाणे चालू होत्या. ब्रिटीशांच्या आगमनानंतर त्यांनी मात्र आपल्या आपल्या स्वार्थासाठी गावगड्यांची चालू व्यवस्था मोडीत काढून तलाठी पोलीस पाटील यांच्यापासून ते कलेक्टर पर्यंत नोकरशाहीची फौज निर्माण केली. १८८२ साली लॉर्ड रिपनने मर्यादित स्वरूपात स्थानिक स्वराज्य संस्थेचा कार्यक्रम अंमलात आणला. परंतु आरोग्य आणि प्राथमिक सोयी सुविधा पुरतेच त्यांचे उद्दिष्ट मर्यादित होते. त्यामध्ये स्वराज्याचा मागमूसही नव्हता. याच काळात तालुका लोकल बोर्ड, जिल्हा लोकल बोर्ड व काही मोठ्या गावात ग्रामपंचायती स्थापन झाल्या. या स्थानिक स्वराज्य संस्था स्वातंत्र्य प्राप्ती नंतरही काही काळ चालू होत्या.

देशाच्या स्वातंत्र्य संग्रामाच्या काळात देशाच्या पुनुरुत्थापनाचा व नवनिर्माणाचा विचार सुरु झाला. त्यामध्ये गाव विकासाच्या दृष्टीने विचार होणे स्वाभाविक होते. महात्मा गांधींनी स्वातंत्र्य संग्रामाच्या काळात खेड्याकडे जाण्याचा मार्ग दाखविला आणि ग्राम स्वराज्याची कल्पना मांडली होती. त्यामुळे स्थानिक स्वराज्य संस्थांना नवा मुलभूत आणि व्यापक अर्थ मिळाला. १५ ऑगस्ट १९४७ रोजी भारताला स्वातंत्र्य मिळाले आणि घटना समितीची स्थापना झाली. स्वातंत्र्य लढ्यात लोकांनी उराशी बाळगलेल्या ध्येयात ग्राम स्वराज्य हे सूत्र होते. त्यामुळे देशाची घटना होत असताना

ग्रामपंचायतीचा स्वतंत्र तिसरा सत्र असावा अशी सूचना मांडण्यात आली. त्या सूचनेला घटना समितीतील काही लोकांनी विरोध केला. भारतीय समाज व्यवस्था जाती व्यवस्थेच्या उतरंडीवर आधारित असल्यामुळे तथाकथित उच्च वर्गीय जातींना पंचायत व्यवस्थेत पंच म्हणून स्थान मिळत असे. तसेच गावातील उच्च जातीय लोकच निर्णय घेण्यामध्ये महत्वाची भूमिका बजावत असत. अशा रितीने या पूर्ण व्यवस्थेमध्ये स्त्रिया आणि तथा कथित खालच्या जातींना कोणतेही स्थान नव्हते. ही व्यवस्था समानतेवर आधारित नाही असे डॉ. बाबासाहेब आंबेडकरांचे म्हणणे होते. त्यामुळे त्यांचा या व्यवस्थेला विरोध होता.

त्यामुळे ग्रामपंचायतीच्या तिसऱ्या स्तराची व्यवस्था अंमलात घेण्यासाठी काही काळ थांबावे लागेल कारण ग्रामपंचायतीचा वापर समाजातील हित संबंधी व श्रीमंत लोक करून घेतील व सर्व सामान्य लोकांवर व दलीतांवर अन्याय होईल अशी भीती व्यक्त करण्यात आली. तरीसुद्धा घटना समितीने सामाजिक उद्दिष्ट म्हणून 'राज्ये, ग्रामपंचायत संघटीत करतील व त्यांना स्थानिक स्वराज्य संस्था म्हणून काम करण्यास आवश्यक अधिकार देतील' असे चाळीसाव्या मार्गदर्शक सूत्रात नमूद केले.

संशोधन विषयाचे उद्दिष्टे :-

1. पंचायतराजची ऐतिहासिक पार्श्वभूमी अभ्यासणे.
2. ग्रामीण विकासात पंचायतराजची भूमिका अभ्यासणे.

संशोधन विषयाचे महत्त्व :-

स्वतंत्र भारतातील जिल्हा, तालुका, तदंतर्गत विकास गट व ग्राम या पातळ्यांवरील स्थानिक स्वराज्य संस्थांसाठी पंचायत राज्य ही संज्ञा वापरण्यात येते. म. गांधीनी आणि सर्वोदयवाद्यांनी मांडलेली विकेंद्रित सत्तेची कल्पना, त्याचप्रमाणे विकेंद्रित लोकशाहीची कल्पना या संज्ञेत अंतर्भूत आहेत. १९५८ नंतर पंचायत राज्याद्वारा ग्रामीण विकासाचे प्रयत्न शुरु झाले. वैचारिक पातळीवर विकेंद्रित ग्रामराज्याची (पंचायत राज्याची) कल्पना म. गांधीजींनी प्रथम मांडली. विनोबा भावे, जयप्रकाश नारायण व इतर सर्वोदयवाद्यांनी नंतर ती उचलून धरली. मुळात हा विचार भारतीय परंपरेत अस्तित्वात असलेल्या ग्रामपंचायती बद्दलच्या काहीशा अतिरंजित कल्पनेवर आधारलेला आहे. सत्य आणि अहिंसा या मूल्यांवर आधारलेले जीवन फक्त खेड्यातच शक्य आहे, अशी म. गांधींची धारणा होती. त्यांच्या आदर्श राज्याच्या कल्पनेत, आर्थिक व राजकीय सत्ता विकेंद्रित करून आर्थिक दृष्ट्या स्वयंपूर्ण व स्वयंशासित गावाच्या पायावर केलेली राज्याची उभारणी अभिप्रेत होती. ग्रामसभेसारख्या संस्थेत सर्व लोकांना सहभागी होणे शक्य आहे. या पातळीवर सत्तास्पर्धा, पक्षीय राजकारण यांऐवजी सहमतीने व सर्वांच्या हिताच्या दृष्टीने निर्णय घेण्यात येतील. असा गावांत अहिंसा, असहकार आणि सत्याग्रह ही ग्रामशासनाची प्रमुख साधने असतील. गावातील पंचाची निवडसुद्धा सहमतीने होईल; कार्यकारी, न्यायविषयक व विधिविषयक अधिकार त्यांना असतील, अशी ही कल्पना होती (हरिजन, २६ जुलै १९४२). या कल्पनेच्या आधारे जयप्रकाश नारायण यांनी तळापासून पाच स्तरांवर विकसित होत जाणारी राज्याची कल्पना मांडली.

गांधीप्रणीत ग्राम राज्याची कल्पना काँग्रेसमधील बहुसंख्य नेत्यांना मान्य नव्हती. भारताची प्रगती समाजवादाच्या दिशेने होण्यासाठी केंद्रीय नियोजनाची आवश्यकता नेहूनना वाटत होती. खेडे हे अज्ञान, मागासलेपण आणि संकुचित जातीयवाद यांचे प्रतीक असून त्याचे शहरीकरण झाल्याखेरीज भारताची प्रगती अशक्य आहे, असे आंबेडकर व नेहरू यांचे मत होते. यामुळे संविधान समितीने पाश्चात्य संविधानांच्या आधारेच भारताचे संविधान बनविले. त्याच्या

मसुद्यात 'पंचायती'चा नामोल्लेखही नव्हता. याबद्दल काहींनी नापसंती व्यक्त केल्यावर के. संथानम यांच्या सूचनेवरून धोरणविषयक तत्त्वांमध्ये तिचा समावेश करण्यात आला.

देशात ग्रामपंचायती स्थापन करून त्यांना पुरेसे अधिकार देण्यात यावेत, अशी तरतूद (अनुच्छेद ४०) करण्यात आली. १९५८ मध्ये पंचायत राज्यसंख्यांची स्थापना झाल्यावर तो गांधीप्रणीत विकेंद्रित लोकशाहीचाच एक प्रयोग मानावा, असे मत जयप्रकाश नारायण यांनी मांडले; तथापी चौथ्या व पाचव्या योजनांत पंचायत राज्याचा निर्देश 'ग्रामीण विकासासाठी स्थापन केलेल्या स्थानिक स्वराज्य संस्था' असाच केला आहे आणि हाच अर्थ बहुतेकांना अभिप्रेत आहे.

पंचायतराजचा इतिहास :-

प्राचीन काळात ग्रामस्तरावर स्थानिक संस्था अस्तित्वात होत्या. सभाग्रामणी ग्रामवृद्ध इ. संज्ञा त्याच्या निदर्शक होत. वैदिक काळानंतर जीवन गुंतागुंतीचे झाले. श्रेणी, जाती, कुल, गण इ. संस्थांना जास्त महत्त्व प्राप्त झाले. त्यांच्या तुलनेने गाव एकसंध राहिले नाही. या काळात गाव हा घटक बऱ्याच अंशी स्वायत्त होता आणि त्यास स्वतःचे व्यक्तित्व असले. तरीहा त्याचे प्रशासक प्रातिनिधिक होते किंवा कसे, याविषयी माहिती नाही. 'ग्रामणी'चे महत्त्व वाढले असावे. या काळात 'पंचायती'चा कोठेही निर्देश नाही. गुप्तकाळानंतर, विशेषतः दक्षिण भारतातील, प्रामुख्याने ब्राह्मण वस्ती असलेल्या 'अग्रहार' (गाव) यांत स्वराज्य संस्थांचे रूप प्रगत असल्याचे दिसून येते. तेथे ग्रामसभा नावाची संस्था आणि तिच्या अनेक उपसमित्या असत. या संस्था बऱ्याच अंशी प्रातिनिधिक होत्या व अनेक जबाबदारीची कामे त्यांवर सोपविलेली असत; तथापि बहुविध जातींची वस्ती असणाऱ्या गावांमध्ये जाती, श्रेणी इ. संस्थांमुळे ग्रामसभेच्या कार्यावर मर्यादा पडत असाव्यात. 'पंचमंडली' (मध्य भारत), 'ग्राम जनपद' (बिहार), 'पंचकुल' (राजस्थान), 'ऐमन्निस' (कर्नाट क), 'ग्राम महत्तर' इ. संज्ञांच्या उल्लेखांवरून ग्रामपंचायती सारख्या संख्या इतरत्रही अस्तित्वात असाव्यात, असे दिसते. मध्ययुगीन काळातील वाढत्या सरंजामशाहीमुळे आणि अंतर्गत युद्धांमुळे ग्रामीण नेतृत्व आनुवंशिक बनले. अपुऱ्या संचारव्यवस्थेमुळे स्वायत्तता टिकून राहिली असली, तरी ग्रामपंचायती निष्क्रिय झाल्या असाव्यात. जातपंचायती मात्र टिकून राहिल्या. या वरील वर्णनावरून भारतात ग्रामीण स्वराज्यशासनाची खोलवर रुजलेली अथवा सतत चालत आलेली परंपरा होती, असे म्हणणे अतिशयोक्तिपूर्ण होईल.

इंग्रजी अंमल सुरु झाल्यावर ग्रामीण जीवनात आमूलाग्र बदल घडून आले. रस्ते, लोहमार्ग, वृत्तपत्रे इत्यादींमुळे ग्रामीण भागाचे एकाकीपण संपले. शासन व ग्रामीण जनता यांच्यात प्रत्यक्ष संपर्क स्थापन झाला. नवी शिक्षणपद्धती, व्यवसायक्षेत्रे, पैशावर आधारलेली अर्थव्यवस्था आणि नव्या पद्धतीचे कायदे व कोर्ट-कचेऱ्या

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यांमुळे पारंपरिक ग्रामीण जीवनास तडे गेले. ग्रामीण स्वायत्तता संपुष्टात आली. या परिस्थितीत जुन्या ग्रामसंख्या मोडकळीस आल्यास नवल नाही. लॉर्ड रिपन या व्हाइसरॉयने १८८२ मध्ये स्थानिक स्वराज्य संख्याच्या स्थापनेस चालना दिली. रोकशिक्षणाचे साधन म्हणून आणि राजकीय अनुभव असलेल्या नव्या नेतृत्वाच्या निर्मितीसाठी स्थानिक स्वराज्य संख्या महत्त्वाच्या आहेत, असे त्यास वाटत होते. १९१९ च्या सुधारणा कायदान्वये, सत्तेवर आलेल्या प्रांतिक मंत्रिमंडळांनी मुंबई, बंगाल, मध्य प्रदेश, मद्रास, संयुक्त प्रांत, पंजाब, बिहार, ओरिसा, आसाम या प्रांतांत ग्रामपंचायती स्थापन करण्यासाठी कायदे केले. अनेक संस्थानांनी त्यांचे अनुकरण केले. प्रत्यक्षात या संस्थांची वाढ स्वातंत्र्यानंतरच झाली.

सामुदायिक विकास योजना व मेहता समिती अहवाल :-

स्वातंत्र्योत्तर काळात ग्रामीण क्षेत्रात विकास कार्यक्रमास अग्रक्रम देण्यात आला. त्यासाठी सामुदायिक विकास कार्यक्रम (ऑक्टोबर १९५२) व राष्ट्रीय विस्तार सेवा (NES ऑक्टोबर १९५३) राबविण्यात आल्या. या योजनांद्वारे ग्रामीण भागाची सर्वांगीण प्रगती घडवून आणण्याचे उद्दिष्ट डोळ्यासमोर होते, यात 'नियोजन' सरकारचे, आणि 'सहकार्य' लोकांचे अशी विभागणी गृहीत होती. लोकांचा सहभाग हा या कार्यक्रमाचा गाभा होता. हा सहभाग प्रातिनिधिक मंडळांतून आणि लोकांनी स्वेच्छेने दिलेला पैसा व केलेले श्रमदान यांतून व्यक्त व्हावयास हवा होता. यासाठी गटपातळीवर सल्लागार समित्या स्थापन करण्यात आल्या होत्या. प्रत्यक्षात या योजना वरून लादलेल्या व प्रशासकीय अधिकाऱ्यांकडून राबविल्या जाणाऱ्या अशा ठरल्या.

त्यांत लोकांच्या स्वयंपूर्ति सहभागाची उणीव जाणवू लागली. यासाठी स्थानिक स्वराज्य संस्थांना ह्या कार्यात सहभागी करून घ्यावे, अशी सूचना (योजना मंडळाच्या) योजना मूल्यमापन संघटनेच्या अहवालात करण्यात आली (१९५४ व १९५९). हाच विचार दुसऱ्या योजनेच्या आराखड्यात ठळकपणे मांडण्यात आला. या सूचनेचा विचार करण्यासाठी आणि सामुदायिक विकास योजनांत सुधारणा सुचविण्यासाठी बलवंतराय मेहता यांच्या अध्यक्षतेखाली एक समिती नेमण्यात आली. मेहता समितीने आपला अहवाल १९५७ मध्ये सादर केला. विकास कार्यक्रमात लोकांचा सहभाग अल्प आहे, हे मान्य करून अस्तित्वात असलेली जिल्हामंडळे त्यासाठी अपुरी आहेत असे वाटल्यावरून, तिने त्रि-स्तरीय निर्वाचित-यंत्रणेची योजना मांडली. स्थानिक प्रश्न परिणाम कारक रीत्या मोडविण्यासाठी विकेंद्रीकरणाची आवश्यकता तिने प्रतिपादन केली. हे अधिकार स्थानिक पातळीवर लोकांच्या हाती दिल्याने विकासकार्यास गती येईल, असे तिला वाटले. ह्या यंत्रणेस 'पंचायत राज्य' हे नाव देण्यात आले. गाव, विकासगट व जिल्हा या तीन पातळ्यांवर अनुक्रमे ग्रामपंचायत, पंचायत समिती व जिल्हा परिषद या संख्या असाव्यात असे तिने सुचविले. पंचाची निवड लोकांनी

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करावी. पंचायत समितीत निर्वाचित सदस्य, त्या क्षेत्रातील नगर परिषदा, सहकारी संख्या आणि अनुसूचित जातिजमाती यांचे प्रतिनिधी असावेत; तर जिल्हा परिषदेत जिल्हातील पंचायत समित्यांचे सभापती, तेथील आमदार व खासदार, निरनिराळ्या खात्यांचे. तांत्रिक अधिकारी असावेत; जिल्हाधिकाऱ्यांच्या अध्यक्षतेखाली जिल्हा परिषदेने पंचायत समित्यांच्या कार्याचे समायोजन करावे, असे सुचविण्यात आले. विकास गट हा प्रमुख घटक मानावा.

विकासाशी संबंधित-शेती, पशुसंवर्धन, कुटिरोद्योग, आरोग्य, समाजकल्याण, प्राथमिक-माध्यमिक शिक्षण इ. सर्व कामे पंचायत समितीने करावीत; ग्रामपंचायतीने या कार्यात मदत करावी, असे अहवालात म्हटले होते. या कार्यासाठी पुरेसा निधी या संस्थांना उपलब्ध असावा, अशीही शिफारस केलेली होती. तमिळनाडूत १९५८ मध्ये तसेच आंध्र प्रदेश व राजस्थान या राज्यांत १९५९ मध्ये प्रथम या सूचना स्वीकारण्यात आल्या. त्यानंतर हळूहळू इतर राज्यांनीही त्यांचे अनुकरण केले. आतापर्यंत एकूण १५ राज्यांनी पंचायत राज्यव्यवस्था स्वीकारली आहे, असे म्हणता येईल. जम्मू-काश्मीर, केरळ, मणिपूर, त्रिपुरा या राज्यांनी फक्त ग्रामपंचायतीची स्थापना केली आहे. नागालँड व मेघालय येथे जमात स्तरावर वेगळ्या प्रकारच्या संख्या अस्तित्वात आहेत. यांपैकी आसाम, हरयाणा, मध्य प्रदेश व ओरिसा या राज्यांत जिल्हा-स्तरावर संस्था स्थापन केलेल्या नाहीत. गुजरात व महाराष्ट्र या राज्यांत जिल्हा परिषदांना जास्त अधिकार दिले आहेत, तर इतरत्र जिल्हा परिषदा ह्या समायोजन करणाऱ्या किंवा सल्ला देणाऱ्या संस्था आहेत. गुजरात, कर्नाटक व महाराष्ट्र या राज्यांत प्रत्येक तालुक्यात पंचायत समिती आहे, तर इतरत्र विकासगटासाठी एक पंचायत समिती आहे. या संख्यांच्या नामाभिधानातही संपूर्ण देशात सारखेपणा आढळत नाही. मार्च १९७३ मध्ये देशात २,२२,०५० ग्रामपंचायती (९०% खेड्यांत), ४,०९७ पंचायत समित्या आणि २३३ जिल्हा परिषदा (५४.३% जिल्हांत) होत्या.

पंचायतराजची संरचना :-

(अ) ग्रामस्तर: काही राज्यांतील गावांत ग्रामसभा ही संस्था आहे. गावातील सर्व मतदार हिच्या सभेस हजर असू शकतात. वर्षातून किमान दोन बैठका व्हाव्यात, अशी तरतूद असते. मुख्यतः वार्षिक अहवाल व अंदाजपत्रक यांना मंजूरी देण्याचे अधिकार या सभेस असतात. प्रत्यक्षात हिचे काम नियमितपणे चालत नाही. महाराष्ट्र, गुजरात आणि राजस्थान या राज्यांतील पंचायतीच्या अभ्यासानुसार असे दिसते, की सर्वसाधारण गावकरी तिच्या कामात रस घेत नाही; त्याबद्दल तो उदासीन दिसून येतो. ही संख्या कार्यप्रवण करण्यासाठी सरपंच व पंच यांची उपस्थिती अनिवार्य करण्यात यावी व ग्रामसेवक, विकास अधिकारी, पंचायत समितीचे सभापती इत्यादींनी तिच्या सभेस हजर राहून मार्गदर्शन करावे, असे सुचविण्यात आले आहे. प्रत्येक गाव वा ग्राम-समूह यांसाठी

एक पंचायत असते. साधारणपणे पंचांची संख्या ५ ते ३२ यांदरम्यान असते. हे पंच लोकांकडून-प्रत्यक्ष वा गुप्तमतदानाने निवडले जातात. त्यांची मुदत तीन ते पाच वर्षे अशी वेगवेगळ्या राज्यांत आहे. ग्रामपंचायत असलेल्या गावाची सरासरी लोकसंख्या १,९३० आहे. स्त्रिया, अनुसूचित जातिजमातींसाठी काही जागा राखीव असतात. काही राज्यांत सरपंचाची निवड प्रत्यक्षपणे होते, तर काही ठिकाणी (उदा., महाराष्ट्रात) तो पंचांकडून निवडला जातो. परिणामकारक नेतृत्वासाठी ही निवड प्रत्यक्ष पद्धतीने व्हावी, अशी शिफारस अनेक अभ्यासगटांनी केली आहे. पाणीपुरवठा, दिवावची, गावसफाई, रस्तेदुरुस्ती, प्राथमिक शिक्षण इ. कामे ग्रामपंचायतीकडे असतात. काही कामे अनिवार्य मानली जातात. विकास कार्यात ग्रामपंचायतींनी महाराष्ट्र आणि राजस्थान या राज्यांत समाधानाकारक काम केल्याचे दिसत नाही. साधनांच्या तुलनेने कामाचा व्याप अधिक असल्याने असे होत असावे. त्यात सुधारणा होण्यासाठी ग्रामपंचायतीस एक पूर्णवेळ चिटणीस असावा, पंचांत खातेवाटप हवावे, अशा सूचना करण्यात आल्या आहेत. कमीत कमी वेळात व कमी खर्चात लोकांना न्याय मिळावा, यासाठी (महाराष्ट्रासहित) ११ राज्यांत न्यायपंचायतीची स्थापना केलेली आहे. इतर चार राज्यांत यासंबंधीची तरतूद कायद्यात आहे. एकूण २५,९१० न्यायपंचायती अस्तित्वात होत्या (१९७४). मालमत्तेसंबंधी लहानसहान खटले त्यांनी चालवावेत, अशी अपेक्षा असते. काही लहान गुन्हांसाठी दंड करण्याचा अधिकार त्यांना दिलेला असतो. एकंदरीत त्यांचेही कार्य फारसे समाधानकारक नाही.

(आ) पंचायत समिती : बहुतेक राज्यांत प्रत्येक विकासगटासाठी एक पंचायत समिती आहे. महाराष्ट्र, कर्नाटक व गुजरात या राज्यांत मात्र ती तालुक्यासाठी आहे. सरपंच, त्या क्षेत्रातील आमदार, खासदार, नगर परिषदा व सहकारी संख्या यांचे प्रतिनिधी हे पंचायत समितीचे सभासद असतात. महाराष्ट्रात मात्र सदस्यांची निवड त्या क्षेत्रातील पंचांकडून होते, शिवाय तालुक्यातील जिल्हा परिषद सदस्य हे पदसिद्ध सदस्य असतात; आमदार, खासदार यांना सदस्यत्व नसते. पंचायत समितीच्या अध्यक्षस सभापती, प्रधान प्रमुख अध्यक्ष इ. संज्ञा निरनिराळ्या राज्यांत आहेत. त्यांची निवड सभासदांतून होते. पंचायत समितीची मुदत इतरत्र तीन ते पाच वर्षे (महाराष्ट्रात पाच वर्षे) अशी आहे. पंचायत समित्यांचे काम उपसमित्यांतून चालते. उत्पादन-योजना, समाजकल्याण, सहकार, कुटिरोद्योग, शिक्षण, आरोग्य, पाणीपुरवठा, सफाई, दळणवळण यांसाठी तीन ते आठ उपसमित्या असतात. जिल्हा परिषदा किंवा शासन यांनी सोपविलेले काम करण्याची जबाबदारी पंचायत समितीची असते. त्यासाठी जिल्हा परिषदा व शासन त्यांना अनुदान देते. प्रत्यक्षात पंचायत समित्या कार्यक्रम ठरविण्यात पुढाकार घेताना दिसत नाहीत.

डॉ. रमेश एकनाथ भारुडकर, डॉ. भगवान शंकरराव वाघमादे

सोपविलेली कामे अंमलात आणण्यावर त्यांचा अधिक भर आहे. याबाबतीतही राजस्थानात त्यांची कार्यक्षमता प्रशंसनीय नव्हती. अपुरी तांत्रिक मदत, वेळेवर पैसा उपलब्ध नसणे आणि कामाच्या अटी स्थानिक परिस्थितीस अनुकूल नसणे यांमुळे असे होते, असे एका अभ्यासगटाचे मत आहे.

(इ) जिल्हा परिषद : पंचायत समित्यांचे सभापती, नगर परिषदा व सहकारी संख्या यांचे प्रतिनिधी, तसेच अनुसूचित जातिजमातीचे प्रतिनिधी हे जिल्हा परिषदेचे सदस्य असतात. त्या त्या जिल्हातील आमदार व खासदार (महाराष्ट्राचा अपवाद) हे सुद्धा सदस्य असतात. महाराष्ट्रात व गुजरातमध्ये मात्र जिल्हा परिषदेचे बहुतेक सभासद प्रत्यक्षपणे निवडलेले असतात. इतर राज्यांतही ही पद्धत अवलंबिण्याकडे कल दिसून येत आहे.

गुजरात आणि महाराष्ट्र या दोन राज्यांत जिल्हाधिकारी जिल्हा परिषदेच्या कार्यात भाग घेत नाही. याउलट, कर्नाटक आणि तमिळनाडूत तो अध्यक्ष असतो. प्रशासकीय सुधारणामंडळाच्या शिफारशीनुसार जिल्हाधिकाऱ्याकडे फक्त देखरेख आणि नियंत्रणाचेच अधिकार असावेत. महाराष्ट्र व गुजरात यांसारख्या ज्या राज्यांत जिल्हा परिषदा जास्त महत्त्वाच्या आहेत, तेथे प्राथमिक व माध्यमिक शाळा चालविणे, त्यांवर देखरेख करणे, आरोग्यकेंद्रे व दवाखाने, रस्ते व उद्याने, पाणीपुरवठा, लघु-जलसिंचन योजना, ग्रामीण घरबांधणी, समाजकल्याण, खत वाटप, कृषिविद्यालये, गटार योजना, इ. कामे जिल्हा परिषदांकडे असतात. महाराष्ट्रात या कामासाठी समित्या नेमलेल्या असतात; शिवाय एक स्थायी समिती या समित्यांच्या कार्याचे समायोजन करते. जेथे पंचायत समित्यांना जास्त महत्त्व आहे, तेथे पंचायत समित्यांच्या कार्याचे समायोजन करणे, त्यांची अंदाजपत्रके मंजूर करणे, त्यांना अनुदान देणे, विकास कार्यात सरकारला सल्ला देणे, ही कामे जिल्हा परिषदेस दिलेली आहेत. महाराष्ट्रातील पंचायत राज्याचा अभ्यास केलेल्या बोंगिरवार समितीच्या मते, काही गैरव्यवहारांची उदाहरणे सोडता जिल्हा परिषदांचे काम समाधानकारक आहे. कृषी, कुटुंबनियोजन यांसारख्या विकास क्षेत्रांतील त्यांचे कार्य प्रशासकीय कार्यांच्या तुलनेने जास्त चांगले आहे, असे तिने म्हटले आहे. इतर राज्यांतही आता जिल्हा परिषदांना महत्त्वाचे स्थान देण्याकडे कल आहे.

पंचायतराजचे नेतृत्व :-

(अ) निर्वाचित : १९६४ मध्ये १० राज्यांतील पंचायत राज्य नेतृत्वाच्या केलेल्या एका अभ्यासातून नेतृत्वाची पुढील वैशिष्ट्ये दिसून येतात : (या अभ्यासासाठी २३% प्रधान, २५% सरपंच व ६२% पंच यांचा नमुना निवडला होता.) ६०% नेत्यांवे शिक्षण मॅट्रिकहून कमी होते, तर १५% नेते निरक्षर होते. ८०% नेते शेतमालक-शेतकरी होते. फक्त ८% लोकांकडेच जमीन नव्हती. ५०% नेते २६ ते ४० वयोगटातील होते. फक्त २०% लोक पन्नासहून अधिक वयाचे होते. १७% नेते दहा वर्षांहून

अधिक काळापर्यंत सदस्य होते. दुर्बल घटकांची उन्नती करणे हे पंचायत राज्याचे एक उद्दिष्ट आहे, यानी जाणीव फक्त १२% नेत्यांनाच होती. निर्वाचित सदस्य हे बहुधा उच्च वर्णीय व आर्थिक दृष्ट्या वरच्या थरातील असतात, हे अनेक अभ्यासातून दिसून आले आहे. साधारणपणे वरच्या पंचायतस्तरावरील नेते हे खालच्या स्तरावरील नेत्यांपेक्षा जास्त सुशिक्षित, अधिक वयाचे व संपन्न असतात असे म्हणता येईल. बरेच नेते पंचायत राज्यात, सहकारी क्षेत्रात व राजकीय संघटनांत एकाच वेळी पदाधिकारी असतात, असे दिसून आले आहे आंध्र प्रदेश, कर्नाटक, महाराष्ट्र, गुजरात यांसारख्या राज्यांत तेथील प्रभावशाली जातीचा पगडा या संस्थावर आहे. सर्वोदयवादी व इतर काही नेत्यांना राजकीय पक्षांनी पंचायत राज्याच्या निवडणुका लढविणे पसंत नव्हते; परंतु राजकारण व पंचायत राज्य यांनी फारकत करणे वस्तुस्थितीस मोडून होईल. त्यामुळे बहुतेक निर्वाचित सदस्य (ग्रामपंचायती सोडता) कोणत्या ना कोणत्या पक्षाचे सदस्य असतात. पक्षसंपर्कपेक्षाही या संस्था पक्षांतर्गत गटवाजीसाठी सोयीस्कर ठरल्या आहेत. त्यांच्यामुळे गावापासून ते राज्यपातळीपर्यंत गटांच्या पाठीराख्यांची शृंखला जोडणे सोपे झाले आहे.

बोंगिरवार समितीच्या मते, महाराष्ट्रातील नेत्यांत भ्रष्टाचार किंवा जातीय प्रादेशिक पक्षपात यांचे प्रमाण कमी होते; परंतु त्यांच्यात बदल्या, बढत्या, नेमणुका इ. अधिकारांचा वापर आपल्या पाठीराख्यांच्या हितासाठी करण्याची प्रवृत्ती वाढत आहे. एकंदरीत हे पदाधिकारी ग्रामीण विकासापेक्षा प्रशासकीय कार्यात जास्त रस घेतात, असे गुजरातेतील दरजी अभ्यासागटाने म्हटले आहे. विकासकार्यात उत्पादक विषयांपेक्षा सामाजिकल्याणकारी विषयांना ते जास्त महत्त्व देताना दिसतात, तेही यामुळेच.

पंचायतराजचे मूल्यमापन :-

देशातील सर्व भागांत पंचायत राज्य संस्थांचे काम सारख्या प्रमाणात यशस्वी नाही. महाराष्ट्र व गुजरात या राज्यांत स्थिती तुलनेने समाधानकारक आहे. इतर अनेक ठिकाणी यांच्या निवडणुका नियमितपणे पार पडलेल्या नाहीत. उदा., १९६३ नंतर मध्य प्रदेशात जनपदाच्या निवडणुका झाल्याच नाहीत. बिहारमध्ये तीन वर्षे मुदत असतानाही ग्रामपंचायतीच्या निवडणुका १९७१ नंतर झालेल्या नाहीत. राजस्थानात (१९६५ नंतर), उत्तर प्रदेशात (१९७२ नंतर) व केरळमध्ये (१९६३ नंतर) अशीच स्थिती आहे. आंध्र प्रदेशातील निवडणुका मात्र वेळेवर झाल्या आहेत. महाराष्ट्रात कृषिविषयक सुधारणा पंचायत राज्याच्या सहकार्यांशिवाय होऊच शकल्या नसत्या, असे प्रशंसोद्गार बोंगिरवार समितीने काढले आहेत; परंतु एकंदरीत सर्वत्र या संस्थेविषयी टीकेचाच सूर जास्त आहे.

पंचायत राज्याचा फायदा मोठ्या प्रमाणात सधन शेतकरी व उच्च वर्णीयांना झाला आहे; या संस्थांनी दुर्बल घटकांचे जीवनमान उंचावण्याचे जाणीवपूर्वक प्रयत्न केले नाहीत, याबद्दल एकमत दिसते. पंचायत राज्य संस्थामुळे काही ठिकाणी विकास कार्यास पुरेशी गती येऊ शकली

डॉ. रमेश एकनाथ भारुडकर, डॉ. भगवान शंकरराव वाघमारे

नाही, असा अनुभव आहे. आंध्र प्रदेशात तर काही काळ कृषिविकासासाठी अधिकाऱ्यांच्या पातळीवर एक समिती नेमून तिच्या कडून काम करवून घेण्याचे प्रयत्न शासनाने केले होते. 'पंचायत' राज्य संस्थानी लोकशाहीच्या दिशेने केलेली वाटचाल काही अंशी देशाला विकासाच्या मार्गापासून दूर नेत आहे, अशी एक प्रमुख टीका केली जाते; परंतु या दोन गोष्टी परस्परविरोधी नाहीत. पंचायत राज्याने तीन प्रकारचे कार्य केले आहे, असे म्हणता येईल

(१) लोकशाही संस्थांना व पद्धतींना प्रामाण्य मिळवून देण्याच्या दृष्टीतून पंचायत राज्य संस्था किती कार्य करतात, यापेक्षाही त्यातील सहभागामुळे लोकशाही मूल्ये लोकांत किती रुजतात; लोकशाही मार्गाने आर्थिक प्रगती घडवून आणणे हाच 'योग्य' मार्ग आहे, याबद्दल लोकांत किती विश्वास निर्माण होतो; यास महत्त्व आहे. अर्थात ज्या प्रमाणात या संस्थांमुळे आर्थिक प्रगती घडून येईल, त्या प्रमाणात हा विश्वास दृढ होईल यात शंका नाही. ज्या प्रमाणात दुर्बल घटकांना या विकासाचा लाभ मिळेल, त्या प्रमाणात ते या लोकशाही व्यवस्थेचे घटक बनतील व विघातक मार्गापासून परावृत्त होतील. सहभागाने आर्थिक विकासाबरोबर आर्थिक व सामाजिक विषमतेची धार कमी तीव्र व्हावी, या दृष्टीने पंचायत राज्य संस्था काही अंशी उपयोगी आहेत. भारतासारख्या देशात हे राजकीयकरणातून घडून येईल, अशी अपेक्षा आहे. पंचायत राज्यामुळे समाजाच्या सर्व थरांत राजकीय जाणिवा तीव्र झाल्या आहेत आणि या प्रक्रियेस प्रोत्साहन मिळाले आहे, यात शंका नाही.

(२) सामाजिक व आर्थिक बदल हे सर्वकष सर्वसत्तावादी राज्यांत प्रामुख्याने सक्तीने घडवून आणले जातात. भारतात हे बदल लोकांच्या संमतीने, लोकशिक्षणातून यथावकाश अहिसक मार्गाने घडवून आणले जात आहेत. पंचायत राज्य हे त्याचे एक प्रमुख माध्यम आहे. या संस्थात जरी प्रामुख्याने पारंपरिक नेतृत्वाचा प्रभाव असला, तरीही सत्तासंपर्धेत यशस्वी होण्यासाठी इतर वर्गांचा पाठिंबा मिळविण्याकरता त्यांना लोकशाही-समतावादी मूल्ये स्वीकारणे भाग पडते. या प्रक्रियेतून संपूर्ण समाजाच्या मूल्यव्यवस्थेत परिवर्तन घडत जाते; पारंपरिक हितसंबंधीयांना नव्या जमान्याशी मिळते घ्यावे लागते. आधुनिक अर्थाने समाजातील विविध वर्ग हळूहळू सांधले जातात. अनेकांना (उदा., गुन्नार मिडॉल) या आर्थिक प्रगतीच्या व समतेच्या दिशेने चालणाऱ्या प्रक्रियेतील अनिवार्य असणारा विलंब क्लेशकारक वाटतो; त्यामुळे समता संघर्षास गौणत्व मिळते असे त्यांना वाटते. सध्या जरी पंचायत राज्य आणि आर्थिक प्रगती व समता यांच्यातील संबंध फार आशादायक नसला, तरी या प्रक्रियेत ही सुसशक्ती आहे, हे नाकारता येणार नाही.

(३) पंचायत संख्यातून काम करणारे नेते हे आधुनिक, प्रगतीशील, लोकशाही संस्कृती आणि जन्मसिद्ध विशेषाधिकार व विषमतेवर आधारलेली पारंपरिक संस्कृती या दोन्हींना जोडणारे मध्यस्थ वा दुवे आहेत. नवी मूल्ये ते

जुन्या परंपरेत बसविण्याचा प्रयत्न करत असतात. त्यांची पाळेमुळे पारंपरिक समाजात असल्यामुळे त्यांनी प्रतिपादन केलेल्या आधुनिकीकरणास या समाजाकडून विरोध होत नाही. निवडणुका, स्थानिक नोकशाही, लोकनियुक्त संस्थातील चर्चा हे सर्व या प्रक्रियेतील घटक आहेत. जसजसा या वर्गावर शोषित वर्गाचा दबाव वाढत जाईल, तसतशी त्यांना हळूहळू सवलती देऊन तडजोड स्वीकारावी लागेल, किंवा लोकशाहीविरुद्ध बंड करावे लागेल. हा मार्ग सरळ नसून वळणांनी व चढउतारांनी भरलेला आहे, हे वेगळे सांगण्याची गरज नाही. त्यामुळे किती वाटचाल झाली आहे, हे आकडेवारीने मोजणे कठीण आहे.

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English Communication and Personality

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Introduction:

Communication is the very basic need of human beings. As man is a social animal, he cannot live without communication. In the age of globalization, English becomes the most important language of communication. English is also said to be a language of opportunities. English communication makes a powerful impact on personality development. English communication and personality development are interdependent phenomena. Man is a social animal. Without communication survival is difficult. Before language was introduced, communication was made with signs and symbols. Verbal communication helps for better expressions. Now-a-days, nonverbal communication includes body language, facial expressions, postures, gestures, eye contact and many other things. Nonverbal communication has certain limitation. Verbal communication can express the thoughts, ideas and feelings in a better way. Language and content are two main things in every communication. Having only language and no content is useless, similarly having only content and no language won't work. In the age of globalization, English receives more importance. English is said to be a window to world. Saying 'NO' to English is saying 'NO' to 85% knowledge available on Google. English is an official language.

In libraries we find more than 80% books in English. All faculties of higher education provide curriculum in English. Emerging trends also advocate English. Without English one cannot seek education of all disciplines. Even for better understanding of one's own mother tongue, English proves helpful. As English is a world language, all knowledge, data, higher education, research is available in English only. English thus becomes a source of all knowledge. One becomes more authentic with English. Communication in English boosts our confidence. Whichever profession we choose, English becomes important. Everyone wants to read, write and communicate in English. Many books and courses are available for English communication. With the help of the courses available one can improve one's communication skill and personality. With developed personality, one can communicate better in English.

With better expressions, one can create his impression and impressions thus help for expression in better way. Personality constitutes of various elements as physique, temperament, intelligence, patience and communication. Personality plays an important role in management. Eventually personality helps in career making in all fields and success. Elements that make our personality better are character, identity, maturity, temperament, socialization and communication. Basic characteristics of an ultimate personality are

appearance, intelligence, smartness, efficiency, knowledge and responsibility. Communication is the key factor. Wrong way of communication can create a bad impression. Good communication plays significant role in social responsibility, family relationships and professional contacts.

Knowledge is a power. Nobody can communicate better without language and knowledge. Content to be delivered is the most important thing. Knowledge of language and other non-verbal aspects is necessary. English helps in multiple ways. As a source language, English helps to gather knowledge of the content. For communication, English is said to be the medium. English language is rich in vocabulary. It also has a great set of etiquettes and manners. Sorry, Please, Thank you are magical words in English. They are used by almost all speakers. This set of words is used by speakers of other languages. Non-verbal communication has certain limitations. Beyond that language is required. Having perfect words and using them appropriately is a necessary thing in a communication. The skill of communication can be improved which leads to personality development. For transfer of information and knowledge, communication is required. It can be in spoken form or written form. Communication can be formal and informal. Spoken form of communication is used for most of the time as it saves time. Spoken form also uses body language and other non-verbal aspects if

done face to face. Spoken from is used telephonically where tone, pitch, volume matters. Formal speech includes all knowledge and skills of communication along with subject knowledge and content. One needs to use gestures, facial expressions and voice notes in an impressive way to attract audience attention. All people are not blessed with art and skill of communication. With time and practice these skills can be achieved. Effective communication strengthens relationships. It helps to improve interpersonal relations as well. What you want to communicate and what you actually speak can be different which may lead to misunderstanding. Careful selection of words is necessary for effective communication. Our sense of humor adds to better understanding but sometimes the ambiguity may hurt the others if taken in a wrong way. Convincing style of speaking help other to understand better. One should not use harsh words in communication. Our style of speaking has a powerful impact on our personality. Speaking confidently is also a key to be an impressive personality. Proper eye-contact also communicates better. Pronunciation of words create a good or bad impression. If we are doubtful about the correct pronunciation of a particular word, we should avoid the word in our speech.

Personality development classes are available in cities. Teachers of personality development can help us to gain confidence, positive thoughts, behavior patterns and healthy physique. Communication can be taught. Skill required for better communication can be developed. English language and grammar can be learnt for better and proficient English communication. English language is the easiest language to learn and as it is originated in the West, it is full of vocabulary and terminology related to technical and technological advancement. In our day today life we use English words irrespective of our mother tongue. In every walk of life we see English words used by people in a good number. Hence understanding English becomes easy to one and all. Listening, speaking, reading and writing are four basic skills of every language. Listening is the first skill. If one gets chance to listen to English, he can speak automatically. English teachers should practice English in classroom so that students can get chance to listen it. Reading and writing also help in linguistic proficiency. English communication in many ways develops our personality. English is a language of etiquettes.

In the age of globalization, English receives prime importance. Every local market is connected to global market, every field has a direct or indirect connection with the global scenario. Even personal becomes universal with social media. Virtual communication also makes new relations. English is

used every now and then. What we read and write online also makes a record.

With high tech applications available in mobile phone, English language can be learnt. Without formal learning in classroom, ample knowledge can be gathered by an individual outside the classroom. Practice speaking sessions can improve our pronunciation and tone patterns. English literature will give us a good set of useful vocabulary. Reading newspapers or listening to English news also provide us with a fine vocabulary. Audio aids has a significant role in improving listening skill. Every day some new words get added to our vocabulary. Passive vocabulary can be made active by practice. English words are already there in our memory. We bring them to our lips and make them active. This way activated vocabulary and ready-made words and phrases support our linguistic proficiency. Habit of reading and writing also activate our vocabulary. Spoken English and communicative English are two different things. In communication we need be aware of the situation. Formal or informal, upward or grapevine, the speaker should see the situation first. The tone also changes accordingly. The common sense can be practiced but medium of communication must be English. Mastering English can develop our outlook. More clarity of thought is possible with English. The ability to convince in English certainly boosts our confidence. A good knowledge of English language and communication makes a lasting impact on our personality. English also help us study the culture of other countries. In problem solving also English helps a lot.

English has many versions. Business English helps in our professional life. It may attract more customers and agencies. English communication opens more options for trading and business. In industry English gives wider scope. In agriculture also English provides more opportunities in export. Without English these options are not available. Mother tongue is necessary no doubt, but with mother tongue, knowledge of English is also necessary. Whatever happens here makes its impact at global level. Also something happening at global makes it influence at local.

English communication and personality development are as good as two sides of the same coin. Improved personality can communicate better and English communication can improve one's personality. English communication must be promoted as a part of personality development.

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1. Sensitive, Sensible and Warrior Ruler: Ahilyabai Holkar

Prof. Abhay Balabhim Shinde

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Ahilyabai Holkar was born on May 31, 1725, in Chondi village, Jamkhed Taluka, Beed district. As we commemorate her tercentenary, it brings joy, pride and curiosity to study the multifaceted personality of a woman born in our own district. Her legacy is etched in time, serving as an inspiration for future generations. Ahilyabai's political, social and religious endeavors are as exciting as they are enlightening.

Geographically, at that time, Jamkhed Taluka was part of Beed district in the Marathwada region. Today, Jamkhed is in Ahmednagar district, which lies in Western Maharashtra. Interestingly, in this very year of her tercentenary, there is a proposal to rename Ahmednagar as Ahilyanagar. This daughter of Maharashtra traveled extensively across India. The temples, dharamshalas, annachhatras, ghats, and wells she constructed testify to her generosity. The wells, lakes, and roads built during her reign reflect her visionary outlook. Numerous temples were restored under her guidance. Even in Maharashtra alone, places like Ellora, Bhusawal, Paithan, Pandharpur, Pune, Nashik, Niphad, Raver, Sangamner, Chinchwad, Bhimashankar and Kolhapur speak of her influence. In Beed district, traces of her presence can be seen in Beed, Parli, and her birthplace, Chondi.

It is said that behind every successful man is a woman. At times, one could say a capable woman is supported by her man. However, despite the passing of her husband, father-in-law and son in quick succession, Ahilyabai did not falter. After her mother-in-law's death, her daughter-in-law and daughter chose to commit sati. Even though her brothers Shahaaji and Mahadaji also passed away, leaving her with no close kin, Ahilyabai fought her battles alone. Rather than being crushed by adversity, she matured and strengthened with each challenge. Her developed insight, vision, serious demeanor and focus on the target proved beneficial in her political life. She had already absorbed qualities typically associated with men, but her detachment, endurance and patience seemed like divine gifts. Accepting early widowhood, she adorned herself in white robes,

holding a rudraksha mala in one hand and the reins of power in the other. Despite her wealth and power, she remained ascetic in nature.

The strategic skills, intelligence and administrative acumen of Ahilyabai Holkar reflect the governance of Chhatrapati Shivaji Maharaj. While King Shivaji's reign is referred to as Hindavi Swaraj, Ahilyabai is recognized as a self-reliant, proud and vigilant ruler. Chhatrapati Shivaji Maharaj was termed "Shrimant Yogi" by Ramdas Swami, as there was no wealthier individual in Maharashtra, nor was there a more ascetic individual in the valleys and hills of Maharashtra. However, like Shivaji Maharaj, who aimed to eliminate poverty from the state without being attached to wealth, Ahilyabai Holkar exemplified this ideal. Ahilyabai Holkar, daughter of Mankoji Shinde, became a ruler while tending sheep. Living a life of wealth and power, she never succumbed to the intoxication of opulence or the arrogance of authority. She mastered the art of remaining detached while performing her duties. Following the principle "Karmanye vadhikaraste ma phaleshu kadachana," she remained dedicated to her responsibilities.

Born in Chondi on May 31, 1725, to parents Sushila and Mankoji Shinde, She became queen of Indore. Her parents likely never imagined that their daughter would one day become so. At the age of eight, she was married to Malharrao Holkar. While traveling to Pune for political affairs, Malharrao spotted her during a halt in Chondi and thought to take her as his Daughter-in-Law. After going directly from Chondi to Indore, she learned about politics and warfare from her father-in-law, Malharrao Holkar; alongside living with her husband, Khanderao Holkar. Through her father-in-law and mother-in-law, she acquired knowledge in reading, writing, accounting, governance, justice, horse riding, sword fighting, and combat. The concepts of gender equality and women's empowerment existed then, as they do today and will in the future. Her capacity for recognizing merit was evident. While being raised in privilege, she learned household chores early on. It is often said that abundance leads to laziness, but despite facing numerous crises in her affluent life, she stood resilient.

In 1754, Khanderao was killed in the battle of Kumher. At the age of thirty, she was about to commit sati following the customs of the time. However, her father-in-law, Malharrao Holkar, prevented her from doing so. Respecting his wishes, she refrained from sati but thereafter wore white garments and took a seat of authority. Following the untimely death of her husband, she took on the entire administrative responsibilities as advised by her father-in-law. Malharrao always remained loyal to the Peshwas, and Ahilyabai maintained this loyalty. The relationship between

Malharrao and Ahilyabai was multifaceted, akin to a father-son bond and a guru-disciple connection. Trusting and respecting each other, they governed together. After the deaths of her mother-in-law in 1761 and her father-in-law in 1766, Ahilyabai found herself alone. Malharrao's son, Malerao, was appointed by the Pune royal court. While official power rested with Malerao, all operations were overseen by Ahilyabai. Due to Malerao's free-spirited nature, he was unable to govern effectively. After ten months on the throne, Malerao died in 1767. Even after the loss of her husband, mother-in-law, father-in-law, son, and daughter-in-law, Ahilyabai stood firm. After assuming complete control, she moved her capital from Indore to Maheshwar. Indore was industrially prosperous, yet Ahilyabai preferred Maheshwar, located by the Narmada River, with its dense forests and fort. With the establishment of the capital, Maheshwar rapidly developed. Artisans, craftsmen and scholars began to settle, transforming Maheshwar into a center of learning. As employment opportunities increased, the local population grew swiftly. Ahilyabai had a son, Malerao and a daughter, Mukta. After Malerao's untimely death, plans were made for Mukta's marriage. She announced that Mukta would marry a man capable of protecting the realm from bandits, regardless of his caste, based solely on merit.

Ahilyabai kept her relatives and close acquaintances at a safe distance. When her nephew Tukojirao Holkar displayed inappropriate behavior, she first reprimanded him but later appointed him as a General due to his merit. Disagreements arose between Ahilyabai and Tukojirao, especially when he caused distress to farmers. Public reprimands were issued when necessary, demonstrating her balanced approach to governance. When her son-in-law, Yashwant Phanse, died from a cholera disease, Mukta was prepared to commit sati. Ahilyabai attempted to dissuade her, but Mukta chose to perform sati. Witnessing the capable men of the Holkar family perish one after another while women committed sati, Ahilyabai turned her grief into dedication to governance. No matter how dire the situation, she faced it without fear. When informed of Raghoba Dada preparing to confront her, she remained unfazed, taking her troops to meet him. Witnessing her readiness, Raghoba Dada withdrew, claiming he had come only to offer condolences. When she questioned why he brought an army for condolences, he had no answer. With the exception of Raghoba Dada, Ahilyabai remained loyal to the Peshwa throne until the end. She maintained cordial relations with notable figures like Madhav Rao, Nana Phadnavis, and Sawai Madhav Rao. Every ceremonial event in the Peshwa court extended formal invitations to Ahilyabai. When

Anandibai Peshwa visited her, she received a warm welcome befitting her status. Despite personal differences, she considered honoring women from the Peshwa lineage her foremost duty.

Ahilyabai's administration is renowned as a model of excellent governance. The Malwa region was divided into private and public sectors. The Holkars ruled over a vast territory referred to as the government. This government encompassed 30 to 40 districts. The highest position for land measurement and tax collection was the Diwan, followed by the Kamavisdar. Each village had a chief known as the Patil. Ahilyabai established a distinct code of conduct for each of these positions. She never compromised the welfare of her subjects. Her remarkable ability to discern character ensured she never needed to revise her decisions. While the nation faced unrest, peace and order prevailed under Holkar rule. Malharrao held considerable influence in the Peshwa court. Ahilyabai's personal conduct significantly impacted her governance. During ongoing conflicts with Tipu Sultan, she maintained constant correspondence with Tukojirao, offering cautious advice and guidance. To resolve disputes within the realm, she appointed special advocates. She personally oversaw the administration of Maheshwar and its surrounding areas.

Ahilyabai never resorted to military force for her protection. Instead, she empowered local rulers and officials. Among her many achievements, she introduced laws against dowry and established 7/12 land records. Her commitment to public welfare was unparalleled. Temples built by her, like the famous Maheshwar Fort, symbolize her architectural prowess. Ahilyabai's life was a harmonious blend of the mundane and the extraordinary. She has become an enduring symbol of strength, devotion, and leadership. Today, she stands as a role model for women across India, inspiring them to rise above challenges with courage, wisdom, and grace.

Conclusion

Ahilyabai Holkar's legacy transcends time, exemplifying the qualities of effective leadership, resilience, and compassion. As a ruler, she not only upheld the principles of justice and governance but also prioritized the welfare of her subjects, transforming Maheshwar into a vibrant center of culture and learning. Her ability to navigate personal tragedies while remaining steadfast in her duties illustrates her remarkable strength and character.

Ahilyabai's life serves as a beacon of inspiration for contemporary society, particularly for women. She challenges the traditional boundaries of gender roles, demonstrating that leadership and strength are not defined by gender but by one's actions and intentions. Her contributions to society, architecture, and administration reflect a vision that continues to resonate today,

encouraging future generations to embrace resilience, wisdom, and a commitment to public service. In commemorating Ahilyabai Holkar, we celebrate not only a historical figure but also a symbol of empowerment and excellence, reminding us that true leadership is characterized by dedication to the greater good and unwavering integrity.

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Women's Role in Shaping Society**

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POWER OF KNOWLEDGE
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Special Issue March 2025

**FROM TRADITION TO TRANSFORMATIONS:
WOMEN'S ROLE IN SHAPING SOCIETY**

EF EDITOR

Prof. Dr. Sadashiv H. Sarkate

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16. WOMEN IN LITERATURE

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Literature is a reflection of society. The image of women in literature changes with changing times. India being secular country, people of all religions find a comfortable and healthy atmosphere in India. In some other countries women are treated merely as a commodity. In India, women get comparatively better treatment in family and society. Gender equity is yet to be fully achieved but with passing days women are getting more liberty, freedom and space. Some social and religious rites and rituals yet don't allow women to enjoy their own arena. In rural India women work hand in hand with their male partner but get low pay. They also have to look at their household; in that, women in rural India have to do double work. Economically they have to depend on their husbands. In urban India working women are earning money by salary or making money in entrepreneurship but they are facing other problems every now and then. The social prejudices, implicit bias and discriminatory practices are observed in and out. Women prove to be better to men in almost every walk of life but still the cases of domestic violence, kidnapping, abandoning, gang rapes, murders are growing in numbers. Punishments and penalties to criminals prove useless. Mindset of patriarchy and male dominance is intact. Achieving gender equity is not a women's concern but it's a responsibility of all the society. Empowering women and girls towards greater participation leads to a more balanced relationship between the sexes. Promotion of equality between men and women allows them to take part in social and economical life for a better situation. Gender equality needs to be addressed at all stages of development. Empowering women doesn't mean weakening men. There are means to bring gender sensitization in family and society. Literature serves the purpose better. The world literatures of 20th century reflect an emancipated image of a woman who challenges the scenario. The new woman sets forth her own liberal, independent and emancipated way of life.

Image of women reflected in literature was considered to be a role model for women. The meek, submissive, inferior image of women and dominating, strong, superior men characters were the most important forms of socialization. Feminist criticism challenges such type of character display which captures cultural mind set in men and women leading to sexual inequality. Feminist criticism thus aims to expose the mechanism of patriarchy. Being female is a matter of biology but being feminine is a set of characteristics defined traditionally. According to Elaine Showalter, in late 1970s an attention of readers is shifted from 'androtexs' (books by men) to 'gynotexs' (books by women). Showalter also detects three distinct phases of women writing. Feminine phase (1840-1880) in which women writers wrote in accordance with the standards set by dominant men writers. They simply imitated male artistic norms. Feminist phase (1880-1920) in which radical and own positions is maintained. Though male influence is seen, women have their separate ideas and innovative experiences. Female phase (1920 onwards) in which women wrote a completely different and real life experiences.

The novel as a literary form is relatively new in India. Other forms like the epic, lyric, drama, short story and essay are comparatively older forms. Depiction of women in literature is a reflection of existing society. Social background of the novelist also makes an impact on the literature produced. Many Indian novelists like Mulk Raj Anand, R.K. Narayan, Raja Rao, Bhabani

Bhattacharya, Kamala markandaya, Anita Desai, Uma Vasudevan, Shashi Deshpande, Ruth Praver Jhabvala and Arundhati Roy have seriously engaged themselves in depicting a variety of women characters with changing social and political scenario. Women characters are seen changing. The emergence and development of feminism have made a remarkable effect on the depiction of women in literature. Women characters in Indian fiction show a wide range from shy, innocent, meek, dependent and devoted housewives to bold, advanced, emancipated and self sufficient modern ladies. These very literary characters give us a record of the gradual development of women from ages to ages.

Indian writers, both men and women have made attempts to draw pen-pictures of Indian women. Depiction of women characters by male novelist and that by a female novelist shows a difference. Character sketches of Kajoli, Gauri, Savitri and Rosie are drawn by Bhabani Bhattacharya, Mulk Raj Anand, Raja Rao and R.K. Narayan. Character sketches of Shreya, Maya, Rukhmini and Ammu are drawn by Uma Vasudevan, Anita Desai, Kamala Markandaya and Arundhati Roy. Depiction of women by men novelist differs slightly from that of women novelists.

Kajoli in Bhabani Bhattacharya's 'So Many Hungers' is a young girl from a poor peasant family. During the severe Bengal famine of 1943, we see Kajoli exposing her body on the pavement for the gaze of the passersby. Once this poor girl is raped by a soldier and is attacked by a Jackal. Gauri in Mulk Raj Anand's 'The Old Woman and the Cow' is a meek, gentle, suffering and uncomplaining country woman. In her married life with Pachi, she had to adjust with everything. Once she was driven out of her husband's house. She goes to her mother who sells her to a Seth. Gauri resists the lecherous Seth and works as a nurse in the clinic of Col. Mahendra. Savitri, in Raja Rao's 'The Serpent and the Rope' is a rich jagirdar's daughter but her marriage is fixed with a poor jagirdar. She is a modern girl who smokes and talks freely. She gets attracted to a married man Ramaswamy, enjoys his company but finally goes back to her own poor jagirdar.

Shreya, a heroine of Uma Vasudevan's 'Shreya of Sonagarh' cannot enjoy the company of her husband Brijesh and develops an illicit relation with Anand. Shreya later develops a spiritual relation with Brijesh. Maya, a heroine of Anita Desai's 'Cry the Peacock' is obsessed with a prophecy that she or her husband will die during the fourth year of their married life. Her physical and psychological starvation by her husband Gautam makes her mad. Rukhmini, a heroine of Kamala Markandaya's 'The Nectar in a Sieve' is a poor woman representing the worst suffering of poverty in India. There is no end to her problems. Rukhmini is married to Nathan at 12, becomes a mother at 13 and Old at 40.

Rosie, in R.K. Narayan's 'The Guide' is Marco's wife who later becomes Raju's beloved. She tries a lot to please her husband but he is not happy with her. He treated her as a servant. She lives with Raju, becomes a famous dancer and finally quits Raju to live all alone. Ammu, a heroine of Arundhati Roy's 'The God of Small Things' elopes with an unknown man, marries with him, begets a twin and returns to her hometown. There she develops a relation with an outcast paravan Velutha. Finally she commits a suicide.

Rosie and Ammu both married by their own and both of them preferred an intercommunity marriage. Marriage, which girls think of freedom giving event, sometime proves to be a prison for them. Rosie and Ammu are rebellious by nature. Rosie belongs to the traditional family of dancing girls supposed to dance in temples. Dancing girls did not get much respect in those days. They are not considered to be civilized. They are called 'public women'. Breaking this tradition, Rosie learns, takes higher education up to M.A. This education helps her to read matrimonial advertisements. She approaches a rich scholar of academic interest and marries him. Her attempt to get freedom in marriage is a daring step for her. Ammu too chooses her husband on her own. She belongs to a high class Syrian Christian but traditional family. Her father Pappachi denies her college education. She

feels suffocated at her own home. Once she gets a chance to attend one function where she finds her future husband and very decisively, she runs into a marriage.

The women of independent spirit are not only misunderstood but also are tortured in public and social life. Rosie and Ammu who believe in their basic human instinct, attempt to shape a life of their own but they are humiliated. Rosie is called 'a snake woman' and Ammu is called 'vesya'. Both Rosie and Ammu had to go to police station to see their lovers. Indian feminist literature in general and fiction in particular comments on the traditional patriarchal society and underlines the emergence of an emancipated lady of new age. Women writers of new era become more and more autobiographical in content to express sociological expression. They don't hesitate to share their personal experiences. Hence Indian feminist literature is getting closer to be real than being realistic. Women are making progress in every walk of life so are the changing images of women in literature.

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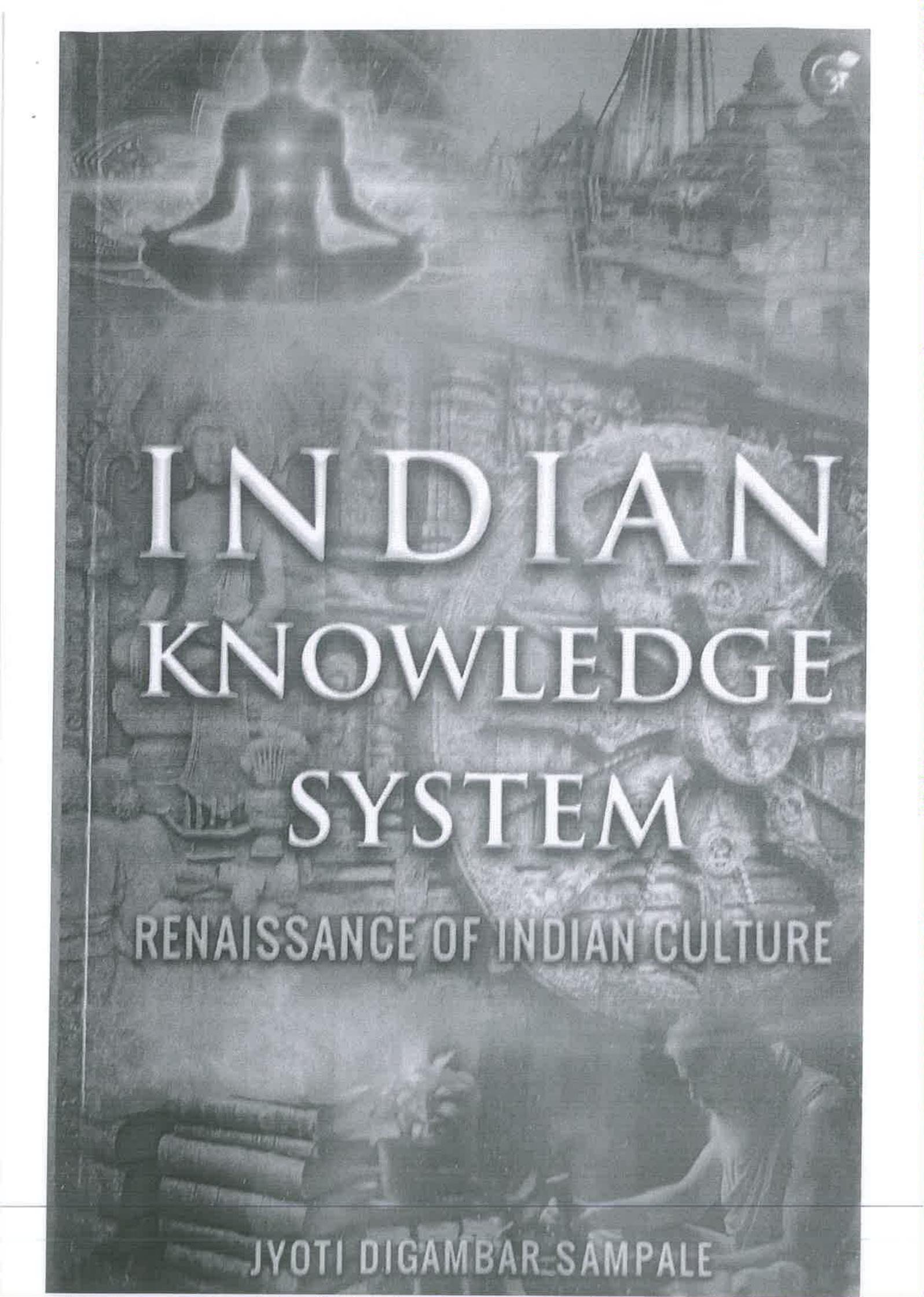
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This is to certify that Mr./Ms./Dr. Shinde. A. B. has successfully presented a research paper titled "Women in Literature." at the **National Level Conference** organized National Level Online Conference by the **Department of History**, held at **Sham Gadale Arts & Science College, Dahiphah Wadamauli**, on 29th March 2025. We appreciate the valuable contribution and active participation in the academic event.

Shadhavar
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RENAISSANCE OF INDIAN CULTURE

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(ii)

EDITORIAL

It is with immense delight that we present this edited volume on the Indian Knowledge System (IKS), a field that covers the depth and richness of India's intellectual and cultural legacy. This book is a humble endeavor to bridge the traditional wisdom of India with contemporary discourses, highlighting how the profound insights of our ancestors can guide modern ways of life. The Indian Knowledge System, with its immense range of subjects—from philosophy, mathematics, and science, arts, health, and spirituality—offers an integrative way to understand life and the universe. In organizing this volume, we have drawn upon the aptitude of scholars from diverse disciplines with their remarkable and unique perspectives on the topic.

Aim of this book is not just to praise the scholarly tradition of India but in addition to urge the readers to investigate how these timeless lessons can inspire new thoughts and ways of living in this complicated world. We hope that this collection will be both an academic asset and an inspiration to those looking to engage with the Indian knowledge system in a significant and effective way.

This volume investigates India's scholarly traditions from an interdisciplinary viewpoint, aiming to overcome the gap between ancient wisdom

(iii)

OSHO'S REVOLUTIONARY THOUGHTS ON EDUCATION

Acharya Rajneesh alias Osho was a professor of philosophy in University of Jabalpur. He resigned saying that it was not education at all. He criticized educational policies and systems. He claimed that present education is not only incomplete but harmful also. His revolutionary thoughts on education are directive in long run.

Chandra Mohan Jain (1931-1990) was born in Kuchwada of Madhya Pradesh and died in Pune of Maharashtra. His revolutionary thoughts on education, health, politics, religion meditation, sex and spirituality influenced almost all the world. Osho has not written any book but delivered lectures on variety of topics. His discourses in English and Hindi are converted into books by his followers. He has talked about 10000 hours in English and Hindi. His talks are available in audio and video forms. His thoughts on education are alarming and directive.

In 1951, at the age of 19, Osho sought admission in Hitkarini college Jabalpur and got transferred to D. N. Jain college Jabalpur after a conflict with teachers after B.A. in Philosophy with distinction in 1957. Immediately after P.G. he became a teacher in Raipur Sanskrit college. From 1958 he started teaching philosophy in Jabalpur University as

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a lecturer and was promoted to the post of professor in 1960. Simultaneously with his university job, he travelled throughout India giving lectures on socialism, capitalism, spirituality and other subjects. He was teaching and preaching together to masses. Because he was a professor, he received the title Acharya. Later when he shifted to Mumbai from Jabalpur he introduced Dynamic Meditation to his disciples and became Bhagwan from Acharya. 'Shree' was a substitute word for English 'Sir' Bhagwan Shree Rajneesh ultimately became Osho. After Mumbai he got settled at Koregaon Park, Pune where thousands of people were visiting his ashram every day. His audience mainly included American and European disciples. In 1981, he decided to establish a new commune in United States. On 13th June 1981 a property of about 64000 acres was purchased in Oregon which was known as 'The Big Muddy Ranch' and later renamed as "Rancho Rajneesh". In many 1982 residents of Rancho Rajneesh voted to incorporate the same as Rajneeshpuram.

In 1985 Rajneesh returned to India. He was given a hero's welcome by Indian disciples in Delhi. He spent some days in Manali of Himachal Pradesh and in January 1987 returned to his ashram in Pune, where he was holding evening discourses every day. With deteriorating health issues, he died at the age of 58 in Pune ashram on 19th January 1990. The epitaph reads, "Never Born, Never Died, only visited this planet Earth between December 11, 1931 and January 19, 1990".

In his life time Osho has spoken on various subjects but his thoughts on education are very much important to be implemented in our system.

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According to him this education is like sacrificing present for future. He condemned this system which encourages competition because competition promotes envy, hatred, jealousy and anger. Education should generate love, joy, happiness and friendliness. In his accord, there must be no exams, no pass or no fail remarks. Teachers can observe and supervise classes. Teachers should identify slow and advance learners so that the content can be interesting and interactive. Education is drawing out the hidden abilities of students but our system pours so called knowledge onto them. According to Osho teacher cannot impart knowledge. S/he can just make the students aware. Every being is unique but the education system creates complexes. Students are more advanced in use of computers and technology, but teachers who belong to old generation teach them traditionally. Superiority and inferiority complexes harm students' creativity. Instead of giving them outdated knowledge teachers should play a role of guide, mentor, supervisor or facilitator.

A journey of Osho from Chandra Mohan Jain to Bhagwan Shree Rajneesh via Acharya gave him real life experiences. He wants the education to include information, language, science, art and meditation. Being informative he meant to teach history and geography but only bright side, no dark side. He said saints, Buddha, Mahavir and scientists have contributed a lot to humanity. Their history must be highlighted in a positive way. Negative personalities like Genghis Khan, Adolf Hitler should get place at footnotes. Their violence must not be glorified but treated as psychiatric disorder while teaching history. In language teaching, he advocates two main

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languages, mother tongue and English. Knowledge of English is must because it can give you wide opening. Teachers should not have a prejudice for English as foreign language. English can be considered as a link language joining millions of people. Science brings all comfort and luxury to human life. It also unfolds hidden treasures. All sciences must be taught with interest. Arts is a useful discipline. It creates sensitization. More than informative, teachers need to be transformative. Hatred, jealousy, anger can be transformed into love, friendliness and sense of humor. Osho says Art of dying must be taught through meditation, only living for bread and butter or earning money in a comfortable way is not important. Life is more than mere living.

Before 50 years, Osho understood the need of computers. He said if the teachers are repeating the same things, computers are better to them. Intelligence is more important than memory. In his accord computers can help students to memorize things mechanically. The rubbish may not be stored in their minds. He advocated computers and television because visual or graphical presentation is better to memorize data. For readymade answers computer is a better option.

While teaching and preaching, Osho said that real education is bringing out what is hidden in the individual but the present system forcefully puts outside things into the students. This system can make clerks, station master and officers. Osho wants the education to make creative human beings. The present system is imitative not creative. This education encourages money madness. It makes us

ready to fight and conquer, actually it should prepare us for friendship.

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चतुरस्र

कर्मयोगिनी अहिल्याबाई होळकर

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डॉ. रुपाली बळवंत कुलकर्णी

☼ सहसंपादक ☼

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डॉ. अनुजा अनंतराव कास्तीकर

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व मार्गदर्शक ठरते. एक बाणेदार स्त्री शेवटपर्यंत कोणालाही शरण न जाणारी कठोर कर्मयोगी असलेल्या अहिल्यादेवी भारतीय महिलांना प्रेरणादायी आहेत. महिला सबलीकरणाचा मार्ग अहिल्यादेवींच्या इतिहासातून पाहावयास मिळतो, त्यामुळे एज्युकेशनल पब्लिकेशन प्रकाशित 'चतुरस्त्र कर्मयोगिनी अहिल्याबाई होळकर' या ग्रंथातून एकंदरीतच अहिल्यादेवींच्या संपूर्ण व्यक्तिमत्त्वाचा उगडा होण्यास मदत होते.

डॉ. रुपाली बळवंत कुलकर्णी

संपादक

चतुरस्त्र कर्मयोगिनी अहिल्याबाई होळकर

संवेदनशील, समंजस, कर्मयोगी राज्यकर्ती: अहिल्याबाई होळकर

प्रा. अभय बलभीम शिंदे

इंग्रजी विभाग

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अहिल्याबाई होळकर यांचा जन्म 31 मे 1725 रोजी बीड जिल्ह्यातील जामखेड तालुक्यातील चोंडी या गावी झाला. त्यांच्या त्रिजन्मशताब्दी वर्षात त्यांच्या कार्ये कर्तृत्वाची उजळणी करत असताना, आपल्या जिल्ह्यात, आपल्याच तालुक्यात जन्मलेल्या एका स्त्रीचे बहुआयामी व्यक्तिमत्त्व अभ्यासताना आनंद, अभिमान आणि कुतूहल वाटलं. त्यांनी आपल्या कर्तृत्वाचा शीलालेख काळाच्या कपाळावर असा कोरून ठेवला आहे की येणाऱ्या पिढ्यांना तो प्रेरणा देत राहिल. अहिल्याबाई होळकरांचे राजकीय, सामाजिक आणि धार्मिक कार्ये जेवढे रोमांचक तेवढेच उद्बोधक आहे.

भौगोलिक दृष्ट्या त्यावेळी जामखेड तालुका बीड जिल्ह्यात येत होता, म्हणजे मराठवाडा विभागात. आज जामखेड तालुका अहमदनगर जिल्ह्यात येतो, म्हणजे पश्चिम महाराष्ट्रात. योगायोगाची गोष्ट म्हणजे ह्याच वर्षी, अहिल्यादेवींच्या त्रिजन्मशताब्दी वर्षात, अहमदनगरचे अहिल्यानगर असे नामांतर प्रस्तावीत आहे. या महाराष्ट्राच्या लेकीने आणि मध्य प्रदेशच्या राणीने भारतभर भ्रमण केले. संपूर्ण भारत वर्षात बांधलेली मंदिरे, धर्मशाळा, अन्नछत्रे, घाट आणि पाणपोया त्यांच्या औदार्याची साक्ष

अहिल्याबाईची ओळख आहे. महाराजांना रामदास स्वामी 'श्रीमंत योगी' म्हणतात कारण तत्कालीन महाराष्ट्रात जेवढे श्रीमंत होते त्यात योगी कुणी नव्हतं आणि महाराष्ट्राच्या दऱ्याखोऱ्यात जेवढे योगी होते त्यात श्रीमंत कुणी नव्हतं. मात्र राज्याचं दारिद्र्य हटविण्यासाठी संपत्ती मिळविणारा व मिळालेल्या संपत्तीची आसक्ती न धरणारा एकमेक राजा श्रीमंत योगी छत्रपती शिवाजी महाराज होते.

माणकोजी शिंदेंची लेक अहिल्या मेंढ्या राखता राखता राज्यकर्ती झाली. ऐश्वर्यसंपन्न जीवन जगताना, सत्ता उपभोगताना ऐश्वर्याची धुंदी किंवा सत्तेची मस्ती त्यांना कधीच शिवली नाही. सर्व कर्म करून अलिप्त राहण्याची कला त्यांनी अवगत करून घेतली होती. 'कर्मण्येवाधिकारस्ते मा फलेषु कदाचन' या संस्कृत सुभाषिताप्रमाणे त्या फक्त कर्म करित होत्या. तत्कालीन बीड-अहमदनगर परगण्यातील चोंडी या गावी सुशीला आणि माणकोजी शिंदे यांच्या पोटी 31 मे 1725 रोजी अहिल्याबाईचा जन्म झाला. आपली लेक एक दिवस इंदूरची राणी होईल असं आईवडिलांना तेव्हा वाटलं नसेल. वयाच्या आठव्या वर्षी मल्हारराव होळकर यांनी तिला आपली सून करवून घेतले. काही राजनैतिक कामासाठी सर्व सुभेदारी सरंजाम सोबत घेऊन पुण्याला जात असताना चोंडी या गावी मुक्कामी थांबल्यावर त्यांना अहिल्या दिसली. चोंडीहून थेट इंदूरला जाऊन पती खंडेराव होळकर यांच्या सोबत वैवाहिक जीवन जगताना सासरे मल्हारराव होळकर यांच्याकडून राजनीती आणि युद्धनीती शिकून अहिल्येची राजमाता अहिल्यादेवी होळकर झाली. सासरे मल्हारराव आणि सासू गौतमाबाईकडून वाचन, लेखन, हिशेब, राज्यकारभार, न्यायदान, घोडेस्वारी, तलवारबाजी, लढाई या गोष्टी त्यांनी शिकून घेतल्या. स्त्री पुरुष समानता किंवा महिला सबलीकरण हे शब्द आपण आजही वापरतो. स्त्रीवाद तेव्हा होता, आज आहे आणि उद्याही असेल. गुणग्राहकता त्यांच्या ठायी होती. वडिलांकडे असताना मंदिरात जाणे, दिवा लावणे, पूजा करणे, घरची कामे आवरणे असली कामे त्यांना

महेश्वरला स्थायीक झाले व विद्येचे माहेरघर म्हणूनही महेश्वरला ओळखले जाऊ लागले. रोजगार उपलब्ध झाल्याने इथली लोकसंख्याही झपाट्याने वाढू लागली. अहिल्याबाईंना मालेराव हा पुत्र आणि मुक्ता ही कन्या होती. मालेरावांच्या अकाली निधनानंतर मुक्ताचे स्वयंवर करायचे ठरले. चोर लुटारुंचा बंदोबस्त करून प्रजेचं संरक्षण करण्याची क्षमता असेल त्याच्याशी मुक्ताचा विवाह होईल असे त्यांनी जाहीर केले. जात पात न पाहता केवळ कर्तृत्व पाहून यशवंत फणसे या युवकाशी त्यांनी कन्या मुक्ताचे लग्न लावून दिले. जातीपेक्षा कर्तृत्व श्रेष्ठ मानणाऱ्या अहिल्यादेवींनी नात्यातील आणि जवळच्या लोकांना सुरक्षित अंतरावर ठेवले होते. तुकोजी होळकर या त्यांच्या पुतण्याला गैरवर्तणुकीबद्दल आधी समज दिली मात्र त्याचे कर्तृत्व पाहून नंतर त्याला सेनापती म्हणुन नियुक्त केले. तुकोजी सोबत अहिल्यादेवींचे वाद होत असत. खास करून प्रजेला वा शेतकऱ्यांना तुकोजीकडून त्रास झाल्याचे आढळून आल्यास त्याची जाहीर कानउघडणी केली जाई. कधी कडक कारवाई करायची आणि कधी तडजोड करायची हे त्यांना चांगल्या प्रकारे माहीत झाले होते. गंगोबा यशवंत चंद्रचूड या जुन्या सेवकाने राघोबा दादांशी हातमिळवणी करून त्यांना त्रास दिला तेव्हा त्या दोघांचाही बंदोबस्त करण्यात आला.

अहिल्यादेवींचे जावई यशवंत फणसे कॉलराच्या आजारात मरण पावले तेव्हा कन्या मुक्ता सती जाण्यास तयार झाली. अहिल्यादेवींनी त्यांना परावृत्त करण्याचा प्रयत्न केला मात्र तरीही मुक्ता सती गेल्या. अहिल्यादेवींच्या डोळ्यादेखत होळकर घराण्यातील कर्ते पुरुष एकामागून एक मृत्युमुखी पडत होते आणि महिला सती जात होत्या. सर्व आत्मांच्या निधनाचे दुःख पचवून त्यांनी स्वतःला राज्यकारभारात गुंतवून घेतले होते. येणारा प्रसंग कीतीही बिकट असला तरी त्या न घाबरता सामोरे गेल्या. राघोबा दादा आपल्याशी लढायला येत आहेत हे समजल्यावर जराही विचलित न होता त्या फौजफाटा घेवून राघोबा दादांना सामोरे गेल्या. अहिल्यादेवींची तयारी बघून राघोबा दादांनी माघार घेतली व मी सांत्वन करण्यासाठी आलो होतो अशी बतावणी केली. सांत्वन करायला फौजफाटा का? असा प्रश्न विचारल्यावर मात्र ते निरुत्तर झाले होते. राघोबा दादांचा अपवाद वगळता श्रीमंत पेशवे यांच्या गादीशी जसे सासरे मल्हारराव

होती. पेशव्यांच्या दरबारातील रामशास्त्री प्रभुणे यांच्याप्रमाणे अहिल्यादेवींचे न्यायदान अतिशय निःपक्षपाती होते. भर दरबारात सासरे मल्हारराव उपस्थित असताना त्यांनी पती खंडेराव यांना गैरवर्तणुकीबद्दल दंड ठोठावला होता. त्या काळात अहिल्यादेवींनी स्वतःच्या राज्यात हुंडाबंदी कायदा केला होता.

अहिल्यादेवींच्या काळात राज्यात आर्थिक सुबत्ता होती. त्या स्वतः धर्मशील आणि दानशूर होत्या. स्थावर मालमत्तेसाठी सर्वश्रुत असलेला 7/12 उतारा अहिल्यादेवींनी सुरू केलेला आहे. तेव्हा सरकारी खर्चाने प्रत्येकाच्या दारात 12 झाडे लावली जात. त्यातून 7 झाडांचे उत्पन्न त्या कुटुंबाला देवून 5 झाडांचे उत्पन्न सरकारकडे जमा होई. स्त्री वाद, महिला सबलीकरण किंवा आदर्श राज्यप्रणाली या विषयांवर चर्चा करताना अहिल्यादेवींचे चरित्र दिशादर्शक ठरते. न्यायप्रिय, कर्तव्यदक्ष, दानशूर, रणरागिणी, लोकमाता, राजमाता, पुण्यक्षोक अशा अनेक बिरुदावलींनी अहिल्यादेवी होळकर यांना संबोधले जाते.

*संदर्भग्रंथ सूची-

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Study On Electronic Banking Services Provided By Banks In India

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Abstract :

Electronic banking is also known by other names such as internet-based banking, e-banking, virtual banking or internet banking and internet banking. The use of telecommunications and electronic networks is the primary means of conveying different financial services and products. With the help of e-banking, clients can access their account information and handle multiple transactions using their mobile phone or personal computer. The banking industry is being shaped by internet banking, which is having major effects on banking relationships. Banking is no more limited to branches, where one has to physically go to a branch to withdraw cash, deposit a check, or request a statement of accounts. Any inquiry or transaction can be processed online in true Internet banking without any reference to branches (anywhere banking). Due to the cheapest way of providing banking services, net banking has become a standard in many developed countries. The purpose of this research paper is to introduce us to e-banking, describing its meaning, Traditional banking services and advantages. In addition, it will demonstrate the impact of e-banking on traditional services and provide documentation of the results.

Keywords: E-Banking, Traditional banking services, Advantages, Impact.

Introduction:

Banking services are increasingly being shifted online in the current digital financial landscape, allowing customers to access various banking services. Everything from loans and debit/credit cards to personalized digital financial solutions falls under this category. The transformation is being led by electronic banking, which is commonly referred to as e-banking. E-banking is able to offer a wide range of financial products and services through the use of telecommunication and electronic networks.

To run a virtual bank, anyone with a computer and a browser can connect to their bank's website or online business. Virtual banking functions can be performed by anyone with a personal computer and a browser by contacting their bank's website or using Internet banking. The menu displays all of the bank's internet allowed services. Interconnecting the bank's branch offices through terrestrial or satellite links would mean that every branch would have no physical identity from this unlimited place, financial transactions can be made anytime, anywhere and in any way. The intranet is the network that enables connection between various locations and the central office within the organization. E-banking has great benefits for consumers in terms of transaction ease and cost,

whether it's through the Internet, telephone, or other electronic delivery. Electronic finance has become a significant technological advancement in the financial industry. The provision of financial services and markets via electronic communication and computation is called e-finance. In the real world, e-finance entails the use of e-payment, e-trading, and e-banking.

Meaning Of E-Banking:

Traditional banking is being revolutionized by electronic banking, which integrates technology into financial services. Thanks to this digital development, customers can easily access internet banking services via internet banking or mobile applications. E-banking covers a range of services, including online transactions, account management, and digital financial products, which makes banking services accessible to consumers.

Services Provided Under E-Banking:

The emergence of technology and digitalization in banking has resulted in the introduction of various services for e-banking.

Online Banking: Users are able to do routine transactions, inquire about balances, stop payments, and apply for credit cards or loans through traditional or online banks through internet banking, which is accessible day or night. Online banking

makes it easy for customers to manage their accounts smoothly. Online platforms make accessing accounts, viewing activities, making payments, and conducting transactions easy for users.

Mobile Banking: M-banking enables users to make financial transactions through mobile devices, such as account transfers, bill payments, credit applications, balance checks, and other types of transactions. Customers are able to conduct banking at their convenience with mobile banking, designed for on-the-go convenience. Users can easily access accounts, view activities, make payments, and transfer funds with the use of smartphones or other mobile devices.

ATM Banking: E-banking can be expanded with the help of ATM banking. Automatic teller machines (ATMs) provide customers with a convenient way to access accounts, view activities, make payments, and transfer money.

Direct Deposit: Direct deposit makes income management easier. Direct deposit of salaries, government subsidies, or other income into bank accounts is a way for users to streamline financial transactions.

Electronic Funds Transfer (EFT): Electronic money transfers between individual and multiple accounts, within or across financial institutions, can be facilitated by EFTs through computer-based systems without direct bank staff involvement. It is advantageous for electronic payments and money transfers, enabling customers to manage their finances quickly and securely.

Electronic Bill Payment: Customers can make electronic payments at this e-banking company, making managing financial obligations easy and efficient.

Online Investing: For those looking to invest in financial markets, online investing in e-banking provides customers with the convenience of purchasing stocks, bonds, and mutual funds through online platforms.

Electronic Clearing System (ECS): ECS is an innovative solution for busy individuals who want to avoid missing or late payments, as it automatically debits credit card bills or loan EMIs from the user's savings account.

Advantages Of E-Banking

Transferring Funds: One of the key benefits of e-banking is the ability to transfer funds quickly and easily between accounts, without the need to visit a physical bank branch. This convenience saves time and increases efficiency in several ways like Fund transfers are processed in real-time, allowing for rapid movement of money between accounts, Users can initiate transactions from anywhere, at any time, using their computer or mobile device, No need to wait in line or fill out physical forms, making the process faster and more efficient, E-banking

services are available 24/7, allowing users to manage their finances at their own pace.

24/7 Availability: E-banking provides users with round-the-clock access to their accounts, enabling them to manage their finances and conduct transactions at any time and from any location. This 24/7 accessibility offers several benefits, including Users can access their accounts and conduct transactions at a time that suits them, whether that's during the day, evening, or even in the middle of the night. No need to worry about bank hours or waiting in line; users can manage their finances from the comfort of their own homes or on-the-go. Users can access their accounts from anywhere with an internet connection, making it ideal for those who travel frequently or live in areas with limited bank branches. Users can view their account balances and transaction history in real-time, enabling them to stay on top of their finances. Users have complete control over their accounts and can conduct transactions independently, without relying on bank staff or physical branches.

Easy to Operate: E-banking platforms are designed to be intuitive and easy to use, with user-friendly interfaces and tutorials that guide users through the banking process. This ensures a seamless and straightforward experience, making it accessible to a wide range of users, including who can quickly navigate the platform and take advantage of advanced features, who can learn the ropes quickly and start banking online with confidence, who can utilize accessibility features such as screen readers and high contrast modes.

Convenience: E-banking eliminates the need to physically visit a bank branch, providing users with the freedom to perform transactions from any location, at any time, resulting in significant time savings. This means users can, No need to travel to a bank branch, saving time spent on transportation, No waiting in queues or lines, saving time spent waiting for service. Bank outside of business hours. Perform transactions 24/7, even on weekends and holidays.

Activity Tracking: Tracking account activities in real-time provides users with a clear and up-to-date view of their financial situation, enabling them to See all transactions, including deposits, withdrawals, and transfers, as they occur, Check current account balances, including available funds and pending transactions, Recognize spending patterns and trends, helping to inform budgeting decisions, Quickly identify unusual or suspicious activity, allowing for prompt action to prevent fraud.

The Significance Of Electronic Banking

Here is the significance of E-banking services for different segments:

For Clients: E-banking reduces the need for frequent branch visits by streamlining transactions and saving client's time and money. Seamless

transactions can be made from anywhere thanks to e-banking, which eliminates geographical constraints. Clients have 24-hour access to their accounts, enabling them to manage finances quickly and flexibly.

For Businesses: Routine tasks can be automated through e-banking, leading to enhanced business productivity and seamless operations. Internet banking reduces the expenses associated with different financial services, resulting in significant savings for businesses. Electronic banking minimizes transaction errors, ensures precision, and prevents potentially costly mistakes. The visibility of transactions through e-banking is a deterrent to fraudulent activities.

For Banks: Financial efficiency is enhanced by electronic transactions, which are cost-effective for banks. Banking processes are free from the risk of human errors because of the electronic transfer of information. The use of digital records results in a decrease in paperwork, a simplified internal process, and alignment with environmental goals. The provision of convenient e-banking services by banks leads to a boost in customer loyalty and satisfaction.

Impact Of E-Banking On Traditional Services

Compared to branch and phone transactions, e-banking transactions are much more cost-effective. The large branch network that was once a competitive advantage could become a comparative disadvantage, allowing e-banks to undercut bricks-and-mortar banks. E-banks ease of setup will encourage new entrants. E-banking provides consumers with a wider range of options. The loyalty of consumers will decrease.

The most significant share of banking profits will likely come from portal providers. Banks have the potential to turn into a glorified marriage broker. Their job is to bring two parties together, for example. The transaction of buyer and seller, payer and payee. Traditional banks may be left with the sole responsibility of payment and settlement, but even that could be in question. It will be hard for traditional banks to adapt. In contrast to the situation for internet firms, it seems relatively easy to attract investment. E-banking is a form of banking that is provided through a new delivery channel. It offers another service to consumers (similar to what ATMs offer). Scandinavia, which is arguably the most advanced e-banking region in the world, appears to support the idea that brick and mortar banking is the future. Customers are looking for complete banking services through a variety of delivery channels.

Conclusions

E-banking is a non-restricted entity that enables banking at any time, place, or circumstance. This gives us access to all the functions and has a number of advantages over traditional banking services. The process includes the provision of

controls that can mitigate or eliminate identified risks, depending on the organization's operations. By recommending controls, the objective is to decrease the level of risk to the IT system and its data to an acceptable level.

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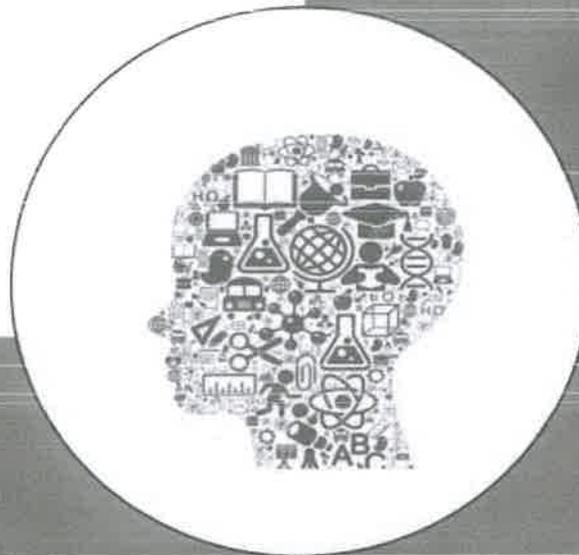
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Green Vehicle: A Better Future Plan

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Abstract:

In this fast-paced era, we have the convenience of doing everything on the run. Also, there is no problem in saying that today everyone has started eating contaminated food, drinking contaminated water and thinking contaminated. Today, there are about three to four cars in a house, so as the population is increasing rapidly, pollution is also increasing rapidly, because human needs are becoming limited. These unlimited needs must be curbed somewhere. We cannot reduce all our needs but we can find a new means of meeting those needs. So that pollution will also be curbed and our needs will also be fulfilled and one such new trend we can see in terms of green vehicles. The green vehicle is a step towards to protect our new generation and also protect the environment. So that is why I have selected this topic the "Green Vehicles: A better Future Plan". The researcher has used descriptive method in this paper and use a secondary data for the data collection. The objective of my study is to understand the impact of green vehicles on environment and to know the government steps towards improve the users of the green vehicles (EV).

Keywords: green vehicle, environment, EV, global warming etc.

Introduction:

Nowadays the population of India is increasing day by day. India has got the second rank of population in whole countries .the present population of India is 1,369,178,904.india population is equivalent to 17.74% of the total world population. India rank number 2 in the list of countries by population. As the progress of human being is progressing more and more needs are being created in the human being and today every human being wants to do their work as soon as possible to go to every place without any effort so today everyone needs a car some have a two wheeler some have a four wheeler and some have a three wheeler. A family has about two or three vehicles. Therefore, along with the population, the pollution is also increasing rapidly and this is a reason for the increasing global warming along with the increasing population. So only listening and watching this is not enough. So we have take some better decision on this the green concept it is a one step toward the decrease the pollution on the earth this research paper has been given for the protection of the environment and use the environmental vehicles or electronic vehicles or green vehicles for decrease global warming .

Green vehicles or environmental vehicles such as electronic vehicles (EVS), It can help India

Act two sustainable transport by reducing air pollution, global warming etc.

History of green vehicle:

The concept of green vehicles, or environmentally friendly vehicles, has evolved over time as technology has improved and environmental concerns have grown:

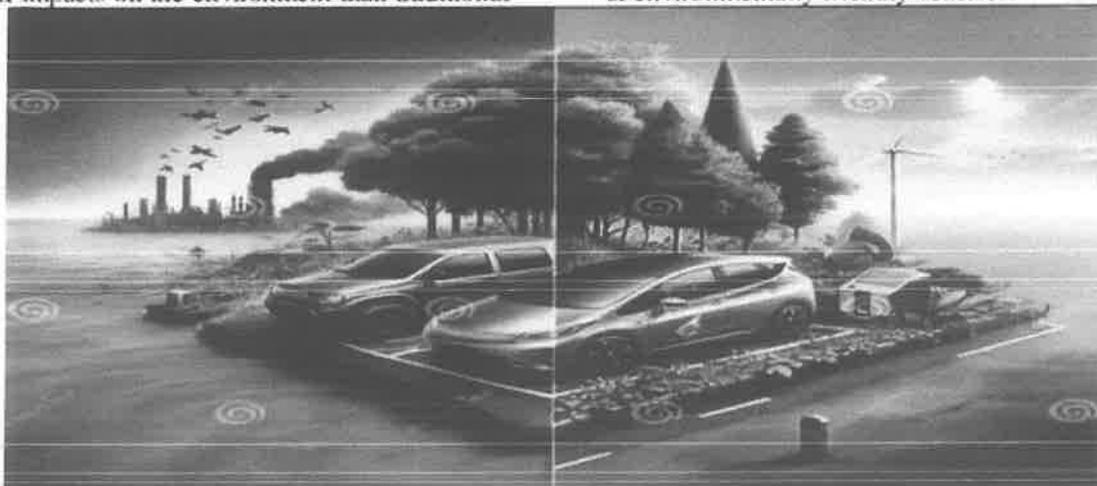
1. 1832- Scottish chemist and entrepreneur Robert Anderson develops an early electric vehicle prototype that evolved from a traditional carriage.
2. 1884- English inventor Thomas Parker builds the first production electric car in Wolverhampton.
3. 1890- Chemist William Morrison from Des Moines, Iowa creates the first successful electric car.
4. 1997- Toyota releases the Prius, the first mass-produced hybrid electric vehicle.
5. 2006- The Honda Civic Hybrid is released, which can run solely on electric power at medium speeds.
6. 2015- The Indian railway launches a CNG-Diesel hybrid train that runs on the Rewari-Rohtak route.

A green vehicle is a road vehicle that produces fewer harmful emissions than conventional vehicles that run on gasoline or diesel.

Definition of green vehicle:

"A green vehicle is a motor vehicle that is environmentally friendly and produces fewer harmful impacts on the environment than traditional

vehicles. Green vehicles can use less fuel, produce fewer emissions, or use alternative fuels. They are also known as clean vehicles, eco-friendly vehicles, or environmentally friendly vehicles."

**Review of literature:**

1. The history of Electric Vehicles (EVs) is as old as the history of the automobile. Actually, the first experimental light-weight EVs appeared already in the mid-1830s, and at the beginning of the 20th century, they were the most common vehicle type in the US. However, by the end of World War I, they had lost the race against the internal combustion engine (ICE) vehicle and disappeared from the market (Høyer, 2008).
2. While a number of factors contributed to the success of the ICE vehicle, limited range and expensive batteries were major contributors (Duarte et al., 2021, Patil et al., 2022).
3. These two barriers have continued to hinder EVs from gaining real market breakthroughs through the decades (Chakraborty et al., 2020).
4. **Objective of study:**
5. To study the concept of green vehicle.
6. To understand the impact of green vehicle on environment.
7. To know the benefits of green vehicle.
8. To know the governments steps towards use the green vehicle.
9. **Research methodology:**
- a. The researcher has used a descriptive sampling method in this paper. The research is depending upon secondary data source, which includes public reports, government vahan reports, research papers, journals, articles, Google websites, reports of farmer meeting etc.
10. **Users of green vehicle in India:**
11. There are 13'34,385 users of electronic vehicles and 278169631 uses of non electronic vehicle in India the data provided

- as per the vahan portal ministry of road transport and Highway report 19 July 2022.
12. Now there are over 2.8 million registered electronic vehicles and 2830565 units on India's roads as of 8 August 2023 .this data provided as per the union ministry and sources from the government vahan websites.
 13. As of August 8, 2023, there were over 2.8 million registered electric vehicles (EVs) in India. The EV market is growing rapidly, and is expected to reach over 40% penetration by 2030. Here are some other things to know about EVs in India. Two-wheelers are the most popular type of EV in India, and the penetration rate for electric two-wheelers was 4.4% in 2023.

Some government steps towards improve the users of green vehicle:

Following steps have been taken by the Government to promote the use of electric vehicles in India including Maharashtra, Dadar and Nagar Haveli, Daman & Diu and Lakshadweep State/UT:

- 1) The Faster Adoption and Manufacturing of (Hybrid &) Electric Vehicles in India (FAME India) Scheme in 2015 with an aim to reduce dependency on fossil fuel and to address issues of vehicular emissions. At present, Phase-II of FAME India Scheme is being implemented for a period of 5 years i.e. 01st April, 2019 with a total budgetary support of Rs. 10,000 crores.
- 2) The Government on 12th May, 2021 approved a Production Linked Incentive (PLI) scheme for manufacturing of Advanced Chemistry Cell (ACC) in the country in order to bring down prices of battery in the country. Drop in battery price will result in cost reduction of electric vehicles.
- 3) Electric Vehicles are covered under Production Linked Incentive (PLI) scheme for Automobile and Auto Components, which was approved on 15th

September 2021 with a budgetary outlay of Rs. 25,938 crore for a period of five years.

4) GST on electric vehicles has been reduced from 12% to 5%; GST on chargers/ charging stations for electric vehicles has been reduced from 18% to 5%.

5) Ministry of Road Transport & Highways (MORTH) announced that battery-operated vehicles will be given green license plates and be exempted from permit requirements.

6) MORTH issued a notification advising states to waive road tax on EVs, which in turn will help reduce the initial cost of EVs.

Benefits of Electric Vehicles:

Transport is a fundamental requirement of modern life, but the traditional combustion engine is quickly becoming outdated. Petrol or diesel vehicles are highly polluting and are being quickly replaced by fully electric vehicles. Fully electric vehicles (EV) have zero tailpipe emissions and are much better for the environment. The electric vehicle revolution is here, and you can be part of it. Will your next vehicle be an electric one?

1. Lower running costs: The running cost of an electric vehicle is much lower than an equivalent petrol or diesel vehicle. Electric vehicles use electricity to charge their batteries instead of using fossil fuels like petrol or diesel. Electric vehicles are more efficient, and that combined with the electricity cost means that charging an electric vehicle is cheaper than filling petrol or diesel for your travel requirements. Using renewable energy sources can make the use of electric vehicles more eco-friendly. The electricity cost can be reduced further if charging is done with the help of renewable energy sources installed at home, such as solar panels.

2. Low maintenance cost: Electric vehicles have very low maintenance costs because they don't have as many moving parts as an internal combustion vehicle. The servicing requirements for electric vehicles are lesser than the conventional petrol or diesel vehicles. Therefore, the yearly cost of running an electric vehicle is significantly low.

3. Petrol and diesel use is destroying our planet: The availability of fossil fuels is limited, and their use is destroying our planet. Toxic emissions from petrol and diesel vehicles lead to long-term, adverse effects on public health. The emissions impact of electric vehicles is much lower than petrol or diesel vehicles. From an efficiency perspective, electric vehicles can convert around 60% of the electrical energy from the grid to power the wheels, but petrol or diesel cars can only convert 17%-21% of the energy stored in the fuel to the wheels. That is a waste of around 80%. Fully electric vehicles have zero tailpipe emissions, but even when electricity production is taken into account, petrol or diesel vehicles emit almost 3 times more carbon dioxide than the average EV. To reduce the impact of

charging electric vehicles, India is ambitious to achieve about 40 percent cumulative electric power installed capacity from non-fossil fuel-based energy resources by the year 2030. Therefore, electric vehicles are the way forward for Indian transport, and we must switch to them now.

4. Electric Vehicles are easy to drive and quiet: Electric vehicles don't have gears and are very convenient to drive. There are no complicated controls, just accelerate, brake, and steer. When you want to charge your vehicle, just plug it in to a home or public charger. Electric vehicles are also quiet, so they reduce noise pollution that traditional vehicles contribute to.

5. No noise pollution: Electric vehicles have the silent functioning capability as there is no engine under the hood. No engine means no noise. The electric motor functions so silently that you need to peek into your instrument panel to check if it is ON. Electric vehicles are so silent that manufacturers have to add false sounds in order to make them safe for pedestrians.

Impacts of EVs on the Environment:

EVs are an important step in sustainable transportation, offering a cleaner alternative. Here are six key benefits of electric vehicles on the environment:

1. Zero Tailpipe Emissions: Electric vehicles are known for their capacity to produce zero tailpipe emissions. Unlike traditional Internal Combustion Engines (ICE) that burn petrol or diesel, emitting harmful carbon emissions through the exhaust, EVs operate without a tailpipe. The heart of an EV is its battery, and most EVs come with a lithium-ion battery, which doesn't emit pollutants during its energy discharge or recharge cycles. This technology allows for the repetitive charging and discharging of the battery without contributing to air pollution.

2. Minimize Resource Depletion: When considering the production process, EVs are far less resource-intensive than traditional vehicles, which give them a huge environmental advantage. EVs' simpler mechanics, in contrast to petrol or diesel vehicles, is the reason for this resource efficiency. Moreover, the batteries in EVs can be recycled, reducing the need for new resources and cutting down on waste. Encouraging greater adoption of EVs can substantially mitigate the environmental impact of extensive mining and the depletion of non-renewable resources.

3. Less Harmful Fluids: Electric vehicles offer a significant environmental advantage by eliminating the use of fossil-based products like motor oil used in petrol and diesel vehicles. Unlike ICE vehicles, EVs do not need various lubricants and fluids that can cause environmental hazards. Motor oil, commonly found in petrol or diesel vehicles and not in EVs, contains toxic compounds that can

contaminate water sources and harm both humans and wildlife. This emphasis on using less harmful fluids makes EVs a more environmentally friendly choice.

4. Reduced Noise Pollution: Electric vehicles play an important role in reducing noise pollution, as electric motors operate significantly more quietly. The importance of electric vehicles in noise pollution reduction extends beyond just urban settings. This decreased noise level positively impacts various environments, such as residential areas and natural landscapes, contributing to improved quality of life. As cities grow and populations increase, the embrace of EVs becomes important in promoting quieter, more peaceful surroundings.

5. Eco-Friendly Materials: The electric vehicles importance lies not only in their operational benefits but also in the use of eco-friendly materials. While many manufacturers use recycled materials in smaller components, EV manufacturers lead the way by integrating these materials into the vehicles structure. The shift toward eco-friendly materials not only reduces weight but also significantly minimizes environmental impact during production and usage. Going for natural or recycled materials in place of unsustainable ones like metals and plastics is a critical step in preserving the environment

6. Increase in Clean EV Battery: Electric vehicle technology continues to make remarkable developments in reducing carbon footprints linked with their batteries. Over the past few years, the carbon trace of EV batteries has decreased significantly. Now, it is at 2 to 3 times lower than previous levels. If you are still questioning; why are you use electric vehicle? Then the current trend of transitioning to cleaner EV batteries is a compelling reason to consider making the switch. Increasing awareness and the pressing need for sustainability have prompted EV manufacturers to set stringent guidelines for their battery suppliers. These guidelines mandate the use of exclusively renewable energy sources during the production process.

7. Moving towards a Sustainable Future: In the present scenario, the transportation industry significantly affects the environment, contributing to resource depletion, air pollution, and climate change. EVs offer a promising solution to tackle these urgent environmental issues and move towards a sustainable future. EVs need fewer natural resources for their production, which shows the way for the use of renewable materials and minimizing resource depletion. A remarkable reduction in greenhouse gas emissions and their associated impact on climate change is possible by charging EVs with electricity from renewable sources. To achieve a successful transition towards EVs and to make use of the environmental benefits of electric vehicles, there is a need for collaborative effort.

Differences between traditional vehicles and green vehicles:

1. **Fuel type:** Traditional vehicles are powered by fossil fuels like gasoline or diesel, while green vehicles use alternative fuels like electricity, hydrogen, or biofuel.
2. **Emissions:** Traditional vehicles produce harmful gases like carbon monoxide, nitrogen oxides, and particulate matter, while green vehicles produce low or no emissions.
3. **Efficiency:** Green vehicles are more efficient than traditional vehicles.
4. **Cost:** Traditional vehicles are typically more affordable than green vehicles.
5. **Noise:** Electric vehicles are very quiet, which can be a danger to pedestrians.
6. **Infrastructure:** Green vehicles require a different infrastructure than traditional vehicles.
7. **Production:** The production of electric vehicles has a larger carbon footprint than the production of traditional vehicles.
8. **Future aspects of green vehicle:**
 - a. Growing climate change concerns, coupled with technological advancements in the automotive industry, have fueled the growth of electric vehicles (EVs). In the first half of 2023, there was a 40% increase in global EV sales compared to the previous year. By 2030, EVs will constitute 35 to 40% of all new car sales. However, this mass adoption depends on innovations in charging infrastructure, smart grids, and battery technology. on this above report we can say that, if user is increasing day by day for green products or green vehicles so we can change the environment and also reduce the noise pollutions, air pollution, global warming so this is the better things for our new generation and we can save our future also.
9. **Conclusion**
10. This is concluded from the research paper that, Electric vehicles play an important role in steering the world away from fossil fuels towards cleaner, renewable energy sources. To contribute to a sustainable transportation solution, buying an electric car is highly preferable.
11. The research study said that we should prefer the green vehicle for not only environment but also the next generation.
12. All that said, it has been estimated that electric cars are roughly 50% better for the environment than traditional gas-powered cars. With over 10 million electric vehicles already on the road, the world has come a long way to reduce its transportation emissions, but we still have a long way to go.

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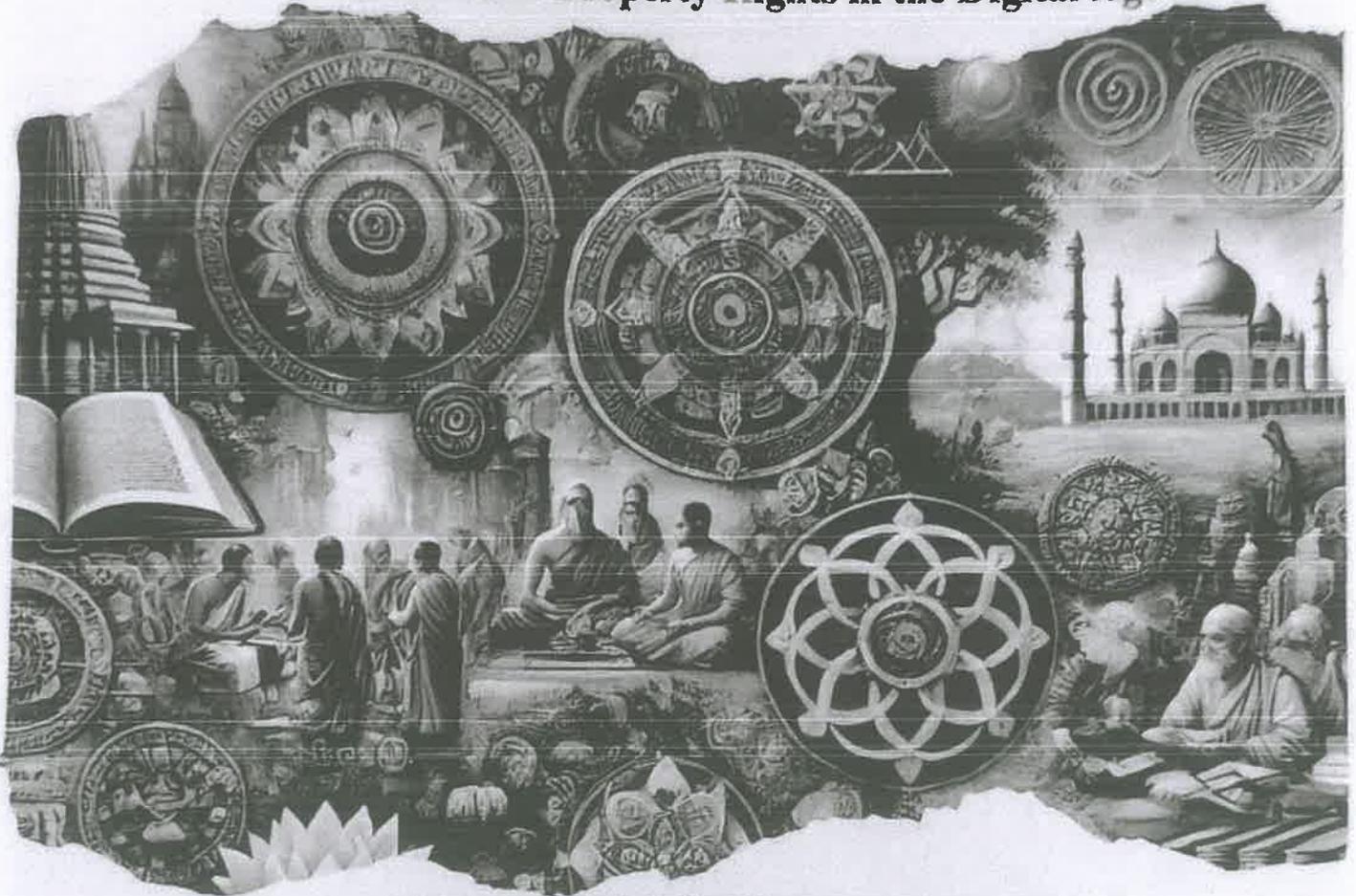
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**Preservation and Protection of Indian Knowledge System Through
Intellectual Property Rights in the Digital Age**



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Study Of Risk Management Strategies Employed By Banks And Their Impact On Financial Performance

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Abstract

Comprehensive overview of risk management in banking highlights the critical importance of effective risk management practices in maintaining financial stability, reputation, and regulatory compliance. The report outlines the various types of risks in banking, including credit, market, operational, liquidity, and reputation risk, and discusses key risk management practices such as risk identification, assessment, mitigation, monitoring, and reporting. It also emphasizes the benefits of effective risk management, including improved financial stability, enhanced reputation, better decision making, regulatory compliance, and increased efficiency. However, the report also notes the challenges in implementing effective risk management, including the complexity of the risk landscape, limited resources, regulatory requirements, cultural and behavioral factors, and technological challenges.

Keyword – Banking, Types, Risk Management, Challenges, Suggestions.

Introduction

Risk management is a vital function in the banking sector, enabling institutions to identify potential risks and take proactive measures to mitigate them. Effective risk management practices are crucial for banks to maintain their financial stability and reputation. By identifying and assessing potential risks, banks can take steps to minimize their impact. This helps banks to navigate the complexities of the financial markets with confidence. Risk management also enables banks to make informed decisions about investments, lending, and other business activities. Furthermore, effective risk management practices help banks to maintain the trust of their customers and stakeholders. This is essential for building strong relationships and maintaining a positive reputation. Banks that fail to manage risk effectively can face significant financial losses and damage to their reputation. In extreme cases, poor risk management can even lead to bankruptcy.

Research Objectives

1. To identify and analyses the various types of risks faced by banks
2. To examine the risk management practices adopted by banks
3. To evaluate the challenges of effective risk management in banking
4. To provide suggestions for improving risk management practices in banking

Research Problem

What are the most effective risk management practices that banks can adopt to mitigate potential risks and maintain financial stability, and how can banks overcome the challenges of implementing effective risk management practices in a rapidly evolving risk landscape?

Research Design

This study is primarily based on qualitative data collected from various sources. The data collection process relied heavily on secondary sources. Secondary data was gathered from a range of sources, including articles, newspapers, social media, and the internet. Additionally, relevant books were also consulted to gather information. The secondary data provided valuable insights into the research topic. The data collection process involved a thorough review of existing literature on the subject. The sources used were credible and reliable, ensuring the accuracy of the data. The secondary data was carefully analyzed to identify patterns and themes.

Types Of Risks In Banking

Credit Risk

Credit risk is a critical concern for banks, as it refers to the possibility of loss due to a borrower's failure to repay a loan or meet their credit obligations. This type of risk can have a significant impact on a bank's financial stability and profitability, making it essential for banks to implement effective credit risk management strategies. Credit risk arises from various factors, including the borrower's creditworthiness, economic conditions, loan terms, and lack of diversification in the bank's credit portfolio. To mitigate credit risk, banks employ various techniques, such as credit scoring, collateral management, diversification, loan review, and monitoring.

Market Risk

Market risk is a significant concern for banks, as it refers to the potential loss arising from fluctuations in market prices and rates, such as interest rates, foreign exchange rates, commodity prices, and equity prices. This type of risk can have a substantial impact on a bank's trading portfolio, investment portfolio, and overall financial stability. Market risk arises from various factors, including changes in economic conditions, monetary policy, geopolitical events, and market sentiment. Banks are exposed to various types of market risk, including interest rate risk, foreign exchange risk, commodity price risk, and equity price risk.

Operational Risk

Operational risk is a critical concern for banks, as it refers to the potential loss arising from inadequate or failed internal processes, systems, and people, or from external events. This type of risk can have a significant impact on a bank's reputation, financial stability, and compliance with regulatory requirements. Operational risk can arise from various sources, including employee errors, system failures, cyber-attacks, natural disasters, and regulatory non-compliance. Compliance risk arises from failure to comply with regulatory requirements, such as anti-money laundering or know-your-customer regulations.

Liquidity Risk

Liquidity risk is a significant concern for banks, as it refers to the potential inability to meet financial obligations or fund assets when needed, due to a lack of liquid assets or funding sources. This type of risk can arise from various sources, including a sudden withdrawal of deposits, a loss of confidence in the bank, or a disruption in the financial markets. When a bank faces liquidity risk, it may struggle to meet its short-term obligations, such as paying back depositors or meeting margin calls, which can lead to a loss of confidence, reputational damage, and even bankruptcy.

Reputation Risk

Reputation risk is a critical concern for banks, as it refers to the potential damage to their reputation and brand image, which can lead to a loss of customer trust, business, and revenue. Reputation risk can arise from various sources, including poor customer service, unethical behavior, regulatory non-compliance, and negative media coverage. When a bank's reputation is damaged, it can lead to a decline in customer loyalty, a decrease in new business, and a loss of talent, ultimately affecting the bank's financial performance and long-term sustainability.

Risk Management Practices In Banking

Risk Identification

Risk identification is a critical step in the risk management process in banking, as it involves recognizing and acknowledging potential risks that could impact the bank's financial stability, reputation, and operations. This process requires a thorough understanding of the bank's business activities, products, and services, as well as the external environment in which it operates. Risk identification involves analyzing various sources of risk, including internal factors such as employee errors, system failures, and inadequate processes, as well as external factors such as economic downturns, regulatory changes, and natural disasters.

Risk Assessment

Risk assessment is a crucial step in the risk management process in banking, as it involves evaluating and quantifying the likelihood and potential impact of identified risks. This process helps banks to prioritize risks, allocate resources effectively, and develop strategies to mitigate or manage risk exposures. Risk assessment involves analyzing various factors, including the likelihood of a risk event occurring, the potential impact of the event, and the effectiveness of existing controls and mitigation strategies. Banks use various risk assessment techniques, including qualitative and quantitative methods, to evaluate risks.

Risk Mitigation

Risk mitigation is a critical component of risk management in banking, as it involves implementing strategies to reduce or eliminate identified risk exposures. The goal of risk mitigation is to minimize potential losses, protect assets, and maintain the bank's financial stability and reputation. Risk mitigation strategies can be implemented at various levels, including the transactional level, the product level, and the enterprise-wide level. Banks use various risk mitigation techniques, including risk avoidance, risk transfer, risk reduction, and risk acceptance. Risk avoidance involves eliminating or avoiding certain activities or products that pose high risk levels.

Risk Monitoring

Risk monitoring is an ongoing process in banking that involves continuously tracking and reviewing risk exposures to ensure that they remain within acceptable levels. This process enables banks to identify changes in risk levels, detect potential risk threats, and take proactive measures to mitigate or manage risk exposures. Risk monitoring involves regularly reviewing risk metrics, such as key risk indicators (KRIs) and key performance indicators (KPIs), to assess the effectiveness of risk mitigation strategies and identify areas for improvement.

Risk Reporting

Risk reporting is a critical component of risk management in banking, as it involves communicating risk-related information to stakeholders, including senior management, the board of directors, regulators, and investors. The purpose of risk reporting is to provide timely and accurate information about risk exposures, risk mitigation strategies, and risk management performance. This enables stakeholders to make informed decisions, monitor risk levels, and ensure that the bank's risk management framework is operating effectively. Risk reports typically include information on risk types, risk levels, risk trends, and risk mitigation strategies.

Stress Testing

Stress testing is a critical risk management tool used in banking to assess the resilience of a bank's financial position and its ability to withstand potential adverse economic and financial scenarios. Stress testing involves simulating extreme but plausible scenarios, such as economic downturns, market crashes, or liquidity crises, to evaluate the potential impact on a bank's capital, liquidity, and profitability. This enables banks to identify potential vulnerabilities, assess their risk tolerance, and develop strategies to mitigate potential losses.

Scenario Analysis

Scenario analysis is a risk management technique used in banking to evaluate the potential impact of different future scenarios on a bank's financial position and performance. This approach involves identifying and analyzing various plausible scenarios, including both favorable and adverse outcomes, to assess their potential effects on the bank's assets, liabilities, and profitability. Scenario analysis enables banks to anticipate and prepare for potential risks and opportunities, make informed strategic decisions, and develop effective risk management strategies.

Risk-Based Capital Allocation

Risk-based capital allocation is a critical component of banking risk management, as it involves allocating capital to different business units, products, and activities based on their respective risk profiles. This approach enables banks to optimize their capital allocation, minimize risk, and maximize returns on capital. Risk-based capital allocation involves assigning a risk weight to each business unit, product, or activity, based on its potential risk of loss, and then allocating capital accordingly.

Challenges In Implementing Effective Risk Management In Banking

Complexity of Risk Landscape

The risk landscape in banking is increasingly complex, driven by a multitude of factors that interact and evolve over time. The complexity arises from the interconnectedness of various risk types, including credit risk, market risk, operational risk, liquidity risk, and reputational risk. Additionally, the rapid pace of technological change, shifting regulatory requirements, and emerging threats such as cybercrime and climate change further exacerbate the complexity. The intricate web of relationships between different risk types, combined with the dynamic nature of the risk environment, makes it challenging for banks to identify, assess, and manage risks effectively.

Limited Resources

Banks often face the challenge of managing risk with limited resources, including financial capital, human resources, and technological infrastructure. The scarcity of these resources can hinder a bank's ability to implement effective risk management strategies, invest in advanced risk management technologies, and attract and retain skilled risk management professionals. Furthermore, limited resources can force banks to prioritize risk management efforts, potentially leaving some risk areas under-resourced and vulnerable to potential threats. The constraint of limited resources is particularly pronounced in smaller banks or those operating in emerging markets, where access to capital, talent, and technology may be restricted.

Regulatory Requirements

Banks operate in a highly regulated environment, with numerous regulatory requirements imposed by national and international authorities to ensure their safety and soundness. These requirements cover a wide range of areas, including capital adequacy, liquidity, risk management, corporate governance, and consumer protection. Regulatory bodies, such as the Basel Committee on Banking Supervision, the European Banking Authority, and national banking regulators, set and enforce these requirements to maintain financial stability, prevent bank failures, and protect depositors' funds.

Cultural and Behavioral Factors

Cultural and behavioral factors play a significant role in banking, influencing the way banks operate, manage risk, and interact with customers. A bank's culture can either promote or hinder effective risk management, compliance, and governance practices. For instance, a culture that emphasizes short-term profits over long-term sustainability can lead to excessive risk-taking and poor decision-making. On the other hand, a culture that values transparency, accountability, and customer-centricity can foster a strong risk management

framework and promote better decision-making. Behavioral factors, such as cognitive biases and groupthink, can also impact banking decisions and outcomes.

Technological Challenges

The banking industry faces significant technological challenges that can impact its ability to operate efficiently, manage risk, and deliver innovative services to customers. One of the primary challenges is the need to invest in and integrate new technologies, such as cloud computing, artificial intelligence, and block chain, into existing legacy systems. This can be a complex and costly process, requiring significant resources and expertise. Additionally, the increasing reliance on technology creates new risks, such as cyber threats, data breaches, and system failures, which can have severe consequences for banks and their customers.

Conclusion

In conclusion, effective risk management is a critical component of banking, enabling institutions to identify, assess, and mitigate potential risks that could impact their financial stability and reputation. By implementing robust risk management practices, including risk identification, assessment, mitigation, monitoring, and reporting, banks can navigate the complexities of the financial markets, maintain the trust of their customers and stakeholders, and ensure regulatory compliance. While there are challenges to implementing effective risk management, including the complexity of the risk landscape, limited resources, regulatory requirements, cultural and behavioral factors, and technological challenges, the benefits of effective risk management, including improved financial stability, enhanced reputation, better decision making, regulatory compliance, and increased efficiency, make it an essential function in banking.

Suggestions

1. **Implement a Robust Risk Management Framework:** Banks should establish a comprehensive risk management framework that includes risk identification, assessment, mitigation, monitoring, and reporting. This framework should be regularly reviewed and updated to ensure it remains effective.
2. **Invest in Advanced Risk Management Technology:** Banks should invest in advanced risk management technology, including data analytics and artificial intelligence, to enhance their risk identification and mitigation capabilities.
3. **Develop a Culture of Risk Awareness and Accountability:** Banks should foster a culture of risk awareness and accountability throughout their organization. This can be achieved through regular training and education programs, as well as performance incentives that promote risk-aware behavior.

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A Study on Unemployment in India

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Abstracts:

Now days unemployment is become a critical problem in all Indian life. In other way we can say that the unemployment is one of the reasons of unmarried population. We are aware that India's unemployment rate is rising daily, but we also know some of the main reasons why people there are unemployed. However, merely hearing and listing it is insufficient, therefore we have taken the appropriate precautions to prevent it. That's why I decided to write a research paper on this subject.

The study looked on India's unemployment rate. Secondary data from a variety of research papers, journals, theses, Google surveys, and other sources was used to gather the data for this purpose. The study's goals are to identify the reasons behind India's high unemployment rate, comprehend the country's current unemployment situation, and comprehend the various government initiatives pertaining to unemployment. The findings showed that a lack of computer skills is one of the primary causes of unemployment. By implementing various programs, plans, and projects related to employment strategy, the government provides people with a variety of opportunities.

Keywords: Unemployment, governments schemes, causes, population of India.

Introduction:

A virus known as unemployment is making its way to India, and in my opinion, it is more dangerous than the corona virus. In India, where 50 percent of the population is under 25, young people are a valuable asset to the country. They can build their careers on their own hard work, but they don't work. The first reason for this is that they lack the necessary skills. People spend 15 years completing their degrees, but they lack even the most basic computer knowledge, and they finish their degrees only for their jobs, not for their own skill development goals. but what its solution its solutions according to my perspective people have to do internships from internship they will get money also as well as they can enhance their skills and knowledge also people have to enhance their skills time to time even experienced person also.

Second point is that in villages I see that people study till their class well after that they will think that I am very happy educated and I don't do small types of work like housekeeping Plumbing electrician work etc but why because these jobs don't have so much glitter and this type of thinking is devastating on you therefore we have to modify this type of mentality.

Third point is computer is a knowledgeable knowledge able thing government has to encourage to small medium businesses and put off unnecessary taxes laws and license it will also help you to finish unemployment.



Definition of unemployment:

The situation of not having a job, even while one is able and eager to work and actively looking for work, is known as unemployment. People who are employable and actively looking for work but are having trouble finding one is referred to as unemployed. Those in the workforce who are employed but do not hold a suitable position are included in this group. One of the indices of a nation's economic standing is unemployment, which is often calculated by dividing the number of jobless individuals by the total number of workers.

"When people in the labor force that is, those who are of working age and capable of working cannot find employment despite actively looking for one, they are said to be unemployed."

Review of literature:

Abraham Vinoj (2009) demonstrates that during times of hardship, income levels drop below the subsistence threshold level, and the percentage of the population that is unemployed needs to join the workforce in order to augment household income. The agricultural industry is most frequently affected by distress, which results in stagnation, decreased income, and decreased output. The study demonstrates how rural employment increased as a result of the revenue crisis that engulfed farming.

According to Bairagya Indrajit (2018), the unemployment rate was greater among educated people than the ignorant, and as education levels rise, so is the jobless rate. The causes of the economy's rising unemployment rates are examined in this article. The essay demonstrates how those who have more education are more likely to seek out well-paying jobs and dislike those in the unorganized sector. The study reaffirms that increasing capital production is necessary to lower India's unemployment rate.

According to Rogaly 1998 and Roa 1994, many people believe that seasonal migration is a reaction to environmental change and poverty. It has a lengthy been a component of rural residents' livelihood strategies (as a substitute source of income through wage labour).

Research methodology:

The research methodology has applied in the study have been chosen in order to acquire information about unemployment and its causes in India.

Data Collection:

I have collected information by using secondary data from various government and Non-Government reports, Economic survey, well Published Books, Journals, Research Papers, Articles, Newspapers, Internet and websites for this research paper.

Objective of the study:

1. To find out the causes of unemployment in India.
2. To understand the current position of unemployment in India.
3. To understand the many government programs and schemes about unemployment.

Government Initiatives:

Rural Self Employment and Training Institutes (RSETIs 1982):

The Ministry of Rural Development (MORD) launched the Rural Self Employment Training Institutes (RSETIs) project to establish specialized facilities in every district of the nation to provide training and skill enhancement to rural youth with an emphasis on entrepreneurship development. Banks oversee RSETIs with active assistance from the Indian. Details can be found on the following website: [http://nirdpr.org.in/government and state government's rest/index.aspx](http://nirdpr.org.in/government%20and%20state%20government%20s%20rest/index.aspx).

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA 2005):

Every rural household whose adult members agree to perform unskilled manual labour must get at least 100 days of guaranteed pay employment under MGNREGA throughout a fiscal year. https://nrega.nic.in/MGNREGA_new/Nrega_home.aspx is the scheme's webpage link.

National Career Service (NCS) Project 2015:

Job matching, career counseling, vocational coaching, information on skill development courses, apprenticeships, internships, and other career-related services are all part of the National Employment Service's reform project. The NCS Portal (www.ncs.gov.in), Model Career Centers, and Interlinking of Employment Exchanges are the three main parts of this project.

Pradhan Mantri Rojgar Protsahan Yojana (PMRPY 2016):

With effect from 1.4.2016, the Pradhan Mantri Rojgar Protsahan Yojana (PMRPY) was introduced to encourage employers to create new jobs. For three years from the date of registration under the plan, or until March 31, 2022, beneficiaries who were enrolled up until March 31, 2019, will continue to receive benefits.

Atmanirbhar Bharat Rojgar Yojana (ABRY 2020):

As part of Atmanirbhar Bharat package 3.0, the Aatmanirbhar Bharat Rojgar Yojana (ABRY) was introduced on October 1, 2020, with the goal of encouraging employers to create new jobs, provide social security benefits, and compensate workers who lost their jobs during the COVID-19 pandemic. <https://labour.gov.in/aatmanirbhar-bharat-rojgar-yojana-abry> is the scheme's website link.

Pradhan Mantri Garib Kalyan Rojgar Abhiyaan (PMGKRA 2020):

The Honorable Prime Minister launched the 125-day Garib Kalyan Rojgar Abhiyaan (GKRA) on June 20, 2020, with the goal of addressing the problems of returnee migrant workers and the rural population that has been similarly impacted by the COVID-19 pandemic. The program employs a multifaceted approach, focusing on 25 projects in 116 selected districts across 6 States with a resource envelope of Rs. 50,000 core. It also aims to saturate the villages with public infrastructure and create livelihood assets to boost income generation activities and improve long-term livelihood opportunities.

Causes of unemployment:

There are many causes of unemployment in India. We can say that lazy peoples are being born in such a large population. Lack of computer knowledge, every people wants to get government job, social problems, rural development etc are the causes of unemployment.

1. **Large population:** the population of India is increasing day by day. From over 361 million in 1951 to over 1.2 billion in 2011, India's population has increased dramatically over time, and by 2025, it is expected to reach 1.46 billion.
2. **Inadequate Economic Growth:** The majority of the population is unemployed as a result of the nation's economic growth not keeping pace with population increase.
3. **Lack of computer skills:** Observing this irrepressible Indian population, we can see that employment opportunities in the government sector are limited. India is becoming more digital by the minute, thus if we want to survive this uncontrollable computation, we must acquire superior computer skills.
4. **Low Investment and Savings Rates:** There is a lack of adequate money in India overall. As a result, there aren't many savings, which leads to less investment. Higher investment rates could lead to the creation of new jobs and a boom in the economy. Additionally, there is a significant amount of unrealized job potential due to the absence of investment in rural areas and two and three-tier cities.
5. **Bachelor's degree corruption:** the majority of students obtained their degrees through financial means. They are unable to respond when we ask them important questions about their degrees. They were unable to respond to these straightforward enquiries, even when we asked them what their degree subjects were. Regular students are inspired to perform similar acts as a result of this one. For this reason, the pupils wish to become less knowledgeable.
6. **Unfair Land Distribution:** The biased appropriation of land with the intention of denying many farming families adequate access to the land, which is a significant resource for horticultural development and work, is another factor contributing to the high rate of unemployment in developing countries like India.
7. Beginning in 1951, the pressure of rapid population growth led to the subdivision of land property, which further reduced access to land for some rural families. As a result, many individuals who previously

worked independently in agribusiness are now landless horticulturists who suffer from severe unemployment and underemployment.

Current position of unemployment in India:

1. Male unemployment was 3.2%, slightly lower than the 3.3% figure from the year before, but female unemployment rose from 2.9% to 3.2%.
2. From 17.8% in 2017–18 to 10% in 2022–23, the youth unemployment rate for those aged 15 to 29 has decreased.
3. According to the Periodic Labour Force Survey (PLFS) for 2023–24, India's unemployment rate for people aged 15 and over is currently 3.2%, which is a minor improvement over the previous year.

Recommendation and suggestion:

1. Adequate skill-based and vocational training can help jobless youngsters find employment in Industrial and services sectors.
2. Government investment should be expanded, and agriculture sector diversification will boost productivity while lowering unemployment.
3. The services sector's rapid and sustained expansion can lead to more job possibilities for highly trained personnel and raise society's standard of living.
4. Enhancements to health care and education services boost human capital formation and give the general public more job options.

Conclusion:

It has been determined that India's unemployment rate has been rising daily in tandem with the country's population growth. India's unemployment issue is complex and caused by a number of interrelated issues, such as population increase, seasonal agriculture, low rates of savings and investment, economic growth challenges, and a lack of skills. A comprehensive strategy that incorporates economic changes, improvements to education, and measures to close the labor supply-demand imbalance is needed to address this problem.

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The Study of Factor Influencing the Adoption of Digital Banking Services among Customers

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Abstract

The rapid growth of digital banking has transformed the way customers interact with financial institutions. Despite its benefits, the adoption of digital banking services remains uneven. This study identifies and examines the key factors influencing the adoption of digital banking services among customers. A comprehensive framework incorporating demographic, psychological, technological, environmental, and bank-specific factors is proposed. The findings suggest that perceived usefulness, trust, and accessibility are significant predictors of digital banking adoption. The study provides valuable insights for banks and financial institutions seeking to promote digital banking services and enhance customer engagement. The results also contribute to the existing literature on digital banking adoption, highlighting the importance of a multi-faceted approach to understanding customer behavior.

Keywords: digital banking, adoption, customer behavior, financial technology, banking innovation.

Introduction

The banking industry has undergone significant transformations with the advent of digital technologies. Digital banking services have revolutionized the way customers interact with financial institutions. These services offer convenience, speed, and accessibility, making them an attractive option for many customers. However, the adoption of digital banking services varies widely among customers. Understanding the factors that influence this adoption is crucial for banks and financial institutions. Several factors contribute to the adoption of digital banking services, including demographic, psychological, technological, environmental, and bank-specific factors. Demographic factors, such as age, income, and education, play a significant role in shaping customers' attitudes towards digital banking. Psychological factors, including perceived usefulness, perceived ease of use, trust, and risk tolerance, also influence adoption decisions. Technological factors, such as accessibility, user experience, and security, are critical in determining the adoption of digital banking services. Environmental factors, including social influence, marketing efforts, and government support, also impact adoption rates. Bank-specific factors, such as bank reputation, service quality, and customer support, are equally important. Despite the

growing importance of digital banking, many customers remain hesitant to adopt these services. This hesitation can be attributed to various factors, including lack of trust, concerns about security, and limited awareness about digital banking services. To promote digital banking adoption, it is essential to understand the factors that influence customers' decisions. This study aims to identify and examine the key factors influencing the adoption of digital banking services among customers. By exploring these factors, this study provides valuable insights for banks and financial institutions seeking to promote digital banking services and enhance customer engagement.

Research Objectives

1. To examine the impact of demographic factors (age, income, and education) on the adoption of digital banking services among customers.
2. To investigate the psychological factors (perceived usefulness, perceived ease of use, trust, and risk tolerance) that influence customers' decisions to adopt digital banking services.
3. To analyze the role of technological, environmental, and bank-specific factors (accessibility, user experience, security, social influence, marketing efforts, government support, bank reputation, service quality, and

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customer support) in shaping customers' adoption decisions.

4. To identify the most significant factors influencing the adoption of digital banking services and provide recommendations for banks and financial institutions to promote digital banking adoption and improve customer engagement.

Research Problem

The widespread adoption of digital banking services has transformed the way customers interact with financial institutions. However, despite the growing availability of digital banking services, many customers remain hesitant to adopt these services. The decision to adopt digital banking services is influenced by a complex array of factors, including demographic, psychological, technological, environmental, and bank-specific factors. Understanding the relative importance of these factors is crucial for banks and financial institutions seeking to promote digital banking adoption and improve customer engagement. Therefore, this study aims to investigate the factors influencing the adoption of digital banking services among customers, with a view to identifying strategies that banks can use to promote adoption and enhance customer experience.

Research Design

This qualitative study relied primarily on secondary data sources, including scholarly articles, newspapers, social media, and online resources, as well as relevant books. A comprehensive review of existing literature was conducted to gather insights into the research topic. The credibility and reliability of the sources ensured the accuracy of the data. Through careful analysis, patterns and themes were identified, providing a solid foundation for this study. The secondary data informed the research findings and conclusions, offering valuable perspectives on the subject.

Demographic Factors

Demographic factors play a significant role in shaping customers' adoption decisions regarding digital banking services. Younger customers are more likely to adopt digital banking services, as they are often more tech-savvy and comfortable with online transactions. Additionally, higher-income customers are more likely to use digital banking services, as they tend to have a greater need for convenient and efficient financial management tools. Furthermore, educated

customers are also more likely to adopt digital banking services, as they are better equipped to understand and navigate the online banking environment.

Age:

Younger customers, typically those in the 18-40 age range, are more likely to adopt digital banking services. This demographic has grown up with the internet, smartphones, and mobile apps, making them more comfortable with digital technologies. As a result, they are more inclined to adopt digital banking services, which offer convenience, speed, and accessibility. Younger customers are also more mobile, with busy lifestyles that require convenient and accessible banking solutions. Furthermore, they are more open to trying new technologies and services, including digital banking, and have higher expectations for convenience and speed. Overall, younger customers' affinity for technology, mobility, and openness to innovation make them more likely to adopt digital banking services.

Income:

Higher-income customers are more likely to use digital banking services, as they tend to have a greater need for convenient and efficient financial management tools. With higher incomes, these customers often have more complex financial situations, including multiple accounts, investments, and loans, which digital banking services can help manage. Additionally, higher-income customers are more likely to have the necessary technology, such as smartphones and computers, to access digital banking services. Furthermore, they are often more financially savvy and value the convenience, speed, and flexibility that digital banking services provide, making them more likely to adopt and use these services.

Education:

Educated customers are more likely to adopt digital banking services, as they tend to possess a higher level of financial literacy and technical proficiency. With a better understanding of financial concepts and digital technologies, educated customers are more comfortable navigating online banking platforms and leveraging digital tools to manage their finances. Additionally, educated customers are often more aware of the benefits of digital banking, such as convenience, speed, and cost savings, and are more likely to appreciate the value proposition of these services. As a result, they are more inclined to

adopt digital banking services and utilize them to streamline their financial lives.

Psychological Factors

Psychological factors play a significant role in influencing customers' adoption of digital banking services. Customers who perceive digital banking services as useful are more likely to adopt them, as they believe these services can improve their financial management and provide benefits such as convenience and cost savings. Additionally, customers who find digital banking services easy to use are also more likely to adopt, as they are more confident in their ability to navigate and utilize these services. Trust is another crucial psychological factor, as customers who trust digital banking services are more likely to adopt them, feeling secure in the knowledge that their personal and financial information is protected. Finally, customers with a higher risk tolerance are more likely to adopt digital banking services, as they are more willing to try new technologies and services, even if they are unfamiliar or untested.

Perceived Usefulness:

Customers who perceive digital banking services as useful are more likely to adopt them. This means that when customers believe that digital banking services can improve their financial management, save them time and effort, and provide benefits such as convenience, accessibility, and cost savings, they are more inclined to use these services. The perceived usefulness of digital banking services is a key driver of adoption, as customers are more likely to invest time and effort into learning and using a new technology if they believe it will have a positive impact on their lives. As a result, banks and financial institutions must effectively communicate the benefits and value proposition of digital banking services to their customers in order to increase adoption rates.

Perceived Ease of Use:

Customers who perceive digital banking services as easy to use are more likely to adopt them. When customers believe that digital banking services are intuitive, user-friendly, and simple to navigate, they are more confident in their ability to use these services effectively. Perceived ease of use reduces anxiety and uncertainty, making customers more willing to try digital banking services. Additionally, when customers find digital banking services easy to use, they are more likely to continue using them, leading to increased

adoption and retention rates. Banks and financial institutions can facilitate adoption by designing digital banking services that are straightforward, easy to navigate, and provide clear instructions and support.

Trust:

Customers who trust digital banking services are more likely to adopt them. Trust is a critical factor in the adoption of digital banking services, as customers need to feel confident that their personal and financial information is secure and protected. When customers trust digital banking services, they are more likely to believe that their transactions will be executed correctly, their data will be kept confidential, and their accounts will be secure from fraud. This trust is built when banks and financial institutions demonstrate a strong commitment to security, transparency, and customer support. By establishing trust, banks can alleviate customers' concerns and fears, making them more likely to adopt and continue using digital banking services.

Risk Tolerance:

Customers who are willing to take risks are more likely to adopt digital banking services. Risk tolerance refers to an individual's willingness to engage in uncertain or unfamiliar situations, such as trying new technologies or services. Customers with a higher risk tolerance are more likely to view digital banking services as an opportunity rather than a threat, and are therefore more willing to try them. They are also more likely to be early adopters of new digital banking technologies and services, and to be more open to experimenting with different features and functionalities. In contrast, customers with a lower risk tolerance may be more hesitant to adopt digital banking services, due to concerns about security, privacy, or technical issues.

Technological Factors

Technological factors play a crucial role in shaping customers' adoption and usage of digital banking services. One key factor is accessibility, which refers to the availability of digital banking services on various devices, such as mobile phones, tablets, and computers. When customers can easily access digital banking services from any device, they are more likely to adopt and use these services. Another important factor is user experience, which encompasses the ease of navigation, intuitive interface, and overall user experience. A well-designed user interface can make digital banking services more appealing and easier to use, thereby

increasing adoption rates. Finally, security is a critical technological factor, as customers need to feel confident that their personal and financial information is protected from unauthorized access or malicious activities. A perception of robust security measures can alleviate customers' concerns and increase their trust in digital banking services.

Accessibility:

Accessibility is a critical technological factor that influences customers' adoption of digital banking services. It refers to the availability of digital banking services on various devices, such as mobile phones, tablets, and computers. When digital banking services are accessible across multiple devices, customers can easily manage their finances from anywhere, at any time. This flexibility and convenience are essential for customers who lead busy lives and require banking services that can keep pace with their lifestyle. By providing accessible digital banking services, banks and financial institutions can increase customer satisfaction, loyalty, and ultimately, drive adoption rates.

User Experience:

User experience is a vital technological factor that significantly impacts customers' adoption and usage of digital banking services. A well-designed user experience encompasses ease of navigation, an intuitive interface, and an overall seamless experience. When digital banking services are easy to navigate, customers can quickly find the information and services they need, reducing frustration and anxiety. An intuitive interface, meanwhile, enables customers to effortlessly complete transactions and manage their finances, even if they are not tech-savvy. A positive user experience fosters trust, loyalty, and satisfaction, ultimately driving the adoption and retention of digital banking services. By prioritizing user experience, banks and financial institutions can differentiate themselves from competitors and establish a loyal customer base.

Security:

Security is a paramount technological factor that plays a crucial role in customers' adoption and usage of digital banking services. The perception of security and protection of personal and financial information is essential in building trust and confidence among customers. When customers feel that their sensitive information is secure and protected from unauthorized access, cyber threats, and data

breaches, they are more likely to adopt and use digital banking services. A robust security framework, including features such as encryption, two-factor authentication, and fraud detection, can help alleviate customers' concerns and provide a sense of security. By prioritizing security and communicating their security measures effectively, banks and financial institutions can establish trust with their customers and increase the adoption of digital banking services.

Environmental Factors

Environmental factors also play a significant role in shaping customers' adoption of digital banking services. One key factor is social influence, which refers to the impact of family, friends, and colleagues on adoption decisions. When customers see people they trust and respect using digital banking services, they are more likely to adopt these services themselves. Additionally, marketing efforts by banks and financial institutions can also influence adoption rates. Effective marketing campaigns and promotions can raise awareness, build interest, and drive adoption of digital banking services. Finally, government support is also crucial in promoting digital banking adoption. Government initiatives and regulations that support digital banking, such as providing infrastructure for digital payments or promoting financial inclusion, can help create a favourable environment for digital banking adoption and encourage customers to adopt these services.

Social Influence:

Social influence is a significant environmental factor that impacts customers' adoption of digital banking services. The influence of family, friends, and colleagues can play a crucial role in shaping an individual's decision to adopt digital banking services. When customers see people they trust and respect using digital banking services, they are more likely to adopt these services themselves. Positive word-of-mouth recommendations, social media endorsements, and observations of others' experiences can all contribute to an individual's perception of digital banking services. As a result, banks and financial institutions can leverage social influence by encouraging satisfied customers to share their experiences and promote digital banking services to their social networks.

Marketing Efforts:

Marketing efforts are a crucial environmental factor that influences customers' adoption of digital banking services. The

effectiveness of marketing campaigns and promotions can significantly impact customers' awareness, interest, and ultimately, adoption of digital banking services. Well-designed marketing strategies can educate customers about the benefits and features of digital banking services, address concerns and misconceptions, and create a sense of urgency and excitement around these services. Through various marketing channels, such as social media, email, and online advertising, banks and financial institutions can reach a wide audience, build brand awareness, and drive traffic to their digital banking platforms. By investing in effective marketing efforts, banks can increase the visibility and appeal of their digital banking services, ultimately driving adoption and customer engagement.

Government Support:

Government support is a vital environmental factor that facilitates the adoption of digital banking services. Government initiatives and regulations can create a favorable ecosystem for digital banking adoption by providing infrastructure, promoting financial inclusion, and ensuring a secure and regulated environment. For instance, governments can establish regulatory frameworks that encourage innovation and competition in the digital banking sector, while also protecting consumers' rights and interests. Additionally, government initiatives such as digital literacy programs, financial education campaigns, and incentives for digital payments can help increase awareness and adoption of digital banking services among citizens. By providing support and guidance, governments can help accelerate the adoption of digital banking services, drive economic growth, and improve financial inclusion.

Bank-Specific Factors

Bank-specific factors play a significant role in influencing customers' adoption and usage of digital banking services. One key factor is bank reputation, which refers to the customer's perception of the bank's reputation and reliability. A bank with a strong reputation for stability, security, and customer-centricity is more likely to attract and retain customers for its digital banking services. Another important factor is service quality, which encompasses the range, functionality, and performance of digital banking services offered by the bank. Banks that offer high-quality digital banking services that meet customers' needs and expectations are more likely to drive adoption and customer satisfaction.

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Finally, customer support is also crucial, as customers need to feel confident that help is available when they need it. The availability and effectiveness of customer support for digital banking services can significantly impact customers' trust and loyalty towards the bank.

Bank Reputation:

Bank reputation is a critical bank-specific factor that significantly influences customers' adoption and usage of digital banking services. A bank's reputation refers to the customer's perception of the bank's reliability, stability, and trustworthiness. A bank with a strong reputation is viewed as a credible and secure institution, which can alleviate customers' concerns about the safety of their financial transactions and personal data. Conversely, a bank with a poor reputation may deter customers from adopting its digital banking services, regardless of their quality or functionality. Banks can establish a positive reputation through consistent delivery of high-quality services, effective communication, and transparent business practices. By fostering a strong reputation, banks can build trust with their customers, drive adoption of digital banking services, and ultimately, maintain a competitive edge in the market.

Service Quality:

Service quality is a vital bank-specific factor that plays a significant role in shaping customers' adoption and usage of digital banking services. The quality of digital banking services offered by the bank encompasses various aspects, including functionality, usability, reliability, and performance. High-quality digital banking services are characterized by ease of use, intuitive navigation, fast transaction processing, and minimal errors or downtime. When banks deliver high-quality digital banking services, customers are more likely to be satisfied, loyal, and engaged, which can drive adoption and retention. Conversely, poor service quality can lead to frustration, dissatisfaction, and ultimately, abandonment of digital banking services. By prioritizing service quality, banks can differentiate themselves from competitors, build trust with their customers, and establish a strong reputation in the market.

Customer Support:

Customer support is a crucial bank-specific factor that significantly influences customers' adoption and usage of digital banking services. The availability and effectiveness of customer

support for digital banking services are essential in addressing customers' queries, resolving issues, and providing assistance whenever needed. When banks provide prompt, reliable, and knowledgeable customer support, customers feel confident and secure in using digital banking services. Effective customer support can help to alleviate concerns, reduce anxiety, and increase trust in digital banking services. Conversely, inadequate or unresponsive customer support can lead to frustration, dissatisfaction, and ultimately, abandonment of digital banking services. By providing high-quality customer support, banks can demonstrate their commitment to customer satisfaction, build trust, and drive loyalty, ultimately leading to increased adoption and retention of digital banking services.

Conclusion

In conclusion, this study has identified and examined the key factors influencing the adoption of digital banking services among customers. The findings suggest that demographic, psychological, technological, environmental, and bank-specific factors all play a significant role in shaping customers' adoption decisions. Younger, higher-income, and educated customers are more likely to adopt digital banking services. Customers who perceive digital banking services as useful, easy to use, and secure are also more likely to adopt. Additionally, social influence, marketing efforts, and government support can all impact adoption decisions.

The study also highlights the importance of bank-specific factors, such as bank reputation, service quality, and customer support, in influencing customers' adoption decisions.

Suggestions

1. Banks and financial institutions should invest in educating customers about the benefits and risks of digital banking services. This can be achieved through workshops, online tutorials, and customer support.
2. Banks should focus on creating user-friendly digital banking platforms that are accessible on various devices. This can include simplifying navigation, improving interface design, and ensuring seamless transaction processing.
3. Banks should prioritize security measures to protect customers' personal and financial information. This can include implementing robust encryption, two-factor authentication, and regular security updates.

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4. Banks should utilize social media, influencer marketing, and targeted advertising to promote digital banking services. This can help raise awareness, build trust, and encourage adoption among customers.
5. Banks should provide readily available and effective customer support for digital banking services. This can include 24/7 phone support, live chat, and email support to address customers' concerns and questions.

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Study Of the Security Risks Associated With Mobile Banking and Propose Mitigation Strategies

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Abstract:

The increasing adoption of mobile banking has introduced significant security risks, compromising the confidentiality, integrity, and availability of sensitive financial information. This study identifies and analyzes seven significant security threats related to mobile banking, including phishing attacks, malware and viruses, unsecured Wi-Fi networks, weak passwords and authentication, lost or stolen devices, outdated operating systems and apps, and SMS and USSD-based attacks. We Make suggestions for reducing these hazard, emphasizing the significance of strong passwords, two-factor authentication, regular software updates, and cautious use of public Wi-Fi networks. By adopting these precautions, mobile banking users can reduce the danger of security breaches and protect their financial information. This study makes a contribution to the existing body of knowledge on mobile banking security, informing the growth of more secure and reliable mobile banking systems.

Keywords: Mobile banking, security risks, phishing attacks, malware, authentication, cybersecurity.

Introduction:

The widespread adoption of Banking via mobile has revolutionized Individuals' financial management practices, accessibility, offering unparalleled convenience, and flexibility. With the increasing use of smartphones and mobile devices, Banking via mobile has become an essential channel for banks to offer assistance to their customers. However, this change to mobile banking has also introduced significant security risks, compromising The availability, secrecy, and integrity of sensitive financial information. As mobile banking continues to grow in popularity, it is imperative to address the associated security risks and develop effective strategies to mitigate them. This research paper aims to investigate the biggest security threats connected to mobile banking, including phishing attacks, malware and viruses, unsecured Wi-Fi networks, weak passwords and authentication, lost or stolen devices, outdated operating systems and apps, and SMS and USSD-based attacks. By analyzing these risks and providing recommendations for prevention and mitigation, this study seeks to contribute to the growth of of more secure and reliable mobile banking systems.

Research Objectives

1. To identify and classify the most critical hazards to mobile security banking, including phishing attacks, malware and viruses, unsecured Wi-Fi networks, weak passwords and authentication, lost or stolen devices, outdated

operating systems and apps, and SMS and USSD-based attacks.

2. To analyze the impact of these security risks on mobile banking users and financial institutions.
3. To evaluate the effectiveness of existing security measures and protocols in mitigating mobile banking security risks.
4. To recommend best practices and strategies for mobile banking users and financial institutions to minimize the risk of security breaches and ensure the secure adoption of mobile banking services.

Research Problem

The increasing adoption of mobile banking has introduced significant security risks, threatening the confidentiality, integrity, and availability of sensitive financial information. Despite the growing concerns about mobile banking security, there is a limited awareness and understanding among mobile banking users regarding the possibilities security risks and the necessary precautions to mitigate them. This lack of understanding has led to a significant increase in mobile banking-related security breaches, compromising the assurance and trust of mobile banking users. Therefore, this study aims to investigate the serious security threats connected to mobile banking, identify the strategies that mobile banking users and institutions of finance can employ to mitigate these risks, and provide recommendations for ensuring the secure adoption of mobile banking services.

Research Design

This investigation relied heavily on secondary data collection, gathering valuable insights from a diverse range of credible sources, including academic articles, reputable newspapers, social media platforms, and the internet. To further enrich the study, relevant books were also consulted, providing a thorough comprehension of the research topic. Through a meticulous review of existing literature, the data collection process ensured the accuracy and reliability of the information gathered. The secondary data was meticulously analyzed to identify patterns, themes, and trends, laying a solid foundation for the study's findings and conclusions. Ultimately, the application of secondary data enabled the research in order to supply a well-informed and authoritative perspective on the subject matter.

Security Risk in Mobile Banking

Mobile banking, while offering unparalleled convenience and accessibility, poses significant security risks that threaten the confidentiality, integrity, and availability of sensitive financial information. Among the most important security risks is phishing attacks, where hackers send fake emails, SMS, or communications that seem to be from a legitimate bank, asking users to provide private data. Additionally, mobile devices are vulnerable to malware and viruses, which might be downloaded onto devices, allowing hackers to access sensitive information. Furthermore, using public Wi-Fi networks to access mobile banking can expose sensitive information to hackers, while weak passwords and authentication can facilitate hacker activity to access mobile banking accounts. Lost or stolen devices, outdated operating systems and apps, and SMS and USSD-based attacks also pose significant security risks. If left unaddressed, these security risks can compromise the assurance and trust of mobile banking users, ultimately undermining the very foundation of mobile banking. These are a few of the biggest security threats connected to mobile banking.

Phishing attacks:

Phishing attacks are a serious danger to mobile banking. Attackers send fake emails, SMS, or communications that seem to originate from a legitimate bank. These messages ask users to give private information such account numbers and login credentials or PINs. Attacks using phishing techniques can be quite convincing, using logos and branding that mimic those of the real bank. It can be challenging to tell them apart from genuine communications. If successful, phishing attacks may lead to unauthorized transactions. This can result in financial loss and even identity theft. Phishing attacks can also damage the reputation of the bank. They can erode customer trust, making it essential for mobile banking users to be vigilant. Users must

take actions to safeguard themselves from phishing attacks. Verifying the genuineness of messages is crucial. Using strong passwords and keeping software up-to-date are also essential. Mobile banking users must exercise caution when you receive uninvited messages. They should never provide sensitive details in response to suspicious messages.

Malware and viruses:

Malware and viruses pose a significant risk to mobile banking. They can be downloaded onto mobile devices, allowing hackers to access sensitive information. Malicious software can be masquerading as legitimate apps. Once installed, they can grant hackers unauthorized mobile banking access accounts. This can result in unauthorized transactions and financial loss. Identity theft is also a possible consequence. Malware and viruses can steal login credentials and account numbers. In order to obtain unauthorized access, they may potentially steal further private data to mobile banking accounts. To mitigate this risk, mobile banking users must be cautious while downloading apps. Only apps from reliable sources should be downloaded by them. Additionally, users need to make sure that their antivirus program and operating system are current. Avoiding unsecured Wi-Fi networks is also essential when accessing mobile banking services. By using these precautions, mobile banking users can lower the danger of malware and virus attacks. Regularly monitoring account activity is also crucial in detecting any suspicious transactions.

Unsecured Wi-Fi networks:

Using unsecured Wi-Fi networks to access mobile banking services poses a significant risk to users. Unsecured Wi-Fi networks are often found in public places such as coffee shops, airports, and hotels. These networks can be easily hacked by cybercriminals. When a user accesses mobile banking services over an unsecured Wi-Fi network, their sensitive information is at risk. This sensitive information includes login credentials, account numbers, and financial data. Hackers can intercept this information, leading to unauthorized transactions. Financial loss and identity theft are also possible consequences. Hackers can also use unsecured Wi-Fi networks to install malware on users' devices. This malware can lead to further security breaches. To mitigate this risk, mobile banking users should avoid using unsecured Wi-Fi networks. Rather, they ought to choose secure Wi-Fi networks or mobile data connections. Secure Wi-Fi networks require a password or other authentication to access. Mobile data connections, such as 4G or 5G, are typically safer than public Wi-Fi networks. Users should also be cautious while using public computers or public Wi-Fi networks. They should avoid accessing mobile banking services in public

areas. Users should also maintain the most recent versions of their antivirus software and mobile devices. By using these precautions, mobile banking users can minimize the hazards of security breaches. Users must understand the dangers connected with unsecured Wi-Fi networks.

Weak passwords and authentication:

Weak passwords and inadequate authentication measures pose a significant risk to mobile banking security. When users choose weak passwords or fail to enable two-factor authentication, they leave their accounts vulnerable to unauthorized access. Hackers can easily guess or crack weak passwords, gaining access to sensitive financial information and allowing them to conduct malicious transactions. Furthermore, weak passwords can also be compromised through phishing attacks or malware, this may result in identity theft and financial loss. To lessen this danger, mobile banking users should choose strong and unique passwords, enable two-factor authentication, and consider utilizing biometric identification techniques, such as facial or fingerprint recognition. Additionally, users should regularly update their passwords and ensure that their authentication measures are up-to-date and aligned with industry best practices. By using these precautions, mobile banking users can greatly lower the danger of unauthorized access to their accounts.

Lost or stolen devices:

Lost or stolen devices pose a significant risk to mobile banking security. They can provide unauthorized access to sensitive financial information. When a device is lost or stolen, the thief can gain access to the device's contents. This includes mobile banking apps, login credentials, and account information. Unauthorized transactions, financial loss, and identity theft can occur. If the device is not properly secured, the thief can easily access the device's data. This makes it easier to commit fraud. To mitigate this risk, mobile banking users should take precautions. Enabling device encryption is an essential step. Setting up a lock screen with a strong password or biometric authentication is also crucial. Installing a remote wipe or locate feature can help track and secure the device. Users should also report lost or stolen devices to their bank immediately. By using these precautions, mobile banking users can lessen the possibility of financial loss and identity theft. Regularly monitoring account activity is also essential in detecting any suspicious transactions.

Outdated operating systems and apps:

Outdated operating systems and apps pose a significant risk to mobile banking security. When operating systems and apps are not updated regularly, they can leave devices vulnerable to security breaches. Outdated software can contain security flaws and flaws that hackers could use to

access data without authorization of mobile banking apps and sensitive financial information. This can lead to identity theft, financial loss, and unauthorized transactions. Furthermore, outdated operating systems and apps may not be compatible with the latest security protocols, making it even easier for hackers to breach mobile banking security. To mitigate this risk, mobile banking Users ought to make sure that their operating systems and apps are updated regularly, and enable automatic updates whenever possible. Additionally, Apps should only be downloaded by users from trusted sources, such as official app stores, and be cautious when installing updates from unknown sources.

SMS and USSD-based attacks:

SMS and USSD-based attacks pose a significant risk to mobile banking security. These types of attacks involve hackers sending malicious SMS or USSD messages to mobile banking users, fooling them into disclosing private information or installing malware on their devices. SMS phishing attacks, also known as "smishing," is usable to steal login credentials, account numbers, or more private data. USSD-based attacks, nonetheless, might be utilized to access mobile banking accounts or transfer funds without the user's knowledge or consent. Attacks of this nature can be challenging to identify, as they often appear to come from legitimate sources, like the bank of the user. To lessen this danger, mobile banking Users ought to use caution while receiving SMS or USSD messages, and never respond to communications requesting private information or prompt them to install software. Users should also keep their mobile devices and antivirus software up-to-date, and report any suspicious messages to their bank immediately.

Prevention Of Security Risks In Mobile Banking

To prevent security risks in mobile banking, users can take several precautions. First and foremost, they must make sure that their mobile device and operating system are up-to-date with the most recent updates and security patches. With the most recent updates and security patches and unique passwords for their mobile banking apps, and whenever feasible, turn on two factor authentication. Additionally, Users ought to use caution while downloading and installing mobile banking apps, only downloading from reliable sources such as official app stores. Additionally, they must to routinely observe their account activity and report any suspicious transactions to their bank immediately. Furthermore, users should Steer clear of public Wi-Fi networks or unsecured devices to access mobile banking services, and instead opt for secure Wi-Fi networks or mobile data connections. By taking these precautions, mobile banking users can considerably lower the security risk breaches and safeguard their sensitive financial information.

These are a few of the most significant security risks prevention associated with mobile banking

Prevention of phishing attacks and security risks:

To stop phishing scams and security risks in mobile banking, Users ought to use caution while receiving suspicious emails, SMS, or communications claiming to be from their bank. They should never click on download or links attachments from unverified sources, as these may contain malware or phishing scams. Instead, users should directly access their mobile banking app or website by typing the URL themselves, rather than making a link click. Furthermore, consumers ought to confirm the legitimacy of messages by contacting their bank directly, using a phone number or email address they know is legitimate. Users should Additionally, be cautious of texts that request private information, such as login credentials or account numbers, as legitimate banks will never send an SMS or email requesting this information. By being vigilant and taking these precautions, mobile banking users can protect themselves from phishing attacks and other security risks.

Prevention of malware and virus:

To prevent malware and virus risks in mobile banking, users should take several precautions. Firstly, they should only download mobile banking applications from reliable vendors, such as official app stores, and read reviews and ratings before installing. They should also keep their mobile device as well as the OS up-to-date with the most recent updates and security patches. Furthermore, users ought to install reputable antivirus software on their device and regularly scan for malware. They should also avoid clicking on suspicious links or opening attachments from unknown sources, as these may contain malware. Furthermore, users should use distinct and strong passwords for their mobile banking apps, and whenever feasible, turn on two-factor authentication. By taking these precautions, mobile banking Users can drastically lower the risk of malware and virus attacks, and safeguard their sensitive financial information. Regularly monitoring account activity and reporting any transactions that seem suspicious to the bank immediately is also essential.

Prevent unsecured Wi-Fi networks:

To prevent the risks associated with unsecured Wi-Fi networks in mobile banking, users should take several precautions. Firstly, they should Steer clear of public Wi-Fi or unsecured hotspots to access mobile banking services, as these networks can be easily hacked by cybercriminals. Instead, users should opt for secure Wi-Fi networks that require a password or other authentication to access. Additionally, users should enable the "Ask to Join Networks" feature on their device, which will prevent their device from automatically connecting

to unknown or unsecured networks. Users should also consider using a virtual private network (VPN) when accessing mobile banking services over Wi-Fi, as this will encrypt their internet traffic and protect their sensitive financial information. Furthermore, users should keep their mobile device and antivirus software up-to-date, and regularly monitor their account activity for any suspicious transactions. By taking these precautions, mobile banking users can greatly lower the chance of security lapses and safeguard their private financial information when using Wi-Fi networks.

Prevention for weak passwords and authentication:

To prevent the risks associated with weak passwords and authentication in mobile banking, users should take several precautions. Firstly, they should choose strong and unique passwords for their mobile banking apps, avoiding easily guessable data such as names, birthdays, or common words. Users should also turn on two-factor authentication (2FA) whenever possible, which requires both a password and an additional method of confirmation, like a fingerprint, face recognition, or a one-time password sent via SMS. Additionally, users should avoid using the same password across multiple accounts, and should regularly update their passwords to prevent unauthorized access. Users should also be cautious while employing biometric authentication techniques, such as fingerprint or face recognition, and should make certain that they device is properly secured with a lock screen or other authentication method. Furthermore, users should monitor their account activity regularly and report any suspicious transactions to their bank immediately. By taking these precautions, mobile banking users can drastically minimize the risk of unauthorized access to their accounts and safeguard their sensitive financial information.

Prevention for lost or stolen devices:

To prevent the risks associated with lost or stolen devices in mobile banking, users should take several precautions. Firstly, they should enable device encryption and set up a lock screen with a strong password, PIN, or biometric authentication method, such as fingerprint or face recognition. This will prevent unauthorized access to the device and its contents. Users should also enable remote wipe or locate features, which allow them to remotely erase or locate their device in case it is lost or stolen. Additionally, users should install a reputable mobile security app that is able to identify and remove malware, additionally provide anti-theft features. Users should also Exercise caution while using public computers or devices to access mobile banking services, and should avoid storing private data, including login credentials or account numbers, on their device. Furthermore, users should report lost or stolen devices to their bank

immediately, and request that their mobile banking services be suspended or terminated until the device is recovered or replaced. By taking these precautions, mobile banking users can greatly lower the chance of unauthorized access to their accounts and safeguard their sensitive financial information.

Prevention for outdated operating systems and apps:

To prevent the risks associated with outdated operating systems and apps in mobile banking, users should take several precautions. First and foremost, they ought to make sure that their mobile device's operating system (OS) is updated to the latest version, as newer versions often include security patches and updates. Users should also regularly update their mobile banking apps to the latest version, as updates often include new security features and bug fixes. Additionally, users should enable automatic updates for their OS and apps, which will ensure that they receive the most recent security updates and updates as soon as they are available. Users should also be cautious when using older devices that are no longer supported by the manufacturer, as these devices may not receive security updates or patches. Furthermore, users should consider replacing older devices with newer ones that have the latest security features and updates. By using these precautions, mobile banking users can greatly lower the possibility of security lapses and safeguard their sensitive financial information.

Prevention for SMS and USSD-based attacks:

To prevent SMS and USSD based attacks in mobile banking, Users ought to use caution while receiving SMS or USSD communications claiming to be from their bank. They should never respond to communications requesting private data, like login credentials, account numbers, or passwords. Users should also Watch out for messages that prompt them to download software or apps, as these may be malicious. Additionally, users should verify the authenticity of messages by contacting their bank directly, using a phone number or email address they know is legitimate. Users should also keep their mobile device's antivirus software up to date and install a reputable SMS filtering app that is able to identify and inhibit suspicious messages. Furthermore, users ought to report any suspicious SMS or USSD messages to their bank immediately, and delete the message from their device. By taking these precautions, mobile banking users may greatly lower the chance of being a victim of SMS and USSD-based attacks.

Conclusion:

In conclusion, the way we handle our finances has been completely transformed by mobile banking, offering unparalleled convenience and accessibility. However, considering the growing use of mobile banking, security risks have also

escalated. The seven security risks outlined in this article - phishing attacks, malware and viruses, unsecured Wi-Fi networks, weak passwords and authentication, lost or stolen devices, outdated operating systems and apps, and SMS and USSD-based attacks - pose significant threats to mobile banking users.

To mitigate these risks, it is necessary for mobile banking users to act proactively in order to secure their devices and accounts. By using strong passwords and two-factor authentication, keeping operating systems and apps up-to-date, using reputable antivirus software, avoiding public Wi-Fi networks, regularly monitoring account activity, and reporting suspicious activity to their bank, users can greatly lower the chance of security breaches.

Ultimately, mobile banking security is a shared responsibility between banks, users, and technology providers. By working together to implement robust security measures and educate users about potential risks, we can ensure that mobile banking remains a safe and convenient way to manage our finances. By remaining knowledgeable and acting proactively to secure our mobile banking experience, we can enjoy the advantages of mobile banking with confidence.

Suggestions

1. Use a device with a secure operating system, such as iOS or Android, and keep it up-to-date with the most recent updates and security patches.
2. Enable two-factor authentication (2FA) to provide an additional layer of security to your mobile banking account.
3. Use strong and unique passwords and PINs for your mobile banking account, and avoid using easily guessable information.
4. Regularly update your operating system and mobile banking apps to guarantee that you have the most recent security updates.
5. Install and regularly update reputable antivirus software to protect your mobile device from malware and viruses.
6. Avoid using Public Wi-Fi networks for mobile banking account access, as these networks may not be secure.
7. Regularly check your account activity to detect any suspicious transactions, and report any discrepancies to your bank.
8. Consider using a VPN to encrypt your internet traffic when accessing your bank account on your mobile device.
9. Avoid clicking on suspicious links or opening attachments from unknown sources, as these may contain malware or phishing scams.
10. Report any suspicious activity or security concerns to your bank immediately, and follow their instructions to resolve the issue.

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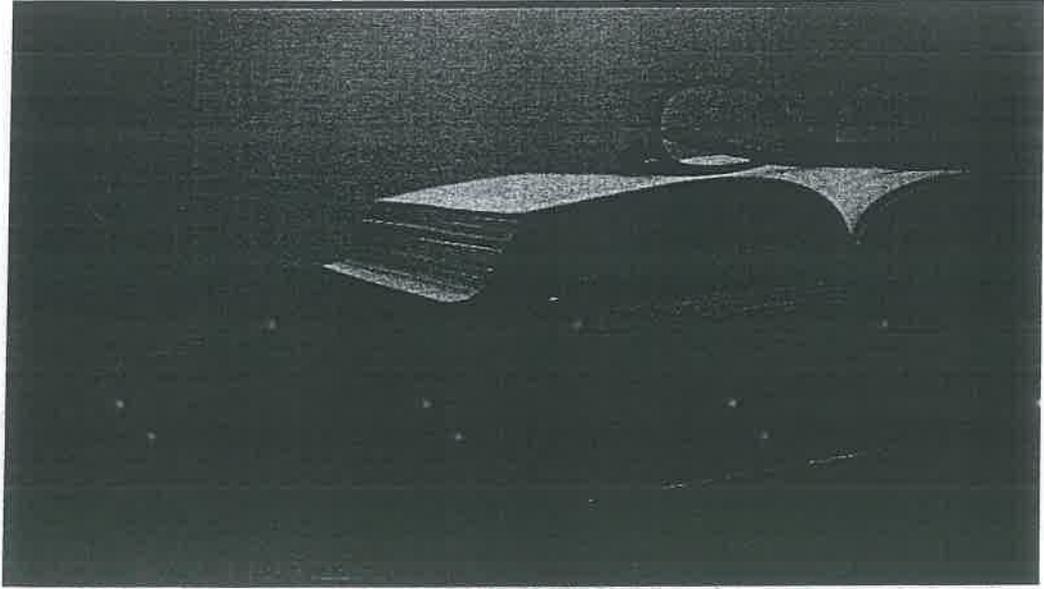
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‘२१ व्या शतकातील साहित्य आणि संवेदना’



मुख्य आयोजक

डॉ. पुरुषोत्तम गाटे

प्राचार्य

कै. बाबासाहेब देशमुख गोरठेकर कला, वाणिज्य व विज्ञान महाविद्यालय उमरी,

ता. उमरी, जि. नांदेड

संपादक

डॉ: गजानन आनंता देवकर

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डॉ. राजाराम सोनटक्के

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प्रस्तावना :-

साहित्य हा समाजाचा आरसा असतो, आणि त्याद्वारे प्रत्येक युगाच्या संवेदना, विचारप्रवाह, सामाजिक आणि मानसिक स्थिती यांचे प्रतिबिंब उमटते. २१ व्या शतकातील कादंबऱ्या या केवळ मनोरंजनाचे साधन न राहता, त्या समाजातील बदलत्या प्रवृत्ती, वैज्ञानिक प्रगती, राजकीय उलथापालथ, जागतिकीकरण, आणि तंत्रज्ञानाच्या वेगवान प्रभावाचा वेध घेणारे प्रभावी माध्यम बनल्या आहेत.

या शतकातील कादंबऱ्यांमध्ये मानवी भावना अधिक गुंतागुंतीच्या आणि बहुपेडी स्वरूपात मांडल्या जात आहेत. मनुष्याच्या वैयक्तिक, मानसिक आणि सामाजिक अस्तित्वाचा शोध, मानवी नात्यांमधील बदल, जागतिकीकरणामुळे निर्माण झालेली आर्थिक-सांस्कृतिक विसंगती, लैंगिकतेची नवी समीकरणे, स्त्रीवाद, तंत्रज्ञानाचे मानवी जीवनावर होणारे परिणाम, आणि पर्यावरणीय संकट अशा विविध विषयांवर सखोल विचारमंथन होत आहे.

पूर्वीच्या काळात साहित्य हे मुख्यतः ऐतिहासिक, धार्मिक, तसेच सांस्कृतिक परंपरांना अधोरेखित करणारे होते. मात्र, २१ व्या शतकात साहित्याची भूमिका अधिक व्यापक झाली आहे. आता कादंबऱ्या केवळ मनोरंजनासाठी नसून त्या सामाजिक परिवर्तनाचे साधन म्हणूनही काम करत आहेत. आजचे साहित्यकार समकालीन समस्यांना वाचा फोडून वाचकांना विचारप्रवृत्त करतात.

या युगातील कादंबऱ्यांमध्ये संवेदनशीलता अधिक प्रखरतेने दिसून येते. नातेसंबंधांची गुंतागुंत, आत्मसंघर्ष, वैचारिक प्रयोगशीलता, राजकीय आणि सामाजिक अस्थिरता, आणि भविष्याचा शोध घेण्याची उत्सुकता यामुळे आजची कादंबरी अधिक समृद्ध झाली आहे. नव्या लेखकांनी आधुनिक समाजाच्या प्रश्नांवर तळमळीने भाष्य केले आहे. त्यामुळे या शतकातील कादंबऱ्या म्हणजे फक्त कल्पनारंजन नसून, त्या समाजाचा दस्तऐवज बनल्या आहेत.

या लेखात आपण २१ व्या शतकातील कादंबऱ्यांमध्ये व्यक्त झालेल्या संवेदनांचा विविध अंगांनी विचार करणार आहोत. मानसिक आरोग्य, नातेसंबंध, स्त्रीवाद, तंत्रज्ञानाचा प्रभाव, पर्यावरणीय चिंता, सामाजिक परिवर्तन आणि वैज्ञानिक प्रगती या सर्व पैलूवर कादंबऱ्यांनी कसा प्रकाश टाकला आहे, याचा सखोल अभ्यास करणार आहोत. तसेच, काही महत्त्वाच्या कादंबऱ्यांचे विश्लेषण करून, त्यांच्यातील साहित्यिक, सांस्कृतिक आणि सामाजिक मांडणीचा वेध घेण्याचा प्रयत्न करू.

२१ व्या शतकातील संवेदना :-

१) मानसिक आरोग्य आणि आत्मसंघर्ष -

समाजाच्या बदलत्या स्वरूपामुळे मानसिक आरोग्य हा महत्त्वाचा विषय ठरला आहे. अनेक कादंबऱ्या नैराश्य, चिंता, ट्रॉमा आणि आत्मसंघर्ष यावर आधारित आहेत. व्यक्तित्वाचे अंतर्मन उलगडणाऱ्या कथा वाचकांना भावनिकदृष्ट्या प्रभावित करतात. आत्मभान, असुरक्षितता आणि जीवनाच्या अनिश्चिततेची

जाणीव या साहित्याचा भाग झाली आहे.

२) नातेसंबंध आणि ओळख -

आजच्या जगात नातेसंबंध गुंतागुंतीचे झाले आहेत. सोशल मीडियाच्या प्रभावामुळे संवाद साधण्याची पद्धत बदलली आहे. कौटुंबिक नाती, मैत्री, प्रेमसंबंध आणि सामाजिक परिघातील बदल या गोष्टी कादंबऱ्यांमध्ये प्रकर्षाने जाणवतात. मानवी ओळखीचा शोध घेणाऱ्या कथा विशेषतः लक्षवेधी ठरतात.

३) स्त्रीवाद आणि लैंगिकता -

स्त्रियांचे सशक्तीकरण, लिंग समानता, लैंगिकतेचे विविध प्रकार आणि LGBTQ+समुदायाचे प्रश्न या विषयांवर आधारित कादंबऱ्या २१ व्या शतकात विशेष महत्त्वाच्या ठरल्या आहेत. पारंपरिक चौकटी मोडणाऱ्या आणि समाजाला नवी दृष्टी देणाऱ्या कथा यामध्ये दिसून येतात.

४) तंत्रज्ञान आणि मानवजातीचे भविष्य -

तंत्रज्ञानाने जीवनाला विविध प्रकारे प्रभावित केले आहे. कृत्रिम बुद्धिमत्ता, सोशल मीडिया, आभासी वास्तव (Virtual Reality) आणि मानवी स्वातंत्र्य या विषयांवर अनेक कादंबऱ्या लिहिल्या गेल्या आहेत. विज्ञानकथा आणि भविष्यकथांमध्ये तंत्रज्ञानामुळे होणारे संभाव्य बदल दाखवले जातात.

५) पर्यावरणीय संवेदनशीलता -

हवामान बदल, नैसर्गिक आपत्ती, पर्यावरणीय विनाश आणि मानवी अस्तित्त्व यावर केंद्रित कादंबऱ्या आजच्या काळात अधिक महत्त्वाच्या ठरत आहेत. २१ व्या शतकातील लेखकांनी या समस्यांकडे गांभीर्याने पाहिले आहे.

६) सामाजिक आणि सांस्कृतिक परिवर्तन -

वाढती शहरीकरण, स्थलांतर, जागतिकीकरण आणि सांस्कृतिक संघर्ष यांचे प्रतिबिंब २१ व्या शतकातील कादंबऱ्यांमध्ये दिसून येते. पारंपरिक आणि आधुनिक विचारसरणी यांचा संघर्ष कादंबऱ्यांमध्ये महत्त्वाची भूमिका बजावतो.

७) विज्ञान आणि तत्त्वज्ञान -

सिद्धांतवादी आणि विज्ञाननिष्ठ साहित्याची मागणी वाढली आहे. विज्ञान, आध्यात्मिकता आणि तत्त्वज्ञान यांचा संगम साधणाऱ्या कादंबऱ्या वाचकांना वेगळ्या स्तरावर विचार करण्यास भाग पाडतात.

आर्थिक विषमता आणि ग्लोबलायझेशनचे परिणाम :-

२१व्या शतकातील जागतिकीकरणामुळे आर्थिक तफावत वाढली आहे. शहरी आणि ग्रामीण भागातील दरी, स्थलांतर, नोकरदार वर्गाच्या समस्या यावर अनेक कादंबऱ्या प्रकाश टाकतात.

उदाहरणे:

"आधार" (संदीप वाघ) - जागतिकीकरणामुळे सामान्य माणसाच्या आयुष्यावर होणारा परिणाम.

"गर्दी" (संदीप खरे) - महानगरातील जीवघेण्या स्पर्धेचे दर्शन.

डिजिटल युग आणि तंत्रज्ञानाचा प्रभाव :-

सोशल मीडिया, कृत्रिम बुद्धिमत्ता, डेटाचा गैरवापर, सायबर गुन्हेगारी यांसारख्या नव्या मुद्द्यांवर आधारित कादंबऱ्या अधिक प्रसिद्ध होत आहेत.

उदाहरणे:

"नेटवर्क" (प्रविण गायकवाड) - सोशल मीडियाच्या आहारी जाणाऱ्या तरुणाईचे चित्रण.

"डिजिटल भ्रम" (विजय पाटील) - तंत्रज्ञानामुळे मानवी नात्यांमध्ये आलेले बदल.

पर्यावरण आणि हवामान बदल :-

निसर्गाचा न्हास, वाढत्या तापमानाचे दुष्परिणाम, शेतकऱ्यांचे प्रश्न यावर आधारित कादंबऱ्या आजच्या काळात अधिक प्रासंगिक ठरत आहेत.

उदाहरणे:

"मातीच्या वाटा" (संजय खंडागळे) - पर्यावरणाच्या न्हासावर भाष्य करणारी कथा.

"पाऊस" (अशोक पाटील) - हवामान बदलामुळे होणाऱ्या शेतकऱ्यांच्या समस्यांचे चित्रण.

धार्मिक असहिष्णुता आणि अल्पसंख्याकांचे प्रश्न :-

धार्मिक धुवीकरण, अल्पसंख्याकांच्या हक्कांचे उल्लंघन, राजकीय हस्तक्षेप या विषयांवर आधारित कादंबऱ्या लोकशाहीच्या भविष्याचा विचार करायला लावतात.

उदाहरणे:

"सावली" (अब्दुल सत्तार) - धार्मिक असहिष्णुतेच्या छायेत वाढणाऱ्या मुलाची कथा.

"ओळख" (शशी देशमुख) - अल्पसंख्याक समाजाच्या अस्मितेचा संघर्ष.

२१ व्या शतकातील कादंबऱ्यांची वैशिष्ट्ये:-

२१ व्या शतकात कादंबऱ्यांच्या स्वरूपात आणि शैलीत मोठे बदल झाले आहेत. विज्ञान, तंत्रज्ञान, सामाजिक परिवर्तन, आणि जागतिकीकरण यामुळे कादंबरीलेखनाच्या पद्धतीत नाविन्य आले आहे. याचे खालील काही प्रमुख वैशिष्ट्ये आहेत.

विषयांचे वैविध्य आणि समकालीनता :-

या शतकातील कादंबऱ्या पूर्वीच्या संकल्पनांच्या पुढे जात, अधिक समकालीन आणि वास्तववादी विषय हाताळतात. उदाहरणार्थ:

1) मनोविज्ञान आणि वैयक्तिक संघर्ष -

पात्रांच्या मानसिकतेचा सखोल अभ्यास आणि त्यांचे मानसिक आरोग्य, चिंता, नैराश्य यांसारख्या विषयांवर भर.

पर्यावरण आणि हवामान बदल - पर्यावरणीय समस्यांशी निगडित कथा, विज्ञान-कल्पित (Climate Fiction).

लैंगिकता आणि स्त्रीवादी दृष्टिकोन - स्त्री-प्रधान कथा, LGBTQ+ समुदायाच्या जीवनावर आधारित विषय.

राजकीय आणि सामाजिक वास्तव - युद्ध, स्थलांतर, दहशतवाद, वांशिक अन्याय, भ्रष्टाचार यांसारख्या समस्यांवर प्रकाश टाकणाऱ्या कादंबऱ्या.

२) तंत्रज्ञानाचा प्रभाव आणि डिजिटल क्रांती -

ई-पुस्तके आणि ऑडिओबुक्स - पारंपरिक पुस्तकांच्या जोडीला डिजिटल फॉर्मॅट्समुळे वाचनाच्या सवयी बदलल्या आहेत.

स्मार्टफोन, सोशल मीडिया, कृत्रिम बुद्धिमत्ता (AI) - आधुनिक जीवनशैलीशी संबंधित कादंबऱ्यांमध्ये या गोष्टींना महत्त्व आले आहे.

सायबर क्राइम आणि तंत्रज्ञान-आधारित थरारकथा - हॅकिंग, डेटा चोरी, इंटरनेटमधील धोके यांसारख्या विषयांवर आधारित कथानक.

३) कथनशैलीतील प्रयोग -

मेटा-फिक्शन (Meta-fiction) - कथा आणि वास्तव यामधील सीमारेषा पुसून टाकणारी लेखनशैली.
नॉन-लीनिअर (Non-linear)कथनशैली - सरळ क्रमाने घडणाऱ्या घटनांपेवजी फ्लॅशबॅक, अनेक टाइमलाइन यांचा वापर.

दृश्यात्मक (Visual)लेखनशैली - सोशल मीडिया पोस्ट, चॅट्स, ई-मेल्स, ब्लॉग यांचा समावेश असलेल्या कादंबऱ्या.

४) जागतिकीकरणामुळे झालेला बदल -

पूर्वी स्थानिक आणि राष्ट्रीय गोष्टींवर केंद्रित असलेल्या कादंबऱ्या आता जागतिक स्तरावरच्या समस्यांवर भर देतात.

विविध देशांतील संस्कृती, स्थलांतर, ओळख आणि अस्तित्वाचा संघर्ष यासारख्या विषयांवर जागतिक दृष्टिकोनातून लेखन केले जाते.

५) हायब्रिड शैली आणि मिश्रण -

मल्टिजॉनर कादंबऱ्या - साय-फाय + रहस्यकथा, रोमॅटिक + ऐतिहासिक फिक्शन यांसारख्या प्रकारांचे मिश्रण.

ग्राफिक नॉव्हेल्स आणि लघुकथा संग्रह - चित्रांसह सादर होणाऱ्या कथांचे प्रमाण वाढले आहे.

६) मुख्य प्रवाहाबाहेरील साहित्याला प्रोत्साहन -

स्व-प्रकाशन (Self-Publishing)आणि ऑनलाईन प्लॅटफॉर्मसमुळे नवोदित लेखकांना संधी मिळू लागली आहे.

विविध भाषांतील साहित्याचे अनुवाद मोठ्या प्रमाणावर होऊ लागल्याने जागतिक वाचकसंख्या वाढली आहे.

७) मानवी अस्तित्त्व आणि भविष्यावर केंद्रित कादंबऱ्या -

कृत्रिम बुद्धिमत्ता, यंत्रमानव, मानवी अस्तित्वाचा भविष्यकाळ यावर आधारित साय-फाय कादंबऱ्यांची वाढ.

नैतिकता आणि विज्ञानातील प्रगती यांचा परस्पर संबंध दर्शवणारे कथानक.

२१ व्या शतकातील महत्त्वाच्या मराठी कादंबऱ्या:-

- १) "कोसला" -बी. एस. माडगूळकर - ही कादंबरी २१ व्या शतकातील आत्मसंघर्ष, अस्तित्वाचा शोध आणि मानसिक आरोग्य यासंबंधी महत्त्वाची ठरते.
- २) "झिपन्या" -संजय कृष्णाजी पाटील - ग्रामीण जीवनावर आधारित ही कादंबरी एका मुलाच्या संघर्षमय जीवनाचे प्रभावी चित्रण करते.
- ३) "रणांगण" -नंदा खरे - पर्यावरण, विज्ञान आणि मानवी जीवन यांचा मेळ साधणारी

महत्त्वाची कादंबरी.

- ४) "अंतर्मन"-शरदचंद्र मुक्तिबोध - ही कादंबरी मनोविश्लेषणावर आधारित असून, मानसिक आरोग्याचा सखोल अभ्यास करते.

जागतिक स्तरावरील २१ व्या शतकातील महत्त्वाच्या कादंबऱ्या :-

- १) "The Road" – Cormac McCarthy -ही कादंबरी पोस्ट-अपोकॅलिप्टिक जगात वडील आणि मुलाच्या संघर्षाची कथा सांगते.
- २) "1Q84"– Haruki Murakami - परस्परसंलग्न आयुष्ये आणि काल्पनिक जगण्याचा अनोखा अनुभव देणारी कादंबरी.
- ३) "The Testaments" – Margaret Atwood -स्त्रीवादी विचार आणि सामाजिक वास्तव यांचा संगम असलेली कादंबरी.
- ४) "Cloud Atlas" – David Mitchell -वेगवेगळ्या काळातील कथा एकत्र गुंफणारी महत्त्वाची कादंबरी.

निष्कर्ष:-

२१ व्या शतकातील कादंबऱ्या म्हणजे केवळ कल्पनारंजन नाही, तर त्या समाजाच्या बदलत्या प्रवृत्तींचे आणि मानवी भावविश्वाच्या गुंतागुंतीच्या स्तरांचे प्रतिबिंब आहेत. आजच्या काळातील कादंबऱ्या वाचकांना अंतर्मुख करणाऱ्या आणि विचारप्रवृत्त करणाऱ्या ठरल्या आहेत. बदलत्या सामाजिक, तांत्रिक, आर्थिक आणि राजकीय परिस्थितीमुळे कादंबरीच्या विषयांमध्ये आणि लेखनशैलीत लक्षणीय परिवर्तन झाले आहे.

संवेदनशीलतेचे नवे पैलू -

२१ व्या शतकातील कादंबऱ्यांमध्ये मानवी संवेदनांचे अधिक सखोल आणि समृद्ध चित्रण आढळते. नातेसंबंध, मानसिक आरोग्य, स्त्रीवाद, लैंगिकता, तंत्रज्ञानाचा प्रभाव, आणि जागतिकीकरण यांसारख्या विषयांवर कादंबऱ्या अधिक खुलेपणाने भाष्य करू लागल्या आहेत.

मानसिक आरोग्य आणि आत्मसंघर्ष या संकल्पनांवर आधारित कादंबऱ्या आज वाचकांना अधिक जवळच्या वाटतात. बदलत्या जीवनशैलीमुळे चिंता, नैराश्य, आणि आत्मशोध यांसारख्या मुद्द्यांवर आधारित कादंबऱ्यांना विशेष महत्त्व आले आहे.

तंत्रज्ञानाच्या प्रभावामुळे मानवी नातेसंबंध आणि संवादसंपर्काच्या स्वरूपात मोठे बदल झाले आहेत. सोशल मीडिया, कृत्रिम बुद्धिमत्ता, आणि सायबर-जगतातील समस्या यांसारख्या नव्या विषयांवर कादंबऱ्या अधिक लिहिल्या जात आहेत.

स्त्रीवाद आणि लैंगिकतेवरील मंथन अधिक स्पष्ट आणि निर्भीड झाले आहे. यामुळे स्त्रियांच्या अधिकारांबाबत, लैंगिकतेच्या संकल्पनांबाबत, आणि LGBTQ+समुदायाच्या संघर्षांबाबत अधिक व्यापक चर्चा होऊ लागल्या आहेत.

कादंबऱ्यांचे बदलते स्वरूप आणि तंत्रशैली -

पूर्वीच्या तुलनेत २१ व्या शतकातील कादंबऱ्यांमध्ये प्रयोगशीलता वाढली आहे.

नॉन-लिनिअर कथानक, मेटा-फिक्शन, आणि वेगवेगळ्या टाइमलाइनचा वापर करून कथा अधिक

गुंतागुंतीच्या आणि बहुपेडी बनल्या आहेत.

ग्राफिक नॉव्हेल्स, ऑडिओबुक्स, आणि डिजिटल स्वरूपातील कादंबऱ्यांचे प्रमाण वाढले आहे, त्यामुळे वाचनाचा अनुभव बदलत आहे.

बहुविध शैलींचे मिश्रण (सायन्स फिक्शन + रहस्यकथा, ऐतिहासिक कादंबऱ्या + थरारकथा) हे २१ व्या शतकातील लेखनाचे महत्त्वाचे वैशिष्ट्य ठरले आहे.

सामाजिक परिवर्तन आणि कादंबरी -

२१ व्या शतकात कादंबरी ही केवळ कथा सांगण्याचे साधन राहिले नाही, तर ती समाजाच्या समस्या आणि भविष्यातील शक्यता यांचा वेध घेणारे माध्यम बनली आहे.

पर्यावरणीय संकट आणि हवामान बदल यावर भाष्य करणाऱ्या कादंबऱ्या वाढल्या आहेत.

धार्मिक असहिष्णुता, राजकीय अस्थिरता, आणि जागतिकीकरणामुळे होणारे सांस्कृतिक बदल यांसारख्या विषयांवर आधारित कादंबऱ्या समाजाला आत्मपरीक्षण करायला लावतात.

मानवी अस्तित्व आणि तंत्रज्ञानातील प्रगती यांच्यातील संघर्ष दर्शवणाऱ्या कादंबऱ्यांनी विज्ञान आणि साहित्य यांचा उत्तम संगम घडवून आणला आहे.

भविष्यातील दिशा -

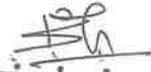
२१ व्या शतकातील कादंबऱ्या यापुढेही अधिक विकसित होत राहतील. बदलत्या तांत्रिक जगात आणि सामाजिक परिस्थितीत, नव्या विषयांवर प्रकाश टाकणाऱ्या कादंबऱ्यांची गरज असेल. कृत्रिम बुद्धिमत्ता, पर्यावरणीय आपत्ती, आणि मानवी अस्तित्वाच्या तत्त्वज्ञानावर आधारित कथा भविष्यात महत्त्वाच्या ठरतील.

समारोप:-

२१ व्या शतकातील कादंबऱ्या हे केवळ कल्पनारजन नसून, त्या समाजाच्या मानसिक, भावनिक, आणि बौद्धिक प्रवृत्तींचे प्रतिबिंब आहेत. त्या वाचकांना अंतर्मुख करतात, विचार करायला लावतात आणि त्यांच्या आयुष्याच्या वेगवेगळ्या पैलूंवर प्रभाव टाकतात. साहित्य हा काळाचा साक्षीदार असतो, आणि त्यामुळे या शतकातील कादंबऱ्या केवळ वर्तमानकाळाचे प्रतिबिंब न राहता, भविष्यातील सामाजिक-सांस्कृतिक प्रवृत्तींची दिशा ठरवण्यात महत्त्वाची भूमिका बजावतील.

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Principal

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